

Healthy Homes Program

The **Healthy Homes Program** works with homeowners to assess the current condition of their homes and then performs moderate repairs to improve the sustainability, health, and affordability of the home.

Type and Maximum Amount of Assistance

Qualifying homeowners receive a **grant** from the City of Richmond for repairs that cost up to \$14,999. Grants **do not** have to be repaid. For repairs of \$15,000 and above, the City of Richmond will provide a **forgivable loan**. However, the homeowner **does not** have to pay back the forgivable loan unless they sell or move out of the home during the loan period. There are no payments, and no interest accrues during the loan period. The loan period is for 5 years. A portion of the loan will be forgiven each year of the loan period. The maximum amount of assistance is \$35,000.

Eligible Repairs

Potential moderate home repairs may include but are not limited to:

- replacing aging water heaters and galvanized water lines
- repairing or replacing sinks, toilets, and other bathroom or kitchen fixtures
- repairing or replacing leaking roofs

- or rotten entrance steps and porches
- repairing damaged or rotten floors and floor coverings
- repairing or replacing faulty HVAC and/or electrical systems
- repairing or replacing windows
- repair or replacement of doors
- repairing or replacing damaged

By addressing these common issues in homes, the **Healthy Homes Program** can improve the comfort and safety of the home while reducing utility costs and improving water and air quality for the occupants. Eligible repairs will be determined by the City of Richmond based on a home inspection and funding availability.

Qualifications

To qualify for the **Healthy Homes Program**, the homeowner must meet the following criteria:

- The homeowner's property must be located within the City of Richmond.
- The property must be occupied by the homeowner as their primary residence.

• The annual income for all persons in the household must be below the income limit in the chart below:

Household Size	Max. Yearly Income
1	\$43,740
2	\$59,160
3	\$74,580
4	\$90,000
5	\$105,420

*Income eligibility based on guidance from the U.S Department of Treasury's Coronavirus State & Local Fiscal Recovery Funds: Overview of the Final Rule which allows the use of the U.S Health and Human Services Poverty Guidelines at 300%. The above limits reflect the 2023 Poverty Guidelines at 300% published in January 2023.

**Households larger than 5 people should contact HCD for more information.

Homeowners with children under the age of 18, households with older adults ages 55+, and households with individuals aged 18+ with physical or sensory disabilities and/or pulmonary conditions are encouraged to apply.

Important Information

Assistance is provided on a first-come, first-served basis. Processing of an applicant's application will **not** begin until the application is complete and all required documentation is submitted to the City's Housing and Community Development Department.

Questions and Applying

To learn more about the **Healthy Homes Program** and begin the application process, contact the Housing and Community Development Department. See below:

Don Grivetti, Senior Project Development Manager Phone: 804-646-4078 / Email: <u>don.grivetti@rva.gov</u> Or Call 804-646-1766 for General Information



The City of Richmond reserves the right to make changes to these general guidelines as needed.