

Community Development

HOUSING ASSISTANCE PROGRAM GUIDELINES

Summary

This will summarize and identify the proposed changes to the current Housing Assistance Program Guidelines. The revisions will: Update definitions to include the number of CAC members and their role; clarify applicants may reapply for the program one year after they withdraw; establish applicants are responsible for cost of title search if unable to secure clear title; include link to portal to allow applicants to apply for the program online; increase number of days for staff to determine eligibility; identify department's responsible for verifying completion of project and final inspection; update verbiage throughout and several required forms.

CHAPTER 1: GENERAL AUTHORITY AND DEFINITIONS

2. DEFINITIONS:

- f. THE TERM "C.A.C.": shall be used to refer to the Citizens Advisory Committee. The C.A.C. is composed of 9 members, member body that contributes to public participation by helping to: identify housing and community development need; establish priorities related to those needs; propose activities and projects to address high priority need; and suggest the amount of federal, state and local monies to be allocated to those activities. ~~three from each of the four quadrants of the city.~~ The committee will conduct its business in accordance to the C.A.C. committee Bylaws adopted by the City council.
- k. VOLUNTARY WITHDRAWAL: Applicants who choose to withdraw from the waiting list will fill out exhibit "Q", and thereafter will be withdrawn immediately from the waiting list. Applicants may ~~who~~ reapply for assistance after one year and will be considered new applicants.

CHAPTER 2: PROGRAM FINANCING AND OPERATION

2. Voluntary withdrawal

- 2) If in the future, applicant may ~~wishes to~~ re-apply for the assistance after one year; ~~a new application will need to be submitted~~ and will be considered as new applicant.

CHAPTER 3: HOUSING PROGRAM GUIDELINES

8. C.A.C. will review staff's recommendation, which must appear as an official action item on a regular or special meeting agenda of C.A.C. After review and discussion of staff's recommendation, C.A.C. will ~~take action~~ consider and forward their recommendation to City Council for final action.

CHAPTER 4: COST INCLUDIBLE IN HOUSING DEFERRED LOAN PROGRAM

2. INCLUDIBLE COSTS

- d. **SOFT PROJECT COST:** Costs for Lead-based paint inspection/clearance. Costs for Title Search (applicant will be responsible for cost incurred when additional documentation is required to secure clear title). If unable to secure clear title, applicant will be responsible to reimburse the cost of title search.

CHAPTER 5: LIMITATIONS ON AMOUNT OF THE DEFERRED LOAN

- c. The maximum amounts to be used for items enumerated in Chapter 4 ~~and may~~ will not ~~involve~~ include refinancing of existing mortgages.

CHAPTER 6: OWNER/CITY REQUIREMENTS FOR THE DEFERRED LOAN PROGRAM

OWNER/APPLICANT MUST:

1. Submit a complete deferred loan application through <https://portal.neighborlysoftware.com/missiontx/participant>.
2. In all cases, the applicant must provide all information requested in the Housing Assistance Program application/checklist that applies to the household and complete all required forms. Applicants will be notified of their eligibility status within ~~ten (10) working~~ thirty calendar days upon receipt of all required documents. Applicants who do not provide the required documents will not be processed and will be notified in writing. And to include the following:

CHAPTER 10: CONTRACTING FOR THE DEFERRED LOAN PROGRAM

The Contractor's obligations are as follows:

8. Guarantee the work performed for a period of one year from the date of final inspection by Inspection Division/Planning Department and acceptance of all the work required by the contract Housing Division/Community Development. Furthermore, furnish the owner, in care of the CD staff with all manufactures and supplier's written guarantees and warranties covering materials and equipment furnished under the contract.

CHAPTER 11: INSPECTION OF REHABILITATION/RECONSTRUCTION WORK

2. INSPECTIONS FOR THE PROGRESS PAYMENTS AND FINAL PAYMENT

- a. The construction funds shall be disbursed to the contractor as follows if the contractor provides performance and payment bonds:
 - 1) 45% of the contract price on completion of 50% of the project determined by Housing Division Community Development
 - 2) 45% of the contract price on completion of 100% of the project determined by Inspection Division/Planning Department
 - 3) 10% of the contract price on the 31st day after completion of the project or;
- b. FINAL INSPECTION: Upon completion of the rehabilitation/reconstruction work verified by Inspection Division/Planning Department and receipt of the contractor's invoice containing his certification of his satisfactory completion of all the work in accordance with the contract and his warranty, CD staff shall arrange for inspection of the completed work.
- c. MAKING FINAL PAYMENT: ~~At this time that~~ The final inspection is conducted by CD staff to determine if the work is satisfactorily completed in accordance with the contract. CD staff shall obtain from the contractor a "Proof of Payment and Warranties Form". After receipt of form CD staff shall make final payment after 31 days of completion.

Community Development Housing Assistance Program Exhibits have been updated as follows:

Exhibit "A" Revised HUD Median Family Income limits effective June 15, 2022 (Income limits will be updated automatically on an annual bases).

Exhibit "D" Checklist was revised August 10, 2022.

Exhibit "E" Revised checklist to list documentation in the project folder effective October 3, 2022. [Changed from one (1) page to six (6) pages-number of tabs in file]

Exhibit "F" Updated Purchasing staff member who will be receiving bid form.

Exhibit "G" Updated council members and added new employee name and title on January 31, 2023.

Exhibit "L" Added inspection required - T "Working" Clearance.

Exhibit "N" Consolidated information left only one section for signatures.

Exhibit "P" Updated the City logo