

# AFFORDABLE HOUSING TRUST FUND

## Home Repair Program

### Join the Waitlist

Interested homeowners contact DMD to be added to the Home Repair Program Waitlist. You are added in the order your request is received.

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### Application Invitation

As space in the program becomes available, DMD reaches out to applicants on the waitlist and invites them to submit a full application and self-assessment checklist to identify needed repairs.

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### Submit Application

Applications and repair checklists must be returned within 30 days.

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### Application Review

DMD staff reviews application and checklist to confirm eligibility and determine if the requested repairs fall within the program's scope (health safety, and security repairs only – no remodels).

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### On-Site Inspection

Selected applicants are contacted to schedule a home inspection. A City inspector visits the property to review repair needs and confirm what what can be included in the project.

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### Repair Plan Create

After the inspection, DMD creates a written plan (Scope of Service) listing the eligible repairs. This plan is shared with the homeowner.

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### Contractor Bidding

The repair plan is sent to local contractors for competitive bidding. This ensures fair pricing and follows City procurement guidelines.

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### Contractor Selected

Once bids are received, a contractor is chosen and the homeowner is notified.

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### Approval Process

Before anything can move forward, the City must approve the project through official channels.

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### Sign Paperwork

After final approval, homeowners are contacted to sign the required program documents.

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### Repairs Begin

Once all documents are signed, the contractor will coordinate directly with the homeowner to schedule and complete the repairs.

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### Final Paperwork Filed

When the work is done, the City records the mortgage and promissory note. A copy is provided to the homeowner.

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### Forgiveness Period

The 5-year forgiveness period begins after the final paperwork is recorded. Each year, 20% of the loan is forgiven. After 5 years, the loan is fully forgiven if you've met all program terms.

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