



**CITY OF TUCSON
CITYWIDE HOUSING SUSTAINABILITY PROGRAM
FACT SHEET**

What is the Citywide Housing Sustainability Program (CHSP)?

The purpose of this project is to provide financial and technical assistance to low income homeowners faced with an urgent housing repair situation. Eligibility will be limited to cases involving owner-occupied homes within the City of Tucson, families of limited income and assets, and homes with a hazardous and/or unsanitary condition threatening the life and/or health of their present occupants. It is not the intent of this project to be a total rehabilitation program or to provide normal maintenance or cosmetic housing repairs.

How Much Assistance is Available?

There are two (2) components – with a total of **\$15,000 potentially** available to qualifying homeowners. The initial \$7,500 is a grant, for which repayment is NOT required! An additional \$7,500 may be available as a deferred loan to cover more extensive rehab work and will be available at 2% simple interest (no compounding), which is deferred until the title is transferred/property is sold or refinanced. Mobile homes will be eligible for deferred loan component ONLY when applicant/homeowner also owns deeded interest in the underlying land/real property. There are no periodic or monthly payments with either of these components. The deferred loan plus ANY other encumbrances cannot exceed 90% loan-to-value, with value determined by assessed valuation. Should the actual costs for the proposed rehab exceed \$7,500, that amount exceeding the grant of \$7,500 will have to be provided by the deferred loan or through homeowner contribution. The inability of the homeowner to secure necessary additional funds through the deferred loan program or available homeowner funds will require a reduction in the proposed 'scope of work.'

- A. **Owner-Occupancy** - The applicant must be the owner and occupy the home to be repaired at the time the repair problem is identified. Ownership may include: Possession of clear title, equity rights under contract, deed and mortgage, deed of trust, or life estate to a property. In certain instances involving probate cases or joint ownership where the property is not occupied by all owners, or ownership by a close relation (not an occupant), the definition of owner-occupant will include those applicants whose occupancy is perpetual and rent-free, where there is definite blood relationship between the applicant and the last recorded title holder.
- B. **Income** - An applicant's gross income must not be above the following income limits for the family sizes given below: (Income is figured before taxes and deductions and includes all permanent ongoing payments to the applicant household).

Family Size	Income	Family Size	Income
1	\$30,800	5	\$47,500
2	\$35,200	6	\$51,050
3	\$39,600	7	\$54,550
4	\$44,000	8	\$58,100

- C. **Liquid Assets** - Less than \$20,000 per household. Assets are cash on hand, savings accounts, U.S. Savings Bonds, stocks and bonds, and other liquid assets available to the applicant. If an applicant's liquid assets exceed the asset limit, the applicant may still be eligible for the program; however, he will be required to use those funds (the amount over limit) to pay for repairs. (For example, if a household has \$21,000.00 in liquid assets and needs repair costing \$4,200, the applicant will pay \$1,000 and the project will pay \$3,200.) Example:

Applicant's liquid assets	\$ 21,000	Cost of Repair	\$ 4,200
Asset limit	\$-20,000	Assets over limit/paid by Applicant	\$-1,000
Asset amount over limit	\$ 1,000	Amount paid by Project	\$ 3,200

- D. **Use of Other Sources of Assistance** - If the homeowner is eligible for assistance from some other source, such as homeowner's insurance, the project will pay only the difference between the cost of the repair and the amount the homeowner may be eligible for from the other source.
- E. **Receipt of Prior Housing Rehab Assistance from City of Tucson** – any homeowner requesting assistance under the FY 2006-2007 Citywide Housing Sustainability Program must **NOT** have received any assistance from any other City of Tucson housing rehab program since **September 1, 2001**.

What Repairs are Eligible Under this Project?

- **Leaking Roof Repairs and/or Replacement** - Roof over main occupied residence may be eligible for repair or replacement if the extent of the leak is threatening to cause serious damage to the home, jeopardizing the health and safety of the occupants.
- **Electrical** – Repair of hazardous main electrical service and/or hazardous circuits into the home.
- **Sewer Line** - In the house sewer between the house and the point of disposal.
- **Gas Leak** - In the gas piping between the gas meter and any appliances.
- **Replacement of Existing Furnace or Cooling System**- When unit is no longer serviceable. Unserviceable refrigeration unit may be replaced with evaporative cooler, unless documentation can be provided that air conditioning is required for medical reasons. Heating and cooling systems are eligible where one does not exist.
- **Water Heater Replacement** and/or installations.
- **Structural** - Whenever any portion of the home or member of appurtenance is immediately likely to fail, or to become detached or dislodged, or to collapse and thereby injure persons.
- **Water Leak** - In the water piping between the water meter and any fixtures.
- **Security** – Repair and/or installation of front and rear doors and lights.
- **Special Conditions** - All other emergencies threatening to life or health of the occupants not covered above, will be considered case-by- case basis.

Ineligible repairs:

- **Appliance Repair** - Including refrigerator, range and oven, clothes washer/dryer, garbage disposal, toaster, etc.
- **Minor Plumbing** - Repair of dripping faucets, running toilet tank, clogged drains, minor fixture leaks.
- **Minor Electrical** - Repair of electrical outlet, switch, or light fixture.
- **General Mechanical** - Furnace, evaporative cooler, air conditioning servicing in preparation for winter or summer. Lighting and/or cleaning furnace, repairing or replacing plumbing, blower motor, pads and water distribution system.
- **Cosmetic and General Maintenance Repairs**- Plastering, patching and painting, floor covering, door and hardware and other routine and ongoing maintenance work. General repairs to accessory structures, such as car ports, sheds, out buildings, etc.

Additional information may be obtained by telephone at 791-4636 or at Community Services Department, Community Development Division, Santa Rita Building, 310 N Commerce Park Loop (45) or mail questions to: P O Box 27210, Tucson, AZ 85726-7210).

*“Si Desea Que Se Le Explique En Español Este Documento, Por Favor Llame Al Telefono 791-4636.
Cuando Llame, Por Favor Indique El Titulo Y Tema Del Documento. Gracias.”*

APPLICATIONS AVAILABLE UPON AND SUBJECT TO FUTURE FUNDING