



## Attachment One

# CITY OF APACHE JUNCTION, ARIZONA

## HOUSING REHABILITATION PROGRAM PLAN AND GUIDELINES

As Adopted by the City Council on February 1, 1994  
Modified by the City Council on January 17, 1995  
Addendum by the City Council on March 21, 1995  
Modified by the City Council on June 20, 1995  
Modified by the City Council on March 7, 2000  
Modified by the City Council on May 15, 2001  
Modified by the City Council on February 5, 2002  
Modified by the City Council on January 16, 2007  
**Modified by the City Council on June 5, 2007**

### PROGRAM PURPOSE (GOALS)

1. Eliminate health and safety hazards in homes.
2. Benefit very low-, low- and moderate-income residents
3. Improve neighborhoods and encourage stability.

### PROGRAM DESIGN

The main focus of the Housing Rehabilitation Program (“HRP”) is to increase the life and improve the livability of homes owned by very low-, low- and moderate-income families, by correcting code violations and addressing accumulated deferred home maintenance projects.

Funds for the program are provided through the: 1) Community Development Block Grant Program (hereinafter “CDBG”) and 2) State Housing Trust Fund (“SHF”) including HOME and Housing Trust Funds as administered by the Arizona Department of Housing (“DOH”).

Owner-occupied (“OO”) housing rehabilitation assistance to homeowners in the SHF funded portion of the City’s HRP may be in the form of: deferred payment loans; non-interest bearing loans; or interest bearing loans.

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OO housing rehabilitation assistance to homeowners in the CDBG funded portion of the City's HRP may be in the form of: grants or deferred payment loans.

Unless specifically stated to the contrary, comments contained in these guidelines are applicable to both the CDBG and SHF funded portions of the City's HRP.

## **TARGET AREA**

The program will be open to all full-time permanent residents who live within the incorporated boundaries of the City of Apache Junction, excluding those who live in designated ineligible areas or structures as outlined in the eligibility requirements below. CDBG funds may only be used in the Pinal County portion of the City.

## **ELIGIBILITY REQUIREMENTS**

To be eligible, the applicant and/or the property to be rehabilitated must meet the following criteria:

- ◆ Located within the incorporated boundaries of the City of Apache Junction.
- ◆ Feasible for rehabilitation under the time and monetary constraints of this program.
- ◆ Owned and occupied by a full-time permanent resident.
- ◆ For the CDBG funded portion of the program, applicants must have a verifiable income that falls within Section 8 income limits or CDBG income guidelines for very low-, low- and moderate-income families (see income guidelines, updated annually). Income verification is valid for a period of six (6) months. Upon expiration of income verification information, applicants must complete and submit a new income verification package.
- ◆ For the HOME funded portion of the program, applicants must have a verifiable income that falls within Section 8 income limits or SHF Guidelines for very low-, low- and moderate-income families (see income guidelines, updated annually). Income verification is valid for a period of six (6) months. Upon expiration of income verification information, applicants must complete and submit a new income verification package.
- ◆ For the SHF Program the property owner can not have assets that total no more than \$25,000 (e.g. cash, stocks, bonds, money market accounts, IRA, etc.) This is exclusive of the home they live in, two vehicles, and personal property necessary for daily living.
- ◆ Provide proof of homeowner's insurance.

- ◆ For the purposes of eligibility, self help or “sweat” equity are not allowable forms of equity.
- ◆ The current owner must have occupied the structure for at least one (1) year prior to program entry.
- ◆ For the HOME program, single parent households applying for Deferred Payment Loans (“DPL”) must meet one of the following criteria: 1) be elderly (62 years of age or older); 2) have a disability (a legally recognized physical/mental/emotional condition that limits the performance of daily living skills); or 3) have minor child(ren) related to head of household residing in the residence.
- ◆ Owner is to complete any recent construction project underway prior to the City’s approval of rehabilitation assistance.
- ◆ In the CDBG program, manufactured (“mobile”) home homeowners may be eligible for DPL and grants/assistance through the following plans: 1) Emergency Housing Repair; 2) Major Housing Rehabilitation; and/or 3) Housing Accessibility.

Eligibility is contingent upon: 1) applicant(s) having owned and occupied both property and dwelling for one (1) year prior to program entry; and 2) the home being permanently attached to a foundation, either as a pre-existing condition or as a work element of the Minor Rehabilitation Grant Program.

- ◆ Properties in non-conforming zoning, properties located within 1,000 feet of an explosive/flammable operation, and homeowners unwilling to follow the City of Apache Junction Program Guidelines, are not eligible for general rehabilitation under this program.
- ◆ Homes of historical value may only be eligible upon favorable review by the State Historic Preservation Office.
- ◆ Manufactured homes that were built before June 1976 are not eligible to receive housing rehabilitation funding, however they would be eligible for emergency and housing accessibility assistance.
- ◆ The rehabilitation of dwellings that are located in the 100-year floodplain are not be eligible for participation in the plans described later in this document.
- ◆ Properties that are classified “non-conforming” are not generally eligible for rehabilitation. However, if during the program’s implementation no properties are waiting to be rehabilitated, nonconforming properties that meet all other eligibility criteria may be considered.

## ALLOWABLE WORK ITEMS

HOME guidelines require that an entire dwelling be brought up to local code; such improvements are eligible under this program. A Preliminary Property Inspection Report is utilized to assist with ensuring homes meet Housing Quality Standards (“HQS”) and are safe, sanitary and decent.

The following must be taken into consideration when determining the priority of items for inclusion in the work-write up (Scope of Work):

- a) The age and the physical condition of the building;
- b) The goal of the program (building revitalization or direct benefit);
- c) Funds available for rehabilitation of each unit; and
- d) Value of unit after rehabilitation.

The following levels are utilized to determine priorities for the HRP:

- Level 1: Initial inspection reports must include those items that are included in Level 1.
- Level 2: Items included on Level 2 are also considered critical but not as critical as those items in Level 1. Other items are considered less critical and should always be inspected but may not be rehabilitated.
- Level 3: The items on List 3 should be reviewed, and where feasible, corrected. These items must also be included whenever substantial rehabilitation is taking place.
- Items from all levels must be included in the Preliminary Property Inspection Report for all construction projects and those where the cost of rehabilitation exceeds 75% of the value of the property.

### Level 1

Items that must be included in Initial Inspection Report and must be repaired or replaced:

1. Lead Based Paint Assessment (only on properties built prior to 1978)
2. Hazardous Materials
3. Health and Safety Hazards
4. Stable and Weather Tight Roof
5. Electrical System – the unit must have a minimum 100-amp electrical service, with no unsafe conditions

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6. Plumbing (including hot water) – Must be in good working order and be safe and sanitary
7. Heating and Cooling Systems – must be adequate and safe with a reasonable (three year) useful life
8. Egress in accordance with local health and safety codes
9. Trip Hazard (HQS Standard).

#### Level 2

Items that must be included in Initial Inspection Report and should be repaired or replaced:

1. Structural soundness and integrity (including rotted or deteriorating materials and those impacted by termites and/or other wood-boring insects).
2. Siting of the structure and its relationship to water penetration that may impact structural integrity.
3. Appropriate kitchen facilities including a sink and means of cooling and heating food to healthful standards.
4. If the structure has an attached garage, appropriately-rated fire wall between garage and living areas.

The above mentioned items are first priority items that shall be included in every Preliminary Property Inspection Report. These items shall also be included in the Work Write-Ups (funds permitting) and shall receive priority in work to be completed as part of the rehabilitation project. Repair or replacement may take place based on the amount of available resources.

#### Level 3

Items that must be included in initial inspection report and may be repaired or replaced:

1. Debris that may be a fire hazard
2. All existing exposed surfaces painted or sealed and not presenting a health or safety hazard.
3. Cabinetry
4. Finished flooring
5. Repair and replacement of doors and windows not presenting a health or safety hazard.

The above mentioned items shall be included in every Preliminary Property Inspection Report and may be included in the Work Write-Up (funds permitting). These items generally result from deferred maintenance and are considered general improvements.

### **NON ALLOWABLE ITEMS**

None of the program funds shall be used for temporary/long term relocation of applicants during periods of home rehabilitation/repair.

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## **PROPERTY STANDARDS**

The property standards that must be achieved as a result of assisted rehabilitation are established by Section 8 Existing Quality Standards and/or the City Building Codes.

## **REHABILITATION ASSISTANCE PLANS**

### **1. EMERGENCY HOUSING REPAIR PLAN**

For a grant plan that assists homeowners to eliminate an imminent threat to life, safety or health, the necessary repairs will include, but shall not be limited to: roofs, floor repairs, window/door replacements, and wall and ceiling repairs. The minimum assistance is \$1,000 and the maximum assistance is \$10,000 per recipient. The grant may address no more than two (2) emergency conditions, unless approved by the Development Services Director, or his/her designee, due to some extenuating circumstances. A structure may be eligible for an Emergency Grant even though it may not meet structural integrity requirements.

### **2. HOUSING ACCESSIBILITY PLAN**

For a grant/deferred payment loan plan that assists homeowners to make residences physically accessible, assistance can be either structural changes or purchase of durable medical equipment (if it becomes a permanent part of structure) and may include ramps, grab bars, handrails, raised toilets, lowered light switches, automatic door openers, visual alarms, transfer shower benches, and hand held showers. Grants are limited to \$ 2,500 per recipient.

### **3. HOUSING REHABILITATION PLAN**

For a grant/deferred payment loan plan that assists homeowners to address safe, sanitary, and decent housing rehabilitation issues, rehabilitation projects may either be major (e.g. addition to home) or minor (e.g. roofs, cooling/heating, floors, ceilings, windows, doors). Grants and DLPs are limited to a minimum of \$1,000 and a maximum of \$20,000 for mobile/manufactured home repairs and \$60,000 for conventional, site-built homes. HOME funds can not be utilized in the form of a grant. In the HOME Program, weatherization, emergency repairs, or accessibility projects may be undertaken only if the property is brought up to the State's rehabilitation standards upon completion.

## **DEFERRED PAYMENT LOANS/LIENS**

A forgivable, non-interest bearing loan secured by a lien and promissory note equal to ten percent of the total assistance provided will be forgiven on the anniversary date of

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the execution of the Recording of the loan instruments, provided that the dwelling unit continues to be occupied by the original occupant or an income qualified immediate family member. The unforgiven balance of the loan shall become due and payable upon the sale of the property. The maximum financial assistance allowed on a Deferred Loan is \$60,000. Manufactured (“mobile”) homes are eligible for deferred payment loan assistance. After execution of the loan, subordination agreements with lending institutions will not be honored since such practice is lending of City credit in violation of State constitutional law. HOME funds cannot be used in the form of a grant.

**EXCEPTIONS TO THE MAXIMUM ALLOWED**

Should a project have the potential to exceed the above mentioned maximum of \$60,000 based on the site inspections and potential change orders due to unforeseen circumstances, an exception can be made by approval of the City Council and DOH.

**LOAN CLOSING AND LIEN RECORDING PROCEDURES**

The Housing Rehabilitation Technician (“HRT”) will be responsible for recording the required paperwork as determined by the grant/loan. The lien will be recorded at the Pinal County Assessor’s Office and will include a contingency of 10% above the Contractor’s Bid. The Deed of Trust and Promissory Note will be placed on a tracking system by the HRT who will track the forgivable loan calculating the amount of dollars that will be forgiven as each year passes until the loan has been completely forgiven as outlined in the funding section of these HRGs. The City will send a letter to the homeowner annually advising the homeowner of the status of their loan, identifying the amount forgiven and the amount that remains on the forgivable loan. The City will be no lower than the first position on the lien of the home and the letter to the homeowner shall provide a reminder that the City cannot subordinate the loan.

**RECAPTURE PERIOD**

When a recipient elects to provide assistance in the form of a deferred or forgivable loan, the following recapture periods apply. The recaptured period is based on the amount of State funds invested in the assisted unit. Recipients may elect to have a recapture period that is longer than the required period.

Amount of State Funds Invested Per Unit	Recapture Period
Under \$15,000	5 years
\$15,000 to \$40,000	10 years
Over \$40,000	15 years

## **LOAN SERVICING POLICY/SUBORDINATION**

Should a refinancing request be made by the homeowner after the rehabilitation work has been completed and a lien has been placed on the structure and the request has been made prior to the end of the recapture period, the lien shall become due and payable upon refinancing to the City. Thus, should the refinance be a cash out, the City will require payment in full of the rehab lien. The City will be no lower than first position on the lien of the home. As noted above, the City cannot subordinate the loan in any manner.

## **APPLICATION PROCEDURES/WAITING LISTS/COUNCILING/INSPECTIONS**

When the homeowner thinks she/he meets the required criteria, an application brief is mailed to, or picked up by, the applicant. Upon receipt of the completed application, the City will date and stamp the application "received". Eligible applicants will be prioritized on a first come, first served basis, unless the nature of the project constitutes an eminent threat to health or safety, as determined by the Building Inspector.

After the application brief has been taken and the information verified, the City Building Inspector and/or the HRT will make an inspection of the property and prepare a work write-up and cost estimate. The HRT and homeowner will thoroughly discuss the work to be done. The homeowner will then be given instructions on how to secure bids.

## **WORK WRITE-UPS/ESTIMATES/SPECIFICATIONS AND AFTER VALUE**

Work write-ups will be completed by the HRT. Specific building materials and building methods will be left up to the discretion of the HRT but must meet UBC Standards. The HRT will provide a rehabilitation cost estimate based on his/her experience and provide a rehabilitation cost estimate based on his/her experience and in conjunction with current residential cost estimator manuals. All new construction that requires substantial repair (more than 50%) of a system must meet the City's current building codes upon completion. The rehabilitated home should at a minimum meet Section 8 Housing Quality Standards and/or all City Building Codes, which ever is more restrictive, shall govern.

## **BIDDING PROCEDURES**

Homeowners will be required to solicit bids from two or more licensed contractors for the work write-up provided to them by the City. Assistance from the City is available at no charge if needed. A list of pre-screened contractors will be available to the homeowner. Contractors not on the pre-screened list are eligible for bid consideration. If the contractor has not been pre-screened and is the low bidder, they must be qualified before a contract will be awarded to them. Additionally, any contractor participating in the HRP must be verified by the

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DOH as being eligible to receive federal funds. Homeowners will be instructed to select the lowest responsive bid price. The homeowner may opt to pay the price difference between the low bid and the selected contractors bid price. The contract will be between the homeowner and the contractor. The City will serve only as an administrator/financier to the contract. The contractor must be a licensed contractor in the State of Arizona, hold a City business license, be in good standing with the Registrar of Contractors, and not appear on the excluded parties listing.

### **PRE-BID MEETING**

A pre-bid meeting will be scheduled prior to the acceptance of the bids to invite all potential contractors to the project site to review the project scope in order to offer an accurate quote. The pre-bid meeting will also be utilized to answer questions and offer information to the contractors and property owner.

### **PRE-CONSTRUCTION CONFERENCE**

A pre-construction conference will be held between the homeowner, the contractor and *HRT* to discuss work items, furniture moving, and other questions in need of clarification. All contractors will be required to secure a building permit from the City and post it at the site.

### **CHANGE ORDERS**

All change orders to the bid specification require the earliest prompt signature of the owner and the designated City representative, in order to become valid.

### **INSPECTIONS AND MONITORING**

The HRT will monitor all rehabilitation work during construction. If progress payments are called for in the contract, the homeowner and the HRT will make an inspection of the work outlined in the work write-up scheduled for completion before a progress payment will be made. The Development Services Director's, or his/her designee's, signature will be required to execute any payments.

### **ACCEPTANCE OF WORK/GRIEVANCE/QUALITY ASSURANCE**

In the event of any dispute between the owner and the contractor concerning the completion of rehabilitation, the City HRT will work with both parties to negotiate a satisfactory solution. If a solution cannot be arrived at, the City's representative (Office, Department, or Manager level) will be the final authority regarding when the job has been satisfactorily completed.

## **PAYMENTS AND WARRANTIES**

No payments shall be made to the contractors without written approval from the HRT, and the homeowner, with the exception of disputed discrepancies which may be resolved and paid with the signature of the HRT. If the contract calls for progress payments, a contractor may request a 50% draw when one-half of the contracted work is completed and a 40% draw when 90% if the work is completed. The City will hold 10% retention for up to thirty (30) calendar days at the end of the contract to cover closeout contingencies. The contractor shall warrant all work for a period of one (1) year or more, exclusive of the manufacturer's warranty, from the date on the approval of the final inspection, which will be signed by the homeowner and the HRT. The contractor must submit all lien waivers warranties/guarantees prior to the release of the 10% retention.

When included in a project, warranties for all items such a new appliances/hot water heaters shall be given to the HRT by the contractor(s).

## **HOUSING MAINTENANCE COUNSELING AND HOMEOWNERSHIP EDUCATION**

The City will provide all warranties to the homeowner.

In addition to warranty brochures, information will be provided to the homeowner to include but not limited to:

- Homeowner's Guide to Weatherization (Southwest Gas);
- Energy Savers (Southwest Gas on behalf of the US Department of Energy);
- Energy Checklist (Salt River Project); and
- 10 Easy Ways to Save Money & Energy at Home (Southwest Gas).

The HRT will also conduct training in the home to instruct the homeowners on the new equipment, appliances and general housing maintenance counseling on items that had been installed in the home. The City will counsel each homeowner in budgeting necessary to complete house payments, maintenance and upkeep.

## **ENERGY EFFICIENCY GUIDELINES**

The HRT will write the bid specifications to include energy efficiency measures such as: 1) SEER rating 12 on heat pumps and gas pipes; 2) R-30 insulation; 3) dual pane energy efficiency windows; 4) and insulated metal frame exterior doors. The Technician will also recommend that the homeowner choose light shades for shingles and exterior paint.

The HRT will also discuss energy efficiency measures with the homeowner to ensure that the homeowner is knowledgeable in operating the appliances installed as a result of housing rehabilitation.

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## **LEAD BASED PAINT REQUIREMENTS/ PRE-1978 HOUSING**

On September 15, 1999, HUD published a Final Rule at 24 CFR Part 35 to implement new regulations with regard to lead-based paint in compliance with the Residential Lead-Based Paint Hazard Reduction Act of 1992. This Rule was effective on September 15, 2000. DOH received permission from HUD to defer implementation of this Rule until January 10, 2002.

As of January 10, 2002, any CDBG or HOME awards made by the ADOH after January 10, 2002, and used to fund housing rehabilitation projects are required to comply with these lead-based paint requirements. However, CDBG or HOME awards made by the DOH before January 10, 2002, and used to fund housing rehabilitation projects, whether or not the actual projects have been started, will not be subject to these requirements. In order to comply and implement these lead-based paint requirements, the HRP shall use as guidance the DOH Housing Bulletin #1 issued by the Office of Housing Development (“OHD”) on December, 2001. The HRP shall specifically adhere to the evaluation, disclosure, work requirements, and clearance procedures contained in this Bulletin. Any interim control or abatement procedures of lead-based paint hazards as prescribed by HUD requirements shall be included in the scope of work. The HRP shall also attempt to obtain lead-based paint general liability insurance for lead-based paint hazards and encourage contractors to secure lead-based paint hazard liability insurance.

The HRT will provide the homeowner with the EPA/HUD Pamphlet “Protect Your Family from Lead in Your Home”. The HRT shall also provide the homeowner with the Lead Based Paint Notification for the homeowner’s review and signature. The HRT shall specifically review the notification form with the homeowner and make every effort to ensure the homeowner is aware of the hazards and ways to avoid lead based paint poisoning. The executed notification is retained in the homeowner/client’s file and a copy is provided to the client. If lead based paint hazards are identified and treated by a certified lead based paint risk assessment company, the HRT shall meet with the recipient and discuss the findings contained in a Risk Assessment Report. The recipient shall also sign off on the report to reflect that the findings contained in the Risk Assessment Report were explained and discuss with the recipient. The Risk Assessment Report shall then become a part of the recipient’s file.

All brochures regarding lead-based paint hazards are available in alternate format for non-English Spanish speaking persons upon request.

## **CONFLICT OF INTEREST**

Any person who is an employee, agent, consultant, officer, or elected or appointed

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official of the City using DOH CDBG or SHF funds may not obtain a personal or financial interest or benefit from this activity. Nor may they have an interest in a contract, subcontract or proceeds either for themselves, their family or business ties during their tenure; or for one year thereafter. Upon written request to the HRP in care of the Apache Junction Development Services Department, the Development Services Director, or his/her designee, will determine if a conflict exists.

## **COMPLAINT AND GRIEVANCE PROCEDURE**

Applicants, Program participants, or contractors may initiate a complaint by submitting concerns in writing to the City of Apache Junction Development Services Director, or his/her designee, at 300 East Superstition Boulevard, Apache Junction, Arizona 85219.

The Development Services Manager Director, or his/her designee, is responsible for receiving, reviewing, and responding to all complaints. The City must issue a written response to any complaint within seven (7) working days of receipt.

If unsatisfactory, a written appeal of the City's response must be filed within seven (7) working days of receipt of the City's response. Appeals should be directed to the City Manager for resolution; correspondence should be sent to 300 East Superstition Boulevard, Apache Junction, Arizona 85219. The City Manager will act as final arbitrator in all disputes.

Assistance from the City in preparing a grievance is available at no charge if needed due to either a disability or language limitation. Assistance will be provided through the Development Services Department at (480) 474-5090 TDD (480) 983-0095; FAX (480) 474-5102 or 300 East Superstition Boulevard, Apache Junction, Arizona 85219.

## **MARKETING**

The HRP will be marketed using brochures and flyers. Distribution of marketing materials will be through the local network of human/social services agencies and at general posting locations throughout the City. Public speaking and newspaper advertisements will be employed if the need arises.

## **STAFFING AND ADMINISTRATIVE REVIEW**

All administrative and supervisory work will be done by City Staff. Procedures to protect applicants, HRP participants, and contractors are outlined in the sections entitled COMPLAINT AND GRIEVANCE PROCEDURE and NON DISCRIMINATION.

The City of Apache Junction's HRT will be responsible for the following: application intake; income verification; case management; contractor selection; change order approvals; and final inspection.

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The HRT can be reached at 300 East Superstition, Apache Junction, Arizona 85219. The HRT can also be contacted at (480) 474-5090 or TDD (480) 983-0095.

## **CASE MANAGEMENT AND TRACKING**

All Housing Rehabilitation cases will be tracked by the HRT and be reviewed biweekly by the Development Services Director, or his/her designee. Each housing rehabilitation project will have a goal to be completed within (90) calendar days of the approval of the information obtained on the application.

Upon completion of an application, an individual will be notified within 30 (thirty) calendar days of his/her eligibility for the HRP.

If eligible, an applicant is then placed on the HRP waiting list. Assistance is based on a first come-first served basis; at times, applicants can experience a 6-18 months waiting period for financial assistance. Any questions about the HRP procedures and guidelines may be addressed by contacting the HRT in the City's Development Services Department.

## **NON DISCRIMINATION**

The City of Apache Junction, or any of its CDBG sub recipients, do not discriminate in any activity on the basis of race, color, religion, sex, disability, familial status, or national origin.

## **ASSISTANCE TO APPLICANTS**

Should an individual need assistance in preparation of an application, assistance will be provided, at no charge, through the Development Services Department. The Department can be reached at 300 East Superstition, Apache Junction, Arizona 85219. Assistance can also be requested at (480) 671-5127 or TDD (480) 983-0095. Applicants may request assistance because of a: 1) physical/mental/emotional disability or 2) limited ability to speak/read English.

## **REVOLVING LOAN PROGRAM**

The City of Apache Junction does not have a revolving loan program.

## **FAIR LABOR STANDARDS**

The provisions of the FLSA are not applicable to the rehabilitation of single family homes under this program.

## **REVOLVING LOAN FUND/PROGRAM INCOME**

The City of Apache Junction does not currently have a revolving loan fund. Therefore the City will be tracking all forgivable loans. In the event that a house that has received services is sold prior to the end of the recapture period, the Community will enforce the repayment of the loan in the amount that remains unforgiven. These funds will then be immediately circulated into the Housing Rehabilitation program and will be utilized prior to the use of any new grant funds. These recaptured funds will be deposited into the Miscellaneous Grant Fund and will be tracked by the City's fiscal officer and City Manager. However when utilizing HOME funds, any recaptured or repaid funds will be returned to the Arizona Department of Housing as retention is not allowed by the Arizona Department of Housing.

## **METHOD FOR DETERMINING AFTER REHABILITATION VALUE**

The FHA 203 (b) insuring limits is utilized when determining the after rehabilitation value. This value can not exceed the provided limit and is determined by adding the assessed value plus the cost of the rehabilitation.

## **ADDENDA**

Attached as addenda to these guidelines are the following forms utilized in Program application and implementation:

1. Inspection/work order write up
2. Home owner notification of lead based paint
3. Housing Rehabilitation Application (Brief)
4. Housing Rehabilitation Assistance Program Contract
5. A sample deed of trust
6. A sample promissory note

