

WHAT IS THE PROCESS?

1. Contact the Housing Preservation Program (HPP) to determine if you might be eligible for the program.
2. Complete the application and submit it with all requested documents.
3. Eligibility and equity are determined.
4. An HPP Inspector will schedule an appointment to visit your home.
5. A worklist is created by the Inspector and the project is reviewed by Program Staff.
6. The project is sent to Contractors you have selected for bid.
7. Bids are reviewed by Program Staff and the Inspector.
8. Bids are presented to you and a contractor is selected to perform the work.
9. Loan documents and contract are signed.
10. Work is completed and inspected by the Inspector.
11. Final loan documents are signed.

Income Limits

Household income cannot exceed the limits below. All income sources for all household members must be reported. All income is before any deductions (*gross income*).

Annual Gross Income		
Household Size	60% of Area Median	80% of Area Median
1	\$44,760	\$59,650
2	\$51,120	\$68,200
3	\$57,540	\$76,700
4	\$63,900	\$85,200

Source: U.S. Department of Housing and Urban Development, effective April 18, 2022.

Funding for this program is provided by a grant from the U.S. Department of Housing and Urban Development (HUD).

Note: Income limits are adjusted annually.

Necessary health and safety repairs are a priority.

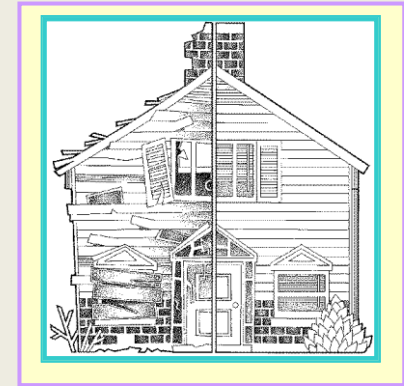
**Call for additional details:
564-397-7811**



For other formats, contact the Clark County ADA Office
Voice (360) 397-2322, **Relay** 711 or (800) 833-6388,
Fax (360) 397-6165, **E-mail** ADA@clark.wa.gov.



Housing Preservation Program



Community Housing and Development
Housing Preservation Program
PO Box 5000
Vancouver, WA 98666-5000
564-397-7811



WHAT IS THE HOUSING PRESERVATION PROGRAM?

The Housing Preservation Program (HPP) helps low- and moderate-income homeowners improve substandard housing by addressing fire, life, and safety hazards, making major repairs, and adding accessibility modifications.

WHO IS ELIGIBLE?

Homeowners who meet **all** of the following requirements:

- Live in unincorporated Clark County, or Battle Ground, Washougal, Camas, La Center, Yacolt, Ridgefield, or Woodland city limits.
- Have household income below limits set by HUD (*listed on the back*).
- Must have less than \$500k in total assets (*excludes home value & one automobile for a single household or two autos for two or more people*).
- Have available equity in the home to cover the cost of the repairs.
- Have homeowners insurance and be current on property taxes.
- Maximum property (*home & land*) value is less than \$423,000.
- The house can be brought to Housing Quality Standards within the loan limits and available funding.

WHAT TYPES OF REPAIRS ARE ELIGIBLE?

- Foundations
- Plumbing
- Electrical Systems
- Septic Repair/Replacement
- Weatherization
- Fire, Life, Safety Repairs
- Roofing and Gutters
- Accessibility Modifications

Note: This program is not a maintenance program. Work considered to be routine maintenance is not eligible.

LIMITS AND LOAN TERMS

- Maximum loan amount of \$40,000 (*dependent on available equity*)
- A lien will be placed on the home
- Low rate simple interest at 2%
- Deferred payment
- Loan due in full, as a result of a qualifying transfer event.
- Loan cannot be subordinated or assumed.
- Homeowner's insurance must be in force for the life of the loan.
- Property taxes must be paid and kept current during the life of the loan.

ELIGIBILITY REQUIREMENTS

If you answer yes to the following, you might be eligible to participate in the program.

- Do I own my home?
- Is my property's assessed value less than \$423,000?
- Is my home outside the City of Vancouver?
- Have I lived in the home more than 365 days?
- Can I provide proof of household income?
- Is my household income below the eligible amounts listed by HUD?
- Are my total assets less than \$500k?
- Am I willing to have a lien placed on my home?
- Do I have enough available equity to cover the cost of the repairs?
- Do I understand that the program will only repair structural damage, replace equipment that is necessary for occupancy of the home, or modify the home for accessibility reasons? (*i.e., no cosmetic repairs, no remodeling, no garages or sheds, and no routine maintenance*)
- Do I understand that the loan cannot be subordinated and is due in full at a qualifying transfer event?

Please contact us to start the process:

564-397-7811

www.clark.wa.gov/housing-preservation/rehab.html