

RESOLUTION NO. 5729

A RESOLUTION IN SUPPORT OF AN APPLICATION TO THE COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM FOR A REGIONAL HOUSING REHABILITATION PROJECT.

WHEREAS, the Oregon Community Development Block Grant (CDBG) Program, operated by the Oregon Economic and Community Development Department, provides U.S. Housing and Urban Development funds to develop projects that assist low- and moderate-income individuals; and

WHEREAS, the City of Albany closed a 2000 Community Development Block Grant for the Albany Housing Rehabilitation Project in 2004, which provided \$500,000 to improve 32 homes owned and occupied by low- and moderate-income persons with an average loan amount of \$13,300; and

WHEREAS, the Community Services Consortium (CSC) operates a non-profit Community Housing Services division that is able to serve as the regional coordinator required by the CDBG program; and

WHEREAS, the CSC had administered a Regional Housing Rehabilitation Program funded in 2007 and 2008 by the CDBG Program with Benton County as the applicant; and

WHEREAS, a majority of the applicants for the Regional Rehabilitation loans have come from Albany; and

WHEREAS, there is need for additional owner-occupied housing rehabilitation has been documented by the CSC and the City, and the City has expressed interest in providing affordable housing assistance for low- and moderate-income residents; and

WHEREAS, receipt of CDBG funding would allow continuation of the Regional Housing Rehabilitation Program that would benefit approximately 48 low- and moderate-income persons in the Albany area; and

NOW, THEREFORE, BE IT RESOLVED that the City of Albany approves and endorses the submittal of an application to the Oregon Community Development Block Grant Program for the purpose of continuing a Regional Housing Rehabilitation Program.

BE IT FURTHER RESOLVED that the City of Albany authorizes the Mayor to sign the CDBG application on behalf of the City.

DATED AND EFFECTIVE THIS 28th DAY OF JANUARY 2009.



Mayor

ATTEST:



City Clerk



"Serving
Linn,
Benton
and
Lincoln
Counties"



COMMUNITY SERVICES CONSORTIUM

CSC: Housing Programs: Housing Rehabilitation

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Housing Rehabilitation

Is your roof leaking? Do you have plumbing problems or need a whole new foundation? Maybe we can help.... CSC administers housing rehabilitation loan programs on behalf of many communities and rural areas in Linn, Benton, and Lincoln Counties. The intent of these programs is to assist low to moderate income homeowners in improving the conditions of their housing through repair and rehabilitation. CSC assists homeowners throughout the process. CSC will....

- Help identify the repairs needed
- Prepare a bid document listing needed repairs
- Assist homeowners in obtaining bids from licensed and bonded contractors
- Monitor the work done as it progresses to ensure it is completed satisfactorily
- Disburse funds to contractors as work is completed.

What Kind Of Repairs Can Be Made?

Examples of repairs include new foundations, electrical and plumbing upgrades, dry rot and structural repairs, heating systems, roofing, siding, handicapped accessibility, painting, and weatherization. In rural areas, new septic systems and wells may be installed.

More about the Loans

Loans for homeowners are no-interest, deferred loans. There are no monthly payments, and the loans do not have to be repaid until the property is sold, vacated, refinanced or transferred to a new owner. Loans are secured by a Note and Trust Deed with a lien placed on the property.

Is There A Rehabilitation Program In Your Community?

We currently administer housing rehabilitation programs throughout much of Benton, Linn and Lincoln Counties. Contact us (see below) for current funding information.

Steps To Housing Rehabilitation

Before beginning repair and upgrading of your home, it is important for you to understand the procedures that must be followed to achieve quality rehabilitation work. Study the following steps carefully. The more accurate the information you're able to provide us in the beginning, the easier the initial process will be.

1. Income - Look at the following table and determine your initial eligibility. Keep in mind that final eligibility determination won't be made until all applicable documentation and information is processed in our offices. *Also, please be aware that at times we administer grants with different income guidelines than those listed below. You may contact us to confirm the income guidelines currently appropriate for your County, household size and available grant funding.*

<i>Household Size</i>	<i>Benton County</i>	<i>Linn County</i>	<i>Lincoln County</i>	<i>Marion County</i>
<i>1 person</i>	\$38,150	\$29,900	\$27,050	\$31,800
<i>2 persons</i>	\$43,600	\$34,150	\$30,900	\$36,350

<i>3 persons</i>	\$49,050	\$38,450	\$34,800	\$40,900
<i>4 persons</i>	\$54,500	\$42,700	\$38,650	\$45,450
<i>5 persons</i>	\$58,850	\$46,100	\$41,750	\$49,100
<i>6 persons</i>	\$63,200	\$49,550	\$44,850	\$52,700
<i>7 persons</i>	\$67,600	\$52,950	\$47,950	\$56,350
<i>8 persons</i>	\$71,950	\$56,350	\$51,000	\$60,000

2. Application - All homeowners interested in applying for a housing rehabilitation loan must complete an application form. Some questions on the application will be of a personal nature; this information will be treated with as much confidentiality as possible. Some of the information will be verified. The application must include all documentation and information requested. You will then be notified of your eligibility status as soon as possible following our receipt of your application. If you need assistance in completing the application, please call our office.

- [Housing Rehabilitation Loan Program - Application](#)
- [Housing Rehabilitation Loan Program - Brochure](#)

3. Determining Rehabilitation Work To Be Done - After your eligibility has been determined, our Rehabilitation Inspector will make arrangement to come out and do an inspection of your property. The inspection may be scheduled any time between the hours of 8:30 am and 4:30 pm, Monday through Thursday. The Inspector will prepare an Inspection Report/Bid Form listing all the repairs to be done to your home. The repair items shall be made in the following order: Building Code violations, major repairs, energy conservation, and general improvements. The inspection report/bid form will be the basis for the work to be done and will be given to contractors of your choice to solicit competitive bids.

4. Contractor Selection - You must receive bids from at least two contractors on your rehabilitation project. The Housing Rehabilitation Program maintains a list of contractors who perform rehabilitation work. This list is available for your convenience in selecting crafts persons to do your rehabilitation work. This list is not a recommendation or endorsement of these contractors by the Housing Rehabilitation Program. All contractors who are licensed, bonded, and registered in the state of Oregon may be eligible to participate in the program. We emphasize that you may wish to investigate the contractor/s you are considering to do your work. Most contractors will furnish references. The State of Oregon Construction Contractors Board in Salem, (503) 378-4621, will provide you with any complaints or pending action against a contractor's bond. Check with the Better Business Bureau in Portland regarding consumer complaints by calling 1(800) 488-4166. Once bids are received, the Inspector will discuss them with you. You will then select the contractor with whom you wish to work.

5. Loan Approval - After all your financial data has been verified, the Rehab Finance Specialist will notify you regarding the status of your application. If your loan is approved, your loan closing may be scheduled at this time.

6. Loan Closing - To finalize your loan and before any work commences, a loan closing will be held at your home. You will be asked to sign a Note and Trust Deed and related documents for the loan amount (the bid amount plus fees charged by the title company). The trust deed will be recorded, and copies of all the documents will be furnished to you. The Inspector and selected Contractor will arrive following the loan closing to review the items on the Bid Form and sign the Construction Contract.

7. Construction - the Construction Contract will be between you and the contractor. Any questions or concerns you have regarding construction should be directed to the contractor. The contract will set forth the date on which work may begin as well as the date by which the job is to be completed (generally 90 days from start to completion).

8. Fire Insurance - You are required to carry fire insurance coverage on the property until the loan is

paid off. Your insurance agent will be asked to forward a copy of your policy containing a lender's loss payable to the city or county in care of CSC.

9. Contractor Payments - Partial payments or progress payments of up to 90% of the contract amount may be made to the contractor (10% will be held back until the final payment). The contractor must request an inspection of the work for which he/she wants payment and will be paid for the percentage satisfactorily completed and approved for payment by you and the Inspector.

10. Final Inspection - After the Rehab work has been completed, the contractor will arrange for a final inspection with the Inspector. When you and the Inspector determine that the project has been satisfactorily completed, the contractor will be paid in full.

11. Certification Documents - Prior to being paid in full, the contractor must sign a Contractor's Warranty and Lien Waiver. Your contract provides for a minimum one-year guarantee for materials and workmanship. Some materials carry a manufacturer's warranty for a longer period of time. If any defects occur during this period, you should contact your contractor to have the defects corrected. The homeowner will sign an Owner's Certificate and Acceptance of Improvement denoting acceptance of the work/material provided by the contractor under the terms of the contract documents.

12. Owner Evaluation - To assist us in providing the best service possible, an evaluation form will be provided by our office to be completed and returned by the homeowner at project completion.

Want More Information?

If you would like further information or an application form, you may contact CSC's Community Housing Services:

Jeni Wells-Whitney , Housing Finance Specialist: (541) 758-2636 or jwwhitney@csc.gen.or.us
Tom Hatley, Housing Department Director: (541) 752-1010 or thatley@csc.gen.or.us

