

Comprehensive Residential Rehabilitation (CRR) Program

FACT SHEET

What is the Comprehensive Residential Rehabilitation (CRR) Program?

The purpose of this program is to provide financial and technical assistance to low income homeowners faced with an urgent housing repair situation. Eligibility is limited to owner-occupied homes within the City of Tucson, individuals or families of limited income or assets, with homes with hazardous and/or unsanitary conditions which threaten the life or health of their present occupants. The program focuses on two areas: Whole House Rehabilitation and Home Access. The program is administered by the City of Tucson and its contracting agencies DIRECT Center for Independence (DIRECT), Community Home Repair Projects of Arizona (CHRP), and Tucson Metropolitan Ministry (TMM).

The **Whole House Rehabilitation program offers low interest/deferred loan program. The maximum loan rate is 2%. Up to 97.5% of the loan is deferred and forgiven if loan payments are made on time.** These loans to have specific requirements which include **a \$250 origination fee and an \$18 monthly processing fee.** Both the origination fee and the processing fee are incorporated into the monthly payment. There is a maximum loan amount of \$40,000. For a \$40,000 loan, the total monthly payment will range from \$30 to \$200, depending on the applicant's income. The loans are administered by the Business Development Finance Corporation (BDFC), a local Tucson private, non-profit corporation. The rehabilitation project must be comprehensive and address all items identified in the Whole House Rehabilitation Report, ***partial rehabilitation projects will not be funded*** under the Whole House Rehabilitation Program. Rehabilitation projects requiring in excess of \$40,000 of CDBG funding will ***not be funded*** under the Program. Please see the City of Tucson Whole House Rehabilitation Program Requirement sheet for important details and information. ***Note: Mobile Homes are ineligible for this program.***

<https://www.tucsonaz.gov/files/hcd/programs/wholehouse.pdf>

The **Home Access Program is a grant** with a maximum amount of \$5,000 per home. The program will remove barriers to safe access, allow a greater level of independent living, and reduce institutionalization for disabled persons through accessibility improvements. The program will be administered by DIRECT/CHRP. Please see the Home Access Program Requirement sheet for important details and information.

<https://www.tucsonaz.gov/files/hcd/programs/homeaccess.pdf>

Owner-Occupancy - The applicant must be the owner and occupy the home to be repaired. Ownership may include: Possession of clear title, equity rights under contract, deed and mortgage, deed of trust, or life estate to a property. In certain instances involving probate cases or joint ownership where the property is not occupied by all owners, or ownership by a close relation (not an occupant), the definition of owner-occupant will include those applicants whose occupancy is perpetual and rent-free, where there is definite blood relationship between the applicant and the last recorded title holder.

Income An applicant's gross income may not exceed the current low income limit (80% of Area Median Income) based on family size, as established by the Department of Housing and Urban Development (HUD). Income is figured before taxes and deductions and includes all permanent ongoing payments to the applicants household. Please see the HUD 2017 Income Limits sheet, which is subject to change annually. Click on the link below to view HUD Income Limits documentation: <https://www.huduser.gov/portal/datasets/il.html>

What Repairs are Eligible Under this Project?

- **Leaking Roof Repairs and/or Replacement** - Roof over main occupied residence may be eligible for repair or replacement if the extent of the leak is threatening to cause serious damage to the home, jeopardizing the health and safety of the occupants.
- **Electrical** – Repair of hazardous main electrical service and/or hazardous conditions in the home.
- **Sewer Line** - In the house sewer between the house and the point of disposal.
- **Gas Leak** - In the gas piping between the gas meter and any appliances.
- **Replacement of Existing Furnace or Cooling System** - When unit is no longer serviceable. Unserviceable refrigeration unit may be replaced with evaporative cooler, unless documentation can be provided that air conditioning is required for medical reasons. Heating and cooling systems are eligible where one does not exist.
- **Water Heater Replacement** and/or installations.
- **Structural** - Whenever any portion of the home or member of appurtenance is immediately likely to fail, or to become detached or dislodged, or to collapse and thereby injure persons.
- **Windows** –_When it can be demonstrated that replacement of existing windows will improve energy efficiency.
- **Water Leak** - In the water piping between the water meter and any fixtures.
- **Security** – Repair and/or installation of front and rear doors and lights.
- **Special Conditions** - All other emergencies threatening to life or health of the occupants not covered above, will be considered case-by-case basis.
- **Exterior Wall Painting/Stucco Repair** – If deficiencies exist they must be corrected (funded from non-CDBG sources).

Ineligible repairs:

- **Appliance Repair** - Including refrigerator, range and oven, clothes washer/dryer, garbage disposal, toaster, etc.
- **Minor Plumbing** - Repair of dripping faucets, running toilet tank, clogged drains, minor fixture leaks.
- **Minor Electrical** - Repair of electrical outlet, switch, or light fixture.
- **General Mechanical** - Furnace, evaporative cooler, air conditioning servicing in preparation for winter or summer. Lighting and/or cleaning furnace, repairing or replacing plumbing, blower motor, pads and water distribution system.
- **Interior Cosmetic and General Maintenance Repairs** - Plastering, patching and painting, floor covering, door and hardware and other routine and ongoing maintenance work. General repairs to accessory structures, such as detached car ports, sheds, out buildings, etc.

Application Processing

The online application will be open continuously and will remain open indefinitely. Applicants will be placed on a waiting list in the order in which they are received. Preference will be given to very low and extremely low income applicants, households with elderly residents, older homes, and homes within the City of Tucson CDBG Target Area, Applications will reviewed in date and preference order. PCD staff will contact the highest preference applicants based on date received, conduct a pre-screening, and schedule an appointment based on the pre-screen. Property and Income eligibility, and preferences will be verified based on program requirements. Discovery of inaccurate information related to preference criteria may lower the preference of your application resulting in it being returned to the waiting list. **Please see Whole House Rehabilitation or Home Access Program requirements sheets for detailed information regarding preference points under the Project Selection section.**

Application Assignment

Applications/applicants will then be assigned accordingly to either the City of Tucson or contracting agencies Direct/CHRP and TMM.

ONLINE APPLICATION LINK BELOW

<https://www.tucsonaz.gov/hcd/comprehensive-residential-rehabilitation-programs>