



Product/Service Information

Guide to the Homeowners

Rehabilitation Loan Program

Available to Homeowners in

Grandview

Harrah

Mabton

Sunnyside

Toppenish

Union Gap

Wapato

Zillah

**And Unincorporated
Yakima County**

WHAT IS THE REHABILITATION LOAN PROGRAM?

- The HOME Program provides a 0% interest, deferred, forgivable loans to low and moderate-income homeowners for basic repairs and improvements to their homes.
- The Yakima County HOME Program Manager coordinates the repairs to help ensure fair prices and high standards.

WHAT CAN BE DONE?

The work that can be done through the Rehabilitation Loan Program looks at health, life, and safety concerns, and structural defects. These can include repair or replacement of items such as:

- Plumbing
- Heating
- Roofing
- Insulation
- Windows
- Doors
- Bathrooms
- Siding

HOW DO I QUALIFY?

OWNER OCCUPIED:

- Must be a single family dwelling within the unincorporated areas of Yakima County, the Cities of Grandview, Mabton, Sunnyside, Toppenish, Union Gap, Wapato, Zillah and the Town of Harrah.
- The owner must be living in the house.
- Property taxes and house payments must be current.
- Current homeowners insurance.
- Income Eligible-The rehabilitated homes will be for households at or below 80% of the area median income.

What is the Process?

Application:

Let us know about you! Complete the Yakima County HOME Program Application. An application interview will be scheduled to assess income eligibility and loan approval.

Detailed Inspection:

Homes are professionally inspected for health/safety and minimal code compliance, lead-based paint risk assessment review (for homes constructed prior to 1978), and a AHERA Asbestos Inspection as needed.

Scope of Work and Construction Cost Estimate:

A Scope of Work shall be created based on the information collected on the detailed inspection, and as applicable, the Lead Based Paint Risk Assessment Report and the Asbestos Assessment Report. The Scope shall address to the greatest extent possible, the needs and desires of the Owner (s) while adhering to the priorities of the Rehabilitation Standards. A Construction Cost Estimate shall be generated based upon construction specifications in the Scope. These documents shall be used for bid purpose, contractor instruction, inspection reference, warranty purposes and file documentation.

Bidding:

Following project approval and the completion of all required tasks, the project shall be placed to bid. A project Bid Packet shall be compiled. We bid this work to local contractors who have applied and been approved on the HOME Rehabilitation Roster. There will be a pre-bid construction tour scheduled as part of the process.

Construction Funding:

During construction, the contractor may request partial payment three times: at the forty percent (40%), sixty percent (60%) and eighty five percent (85%) levels of completion. A retainage of five percent (5%) shall be withheld from all partial payments pending final project completion. These funds come from a 0% loan, deferred forgivable loan after 36 months from project completion sign off (must comply with loan requirements), between you (homeowner) and the Yakima County HOME Program.

Final Inspection: In addition to inspections from needed building permits per each jurisdiction, a final inspection will be done by HOME staff in detail for completeness, quality, acceptability, and conformance with the contract documents.

Checklist of information you will need to provide at the time of intake:

Housing:

Bring copy of property deed or 2 mortgage statements.

Income:

- Employed: 2 months of most recent pay stubs for all members of the household over the age of 18 who are working.
- Unemployed: Copy of unemployment check, plus a letter from Unemployment Office stating start date and amount of assistance.
- Social Security: An award letter or letter from Social Security Office stating amount of benefit (s).
- Public Assistance: A letter from public assistance office stating amount of assistance.
- Pension/Disability: A letter from company or award letter stating amount of benefits.
- Rental Income: Copy of two months' rent receipts.
- Full Time Students—Over 18 yrs. old: Letter from school stating current full time enrollment status.
- Last year's income tax return (if filed).

Proof of Primary Residence:

Last 2 months Utility statements (water, light, gas).

Proof of Identification:

- Driver's license or government issued photo identification (s).
- Social Security Card (s).

Proof of Finances and Assets:

Two (2) months of bank statements from all financial institutions.

Proof of Property Insurance:

Declaration page of home owner's Insurance.

For questions or to request an application please contact:

Yakima County Public Services

Attn: HOME Program

Phone (509) 574-2300

OR email: HOME@co.yakima.wa.us

HUD 2020 Adjusted Income Limits

Number in Family	Extremely Low 30% (\$)	Very Low 50% (\$)	Low 80% (\$)
1	14,850	24,750	39,550
2	17,420	28,250	45,200
3	21,960	31,800	50,850
4	26,500	35,300	56,500
5	31,040	38,150	61,050
6	35,580	40,950	65,550
7	40,120	43,800	70,100
8	44,660	46,600	74,600

