

Program Description

Regional Housing Rehabilitation Loan Program of Lane County (RHRP)

| <u>Grantee</u> | <u>Sub-Grantee</u> |
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| City of Florence 250 Highway 101 Florence, OR 97439 | St. Vincent de Paul Society of Lane County P.O. Box 24608 Eugene, OR 97402 |

The service area for the RHRP includes the Oregon Cities of Florence, Veneta, Oakridge, Westfir, Lowell, Cottage Grove, Junction City and Creswell as well as unincorporated portions of Lane County.

The RHRP provides deferred-payment loans to low and moderate income homeowners as per current HUD income eligibility guidelines for rehabilitation services to the home where the homeowner occupies no less than 50% of the living space. "Major" rehabilitation (Rehab loan is more than 50% of the value of the Structure) is only allowed under the approved RHRP policy when using Non-CDBG funds such as funds in the Revolving Fund account that have been de-federalized. In this case and for all newly awarded CDBG funds for owner occupied housing rehabilitation, the RHRP will perform only "Minor" (Rehab loan is 50% or less of the value of the Structure) rehabilitation projects. All minor rehabilitation projects will not allow for alteration or expansion of the existing building foot print, does not include acquisition of existing housing, land or perform new construction. Furthermore, the RHRP does not engage in re-zoning for minor projects including conversion of farmland to non-agricultural uses nor does the RHRP increase residential densities, convert a building for habitation or make a vacant building habitable.

The RHRP does many types of project activities to meet or exceed our objective of alleviating health and safety issues, correcting structural deficiencies in order to help conserve existing housing stock, increase housing opportunities and enable lower income homeowners to remain in their homes. Eligible rehabilitation activities include Septic Systems and private Sewer connections, Well and Water Supply, Foundation and Crawl Space Repairs, Electrical Systems, Heating Systems, Water Heaters, Plumbing, Siding, Paint, Windows, Doors, Roofs and roof Drainage, Dry rot repairs, Flooring repairs, Weatherization measures, Insulation, Hazardous tree removal, Landscaping – trimming shrubs for preservation of the dwelling, Lead work (inspection, assessment, lead safe work practices and clearance inspection), Asbestos testing and removal of Architectural Barriers and installation of Accessibility measures as per reasonable accommodation requests.

Items that are identified in the Statutory Worksheet as status B will require site specific review. St. Vincent de Paul has established procedures for identifying properties that will require further review. For Historic Preservation, all projects with a home, determined from the Regional Land Information Database of Lane County (RLID), to be older than 45 years, documentation such as the project scope of work, elevation photos and any other relevant information, will be submitted for review, comment and concurrence by the State Historic Preservation Office (SHPO). Furthermore, projects involving ground disturbing activities will be submitted for review with SHPO and appropriate Tribe(s) and/or Tribal Historic Preservation Office (THPO) will be notified in the event of a significant finding during a project

and an Inadvertent Discovery Plan will be implemented as needed. In regards to Endangered Species the provided Guidance shall be followed and each project will complete the Procedure for Section 7 Determination Worksheet for each project to confirm the effect. Noise abatement will be considered and mitigation technics such as double pane windows and insulation may become part of the scope of work for project properties with high noise levels. For projects, where upon site inspection, detection or suspicion of Toxic chemicals or Radioactive materials may be present, an appropriate specialist will be used to assess the risk and propose corrective measures. All project properties will be screened for the potential of Flood Disaster by obtaining a third party Flood Report. Projects that are determined to be within a 100 year flood plain will require Flood insurance in accordance with Federal rules and RHRP policy.

The historical average RHRP loan is just over \$23,000 and in consideration of anticipated costs dealing with Lead based paint, it is assumed that the average loan will be \$25,000. This new CDBG award provides an approved budget for eligible housing rehabilitation of \$300,000, thus we expect to serve at least 12 household units and 24 persons. Presently 5 Applications are in process while an additional 34 are pending receipt and processing. Previous and on-going outreach efforts to raise awareness for eligible households involve promotion on the City website and on St. Vincent de Paul website & social media area wide, flyer distribution via utility providers and to various service groups & providers as well as community centers.