



**CITY OF ATLANTA**  
Department of Planning and Community Development  
Bureau of Housing  
**HOME OWNER-OCCUPIED REHABILITATION PROGRAM**  
**PROGRAM OVERVIEW**

WHY WE HAVE AN HOUSING REHABILITATION PROGRAM

We created a Home Rehabilitation Program as a result of a neighborhood study conducted by City of Atlanta Bureau of Housing. This field inspection identified a very real threat in the form of urban decay, housing deterioration, and community disintegration in various neighborhoods.

Throughout the City of Atlanta, the preservation of housing stock has become one of the primary objectives of citizens, elected officials and staff professionals who believe that the quality of housing is a primary source of neighborhood stability.

The cost of new home construction is prohibitive to most low and middle-income families. The City of Atlanta Bureau of Housing helps to preserve the existing housing stock. Our effort will insure more adequate housing to more low and moderate-income families because it will help to preserve and stabilize existing communities.

The objectives of the Housing Rehabilitation Program are:

- To prevent moderately declining neighborhoods in the City of Atlanta from further deterioration by providing rehabilitation funding and technical assistance;
- To stimulate broad interest in neighborhood preservation; and
- To partner with other programs for maximum impact.

WHO CAN THIS PROGRAM HELP?

Homeowners who meet all of the following criteria:

1. The property to be improved is owner-occupied and the homeowner is age 62 or older; or the homeowner is physically disabled and requires a wheelchair ramp and other accessible or visitable modifications to the house;
2. The property to be improved is a single-family structure; and
3. The applicant's total gross income (all owners of record) does not exceed 80% of the area median income.

WHAT CAN WE FIX-UP?

City of Atlanta Housing Rehabilitation Program's basic goal is to create homes that are in substantial compliance with the Local Housing Code governing the condition and maintenance of dwellings.

1. **HEALTH AND SAFETY ITEMS**  
Improvements which insure the health and safety of the occupants or assist in preventing neighborhood blight and exterior repairs that increase the life of the structure or improve the physical appearance are eligible.



2. LEAD HAZARD REDUCTION

*In accordance with the HUD Lead-Based Paint Regulation (24 CFR Part 35), rehab work on housing built before 1978 that is financially assisted by the federal government is subject to the requirements that will control lead-based paint hazards. At the very least, we will repair any painted surface that is disturbed during our work. We may stabilize deteriorated paint, which includes the correction of moisture leaks or other obvious causes of paint deterioration. We will have clearance examination conducted following most work activities to ensure that the work has been completed, that dust, paint chips and other debris have been satisfactorily cleaned up, and that dust lead hazards are not left behind. As necessary, we will conduct a risk assessment to identify lead-based paint hazards, perform interim control measures to eliminate any hazards that are identified or, in lieu of a risk assessment, perform standard treatments throughout a unit. The type and amount of federal assistance and rehabilitation hard costs for the unit will determine the level of lead hazard reduction we will complete.*

3. HANDICAP ACCESSIBILITY

Improvements which increase the occupant's mobility into and through the house are eligible. Special care will be taken to provide accessibility and to make the modifications aesthetically pleasing. Some properties will be ineligible for accessibility modifications if the terrain or other issues make the total repair costs excessive of program limits.

## REQUIRED AND INELIGIBLE JOBS

REQUIRED repairs include, but are not limited to, the following:

1. Replacement of private water and sewage systems;
2. Repair or replacement of inefficient or dangerous heating systems;
3. Repair or upgrading of electrical systems and fixtures;
4. Replacement of defective plumbing, including defective sinks, tubs and toilet facilities;
5. *Reduction of all lead paint hazards in the interior, exterior and soil, as required by the HUD Lead-Based Paint Regulation;*
6. Elimination of all serious insect and rodent infestations;
7. Creation of safe exit ways;
8. Attic insulation to R-32;
9. Hardwired smoke detectors; and
10. Removal of all blighted exterior conditions.

INELIGIBLE items include, but are not limited to, the following:

1. Reimbursement for an Owner's Personal Labor;
2. Room Additions and extensions (unless determined necessary by the Bureau of Housing Director);
3. Appliances (except built-in stove, cook-top and garbage disposal when the existing is deteriorated, hazardous and beyond repair); Purchase, installation or repair of furnishings;
4. Demolition that is not required for City of Atlanta code compliance
5. Free standing concrete block walls;
6. Interior wood paneling & Bookcases;
7. Wrought iron security bars, Burglar alarms;
8. Barbecue pits/outdoor fireplaces;
9. Bath houses, swimming pools, saunas hot tubs, and Tennis courts;
10. Dumbwaiters;
11. Flower boxes - greenhouses - greenhouse windows;
12. Kennels;

13. Photo murals;
14. Steam cleaning of exterior;
15. TV antennas;
16. Valances, cornice boards and drapes; and
17. Materials, fixtures or equipment of a type or quality exceeding that customarily used on properties of the same general type as the property to be rehabilitated.

## HOW TO APPLY?

1. Fill in all the blanks in the application form. Call the Contracts & Construction Coordinator if you need help.
2. Attach proof of your income:
  - A. Employed people attach two biweekly pay stubs or four weekly pay stubs from the previous 30 days.
  - B. Self-employed people attach three years Federal and State tax returns.
  - C. Persons receiving Social Security attach benefit adjustment letter from Social Security Administration for this year.
  - D. Persons receiving pensions attach 1099 Form from pension providers for last year.
  - E. Persons receiving alimony or child support attach verification of your receipt of child support or alimony in the form of a separation agreement or court order.
3. Attach copies of latest bank statements.
4. Fill out the enclosed **Credit Report Authorization and Release** to request your credit report.
5. Fill out the enclosed **Loan Review Authorization and Release** to verify loans you have secured.
6. Have your employer fill out the enclosed **Verification of Employment** to verify your employment.
7. Make a copy of all documents and the application packet to keep in your personal file.
8. Deliver or mail the whole package to the Contracts & Construction Coordinator at the City of Atlanta Bureau of Housing.

We will call within five (5) working days after receiving the package to review your application.

## WHAT WILL HAPPEN NEXT?

### INSPECTION AND TO-DO LIST

1. **Work Write-Up.** While verifications are being made, a City of Atlanta approved Home Inspector will inspect your property and prepare a write-up of the work to be done. This write-up will fix any code violations, energy requirements, and handicap accessibility issues. You will approve the final list of work before asking contractor to bid on the job.
2. **Three Bids.** The homeowner with the assistance of the City of Atlanta Bureau of Housing or the implementing agency will solicit at least three contractor proposals.
3. **Loan Approval.** Your complete application and acceptable bid will be reviewed and a loan approved or denied by the City of Atlanta Bureau of Housing or the implementing agency.
4. **Loan Settlement.** After you accept the loan and any conditions, your loan will be referred to an attorney for a title examination and preparation of the mortgage and note. The cost of legal services will be included as part of the loan.
5. **Occupant Protection and Temporary Relocation During Lead Hazard Reduction.** In most jobs that require lead hazard reduction, appropriate actions will be taken to protect occupants from lead-based paint hazards if the unit will not be vacant during the rehab project. In those cases, occupants may not enter the worksite during the lead hazard reduction activities. Re-entry is permitted only after such activities are completed and the unit has passed a clearance examination. Occupants of the unit do not have to be relocated if:
  - A. rehab work will not disturb lead-based paint or create lead-contaminated dust;
  - B. hazard reduction activities can be completed within one 8 hour daytime period and the worksite is contained to prevent safety, health or environmental hazards;

- C. exterior-only work is being performed where the windows, doors, ventilation intakes and other openings near the worksite are sealed during hazard reduction activities and cleaned afterward, allowing for a lead-free entry to be maintained; hazard reduction activities will be completed within 5 calendar days and the work area is sealed, the area within 10 feet of the containment area is cleaned each day, occupants have safe access to sleeping areas, bathroom and kitchen facilities; and occupants are not permitted into the worksites until after clearance has been achieved. HUD has advised that relocation of elderly occupants is not typically required, so long as complete disclosure of the nature of the work is provided and informed consent of the elderly occupant(s) is obtained before commencement of the work.

*If occupied units are to undergo more extensive lead hazard abatement activities, the occupants must be temporarily relocated. Most often, furniture and occupant belongings can be covered and sealed with protective plastic sheeting, although storage of major furniture and removal of all small furnishings during the hazardous materials reduction work may sometimes be necessary. Owners are responsible for carefully packing all breakables; removing all clothing from closets, etc. During the abatement work, only workers trained in lead hazard reduction may enter the work site. This means that the neither owners nor occupants are permitted to return to the work site during the day or at night. If you have special needs to re-enter the site, please contact the Contracts & Construction Coordinator. Only when the unit has been cleaned to the federally- mandated standards and passed a clearance examination is it safe and permissible to return to your home. The Contracts & Construction Coordinator will notify you with an Authorization for Re-Occupancy. Sometimes the jobs are completed in stages, with the lead hazard reduction work occurring first and the normal renovation work following. In these cases interim dust lead clearance must be obtained prior to re-occupancy by the owners or occupants and other non-lead related rehabilitation workers. Final lead dust clearance must be repeated following the rehabilitation work to verify that the residence is free of lead hazards. See the Contracts & Construction Coordinator for more details.*

6. **Construction Contract and Renovation.** The specific process for determining progress, payment, and change orders is detailed in Section XIV- "Payment of Contractors." Completed work that has been invoiced by the contractor will need to be approved by the homeowner, the City of Atlanta Bureau of Housing, and a Bureau of Buildings building inspector if a permit was needed. Upon satisfactory completion, payment will be ordered. A check will be issued in the name of the contractor.

## HOW TO FIND AND HIRE REHAB CONTRACTORS

1. Review your work write-up.
2. Ask the City of Atlanta Bureau of Housing or the implementing agency for a list of approved building contractors *that have completed HUD-approved training on lead-safe work practices.*
3. Check the contractors' reputation and background *before* you accept an estimate by asking for references.
4. Obtain three bids from different contractors using the exact same work write-up. Be careful of a *very* low estimate – it may be a signal of an inexperienced contractor.

## HOW TO SPEED UP THE PROCESS

1. Fill in the application completely including all attachments.
2. Call contractors every other day until they inspect your home and give you a bid.
3. Respond quickly to all requests for more paperwork.
4. Call the Contracts & Construction Coordinator at the City of Atlanta Bureau of Housing two weeks after returning the loan acceptance form and every two weeks until a decision has been made on the final status of your application.

## SURVIVING RENOVATION

1. Renovation creates dirt and noise. Remove what you want to protect. Remove pictures from walls to prevent damage during some types of repairs (i.e. roof repair).
2. Your household routine will be disrupted if lead-based paint needs to be abated. This cannot be helped due to federal requirements.
3. Accidents can happen; things can break. Pack all valuables and store in a safe place outside the worksite.
4. When working with your electrical, plumbing or heating system, you may be without the service for several hours or days.



5. Delays can often cause the work to take longer. Products may be out of stock and must be ordered. The weather may be too severe to permit the contractor to work.
6. In the event of any confusion or communication problems with the contractor or the implementing agency, contact the Contracts & Construction Coordinator. The workers do not always know the whole story.