

## *NCRA Housing Rehabilitation and Homebuyer Assistance Program*

One of the NCRA's primary goals is to promote maintenance, rehabilitation and ownership of existing affordable housing in the district. The Clackamas County Development Agency (Agency) collaborated with the Community Development Division (CDD) of Clackamas County and solicited feedback from NCRA residents, organizations and businesses to identify programs to help maintain existing housing and promote continued affordability in the area.

The Agency has an agreement with Community Development for the management of NCRA housing programs. Community Development also manages a separate Housing Rehabilitation Program and Down payment Assistance Program that is available County-wide as well as within the NCRA. For further information on the Community Development Division or its housing programs, visit the CDD website at [www.clackamas.us/cd/](http://www.clackamas.us/cd/)

The programs provide low to moderate income homeowners and first-time homebuyers with loans and grants to assist with home repairs and purchases. Loans and grants available are:



- **Owner-occupied housing rehabilitation loans or grants**, with deferred loans and more favorable interest rates for lower income households.
- **Home access grants** to cover the cost of removing barriers and improving access and safety, to allow current residents to remain in homes that need upgrading. Both property owners and renters are eligible. All dwellings are eligible except for manufactured homes and mobile homes in parks, and recreational vehicles.
- **Critical repair grants** for residents living in mobile homes or manufactured homes in parks to repair critical fire or safety issues such as limited accessibility or leaking roofs.
- **Rental property rehabilitation loans** for properties with a minimum number of affordable rental units. Loans are deferred and lower rates are available to rentals owned by non-profit organizations and owners of single-family dwellings.
- **Down payment assistance for first-time homebuyers** through no-interest loans that defer payments until a property sale or transfer. The loans are forgiven if the home remains owner-occupied for at least 10 years. Preferences are given to current NCRA residents, law enforcement personnel, and current or former members of the military. Home purchase price and income restrictions apply.

Program availability and eligibility is subject to change without notice. Funding for programs is limited. Completed applications will be reviewed in the chronological order they are received. Agency approval for each loan will be based on availability of funds as well as the goals and project priorities of the NCRA Plan. The Development Agency has the discretion to reject any loan application due to changing funding priorities within the NCRA, or if in the Agency's judgment the proposed project does not adequately promote the goals and objectives of the NCRA Plan.

# NCRA Housing Rehabilitation Program Overview and Basic Criteria

## 1. OVERVIEW FOR AGENCY LOANS:

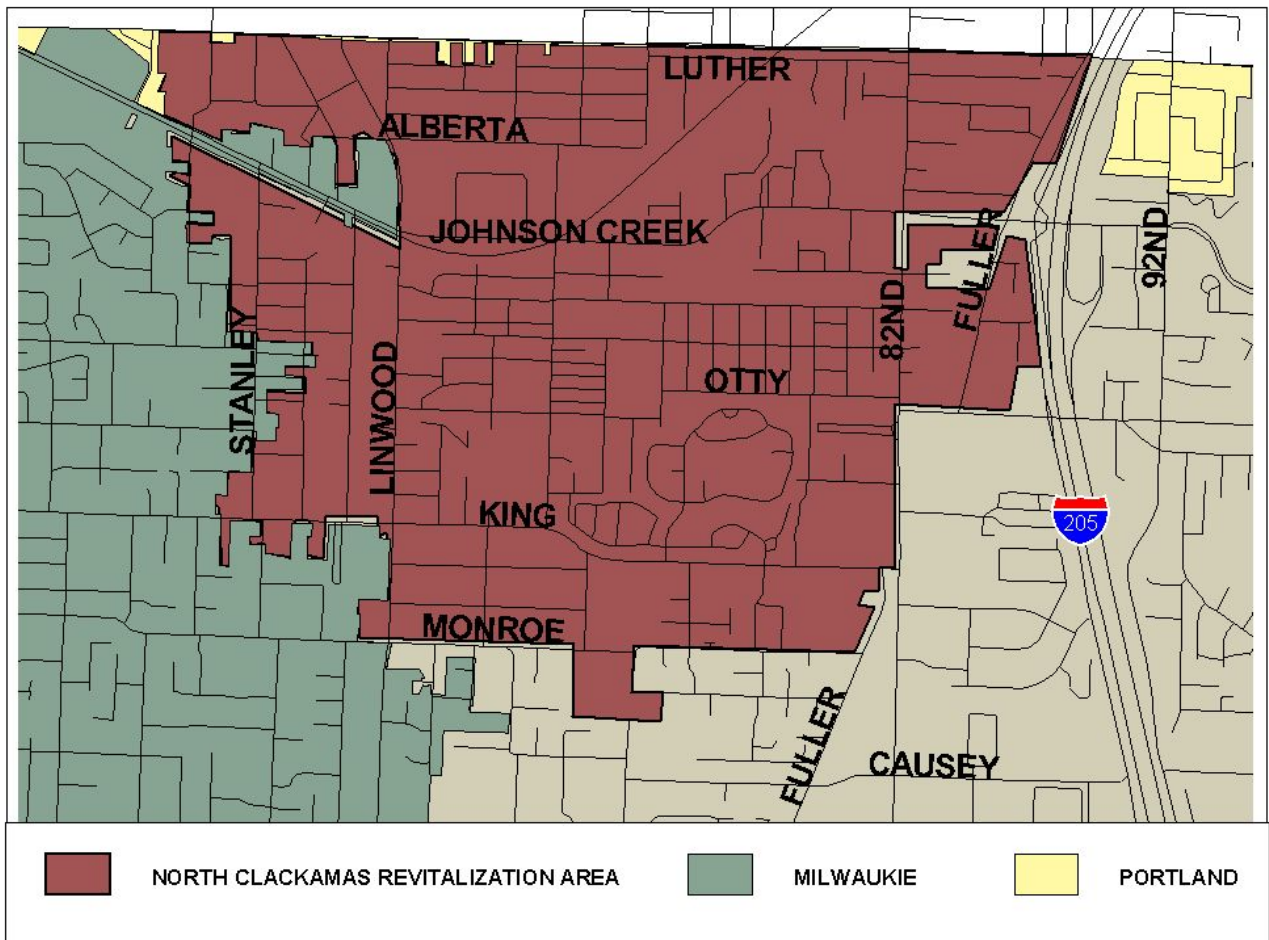
The rehabilitation housing loan process in the NCRA requires the active cooperation and participation of the borrower/beneficiary at every phase of the process. In order to assist the greatest number of households and to ensure that the eligibility information is current and complete, the Agency has established general timelines for accomplishing each phase of the rehab process. The general timelines for completing each phase are:

- Phase 1 – From the date a complete application is accepted to the date of the letter of determination of preliminary eligibility – 30-45 days
- Phase 2 – From the date of the letter of preliminary eligibility to the date the application is submitted for loan approval – 45-60 days

The timelines require the applicant to provide the necessary information in a timely fashion during each phase. If the applicant fails to provide the required information or fails to complete the tasks of the phase within the general timeline, the processing time will be extended and the applicant may be sent a 30-day notice of cancellation. If the applicant does not respond and comply within the 30-day period then the application may be cancelled or denied by reason of non-compliance.

The Agency may approve a written request from the applicant for an extension of time; however, the applicant may be required to submit a new application form or supporting documentation to ensure that the information is current per eligibility requirements.

### Boundary Map of the North Clackamas Revitalization Area



## 2. BASIC CRITERIA FOR NCRA REHABILITATION PROGRAMS

- A. Dwellings must be located within the NCRA. See map above.
- B. A single-family dwelling may not be located in an area zoned commercial or industrial.
- C. A single-family dwelling in a MR-1, MR-2, HDR or SHD zone is only eligible if the Development Agency determines that rehabilitation of the dwelling will not prevent future redevelopment or the establishment of multi-family dwellings in the zone.
- D. Single-family dwellings may not be located on a lot less than 200 feet from SE 82<sup>nd</sup> Avenue (measured from the edge of the nearest right-of-way line).
- E. Multi-family dwellings may not be located in a Commercial or Industrial zone unless the use is listed as primary, limited or conditional in the underlying zone.
- F. Preference may be given to those not already receiving tax increment financing funds.
- G. The grant or loan requested must be used to correct any building code violations.
- H. Individual applicants are limited to no more than two awards or \$50,000 each fiscal year.
- I. An individual property is generally limited to one award every three years.
- J. A façade easement and/or lien will be applied to the property to protect the public investment.
- K. The Development Agency may cap the total amount of financial assistance provided to any one applicant through this or other Agency programs.

*For further information on NCRA housing assistance programs, contact Project Manager Ken Itel at 503-353-4324 or [kennethite@co.clackamas.or.us](mailto:kennethite@co.clackamas.or.us) or Community Development at 503-655-8591*

## 3. CONTRACTOR LISTINGS

All housing rehabilitation work must be done by Oregon-licensed and bonded contractors. The Agency and Community Development do not recommend or endorse specific contractors. However, the Community Development Division maintains the following lists of qualified Oregon-licensed and bonded contractors for referral purposes:

- General Contractors
- Specialty Contractors
- Home Access Contractors
- LBP General Contractors

*For more information, contact George O'Donnell or Kathy Rock at (503) 655-8591.*