







# City of Columbus ARP Homeowner Accessibility Rehabilitation Program







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### **Program Overview**

Families living at or below 80% of the Columbus Metro area median income for a Georgia family, are economically insecure. At times, they must choose which basic needs they will fulfill for their family.

The primary objective of the City of Columbus American Rescue Plan (ARP) Homeowner Accessibility Rehabilitation Program is to extend support to vulnerable low-income households by addressing the need to preserve affordable housing in response to the challenges posed by the continued effects of the COVID-19 pandemic.

This program intends to alleviate the cost burden of lower income households and improve their quality of life.

Columbus Consolidated Government (CCG) has allocated \$3,000,000 to assist low-income households. This assistance targets the costs of necessary repairs and improvements to residential dwellings.

CCG and the Community Reinvestment Department is pleased to develop and administer *The City of Columbus American Rescue Plan (ARP) - Homeowner Accessibility Rehabilitation Programs*.

### **Funding Source**

Funding for these grant programs is provided under the American Rescue Plan Act through the U.S. Department of Treasury.

### **Funding Amounts**

The ARP-Homeowner Accessibility Rehabilitation Program has been allocated \$3,000,000 in local ARP funds. Qualified households will have the opportunity to receive a one-time Homeowner Occupied Rehabilitation or ADA Accessibility benefit to help mitigate the financial burden of needed repairs or Americans with Disabilities improvements to their homes.

### **Funding Scope**

The Homeowner Accessibility Rehabilitation Program provides essential repairs necessary to abate identified condition(s). City staff will determine the final scope of work allowable under the program guidelines. Example Of Repairs Could Include:

- Roofs
- Critical systems including HVAC, water heaters, water pumps, and related systems
- Doors/windows
- Electrical
- Plumbing
- Accessibility Improvements to include:
  - Ramps: Installing ramps at entrances to the home allows wheelchair users and individuals with mobility challenges to easily access the property. These ramps can be permanent or portable and should comply with local building codes.
  - Widened Doorways and Hallways: Expanding doorways and hallways to accommodate wheelchairs and mobility aids ensures easy movement throughout the home.
  - Roll-In Showers: Replacing traditional tubs with roll-in showers eliminates the need to step over a barrier, making showering more accessible for those with mobility issues.
  - Grab Bars: Installing strategically placed grab bars in bathrooms provides support and stability for individuals when using toilets and showers.
  - Accessible Sinks: Lowering the height of bathroom sinks and providing knee clearance allows wheelchair users to access the sink comfortably.
  - Lowered Countertops: Lowering countertops and providing knee space under sinks allows individuals in wheelchairs to use kitchen facilities.
  - Accessible Cabinets: Installing pull-out shelves or adjustable-height cabinets can make kitchen items more reachable for people with mobility challenges.

- Non-Slip Flooring: Using non-slip flooring materials in bathrooms and throughout the home enhances safety by reducing the risk of slips and falls.
- Handrails and Railings: Adding handrails and railings along staircases, ramps, and in hallways provides stability and support for individuals with mobility issues.
- Threshold Ramps: Threshold ramps can be placed at doorways to eliminate the raised barrier between rooms, making it easier for wheelchair users to move from one space to another.
- Accessible Entryway: Ensuring the front entrance is step-free and has a level landing provides an accessible entry point.
- Accessible Light Switches and Outlets: Lowering light switches and electrical outlets makes them more accessible for individuals with limited mobility.

### **Program Eligibility**

To be qualified for ARP Homeowner Accessibility Rehabilitation Program funds the family's income must be less than or equal to 80% of the Columbus Area Median Income (AMI) for a Columbus family.

Household Size	80% Columbus Area Median Income
1 Person	\$40,050
2 Persons	\$45,800
3 Persons	\$51,500
4 Persons	\$57,200
5 Persons	\$61,800
6 Persons	\$66,400
7 Persons	\$70,950
8 Persons	\$75,550
9 Persons	\$80,150
10 Persons	\$84,750

### **Required Documents**

The following documents are required, in addition to other eligibility requirements, to complete an application for ARP Homeowner Occupied Rehabilitation:

- Legible, valid state-issued or federal photo ID for all members of the household over the age of 18
- ♦ Legible Social Security cards for all household members
- ◆ Proof of home ownership
- ♦ Proof taxes are paid in full.
- ◆ Proof mortgage, if any, is up to date.
- ◆ Proof of homeowner's insurance

#### **Income Documentation**

To be qualified for this program, households will need to provide income documentation that when annualized deems the household eligible for services. To determine household, eligibility income documentation review will include the following:

- ◆ Proof of income for ALL household members over the age of 18 for the past
   90 days maximum prior to the application date.
- ◆ If the applicant has earnings or wages, they will need to provide their pay stub (examples are monthly, semi-monthly, bi-weekly, and weekly)
- ◆ If the applicant receives Social Security, Social Security Disability Insurance, pensions, or retirement, they will need their current year benefit award letter.
- ◆ If the applicant is a business owner or is self-employed, they will need the current tax year statement (example: Schedule C or C-EZ with all pages signed and included.

NOTE: Income includes, but is not limited to:

- ◆ Child support (a signed statement by the payer if support is voluntary or a statement from the court if it is court-ordered
- ♦ Unemployment Insurance
- Alimony

- Monthly stipends
- ♦ Adoption subsidies

### **Application Process**

Pre-screens will be completed online by the homeowner and must be digitally signed. Upon completion of the pre-screen the applicant will be placed on a waiting list. The completion of a pre-screen is only the first step. The HARP program is a lengthy process. Movement beyond the waiting list is not guaranteed, is positional, and can take up to 90 days or more.

After the pre-screen the ARP Project Coordinator will schedule an in-person meeting with candidates from the waiting list to collect required documents. During this meeting a formal application will be completed. Formal notification will be made to confirm approval or declination after review.

Upon approval of the application a home inspector will be sent to perform a work write-up of necessary repairs. A contractor will generate and develop cost estimates for review and approval by the ARP Project Coordinator.

An inspector will certify all work has been performed and conforms to the City of Columbus Code of Ordinances. All payments will be made directly to the contractor. Payments will not be made to homeowners. In addition, a security deed and a promissory note will be executed by the homeowner. The security deed will be 5 years in length from date of project initiation and is a programmatic requirement necessary for participation.

For more information about this program, please feel free to contact the Community Reinvestment Department, at <a href="https://example.columbusga.org">HARP@columbusga.org</a> with any questions that you may have about the processes or requirements described above.

The City of Columbus and The Community Reinvestment Department look forward to your submission.

### American Rescue Plan (ARP) Homeowner Accessibility Rehabilitation Program FAQs

### Common Program Questions What is the American Rescue Plan Homeowner Accessibility Rehabilitation Program?

• The American Rescue Plan (ARP) Homeowner Accessibility Rehabilitation Program is offered to help economically insecure low-income households to live in safe conditions and remain in their homes. An ARP grant may assist households that require repairs or ADA improvements. The program is funded by the United States Department of Treasury, through the Columbus Consolidated Government, through the American Rescue Plan passed by Congress in 2021. ARP benefits are paid directly to the contractor, not the homeowner.

### Who is eligible for ARP?

- The American Rescue Plan Homeowner Accessibility Rehabilitation
   Program is available to eligible homeowners that live in their homes and
   meet the low-income and ownership requirements. The ARP program is
   not available for businesses, estates, landlords, or property
   management companies.
- The monthly household income must be at or below 80% Area Median Income (AMI) for the Columbus GA HUD Income Limits:

Household Size	80% Columbus Metro Area Median Income (AMI)
1 Person	\$40,050
2 Persons	\$45,800
3 Persons	\$51,500
4 Persons	\$57,200
5 Persons	\$61,800
6 Persons	\$66,400
7 Persons	\$70,950
8 Persons	\$75,550
9 Persons	\$80,150
10 Persons	\$84,750

#### Which household members should I include in my pre-screen?

 All household members over the age of 18 years of age, including the applicant, must be listed in the household member section of the pre-screen.

### When will I get my benefits?

 All payments will be made directly to the inspector and contractor conducting the repairs or improvements. The property must be an owner-occupied principal residence for five years after project completion, according to the scope of the project. This will be guaranteed by a signed security deed.

### Should I pay the contractor directly?

• Do not pay the inspector or contractor directly.

### I do not have a computer, a mobile device, or internet access, is there a way to obtain a paper pre-screen?

• A paper pre-screen will not be available for this program. This program will only be available via an online pre-screen.

#### What are the program rules related to citizenship?

- The applicant must be a U.S. citizen.
- A Social Security Number is required for all U.S. Citizens in the households for income information.

### How do I provide my income documentation?

 Income documentation will be collected during the in-person appointment. You must collect all income documents and bring all income documentation to your scheduled appointment for each household member over the age of 18.

### Do food stamps count as income/TANF?

• No, food stamps are not income.

### Does child support count as income?

• Yes, Child support counts as income.