Down Payment Assistance Request

Matthew & Chelsea Hettenbach Family of 3 income qualifies

Wish to purchase 2019 St Clair Street. Eligible for \$9,189 in dpa

Hettenbach's wish to request extension to complete repairs which include:

- Electrical items that failed (as listed) on the Housing Quality Standards inspection
- Wall repairs, window pane replacement, installation of new shower head, trim on bedroom door, replace 3 steps on deck & replace 4 spindles that failed (as listed) on the Housing Quality Standards inspection
- Lead hazards exterior only: 2nd floor window sills, 1st floor windows, front porch window frame
 & sills, as described on the Visual Lead Assessment

Staff recommendations:

- Minimum of 3 bids, by contractors on City approved contractor list, per repair
- All work to be done by lead certified contractors, as the City presumes that any painted, coated, or varnished surface in a pre-1978 home not tested, to be lead-based as defined by Wisconsin Administrative Code HFS 163, .06% by weight or .7 micrograms per square centimeter.
- Provisions to be on signed addendum & mortgage document
- Buyers must obtain (and submit to City Housing Dept) a final passing HQS and Visual Lead report before occupancy is granted
- If home does not pass HQS and/or Visual Lead inspection in the agreed upon time frame, the terms of the grant are breached and, therefore, the grant & mortgage will not be forgiven, but will remain against the buyers and their property.

Note 1

WHEDA only allows for 15 days for work to be completed. City of Racine Down Payment Assistance deadline for completion of repairs to coincide with WHEDA's deadline.

Note 2

HOME guidelines and our policy currently states:

"If a potential homeowner wishes to purchase a home that does not pass lead inspection, they must sign an affidavit testifying that the work will be done in a Lead Safe manner and within six (6) months of closing, but <u>prior</u> to occupying the home. The City must be provided a passing Lead Inspection report prior to the homebuyer occupying the home."