

7 Steps to Home Repair



1 - SUBMIT APPLICATION

Please make sure to submit all documents requested on the application. Incomplete information may result in your application being denied. Application will go through an initial processing review which includes obtaining a copy of your credit report.



2 - APPLICATION REVIEW

Your application will be reviewed to determine your household income and financial eligibility for the program. Check the brochure for more information on eligibility.



3- SCOPE OF HOME REPAIR

If you qualify for a loan through the program, the Housing Program Specialist will complete a property inspection and work to develop a scope of eligible work. A scope of work clearly defines what needs be done during the rehabilitation project.



4. BIDDING PROCESS

The homeowner is responsible for obtaining a minimum of 3 bids from licensed, qualified contractors for the project. A list of pre-qualified contractors will be provided to you. However, you will select the contractor you wish to hire for your project, The Housing Program Specialist will assist the owner in analyzing bids for completeness and reasonableness of price and will perform a review of the contractor that you select to make sure that the contractor is licensed and qualified to perform the work.



5 – LOAN REVIEW

Your application, scope of work and selected contractor will be review by the Housing Program Specialist for final approval. The Housing Program Specialist will notify you if approved. If you submit a complete application and diligently work with your Housing Program Specialist, the time frame from application to approval is about 45 days.



6 – LOAN CLOSING

If you have been approved for a loan, your Housing Program Specialist will work with you to schedule a loan closing. Loan documents are recorded. The loan funds are held by the City in an escrow account to pay contractors.



7 - START REHAB!

Your Housing Program Specialist will continue to work with you and your contractor to have contracts signed and work begun. The Housing Program Specialist will assist you by verifying work is done correctly at the time you approve payments to contractors. Work should be completed within 6 months of contract signing. Extensions may be approved for weather related delays.