

## **DRAFT SCHAT Owner-Occupied Repair Guidelines DRAFT**

The guidelines below are parameters set forth by the Story County Housing Trust Board of Directors. These guidelines are intended to make SCHAT sponsored owner-occupied repair programs more consistent and ensure the efforts of the Story County Housing Trust will continue to have a positive impact in Story County.

The Board gives program administrators flexibility but wants to ensure the funds are being spent in a consistent manner. Unfortunately, there will be times that program administrators will have to deny a homeowner based on the scope of work or turn them away due to a lack of funds. The priority list below should be a guide when determining how to allocate funds.

1. **Address critical life-safety issues** – The repair should only address a critical need.
2. **Assist individuals in need** – Assistance should be prioritized for homeowners in the most need.
3. **Fix a problem & improve living conditions** – The repair should remedy a problem and improve living conditions.

### **Eligible for repair or replacement:**

- Windows & doors
- Roofs
- Siding
- HVAC
- Electrical
- Water heaters
- Plumbing
- Accessibility improvements (Exterior ramps or interior accommodations)
- Septic systems
- Insulation/weatherization

### **Ineligible for repair or replacement:**

- Appliances
- Landscaping
- Additions
- Woodstoves
- Fireplaces
- Water Softeners
- Detached Garages
- Sheds
- Driveways
- Sidewalks
- Housecleaning

### **Property requirements:**

- Property must be in Story County
- Property taxes must be current
- Property must be in compliance with nuisance ordinances
- Property must be safe for the inspector and the contractor
- Property must be generally well maintained and free of refuse

### **Restrictions and limitations of funds:**

- The maximum per home/per applicant investment is \$15,000 in a 5-year period.
  - Limit is cumulative and a homeowner can apply more than once in a 5-year period if they do not exceed the cumulative \$15,000 limit.
- For projects over \$5,000, homeowners are required to sign a five-year deed restriction. If the property is sold in that time, the property owner will be required to repay a prorated amount of the investment.
- Garages may be eligible for repair if they are attached to the house and are incidental to the main project.
- All questions for project eligibility can be directed to Andrew Collings at 515.334.0075 or [acollings@dmampo.org](mailto:acollings@dmampo.org).

**Rules specific to the grant administrators:**

- Technical services cannot exceed 15% of the grant award.
- Solicitation of multiple bids is required for repair activities on major home repairs such as roof, HVAC replacement, or activities over \$6,000.
- Contractors from Story County are preferred.
- Grantees need to include a question in their applications asking if homeowners have received funding from the SCHAT before or any other types of OOR assistance regardless of source within the last 5 years.