



Healthy Homes Program: Owner-Occupied Rehabilitation Guidelines

City of Richmond – Department of Housing & Community Development

Program Overview

The Healthy Homes Program provides assistance to income-eligible homeowners in the City of Richmond for essential health and safety repairs, accessibility modifications, and energy efficiency improvements. This initiative is intended to preserve affordable homeownership and address code and safety violations in owner-occupied properties.

Eligibility Criteria

To qualify for assistance under the Healthy Homes Program, applicants must meet all the following criteria:

1. Property Requirements

- The applicant must own and occupy the property as their primary residence.
- The property must be located within the City of Richmond.
- The property must be residential and may not be used for commercial or rental purposes.
- Homes built before 1978 may be subject to lead-based paint compliance.
- **Homes with an existing Reverse Mortgage in place are not eligible to participate in this program.**

2. Income Eligibility

- The household's **total gross income** must not exceed 80% of the HUD Area Median Income (AMI) for the Richmond Metro FMR Area.
- Income will be verified for all household members **18 years or older**.
- **If over 18 years of age with no income, HCD will supply and require a Zero Income Affidavit Form to be signed:**

Household Size	Very Low ($\leq 50\%$ AMI)	Low Income ($\leq 80\%$ AMI)
1	\$39,750	\$63,600
2	\$45,400	\$72,650
3	\$51,100	\$81,750
4	\$56,750	\$90,800
5	\$61,300	\$98,100
6	\$65,850	\$105,350
7	\$70,400	\$112,600
8	\$74,950	\$119,900

Required Documentation

Applicants must provide complete and accurate documentation to be considered for the program:

Income Verification

- Applicants must provide the following, **as applicable** for all household members age 18 and older:
- **Pay Stubs** – Last two (2) months of consecutive pay stubs (if employed)
- **Benefit Statements** – For any applicable assistance programs, including:
 - Social Security (SSA or SSDI)
 - Supplemental Security Income (SSI)
 - Veterans Administration (VA) benefits
 - Pension or retirement income
 - SNAP benefits or other public assistance
- **Child Support / Alimony** – Proof of payment received (if applicable)
- **Other Sources of Income** – Including rental income, business income, etc., with appropriate documentation

Property Verification

- Proof of ownership (e.g., deed or mortgage statement)
- Copy of property insurance
- Recent real estate tax receipt
- Utility bill or driver's license as proof of residency
- Mortgage statement and any lien/judgment documentation (if applicable)

Eligible Repairs

The program will prioritize health and safety repairs including but not limited to:

- HVAC repair or replacement
- Roof repair or replacement
- Plumbing and electrical repairs
- Accessibility modifications (e.g., ramps, ADA bathrooms)
- Energy efficiency improvements (e.g., windows, doors)
- Other urgent home rehabilitation needs as deemed eligible by program staff

Application Process

1. **Submission:** Applicants must complete the Owner-Occupied Application form and submit all required documents.
2. **Review:** Staff will review eligibility and verify all income, property, and residency documentation.
3. **Inspection:** A home inspection will be scheduled to assess needed repairs.
4. **Approval:** Qualified applicants will receive approval based on available funding, urgency of repairs, and priority needs.
5. **Contracting:** Repairs will be performed by pre-approved contractors following City procurement procedures.

Additional Considerations

- Applicants must be current on property taxes and mortgage payments.
- Prior rehabilitation assistance within the past five (5) years may affect eligibility.
- Homes with reverse mortgages are not automatically disqualified *but will be evaluated case-by-case*.

Applicant Certification

Applicants must certify that the information provided is true and authorize the City to verify records, including income and property status. False statements or submission of fraudulent documents may result in denial or termination of assistance.

Deed of Trust

A deed of trust will be placed on your home for five years to secure the assistance you are receiving. Each year, one-fifth (20%) of the obligation will be forgiven, so the amount decreases every year. After five years, the entire amount will be forgiven, and the deed of trust will be released from your property.