#### June 25, 2024

#### **Community Development and Neighborhood Connections Department** Apex Cares Program Modifications



#### Housing Rehab Program - Current Program Guidelines

The current housing rehab program provides assistance to lowincome homeowners for repairs to their homes.

The program, currently administered by Rebuilding Together of the Triangle, provides up to \$20,000 for home repairs.

# **Current Program Guidelines**

Qualifying Criteria	Apex Cares Homeowner Rehab Program	
Qualifying Households	No age restriction	
Household Income Limit	65% AMI	
Property Location	Town-wide	
Form of Assistance	Grant	
Maximum Assistance	\$20,000	
Application Period	Open continuously	

## **Proposed Program Guideline Revisions**

The revised housing rehab program will provide assistance to lowincome homeowners through four program components.

Maximum Assistance Amount: \$40,000.

New Program Components		
Substantial Rehab		
Urgent Repair		
Architectural Barrier Removal		
Weatherization		

### **Substantial Rehab**

Repairs to two or more faulty systems such as heating and cooling systems, electrical, plumbing or structural problems. Structural repairs may include roofs, porches, joists, columns, beams, doors, windows, and sills. These systems, left untended, are a threat to the life, safety or health of the occupants. Addressing these issues when found, could prevent them from becoming problems that require extensive, expensive solutions.

Eligible Housing Types: Single-family detached, condominium, townhome

### **Urgent Repair**

Repairs to one condition in the home causing immediate or near-term danger. Examples include heating and cooling systems, roof hazards, electrical, plumbing or structural problems that without immediate repairs may cause danger.

Eligible Housing Types: Single-family detached, condominium, townhome and manufactured home\*

\*For manufactured homes, repairs limited to heating and cooling systems, roof hazards and plumbing

#### **Architectural Barrier Removal**

Minor repairs to increase accessibility by removing physical architectural barriers or installing elements of accessible design (grab bars, stair lifts, wheelchair ramps, etc.) which will allow elderly and disabled homeowners to age in place and remain safely in their home.

Eligible Housing Types: Single-family detached, condominium, townhome and manufactured home

### Weatherization

Minor repairs to improve energy efficiency and reduce energy costs. Services include:

- Sealing air leaks
- Installing insulation in attics, walls, and floors\*
- Sealing and insulating ducts
- Installing a smart thermostat
- Replacing existing lighting with energy-efficient bulbs
- Performing tune-ups and repairs to heating and cooling systems

Eligible Housing Types: Single-family detached, condominium, townhome and manufactured home

# **Eligible Households**

Criteria	Homeowner Rehab	Urgent Repair	Architectural Barrier Removal	Weatherization
Qualifying Households	No age restriction	No age restriction	Elderly (62 years of age or older) and/or disabled	No age restriction
	Homeowners	Homeowners	Homeowners and Renters	Homeowners and Renters
Household Income Limit	65% AMI	65% AMI	65% AMI	65% AMI
Ownership Tenure	3 years	3 years	n/a	n/a
Maximum Assistance	\$40,000	\$15,000	\$5,000	\$2,500
Form of Assistance	*Forgivable Loan	Grant	**Recoverable Grant	**Recoverable Grant
Loan Term	10 years	n/a	n/a	n/a

\*Loans are deferred payments with 0% interest and are forgiven after ten years unless the borrower defaults. Default occurs if the property is sold or transferred, or if the borrower ceases to reside at the home prior to end of the loan term. In the event of default, the prorated balance will be due and payable to the Town.

\*\*Recoverable Grants are forgiven after a 5-year period of affordability. If the home is sold or no longer rented to an income eligible tenant within the affordability period, the prorated balance will be due and payable to the Town.

## **Requirements for Rental Units**

Property owner will be required to contribute a 10% cash match for repairs and must rent to low income tenants for at least five (5) years following the repairs completed.

Staff Monitoring: Income, residency and owner contribution.

### New Program to Connect Persons to Housing Services

The Town will assist persons experiencing homelessness, or at imminent risk of homelessness, with access to available supportive services to stabilize their housing insecurity.

Services will be provided through the Continuum of Care and may include:

- Housing stability case management
- Housing navigation
- Other supportive services



#### • Program Implementation – August 2024 (anticipated)