

projecthome

Project Home

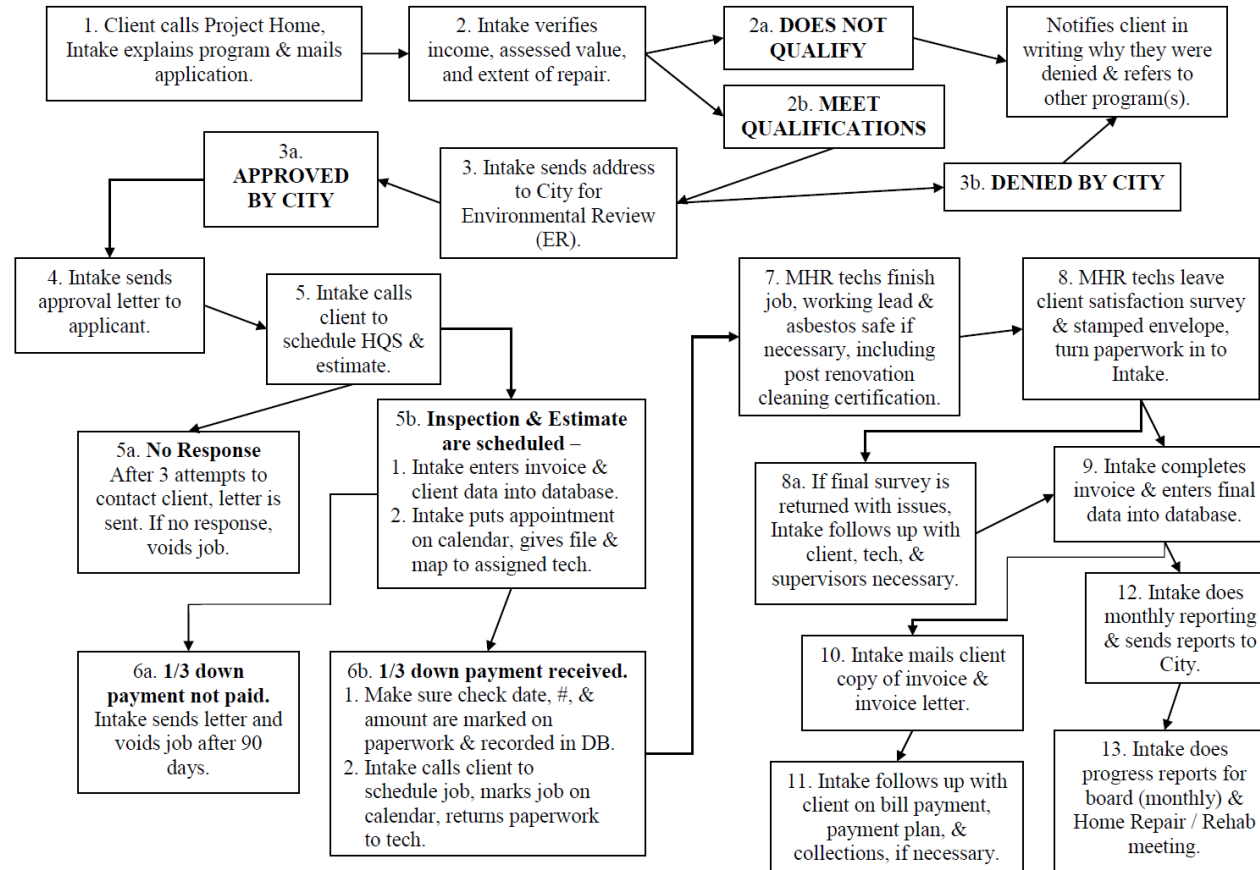
January 7, 2021



Welcome

Opening Remarks and Introductions

CDBG City of Madison Minor Home Repair Flowchart





Who we Serve

Leveraging Dollars

Opportunity



January 7, 2021

City of Madison Community Development Division

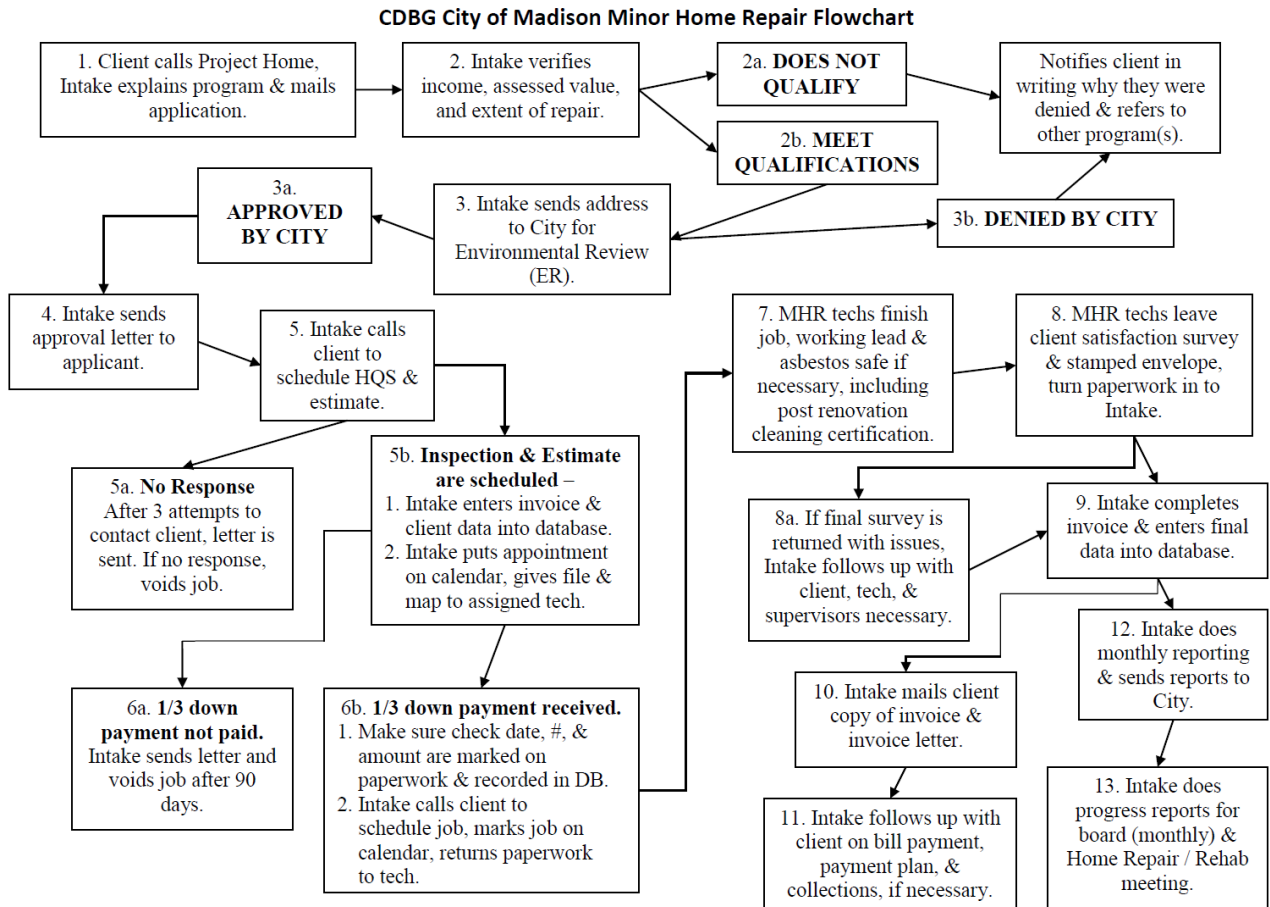
Thank you for the opportunity to make comments regarding housing and community development needs in the City of Madison. Project Home has been on the forefront of providing minor home repairs, major home rehabilitation, and energy efficiency improvements to low and moderate income Dane County residents for over 40 years.

We appreciate the partnership we have built with the City of Madison and look forward to many years of working with you to improve and preserve the housing in our community. The subsidized program and flexible payment arrangements make the repairs affordable to the primarily elderly and disabled population we serve. Due to the assistance from the City of Madison, the program helps homeowners repair and maintain their homes, avoiding deferred repair work that could result in substantial damage to the home or create unsafe living conditions.

We intend to ensure funds are being used to address areas of greatest need. All customers must live in the city of Madison, meet income limits (80% CMI), and meet assessed value limits on their homes. The Housing Needs Assessment, identifies areas with barriers to housing opportunities for many residents. A brief overview of the impediments includes household income, household demographics, housing supply, affordable housing stock, and housing cost burdens for seniors. Project Home intends to help alleviate some of the burden to homeowners by operating the minor home repair program as a grant program (in the form of subsidized labor rate) for qualified homeowners.

Before work begins, our technician performs a free Housing Quality standards (HQS) inspection on the home. Priority is given to health & safety and code violations. Homeowners are given a free estimate for the requested work. If the homeowner decides to move forward with the work, a 1/3 down payment is required and the work is scheduled. When the requested work is completed, the homeowner has 90 days to pay the remainder of their bill.

A brief overview of how the program flows:





We believe our program is serving the homeowners most in need in the City of Madison. In the most recent past years 2014-2019 we have served 458 LMI households to help with home repairs, accessibility modifications and safety repairs. 32% of the households fall below the 30% CMI income level. These are the most in need in the city of Madison. The repair work is especially important to these families who don't have large budgets to make costly repairs to their home.

We are leveraging every dollar that we can and sometimes doubling or tripling the investment the city of Madison makes into these homes. We match and leverage dollars from all of our sources for eligible homeowners. Our AHP program significantly extends the reach of the Minor Home Repair Program by extending the amount of work Project Home can invest in each home. The average subsidy amount would increase the amount of work by approximately \$6,000 (allowing for additional work in the client's home) Thus ensuring that we continue to meet the local codes and HQS requirements. This additional subsidy could ensure that a client whose scope of work is beyond their household budget could remain in the program and receive services for their home. This program is only operated as a "MATCH" program.

As the State of WI weatherization agency for Dane County, we help homeowners access public benefits from Energy Services for energy assistance and weatherization. Once approved, we will conduct an energy audit on the home (at no charge to the homeowner). As energy efficiency improvements are identified, we will perform those improvements, usually investing approximately \$8,000 per home (again, at no costs to the homeowners). These measures accompanied with any repairs that do not fall into the weatherization program generously extend the reach of the City dollars invested.

Additionally, with the annexation of the town of Madison, there will be an even greater need for on demand home repair services. Project Home is currently running a minor home repair program with CDBG dollars from Dane County. Our county minor home repair program is a grant program up to five thousand dollars of necessary repairs. Annually, we serve approximately 30-40 households throughout Dane County with these funds. Over the past five years anywhere from 12-20% of our contract serves homeowners in the Town of Madison. The median investment into Town of Madison homes is \$4,360.00 per household. This suggest that we will certainly need the ability and funding to continue to preserve housing stock for Town of Madison households as well as city households.

We are excited to have the opportunity to work in partnership with the city of Madison to reach and meet the needs of homeowners while preserving the housing stock and helping families live safely in their homes. The minor home repair program is an essential program for city of Madison homeowners. Over the past year, the meaning of essential has taken on a whole new definition. With the current pandemic and more citizens being asked to work from home, the significant loss of jobs and income and children doing on line learning from home, it is more apparent than ever that homeowners need their homes to be safe, in good repair and able to accommodate their children's needs as well as provide the shelter and security needed to survive the current health and economic crisis.