



Action Options Checklist

Homeownership Checklist:

IDENTIFICATION OF HOMEOWNERSHIP NEED

- Understanding the Issue:** Housing partnership researches the need for homeownership products and programs.
- Estimating the Need:** Housing partnership estimates the potential homebuyers needing education and financial assistance.
- Program Design:** Housing partnership identifies program goals, develops basic policies and determines procedures that will guide staff operation.

HOMEOWNERSHIP SERVICES

- Housing Orientation:** City, nonprofit, realtor, lender, county extension agent, credit counseling agency or a consortium of these entities provides informational classes to provide an overview of the home buying process and the educational and financial resources available to assist interested households.
- Guide to Homeownership:** Housing partnership publishes logical steps in process to becoming a homeowner with contact information for key organizations. The guide could include a list of realtors, lenders and local programs providing down payment assistance and low-interest loans.
- Credit Counseling:** Nonprofit, realtor, lender, credit counseling agency or a consortium of these entities provides one-on-one or small group counseling on how to understand your credit history and credit report, and how to deal with credit problems.
- Adult Money Management:** City, nonprofit, realtor, lender, county extension agent, credit counseling agency or a consortium of these entities provides educational classes to help adults understand the basics of budgeting and money management.
- Youth Money Management:** City, nonprofit, realtor, lender, county extension agent, credit counseling agency or a consortium of these entities provides educational classes to help school-age children better manage their personal finances.

❑ **Homebuyer Education:** City, nonprofit, realtor, lender, county extension agent or a consortium of these entities provides educational classes to potential homebuyers focusing on the home purchase process and the responsibilities of homeownership.

❑ **Foreclosure Prevention:** Nonprofit or credit counseling agency provides post-purchase counseling including additional budgeting training and referrals to social services agencies to reduce risk of mortgage default.

❑ **Speakers Bureau:** Housing partnership develops a list of individuals or agencies and their qualifications that are able to teach classes or offer services in money management, credit counseling and homebuyer education. The list is made available to realtors, lenders, city or major employers to schedule classes as needed.

❑ **Reaching Special Populations:** Housing partnership, realtors and mortgage lenders provide products and services in appropriate language or employ culturally diverse staff to reach underserved markets.

❑ **Homeownership Forum:** City, nonprofit, local realtors or builders associations host monthly meetings where housing programs and issues are discussed.

❑ **Housing Fair:** Housing partnership organizes event that showcases housing available in the community and programs and services to assist with homeownership.

HOMEOWNERSHIP PROGRAMS

❑ **Affordable Homeownership Program:** Nonprofit or city establishes a program that includes homeownership services and funding resources.

❑ **Affordable Mortgage Lending Program:** Lenders hire staff with experience working with government and nonprofit housing assistance programs. Lenders may also use mortgage concessions, flexible underwriting options and specialized bank handling with affordable loan applicants.

❑ **Section 8 Homeownership Program:** Nonprofit or housing authority, alone or in partnership, creates program encouraging use of the voucher subsidy to assist income-eligible first-time homebuyers with monthly mortgage payments instead of with rent.

❑ **Individual Development Account (IDA) Program:** Nonprofit, housing authority or employer establishes program to provide matched funding for individual savings accounts at financial institutions with the restricted purpose of providing down payment assistance.

❑ **Lease-Purchase Program:** Nonprofit organization offers alternative financing option that allows income-eligible homebuyers to lease the home for a specified period of time with an option to buy.

Employer-assisted Housing: Employers provide benefits to help employees become homeowners including programs such as down payment and/or closing cost assistance, mortgage buy-down programs, mortgage guarantees, housing site subsidies, construction financing and cash subsidies to reduce construction costs or sale prices.

OTHER ACTIONS TO ENCOURAGE HOMEOWNERSHIP

Capacity Building: Housing partnership and other local organizations receive technical assistance or training in developing capacity for homeownership activities.

Marketing and Public Relations: Housing partnership promotes homeownership efforts and success stories.

Rehab Checklist:

IDENTIFICATION OF REHAB NEED

Understanding the Issue: Housing partnership researches the need for repair and rehabilitation of existing housing stock.

Estimating the Need: Housing partnership estimates the number of owner- and renter-occupied houses needing rehabilitation and projects the funding necessary to accommodate that level.

Program Design: Housing partnership identifies program goals, develops basic policies and determines procedures that will guide staff operation.

REGULATION OF HOUSING REHAB

Lead-based Paint: Housing partnership promotes strategies to reduce or eliminate the creation of lead hazards during rehabilitation activities.

Property Maintenance Code: City adopts and enforces a code that establishes minimum housing standards for continued use and maintenance of plumbing, mechanical, electrical and fire-protection systems in regards to housing.

Rehabilitation Code: City adopts and enforces a rehab code with cost-sensitive standards or requirements more appropriate to rehab than to new construction.

Property Tax Rebate: City or county offers a property tax rebate or abatement for a specified period of time on the incremental improvements to a property due to rehab efforts in excess of a minimum amount.

❑ **Housing Resale Inspection:** City adopts and enforces a code that requires inspection of homes soon to be placed on the market to identify deficiencies that are not in compliance with local health, safety and building codes.

❑ **Rental Property Inspection:** City adopts and enforces a code that requires application for a rental license and inspection of rental properties on a periodic basis.

REHAB PROGRAMS

❑ **Free Paint Program:** City, nonprofit or civic organization provides free exterior paint to income-eligible households and may arrange for labor if necessary.

❑ **Weatherization Program:** Nonprofit or utility company provides free or reduced-cost services to income-eligible households that improve the thermal efficiency of dwellings.

❑ **Accessibility Modifications Grant Program:** City or nonprofit provides home modifications and repairs that allow elderly or disabled people to remain in their homes by accommodating lifestyle changes.

❑ **Home Improvement Program:** City, nonprofit or lender, or a consortium of these entities provides construction management services in conjunction with offering grants or low-cost financing to encourage owner-occupied housing rehab.

❑ **Purchase/Rehab/Resell Program:** Nonprofit, realtor or other private investor buys and rehabilitates single-family homes and then resells to homebuyers.

REHAB PROJECTS

❑ **Large-scale Rehab Event:** Faith-based or nonprofit coordinates a large-scale rehab event with volunteers who repair and paint houses, and corporate or civic organizations who provide funding and/or supplies.

❑ **Manufactured Home Park Rehab Project:** Nonprofit, housing authority or private developer acquires and renovates manufactured home parks.

❑ **Small Rental Rehab Project:** Nonprofit, realtor or other for-profit investor buys and renovates single-family homes or small apartment buildings and then manages them as rental property.

❑ **Large Multifamily Rehab Project:** Nonprofit or for-profit developer, alone or as joint partners, acquire and rehabilitate large residential rental projects.

❑ **Historic Preservation:** Housing partnership encourages preservation of historically significant buildings or houses in a historic district.

REHAB SERVICES

Construction Management Services: City, nonprofit or lender, or a consortium of these entities, hires or contracts with an individual or firm to provide inspections, specification writing, cost estimation and construction oversight.

Handyman Services: City or nonprofit coordinates volunteers, contracts or hires a home handyman to provide minor home repair assistance to homeowners.

Qualified Contractors List: City or nonprofit maintains a list of qualified, capable rehab contractors with good track records and provides list upon request.

Consumer Rehab Classes: Housing partnership or home improvement store offers how-to classes on basic rehabilitation process or techniques and resources available to assist in rehab efforts.

Rehab Guide: Housing partnership assembles a brochure that outlines the steps to rehab and the tools and resources available to assist in the process.

Tool Lending Library: City, public library, nonprofit or home improvement store maintains a collection of tools for landscaping, painting and construction, and lends or rents to households.

OTHER ACTIONS TO ENCOURAGE REHAB

Capacity Building: Housing partnership and other local organizations receive technical assistance in developing capacity for rehab activities.

Marketing and Public Relations: Housing partnership promotes rehab efforts and success stories.

Single-family New Construction Checklist:

IDENTIFICATION OF NEED FOR SINGLE-FAMILY NEW CONSTRUCTION

Understanding the Issue: Housing partnership researches the need for new construction of single-family homes.

Estimating the Need: Housing partnership estimates the number of new homes needed as well as residential lots or manufactured home spaces necessary to accommodate that level. The partnership then projects the necessary funding.

Program Design: Housing partnership identifies program goals, develops basic policies and determines procedures that will guide staff operation.

REGULATION OF SINGLE-FAMILY NEW CONSTRUCTION

- Energy Efficiency:** Housing partnership promotes strategies to improve the energy efficiency of newly constructed single-family homes.
- Building Code:** City adopts or updates building codes to allow for new construction techniques and use of performance standards.
- Permitting Process:** City implements streamlining techniques such as “one-stop” or “fast-track” processing, concurrent review committees, joint public hearings or electronic permitting.
- Zoning and Subdivision Regulations:** City adopts or revises zoning and subdivision regulations to include guidelines supporting affordable housing development.
- Manufactured/Mobile Home Zoning:** City adopts or revises codes relating to individual manufactured/mobile homes placed on residential lots and/or manufactured/mobile home parks.
- Property Tax Rebate:** City or county offers a property tax rebate or abatement for a specified period of time on the incremental improvements to a property due to new construction of a single-family home.
- Development Agreements:** City or county adopts or revises code allowing for agreements between property owners and the local government regarding the use and development of land.
- Annexation:** City develops goals and policies for extending a city’s zoning ordinances to adjacent areas to assure and encourage orderly growth.
- Capital Improvements Planning:** City identifies capital and infrastructure needs to accommodate or direct growth and determines the best method of paying for improvements within the community’s fiscal capacity.

SINGLE-FAMILY NEW CONSTRUCTION PROGRAMS

- Infill Housing Program:** City develops program that encourages the development of vacant or underused parcels within existing residential areas that are already largely developed.
- Mutual-help Housing Program:** Nonprofit administers a program where the sweat equity of supervised homebuyers or volunteers is used to reduce the cost of homes.
- Prison-built Homes Program:** City or nonprofit purchases prison-built homes, places them on lots and offers them for sale.

SINGLE-FAMILY NEW CONSTRUCTION PROJECTS

- ❑ **Custom-built Home Project:** Developer, homebuilder or nonprofit custom builds single-family homes for sale to predetermined households.
- ❑ **Speculative/Production-built Homes Project:** Developer, homebuilder or nonprofit speculatively builds single-family homes for sale to undetermined households.
- ❑ **Condominium/Townhouse Project:** Developer builds an attached single-family housing project where each owner has a title to a unit in the building and an individual interest in the common areas of the project.
- ❑ **Subdivision Development:** City, nonprofit or private developer acquires tract of land, finances infrastructure development and sells lots to individuals or homebuilders for construction of new homes or permanently sited manufactured/modular homes.
- ❑ **Manufactured/Mobile Home Communities:** City, nonprofit or developer expands existing manufactured home community or acquires tract of land and develops new manufactured home community.

SINGLE-FAMILY NEW CONSTRUCTION SERVICES

- ❑ **Home Tour/Parade of Homes:** Housing partnership, city, a nonprofit or realtors organize a tour of homes built in the community, showcasing the various builders.
- ❑ **Consumer Custom-built Home Class:** Housing partnership or local homebuilder's association offers how-to class on the custom home-building process and provides resources available to assist in the process.
- ❑ **Construction Trade Class:** Students at a community college, vocational or high school or adjudicated youth receive supervised instruction and hands-on experience in the construction of a single-family home.
- ❑ **Affordable Stock Plans:** City or nonprofit offers reproducible stock plans that are affordable, well-designed and fit with the existing architecture of local neighborhoods.
- ❑ **Bundled Real Estate Services Outlet:** Housing partnership creates a real estate assistance center that bundles services including land acquisition, project bidding, and development and construction monitoring for nonprofit and/or small volume for-profit single-family development builders.

OTHER ACTIONS TO ENCOURAGE SINGLE-FAMILY NEW CONSTRUCTION

- Capacity Building:** Housing partnership and other local organizations receive technical assistance in developing capacity for new construction of single-family homes.
- Marketing:** Housing partnership promotes new construction efforts and success stories.