

Homebuyer Access & Retention: Home Repair

The goal of the Single Family Home Repair program is to assist low-income elderly and disabled homeowners to remain safely in their homes.

SINGLE FAMILY Home Repair NEEDS

Failure to make home repairs can increase the likelihood of falls or accidents, restrict mobility, and otherwise impact the health and safety of low-income elderly and disabled individuals, as well as contribute to the deterioration of the housing stock.

SINGLE FAMILY Home Repair PROGRAM DESCRIPTION

Through community partners, the program provides grants to elderly and disabled homeowners to make critical and emergency repairs in their homes. PHB provides zero interest, 15-year, deferred payment loans directly to homeowners for more expensive rehab projects to address critical home repair needs (\$5,000 and up).

PROGRAM TOOLS

Funding to community organizations to provide rehabilitation services to homeowners through direct grant assistance.

Loans to homeowners who can demonstrate critical home repair needs costing \$5,000 or more to address.

Weatherization workshops

PROGRAM SELECTION

Partners are selected based on a competitive RFP process. Selection criteria are included in the RFP materials.

Loans are granted to households that show critical home repair needs, on a first come, first serve basis.

PROGRAM ELIGIBILITY

Elderly and disabled homeowners with incomes below 80% MFI are eligible to receive services. However, the program makes an effort to prioritize service to those households with the greatest needs. For this reason, households with incomes below 50% MFI that can demonstrate critical home repair needs are most likely to be served.

POTENTIAL BARRIERS

A fragmented service delivery system may be difficult for households to navigate.

Demand for services far outweighs available resources.

An additional barrier to rehabilitation of some single family units is that they may not be suitable for rehab.

In evaluating the suitability of a property for rehab, and in determining whether the property is subject to the one-for-one replacement requirement of the Uniform Relocation

Act and similar City requirements, PHB will use the following definitions:

Suitable for Rehabilitation: a dwelling is suitable for rehabilitation if the total cost of the rehab, including the cost for lead hazard testing and the removal/abatement of lead hazards, will not exceed 70% of its after-rehab value. A dwelling unit that is rehabilitated under this definition is considered a standard dwelling unit.

Not Suitable for Rehabilitation: a dwelling is not suitable for rehab if the total cost of the rehab, including the cost for lead hazard testing and the removal/abatement of lead hazards, will exceed 70% of its after rehab value. A dwelling unit that meets this definition is considered a substandard dwelling unit. Substandard dwelling units are deemed not habitable, and are subject to the one-for-one replacement requirements of the Uniform Relocation Act. City statutes may also apply.

PARTNER AGENCIES AND ORGANIZATIONS

- City of Portland Bureau of Development Services-, enforces the City's housing maintenance code and makes referrals to the Single Family Home Repair program contractors and PHB.
- Community Energy Project - provides DIY weatherization workshops and weatherization improvements to elderly households that lower utility costs
- Unlimited Choices - provides accessibility improvements such as wheelchair ramps and bathroom grab bars
- Rebuilding Together - conducts annual, comprehensive home rehab using skilled volunteer labor
- REACH - Community Builder Program provides home repairs
- Multnomah County Human Services, Office of Aging and Disability – makes referrals to the Single Family Home Repair Program contractors and PHB.

COMPLEMENTARY LOCAL, REGIONAL AND NATIONAL EFFORTS

The Single Family Home Repair program is an important component of the resource network that supports elderly and disabled households to live at home, outside of institutional care settings.

Gresham and Multnomah County fund similar programs.

GEOGRAPHIC SERVICE AREAS (INCLUDING AREAS OF LOW-INCOME FAMILIES AND/OR RACIAL /MINORITY CONCENTRATION)

Services funded by the program are available city-wide through service partnerships. Services are typically focused in neighborhoods where there are concentrations of low-income households.

MONITORING

A description of PHB's Monitoring program is in Section One.