Rehab Rejuvenation Workshop!
Hammering Out New Strategies for Rural Areas

Housing NOW! Conference
Thursday, October 10th 10:00 – 12:00

- Learn about Rehabilitation Programs including Division of Housing’s Owner-occupies Revolving Loan Program, Energy office’s Weatherization, Medicaid’s Home Modification Program and recent efforts to streamline them.

- Understand how rehabilitation benefits homeowners and how to find resources, contracts, and funding.

- Hear from four rehabilitation practitioners about challenges, marketing, partnerships, and solutions.
“I was having a hard time getting around my house due to my disability. Housing Resources guided me through the process to make my home more accessible. I’m so thankful that I can continue living in my home”
– Annette, Grand Junction

“Without the help of Housing Resources to get my home back up to living conditions I would now be homeless. I now don’t lay awake at night wondering where I will live.”
– Elizabeth, Grand Junction
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Overview of DOH SFOO Rehab Program

- For homeowner-occupants < 80% AMI
- DOH contract covers cost of rehab work (although some local match is expected)
- DOH contract also pays for administration of the program, including oversight of the work
- Homeowner repays a loan covering the value of the work (ie, payments to contractors, NOT admin)
- Rehab agency manages a local Revolving Loan Fund
- RLF funds used for new jobs, DOH continues to fund administration
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• Getting Ready
  – Review DOH’s Revolving Loan Fund Guide
  – Develop local program guidelines
  – Develop local rehab standards/specifications
  – Develop business plan, including staffing & marketing
  – Search for local funding sources & partners
  – Annual applications to DOH, July 1st
  – Contracts start in 3rd Quarter
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• **Now What?**
  – Marketing – actively reach out to potential clients
  – Process client applications – are they eligible? Is their home eligible?
    • Income <80% AMI
    • Home is primary residence
    • Legal Residents (some exceptions)
    • Any home EXCEPT rentals. Manufactured housing on rented lots can receive emergency repairs only.
    • HOME funds only – maximum after-rehab value
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• Next?
  – Create rehab scope of work & estimate costs
    • Prioritize health/safety, building code & disaster preparation
    • Can also do accessibility, energy efficiency, some cosmetic
    • Replacement may be called for, if repair is more expensive
    • Max $24,999
  – How much can they afford to do? Get creative!
    • Underwriting required to verify they can repay
    • Flexible loan terms – can defer loans, within limits
    • Work on credit/budget issues
    • Find other funding sources
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• And then what?
  – Bid out the rehab work to qualified contractors
    • Licensed & Insured
    • Not Debarred
    • Section 3 & M&WBE
    • Chosen by client, contract with client
  – HUD Environmental checklists
  – If home is over 50 years old, consult SHPO
  – Local Loan Committee (except in emergencies)
  – Legal Documents – Promissory Note & Deed of Trust
Get to Work!!

- Before & After Photos
- Regular inspections to ensure quality, that it meets
  - Scope of Work
  - Your rehabilitation standards/specifications
  - Local Building Code
- Rehab agency approves work & submits pay request to DOH
- DOH pays admin costs per unit, after each job starts
- DOH will monitor some units after completion
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• What’s left?
  – Loan tracking, servicing
  – Program Income tracking
  – Quarterly reports
  – Annual close-out reports
  – Annual monitoring visit from DOH
  – Re-apply annually to DOH
LEAn Efforts
Chris Roe - DOH

• DOH is partnering with other state agencies performing rehab
  – Weatherization Program
  – Medicaid Home Mod program
  – How can these three layer together?
LEAN Efforts

• Next steps
  – pilot project
  – work toward a common process
  – proposal to computerize application, statement of work, inspection, and billing
Rehab Agencies

- Rehab Practitioners
  - Amy Irwin, Housing Authority of the City of Loveland
  - Steve Cordova, Tri-County Housing & Community Development Corporation
  - Jani Hunter, Housing Resources of Western Colorado
  - Christina Cordalis, Housing Solutions of the Southwest
Single Family Home Ownership Rehabilitation Program

Making the most of your marketing budget

Amy Irwin
Community Education & Presentations

- Present to the Board of Realtor Meetings.
- Attend Senior Advisory Boards and groups.
- Educate your local Disabled Resource Agency.
- Hold community open houses.
- Educate area contractors and trades.
- Educate your area social services agencies and referral services, such as (United Way 211).
• Build relationships with your local publications
  – Newspapers
  – Local Community Magazines
  – City & County Newsletters
  – Local Radio Stations
  – Senior Publications

• What’s news worthily?
  – Starting up a program, expanding into new service areas
  – Any time you receive new funding
  – Major rehab projects in your area
  – Feel good stories “keeping a family in their home with handicap modifications”

“Any time you think you have something worth sharing, get that word out. Leave it up to the publication to publish it or not. You will be surprised how much will get published.”

Best of all it’s FREE!
Utility Billing

• Work with the local municipalities in your service area to do periodic inserts.
  – Stand Alone Flyers
  – Articles to be inserted into their newsletters

*If you provide the material whether it’s a flyer or article, you will find they are very open to help you get the word out.*
Mailings

• If the *Section 8 Home Ownership Programs* exists in your service area, request a mailing list or work with the program manager to provide brochures or mailings to their homeowners. The same applies to the *Down Payment Assistance Programs*.

• Mail to the contractors and trades in your area.

• If your budget allows, purchase targeted mailing lists.
  – By income
  – By location
  – By owner occupied vs. renters

• Build an e-mail list. Send e-newsletters and announcements via e-mail. This costs you time, but very little money.
Websites and Social Media

• Statistics show that 82% of the population is connected. And 56% of adults own smart phones, when only 2 years ago it was 35%. 1 in every 5 minutes spent online is spent on social media sites. (Pew Research Center 2012)

• Building web links with other service providers in your jurisdictions can be a very successful way of getting the word out.
  – Connect to your local weatherization programs, senior service providers, county and city websites and any of your local social service agencies. Link from your site to theirs and work with them to back link to your site.

• If you have social media, use it to promote success stories, funding and interest in your program.

“For many, such as younger adults or lower-income Americans, cell phones are often a primary device for accessing online content—a development that has particular relevance to companies and organizations seeking to reach these groups.” said Aaron Smith, a Senior Researcher at the Pew Research Center’s Internet Project.
Counseling Services in Housing Rehabilitation

Tri-County Housing & Community Development Corporation

EST. 1991

34385 Highway 167, Fowler, CO 81039
(719) 263-5168 www.tchcdc.org

Serving people and communities through facilitation of quality affordable housing & community projects

Steven R Cordova, MNM
Executive Director
• Paradigm Shift
  – The New Economy
  – Service Delivery (more than bricks & mortar)
• A focus on Outcome rather than Process
  – A Recovery Model (self-responsibility)
• Counter-Intuitive
  – Output Considerations (cycle time & capacity)
  – Incubation (hurry up and wait – right now, right now)
Like a Trip to the Doctor’s Office

We built our program delivery and staffing model around what you might experience when you see a doctor

• Our ‘patients’ come to us with housing rather than health issues, with compounding problems in most cases
• Well-trained professionals
• A high standard of service
• Utilize a systemic and holistic approach rather than a symptomatic manner whenever possible
Reviewing the Outcome Model

- **Inputs** - Resources dedicated to or consumed by the program
- **Activities** - What the program does with the inputs to fulfill its mission
- **Outputs** - The direct Products of program activities
- **Outcome** - Benefits for participants during and after program activities (Initial, Intermediate, Long-Term)
- **Impact** – Internal / External, Individual / Community
Back to Reality
A Practical Approach

• Metrics
  – Outreach Response
  – Community & Target Market Penetration
  – Conversion Rate
  – Closing & Production

• Key Performance Indicators
  – Milestone Timeline
  – Satisfaction rating / “Damage Control”

• Client Engagement
The Nuts and Bolts

• Specialization versus Generalist
  – Financial Counseling, Fitness, & Coaching
  – Rehabilitation Specialist
  – Loan Processor
  – Program Management

• Earn the trust of clients
• Promote sustainability
• Facility or Community based and technology
• Internal Control and Process/Procedure
Single Family Home Ownership Rehabilitation Program

Rehab with Weatherization

Jani Hunter
Using Weatherization and Rehabilitation Simultaneously

• Most important is to make sure that staff of both programs are educated in each others programs.
• You must know the income qualifications of both programs.
• Make sure that both programs have applications available to them when they meet with potential clients
Rehab & Weatherization

• Good coordination between both programs is essential to the success of using both programs in one home.
• Both programs need to be cognizant of the amount of time being spent in the home and not drag out the process.
• Use a Program Interest Checklist when meeting with the client.
Single Family Home Ownership Rehabilitation Program

Disaster Mitigation

Christina Cordalis
• Did you know just one ember travels a mile?
• Weather – lightening strikes, rain, hail, flooding, mud and rock slides, snow and ice
• Availability of Funding – DOH/CDBG
• Home Owner Rehabilitation Program assists families at risk and moderate to low income families
• Insurance companies requiring fire mitigation and cancelling policies of home owners making the Rehabilitation program a necessity
Home insurers take notice of fire risk, start to push mitigation - Durango Herald Article 6/9/12

“The insurance industry started establishing new regulations for homeowners after the nationwide 2000 and 2002 fire seasons because of huge losses insurance companies experienced.”

“Overall, 10 years from now, if you have not done fire mitigation you may not be able to buy homeowners insurance.” Duresky Farmers Insurance Group.
FLOODING

An intense rain storm Wed, 9/18/13 sent mud and rock down East Animas Road (CR 250)
Photos Courtesy of Durango Herald

Heavy rains flooded 32nd Street near East 2nd Avenue on Wednesday, Sep 18, 2013 evening

A rockslide on County Road 240 near Colvig Silver Camps
REHAB SUCCESSES

- Examples of completed projects:
  - “I have a Mortgage that requires up keep of my home. If they [Christina & Steve] had not come in and done the work for me, I would have lost my home.” Dale Triplett, Home Owner. Work done consisted of: broken sewer pipes replacement & basement clean up, bathrooms renovated, walls removed, floors replaced, septic system and cistern installed
  - Replacing broken shingle roof with metal roof
  - Sewer replacement, waterline repairs
  - Private Road Repairs after flooding washed roads away
  - Crawl space mud and silt removal
  - Replacing damaged floors

Before (above) & After (Below)
FIRE DISASTERS

- Cost of fighting fires – locally, statewide and nationally – all are effected no matter where the fire is burning
- Fire fighters from multiple states fight the fires
- Loss of life, property and wilderness
MARKETING

• Mailings covering 5 Counties sent to:
  – Fire / Rescue Authorities
  – Fire Mitigation Companies providing tree cutting and clearing services
  – Insurance companies providing coverage for home owners

• Results
The Weber Fire burns past evacuated homes east of Mancos in 2012

Wildfire - New thinking needed to address what truly is a nation caught in a ‘fire trap’ – 8/31/13 Durango Herald

“It looks like a warzone” said Bob Thompson about the Wolf Creek Complex Fire's after taking pictures of the huge fire plume roaring above one of the many hot spots on the main fire near South Fork from his glider at about 17,000' looking east-northeast, Sunday, June 30, 2013.
IN CONCLUSION

- The Rehab Program assists families at risk and low income families across 5 counties
- Improves quality of life for homeowners needing much needed repairs
- The Rehab Program assists Home owners with Mortgages requiring maintenance on their homes in order to qualify or face homelessness
- Averts Insurance companies requiring fire mitigation from cancelling policies
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Rehab Rejuvenation

Questions?

Thank you