

Housing Rehab Program

The Southeastern Utah Association of Local Governments offers 3 housing rehab programs to income qualified households. The basic requirements for both programs are:

- Applicant's household must be income qualified. All household members' income must be included in the income determination.
- Applicant(s) must own the home & the property's title must be in the name of the applicants.
- Mobile homes must be permanently affixed to the property. Mobile homes in mobile home parks are not eligible for these programs.
- Mobile/manufactured homes must be built after 1976 to be eligible for the Housing Rehab Program.
- The home must meet basic housing codes and HUD standards.
- Applicants do not have to have perfect credit ratings & may even have declared bankruptcy, but cannot have active any outstanding unpaid judgments on their credit reports & all property taxes must be current.
- The SEUALG provides free start-to-finish assistance in the rehab project
- Funding from all sources can be combined to complete your rehabilitation project.

CDBG Housing Repair Program

- Applicants may receive a grant of up to \$10,000 (the underwriting process determines the amount needed).
- Applicant's income must be 60% or less of area median income.
- One or more of the following situations must apply:
 1. Applicant and spouse are over 62yrs old, or:
 2. Applicant has dependent children 10yrs of age or younger living permanently in the home, or:
 3. A permanent household member has a diagnosed disability that requires minor modifications to the home to accommodate the disability.
- Rehabilitation is targeted to health, safety, and code violation concerns such as minor electrical, heating, roofing, hot water heaters, sewer/water lines, septic clean-out & repair, broken windows, ADA modifications, etc.
- A client may participate in this program only once in a lifetime.
- If more extensive work is required the client may participate in the OWHLF program described in the next column along with the CDBG grant.

OWHLF Rehab Program

- Applicants may receive funding for major home rehabilitation in the form of a low-interest loan.
- Applicant applies to the Olene Walker Housing Loan Fund (State) through the SEUALG.
- Interest rate is based on income, currently from 1% to 3%
- Mortgage terms have a monthly payment under 30% of household income, allowing for a mortgage payment, taxes & insurance.
- The maximum mortgage, must not exceed 95% of the improved value of the property.
- A grant up to \$10,000 in CDBG funds for clients using the Olene Walker Housing Loan Fund - Housing Rehabilitation Program. The amount of the grant will depend on income & the extent of the repairs. The grant must be used for the repairs of code violations, health & safety needs, & disability adaptations.
- In order to comply with federal regulations the grant will be in the form of a declining value silent lien (no interest, no payments required) over a period of up to 5 years, at which point is forgiven. This lien is also forgiven upon death of the homeowners.

The SEUALG, along with the OWHLF, are also partnering with USDA Rural Development to expand housing rehabilitation program availability for district residents. Housing rehabilitation funds are also available through Rural Development and be applied for through the SEUALG. All technical assistance is available to Rural Development clients.

- Clients must be at or below 50% of median income
- Low interest loans (1% - 3%) are available up to \$20,000
- Under certain circumstances partial grants (including the District's CDBG program) may be available.

Further information and/or an application for either program can be obtained by contacting:

Dawna Houskeeper, Program Coordinator at: Phone-435-613-0031

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