



Affordable Home Repair Program Overview

Program Description:

The City of Clarkston received Community Development Block Grant (CDBG) funds from the state of Washington through the U.S. Department of Housing and Urban Development (HUD) to fund construction activities in support of affordable housing.

The work performed will be narrowed with the highest priority given to addressing life/safety hazards, followed by structural/system deficiencies, and finally energy efficiency improvements. Examples of structural items for rehabilitation addressed include the following:

- Roof and siding repair/replacement
- Porch or deck rehabilitation
- Replacement of interior floor joists and subflooring
- Replacement of wall framing
- Replacement/repair of drywall
- Replacement of collapsed sewer lateral from house to sewer main
- Replacement of failed water service line from meter to house
- Replacement/repair of deficient sidewalks
- Replacement/repair of structurally deficient interior/exterior stairs
- Remediation of lead-based paint
- Interior and exterior painting
- Replacement of furnace, cooling systems, or hot water heaters
- Replacement of single-pane windows with energy efficient windows
- Electrical panel improvements

As a condition of accepting this federal funding, Homeowners in City of Clarkston limits must qualify as low- and moderate-income (LMI) persons.

Eligibility

In order to be considered for funding, the applicant must own the home and mortgage and tax payments must be up-to-date. The beneficiary of the improvements (resident of the home) must have a household income of 80% or less of the median household income (MHI) for the City of Clarkston (see chart). Rental property is not eligible for this program.

2019 Income Limits Summary by Household Size*

# of Persons	Income Limit	# of Persons	Income Limit
1	\$35,350	5	\$54,550
2	\$40,400	6	\$58,600
3	\$45,450	7	\$62,650
4	\$50,500	8	\$66,700

Funding & Payment

Program funding consists of three different plans:

Forgivable - No cost

If the total family income is in the range of extremely low (30% MHI or below), as classified by HUD, the applicant will receive a grant, which there is no payment due when certain conditions are met.

No Interest-Payment Plan 10% Owner Participation

If the total family income is in the range of low (31% - 50% MHI), as classified by HUD, the applicant will qualify for a no interest-payment plan for 10% of the cost of materials, with no monthly payments until the rehabilitation work is completed. A promissory note will be signed by the homeowner(s). Payment is due in full if ownership is transferred, property is sold or refinanced, or applicant passes away or otherwise ceases to occupy the property as their primary residence.

No Interest Payment Plan 20% Owner Participation

If the total family income is in the range of moderate (51% - 80% MHI), as classified by HUD, the applicant will qualify for a no interest payment plan for 20% of the costs of materials, with no monthly payments until the rehabilitation work is completed. A promissory note will be signed by the homeowner(s). Payment is due in full if ownership is transferred, property is sold or refinanced, or applicant passes away or otherwise ceases to occupy the property as their primary residence.

Homeowner Sweat Equity

Across the country, many Habitat affiliates are engaged in expanding housing solutions beyond new home construction, including home repairs and preservation projects. Sweat equity for the Affordable Home Repair Program projects is a valuable tool in building a partnership among homeowners. Through sweat equity, the applicant has an opportunity to invest physically and emotionally in the vision of Habitat- a world where everyone has a safe and decent place to live. This owner participation meets three Habitat goals: partnership, pride in homeownership, and development of skills and knowledge.

The amount of your project will include the final cost of the materials used in the repairs. All homeowners will also be required to complete sweat equity hours. The number of required sweat-equity hours is based on the scope of work but would range from 8-72 hours. LCV HFH will make sure the approved applicant is involved in meaningful and important work. To ensure compliance with Fair Lending laws, affiliates must make sweat-equity accommodations for any applicant who has a physical or mental impairment so that they are able to fulfill this part of the partnership. Examples include:

- Performing tasks in the ReStore.
- Attending outreach events as an ambassador.
- Letting friends and family members complete the hours.

Process

Upon the preapproval and selection of an application, the L-C Valley Habitat for Humanity (LCV HFH) will conduct an initial client consultation including preliminary inspection of the home to develop a work plan (or scope of work). After the appropriate paperwork and work bids have been received by the City, an environmental review will be performed, including a lead-based paint inspection of homes built before 1978 (at no charge to the homeowner). The client will then sign a rehabilitation agreement, including the scope of work to be performed, and a promissory note to secure the funding. Work must not begin until all paperwork is in order, permits have been obtained, and permission is granted by the LCV HFH. Upon the satisfactory completion of work as determined by city inspectors, submission of invoices/materials receipts, and payment approval, payment will be issued by Habitat for disbursement to any contractors hired by the client.

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