



# Housing Rehabilitation Workshop

Housing Acceleration Program – Technical Assistance  
December 13, 2023

# Agenda



**Welcome and Introductions**



**Overview of Housing  
Rehabilitation Programs**



**Local Spotlight:  
County of San Diego**



**Discussion and Wrap Up**

The background of the slide is a dark blue, semi-transparent aerial map of San Diego. The map shows the coastline on the left, the city grid in the center, and the surrounding mountainous terrain on the right. The overall tone is professional and regional.

# Overview of Housing Rehabilitation Programs

# What is a Housing Rehabilitation Program?

- Provides funding to homeowners for repairs that bring properties up to code and maintain a safe and healthy living environment.
- 
- Primary focus is preservation of single-family housing stock.
- 
- Can be tailored to meet a community's unique needs.

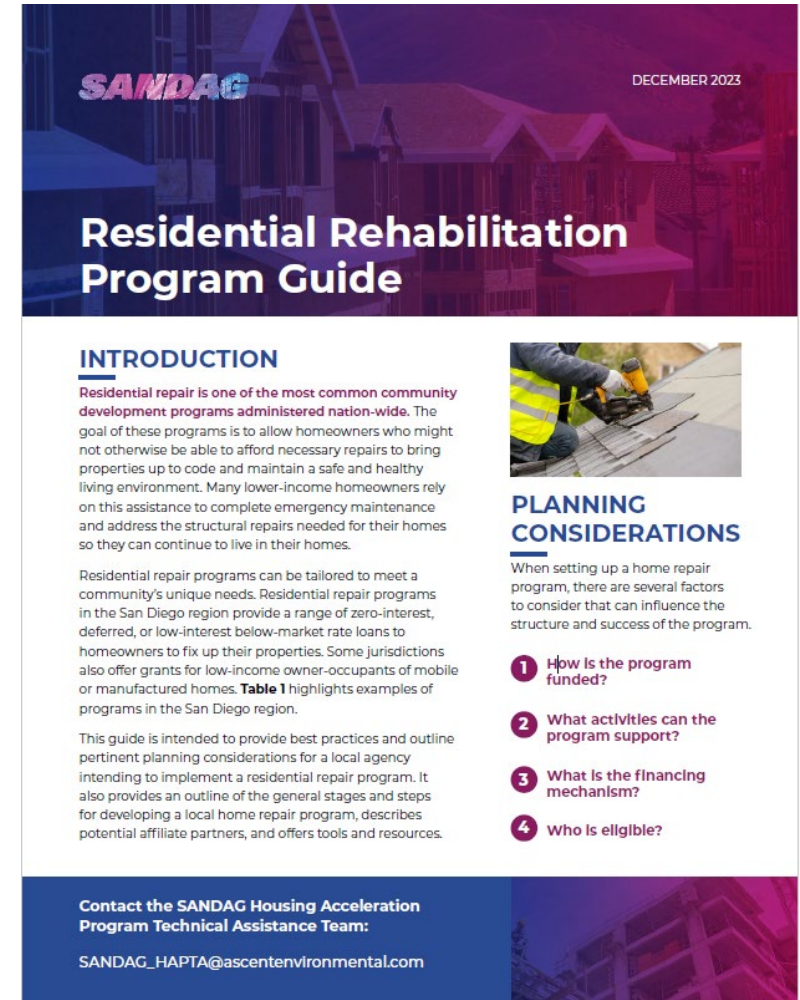
# Residential Rehabilitation Program Guide

1 How is the program funded?

2 What activities can the program support?

3 What is the financing mechanism?

4 Who is eligible?



# Federal and State Funding

## Federal

Community  
Development Block  
Grant  
(CDBG)

HOME Investments  
Partnership Program  
(HOME)

CalHome

Permanent Local  
Housing Allocation  
(PLHA) Program

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# Federal and State Funding

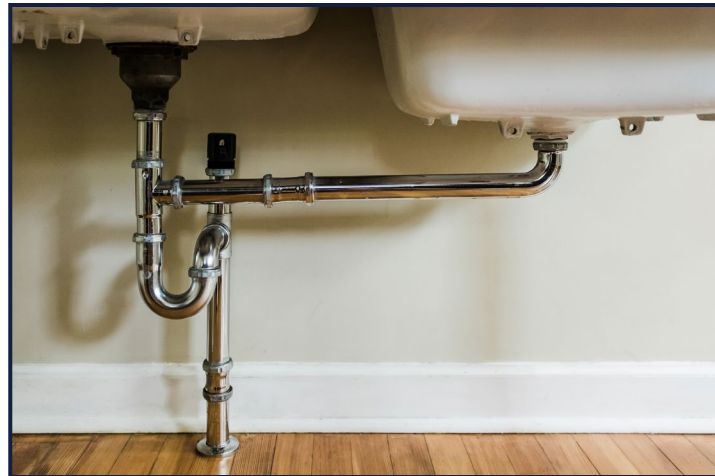
	<b>CDBG</b>	<b>HOME</b>	<b>CaHOME</b>	<b>PLHA</b>
<b>Eligible Borrowers</b>	<ul style="list-style-type: none"> <li>Up to 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>Up to 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>Up to 80% AMI</li> </ul>	<ul style="list-style-type: none"> <li>Eligible to borrowers up to 120% AMI, or 150% in high-cost areas</li> </ul>
<b>Eligible Activities</b>	<ul style="list-style-type: none"> <li>General programs aimed at rehabilitation</li> <li>Energy efficiency programs</li> <li>Handicapped accessibility programs</li> <li>Emergency repair programs</li> <li>Weatherization programs</li> </ul>	<ul style="list-style-type: none"> <li>General programs aimed at rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>General programs aimed at rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>ADUs are eligible</li> <li>Eligible repairs include accessibility modifications</li> </ul>

# 2023 Income Limits – San Diego County

Income Category	Percent of Area Median Income (AMI)	Annual Income (1-person household)	Annual Income (3-person household)	Annual Income (4-person household)
Extremely Low-Income	30%	\$28,950	\$37,250	\$41,350
Very Low-Income	50%	\$48,250	\$62,050	\$68,900
Low Income	80%	\$77,200	\$99,250	\$110,250
Median Income	100%	\$81,750	\$105,100	\$116,800
Moderate Income	120%	\$98,100	\$126,150	\$140,150

# Eligible Activities

- Home Preservation
- Weatherization



# Eligible Activities

- Critical or Emergency Home Repair
- Aging in Place



# Financing Mechanism

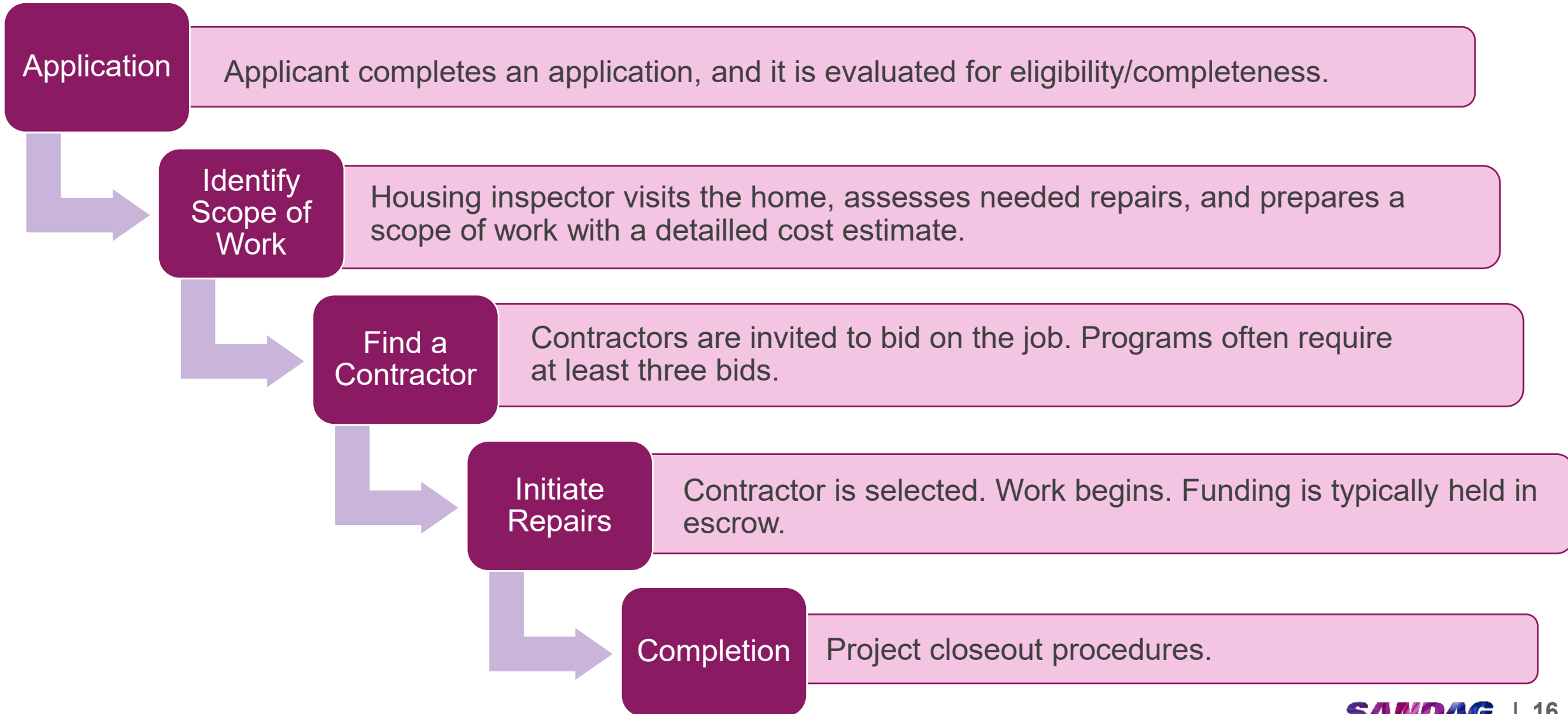
- Programs typically distribute funding through loans or grants, or both.
- Deferred Payment Loans and Non-Interest Bearing Loans
  - Deferred payment loans and non-interest bearing loans are low-cost loans to homeowners that enable the borrower to defer repayment with no or very-low interest, typically upon sale of the home.
- Grants
  - Grants are awarded without need to repay.

## Eligible Borrowers

### Common Eligibility Criteria

- Owner-occupants
- Low to Moderate Income
- Have lived in the home for a specified period of time
- Can provide a clear title to the property
- Can provide home insurance coverage
- Current on any mortgage, utility, or property tax payments
- No other liens on the house

# Typical Home Repair Process





# Application Process and Access

- Be clear about program guidelines.
- Streamline the application as much as possible and remove anything that is not required by funding source.

**Please answer the following questions:**

Do you own the above listed property ?

YES  NO

How long have you owned the property?

Years

Are you a permanent full-time resident of this property?

YES  NO

Are the property taxes current on the above-listed property?

YES  NO

Are all financial obligations current for which the property is collateral?

YES  NO

Are there any current or pending liens against the above-listed property?

YES  NO

Have you previously received Housing Rehabilitation Program financial assistance from the City?  YES  NO

If yes, please describe the assistance received and the date of receipt:

# Application Process and Access

- Work to ensure equitable access
  - Offer one on one support to help prospective borrowers navigate the application process
  - If application is provided digitally, prepare in a way that requires basic digital skills
  - Provide translated materials
  - Provide referrals to applicants who are ineligible

**Housing Rehabilitation Program**

**PROGRAM APPLICATION - PART I**

**INSTRUCTIONS**  
All applicants must complete Part I of the application document (pages 5 -8). If you are applying for a program loan, you must also complete Part II of the application document (pages 8 - 10).

Please provide information for all owner(s)/occupant(s) of the property listed on title:

Address of Property		
Phone Number (Day)	Phone Number (Day)	email address:

APPLICANT		SPOUSE/CO-APPLICANT	
Name		Name	
SSN		SSN	
Date of Birth		Date of Birth	

Please provide the following demographic information for both ethnic and racial background. This information which will be strictly confidential and is requested for statistical reporting purposes only. Select the most appropriate category:

Ethnic Background:    Hispanic                   Non-Hispanic

Racial Background:

<input type="checkbox"/> White	<input type="checkbox"/> Black/African American
<input type="checkbox"/> Asian	<input type="checkbox"/> American Indian/Alaskan Native
<input type="checkbox"/> Native Hawaiian/Other Pacific Islander	<input type="checkbox"/> Black/African American & White
<input type="checkbox"/> American Indian/Alaskan Native & White	<input type="checkbox"/> Asian & White
<input type="checkbox"/> American Indian/Alaskan Native & African American	<input type="checkbox"/> Other

Head of household:                                   Male                   Female

Are any members of your household disabled?                   YES  NO

Is this a single-female headed household?                   YES                   NO

**Please answer the following questions:**

Do you own the above listed property ?                                   YES  NO

How long have you owned the property?                                  \_\_\_\_\_ Years

Are you a permanent full-time resident of this property?                   YES  NO

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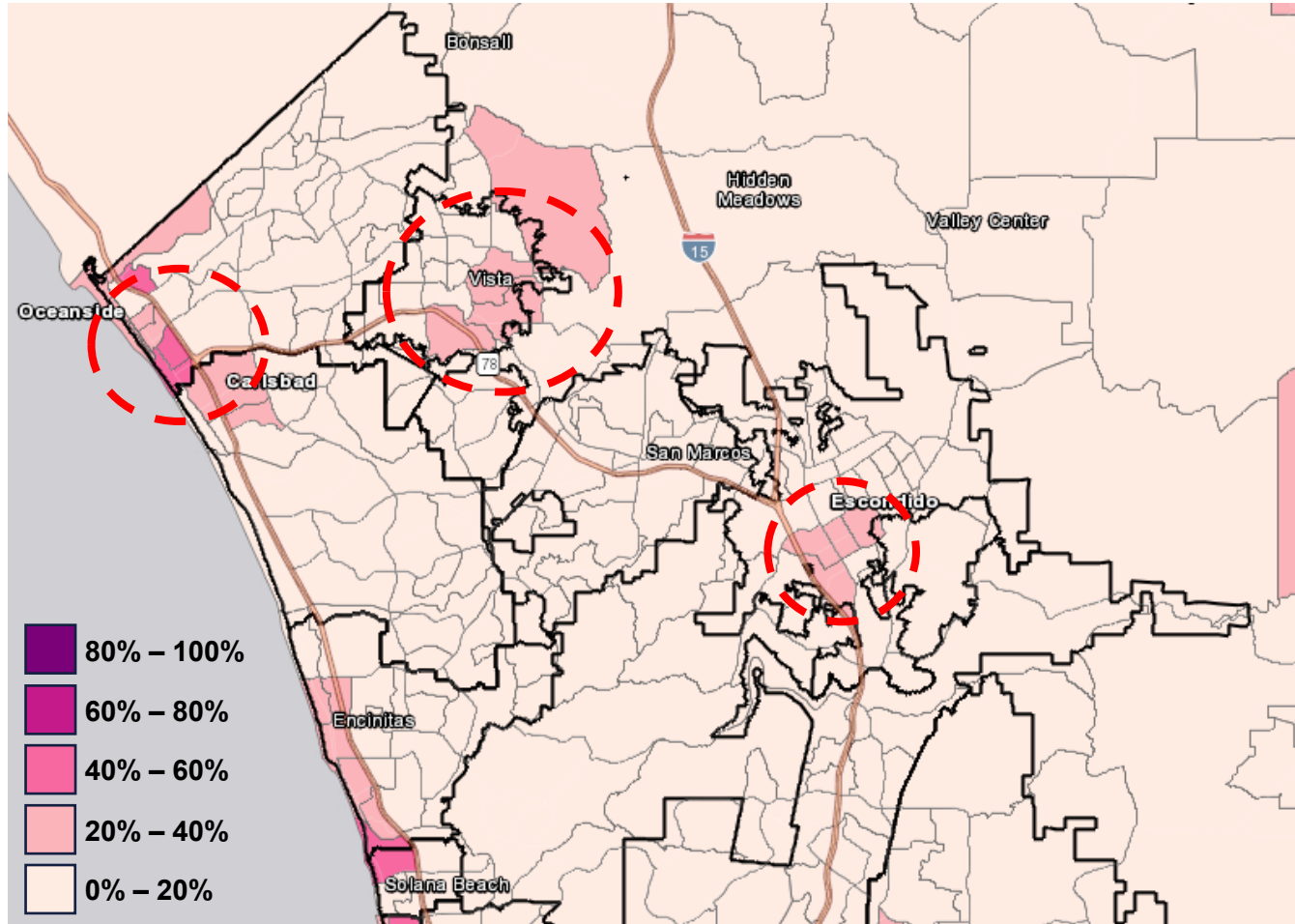
# Area Benefit and Geographic Targeting

- Funding can be targeted to low- and moderate- income special needs populations.
  - Or geographically in relation to substandard housing conditions, age of housing structures, or environmental hazards.
- Use variety of sources to identify your community's needs including:
  - **Census demographic data**;
  - **Local planning documents**, such as the Consolidated Plan or Assessment of Fair Housing in the Housing Element;
  - **Community advocacy organizations**, such as the local Council on Aging, association for persons with mental illness, or Legal Aid; and
  - **Service providers** who have professional knowledge of service demands for special needs groups.

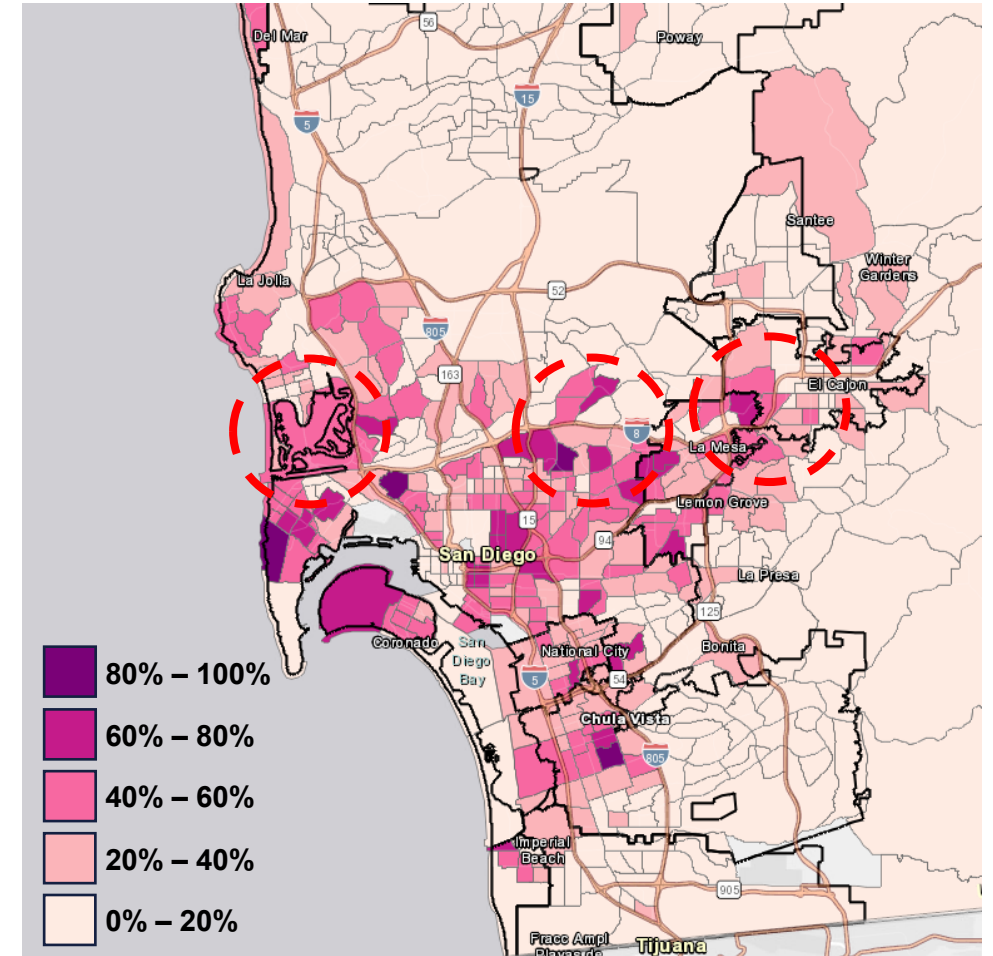
# Area Benefit and Geographic Targeting

## Percent of Units Built Prior to 1960

### North County



### South County

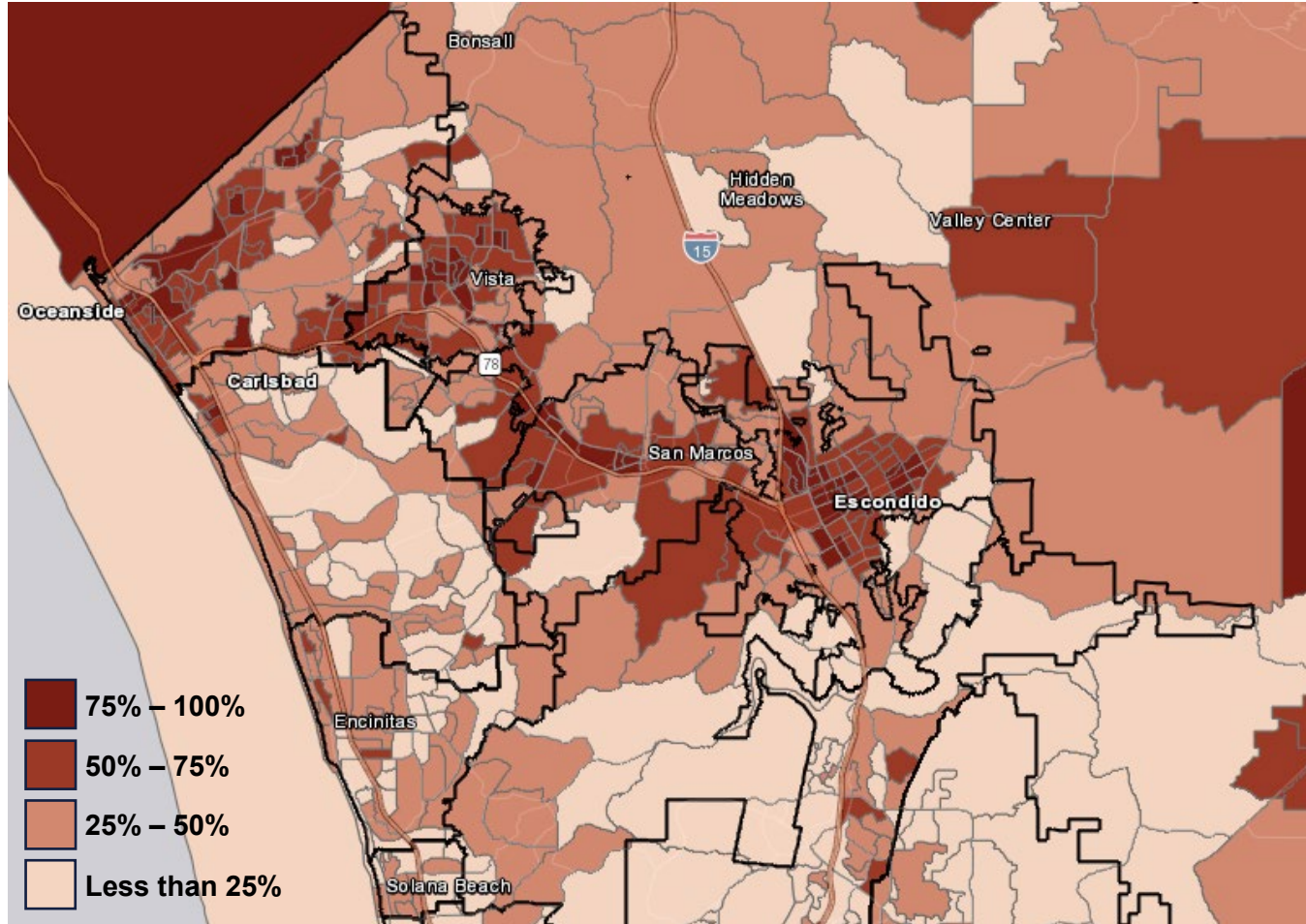


Source: American Community Survey (ACS), 2017 - 2021

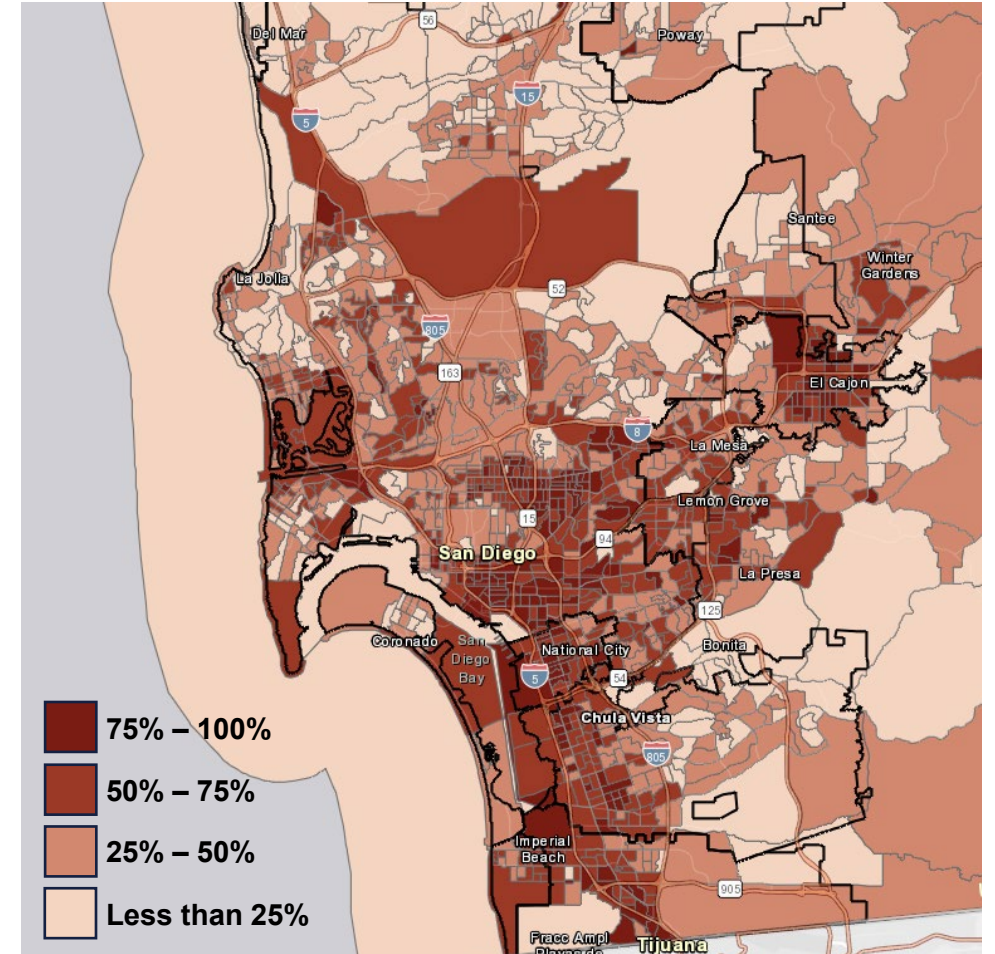
# Area Benefit and Geographic Targeting

## Low and Moderate Income Households

### North County



### South County

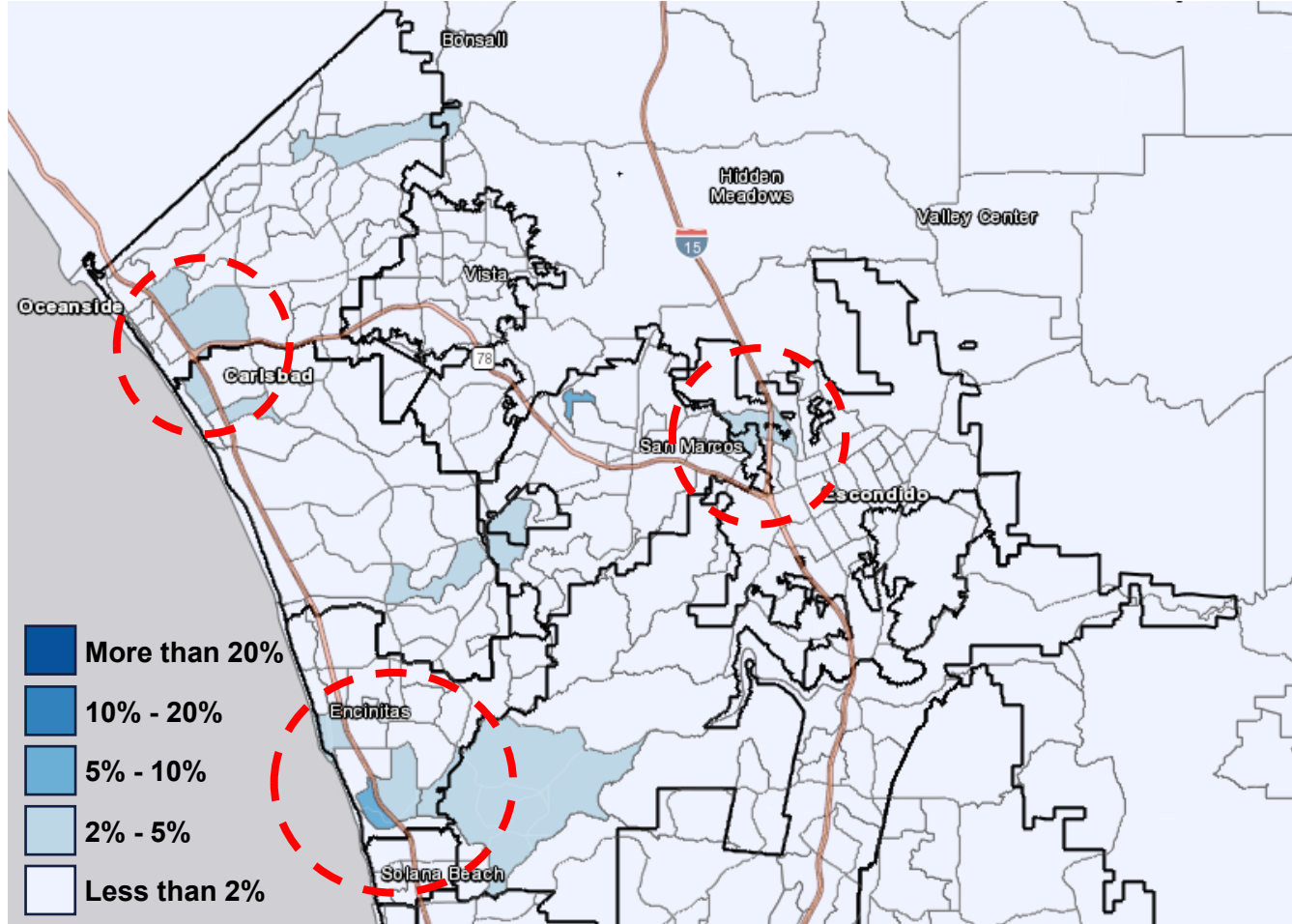


Source: American Community Survey (ACS), 2011 - 2015

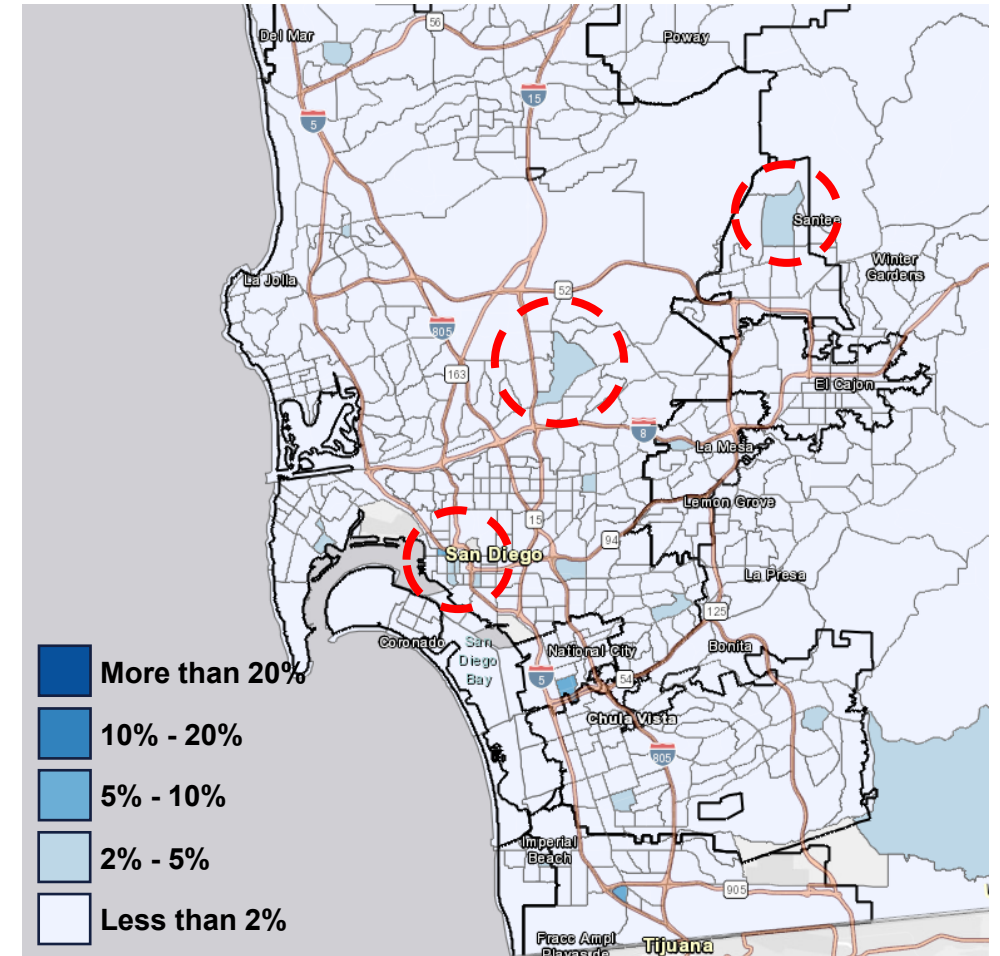
# Area Benefit and Geographic Targeting

## Percent of Housing Units Lacking Complete Facilities

### North County



### South County



Source: American Community Survey (ACS), 2017 - 2021

# Steps to Designing a Program



## Planning and Research

- Needs Assessment
- Stakeholder Engagement
- Budget Planning



## Program Development

- Program Design
- Legal and Regulatory Compliance
- Funding Acquisition
- Build Relationships and Secure Partnerships



## Program Launch

- Application Process
- Selection and Approval
- Site Visits and Work Plans



## Administration

- Staffing and Training
- Monitoring and Reporting
- Evaluation



## Implementation

- Outreach and Promotion
- Application Intake
- Communication



# Other Energy Assistance and Weatherization Programs

## California Wildfire Home Hardening Program

- **Direct financial assistance** to support home hardening work for socially vulnerable and low- and moderate- income homeowners.
  - Dulzura area homeowners in San Diego County (91917 ZIP Code) are one of the current pilot participants for this program.
- **Wildfire Home Hardening** includes retrofitting homes with ignition-resistant materials and creating defensible space around homes and communities.



# Other Energy Assistance and Weatherization Programs

## Low Income Home Energy Assistance Program (LIHEAP)

- **Home Energy Assistance Program (HEAP)** provides one-time financial assistance to help balance an eligible household's utility bill.
- **LIHEAP Weatherization** provides free energy efficiency upgrades to low-income households.
- The **Energy Crisis Intervention Program (ECIP)** provides assistance to low-income households that are in a crisis situation. Such an example would be a household receiving a 24-48 hour disconnect notice or service termination by their utility company. Another example would be a household facing an energy-related crisis that could be deemed potentially life-threatening in the household, such as a combustible appliance.

# Other Energy Assistance and Weatherization Programs

## San Diego Gas & Electric (SDG&E)

- **Energy Savings Assistance (ESA) Program** offers no-cost energy-efficiency home upgrades to income-qualified renters and homeowners.
- **Golden State Rebates** program enables qualifying customers to receive rebates toward the purchase of energy-efficient products high-efficiency water heaters, smart thermostats and room air conditioners.

The background of the slide is a dark blue, semi-transparent aerial map of San Diego County. The map shows the coastline on the left, the city of San Diego in the lower center, and the surrounding mountainous terrain. The text "Local Spotlight: San Diego, County" is overlaid on the left side of the map in a large, white, sans-serif font.

# Local Spotlight: San Diego, County

The background of the slide is a dark blue, semi-transparent aerial map of a region, likely the San Diego area. It shows a coastline on the left, a large body of water, and a network of roads and urban areas. The map is centered and serves as a backdrop for the text.

# Discussion and Questions

# Discussion and Questions

- What types of repairs are most common or most important in your community?
- What challenges, if any, are you experiencing in administering a rehabilitation program?
- What could a partnership with nonprofits and local organizations look like?
- Are there resources that can be shared?
- Any other questions or comments?

# What's Next?

- Ongoing Local Staffing Assistance
- Regional Trainings
  - January 31, 2024 – APR Webinar and Office Hours
  - March 2024 – ADU Workshop

# Connect with SANDAG's HAP-TA Team

## Project website:

[sandag.org/projects-and-programs/regional-initiatives/housing-and-land-use/housing-acceleration-program](https://sandag.org/projects-and-programs/regional-initiatives/housing-and-land-use/housing-acceleration-program)

## Local Staffing Assistance Requests

Email: [SANDAG\\_HAPTA@AscentEnvironmental.com](mailto:SANDAG_HAPTA@AscentEnvironmental.com)

## Contact SANDAG

Email: [carrie.simmons@sandag.org](mailto:carrie.simmons@sandag.org)

Phone: (619) 837-6503

**SANDAG**