



Private Owner Rehabilitation

This activity will improve and protect the supply of sound, functional LMI owner occupied housing stock. Financial assistance will be provided to homeowners to correct sub-standard conditions so that the homes are safe, healthy, durable, energy efficient and affordable. This program will achieve this goal by repairing or replacing the major structural components and systems in the home. These items may include but are not limited to: roof, walls, floors, foundations, electrical, plumbing, HVAC, water and sewer.

This activity's purpose is to provide rehabilitation assistance to single family housing units. These homes must be occupied by families having a total household annual income below 80% of the median income and must have a serious rehabilitation need. It is designed to address all health and safety violations including lead-based paint renovation. Once the project is complete, the entire home will meet RRS. The items in need of rehab will be determined by the Rehab Specialist with minor aspects considered by the homeowner.

The target population will benefit LMI households with incomes at or below 80% of the median income and living in substandard housing. Priority will be given to households at or below 50% of the median.

All homes funded under this activity will be required to have the following additional inspections performed:

- Pest Inspection for wood destroying insects
- Well Water Inspection, unless connected to area treatment facility
- Septic Inspection, unless connected to area treatment facility
- Furnace Inspection, unless the specifications require a replacement

Muskingum County will file a deferred mortgage for the amount of the rehabilitation dollars. This is a declining mortgage that will be forgiven after 5-15 years (depending on amt of subsidy). If the property is sold within the subsidy period, a percentage of the mortgage will be repaid to Muskingum County based on a declining scale. These funds will be used to fund similar projects.

If the property cannot be brought up to RRS with the funds available, we will implement our Walk-Away policy.