

Program Description and Guidelines
Safe Homes for OC Seniors
Housing Rehabilitation Program

PROGRAM

The rehabilitation of owner-occupied Single-Family Homes (including manufactured housing) for seniors 62 years or older residing in unincorporated areas of the County

ELIGIBLE LOCATIONS

All unincorporated areas in Orange County.

ELIGIBLE UNITS

Units must be either Mobile Homes or Single-Family Residences occupied by one family including the senior owner and eligible under funding regulations. Single Family Residences may include, but not be limited to Single Family Homes, Townhomes detached or attached up to four attached units per structure.

ELIGIBLE APPLICANTS

Applicants must be owner-occupants 62 years of age or older whose gross annual household income does not exceed 80% of the Orange County area median income, adjusted for family size.

ELIGIBLE IMPROVEMENTS

Eligible improvements include, but are not limited to, health and safety repairs, ADA and energy efficiency improvements, code violations, electrical, roofs and guttering, plumbing, HVAC, windows/door replacements, decks, driveways, porches, railings, and step units, undercarriage repairs including leveling and jack/pier replacement, skirting, entry and fire doors, window replacement, awning and awning supports, applicable termite work, and/or furnace replacement. Any other improvements will have to be approved by County staff and be consistent with funding regulations.

INELIGIBLE IMPROVEMENTS

Improvements beyond the requirements of a safe and healthy living environment are not eligible for grants. Examples include, but are not limited to, decks for entertainment purposes, outdoor cooking facilities, non-housing structures, and cosmetic finishes beyond exterior painting.

ELIGIBILITY CRITERIA AND GRANT TERMS

Eligibility will be reviewed by the OC Safe Homes consultant and Housing and Community Development staff. Total net assets cannot exceed \$150,000. Of that amount, total liquid assets cannot exceed \$50,000. Equity in the applicant's principal residence is excluded from total assets. Liquid assets are defined as assets easily converted into cash, such as Treasury Bills, money market funds, certificates of deposits, bank deposits, and stocks. No retirement accounts shall be included in the computation of liquid assets.

Grant is conditional in terms. During the first, second, and third year following completion of improvements, any sale, transfer of property, or if property is no longer owner-occupied, will require 100% repayment of County grant. At the end of the third year, the grant shall be reduced by 75%. After the fourth year no repayment of the grant is required. The following transfers of interest shall not require the repayment of the grant with County approval: transfer to a surviving joint tenant by devise, descent, or operation of law on the death of a joint tenant; transfer where the spouse becomes an owner of the property; a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or an incidental property agreement by which the spouse becomes an owner of the property; or a transfer into a family trust in which the homebuyer is and will remain the beneficiary and occupant of the property.

GRANT LIMITS AND FUNDING SOURCES

Grant limit is not to exceed \$20,000 per unit. OC Housing & Community Development has authority to authorize change orders up to 10% above grant limit. Funding sources may include federal Community Development Block Grant funds, and/or other Federal, State, or local eligible grant funding.

APPLICATION PROCESS

Pre-applications will be made available to all eligible mobile home parks and single-family residences via phone referral, through literature holders placed at current mobile home parks, County web site and by interest response from direct mail and/or door hangers. Applications will be accepted on a year-round basis from eligible clients determined from pre-application. Initial applications will be ranked based on first come, first served basis and priority will be given to immediate health and safety needs or code violations. Projects will be scheduled throughout the year based on funding and staffing resources. Additional applications may be reviewed for funding throughout the year based on available resources.

CONSTRUCTION PROCESS

OC Housing & Community Development (H&CD) staff will be assigned to oversee a consultant and the consultant's construction management process for each applicant that has qualified. H&CD staff along with consultant and owner, will conduct a preliminary inspection of the project to determine the scope of work for the project. This initial scope of work will be discussed with and signed off by the client based on the initial scope of work. Each scope of work item will be reviewed by H&CD staff and any clarifications to the scope of work will be discussed between consultant as well as the client. Following funding approval of the grant by H&CD staff, a Notice to Proceed will be issued from which the contractor has 30 days to complete the improvements. Periodic progress checks will be conducted as needed by H&CD staff prior to a final inspection in which County staff will review the final scope of work with the contractor and client. If there are no punch list items, H&CD staff will obtain an authorization for payment from the client in-order to process a 90% payment for the consultant and complete a Notice of Completion. After a retention period of 30 days, an H&CD staff member will conduct a client exit survey to measure the satisfaction of the client with the work and to obtain an Authorization for Payment for the 10% retention amount. H&CD staff will then close out the case file and add to tracking system.