

## Chapter 28

### HOMEOWNER REHABILITATION

HOME funds are to be used by Awardees to assist eligible homeowners with the repair, rehabilitation or reconstruction of owner-occupied, single family housing units.

When HOME funds are used for rehabilitation, the unit must be brought up to OHFA's Written Rehabilitation Standards and applicable State or local codes, or the national model codes. When the rehabilitation is complete, the useful life of all building components must be a minimum of five (5) years. HOME funds may not be used to undertake some forms of special purpose homeowner repair programs, such as weatherization, emergency repair programs or handicapped accessibility programs as single activities. However, these types of programs may be undertaken if the property meets or will be brought up to the applicable property standards.

HUD has issued guidance indicating that if homeowner rehabilitation is undertaken for manufactured housing, and reconstruction is the chosen method of assistance, the manufactured housing cannot be replaced with a "stick-built" home. It can only be replaced with another manufactured home. The original manufactured home cannot remain in the possession of the homeowner.

### **EFFECTIVE WITH THE 2013 HOME FUNDING CYCLE - OHFA IS NOT FUNDING ANY HOME MONIES FOR HOMEOWNER REHABILITATION**

#### **Additional Resources:**

- Guidance for HOME Homebuyer Compliance Checklist
- Homeowner Written Agreement
- Recapture Agreement
- Mortgage Template
- Forgivable Loan Template
- Debarred or Suspended Contractors