

Tennessee Town Housing Summit

A Benefit For You



City of Topeka, Department of
Housing & Neighborhood Development
and Planning Department

Tennessee Town Plans and Results

- 2001 Plan
- Went from entirely *Intensive Care* in 2000 to majority *Out Patient* in 2011
- SORT funding in 2004 (but no Plan update)

Indicator	2000	2011
Poverty	Red	Light Pink
Public Safety	Red	Light Pink
Avg Residential \$\$	Red	Light Pink
Home Ownership	Light Pink	Light Blue
Boarded Houses	Light Pink	Light Blue
Composite Health	Red	Light Blue

Pride in Your Neighborhood's Accomplishments

- Dramatic Health Rating improvement
 - Street, alley, and sidewalk repairs
 - Infill housing
- What changes do you see that make you feel proud to be a part of the Tennessee Town Neighborhood?*



2001 Tennessee Town Plan Goals

- Goal statements address:
 - Housing
 - Land Use
 - Youth and Education
 - Economic Development and Employment
 - Historical Character
 - Safety, Infrastructure, and Transportation
- *All of the infill housing that's gone in since 2001 has followed the design standards in the Plan!*

What Resources Are Available to Help?

- SORT Program
 - Neighborhood Plan update
 - Reach out to involve more people in the neighborhood
 - Invite other agencies/non-profits to the table
 - ~\$1.4 million in infrastructure and housing improvements
- SORT Steps
 - Establish a committee to write application
 - Meet with staff to discuss ideas and concepts
 - SORT neighborhoods selected by CAC in December 2014

HND Program Philosophy

- Protect the Safety of the Residents and Neighborhood
- Improve the Quality of Life of Residents
- Enhance Resident and Community Wealth by Improving Properties.
- Invest Budgeted Tax Dollars Effectively and Efficiently



HND Housing City Wide Programs

- Topeka Opportunity To Own “TOTO” Program
- HND Infill Housing Program
- Emergency Assistance Program
- Accessibility Program
- Voluntary Demolition Program

TOTO Program Partners



- City of Topeka, Housing & Neighborhood Development
- Housing & Credit Counseling, Inc – Education
- Federal Home Loan Bank – Down Payment
- Lending Bank Partners – 1st Mortgage & Reduced Fees:
 - Capital City – Capitol Federal – CoreFirst

TOTO Homebuyer Program

- City Wide Homebuyer Program
- Neighborhood of the Participants Choosing
- Rehab/Down Payment Assistance of \$20,000 - \$30,000, depending on location
- Homes Repaired to HND Housing Rehabilitation Standard – Limit Number of Repairs First 5-10 Yrs

TOTO Participant Requirements

- At or Below 80% of Topeka Median Income
- Attend Budget Counseling Session With HCCI
- Attend 8-Hour Homebuyer Class & 2-Hour Maintenance Class
- \$500 Down Payment
- Home Purchase Price Not to Exceed \$65,000
- Cannot Own Real Estate Prior to TOTO Purchase

HND Approval Phase

- Certify Income Eligibility
- Review for Environmental Requirements
- Verify Project Purchase & Rehab Cost are Financially Viable
- Verify PITI is No More Than 28% of Income
- Verify Debt to Income is No More than 38% of Income

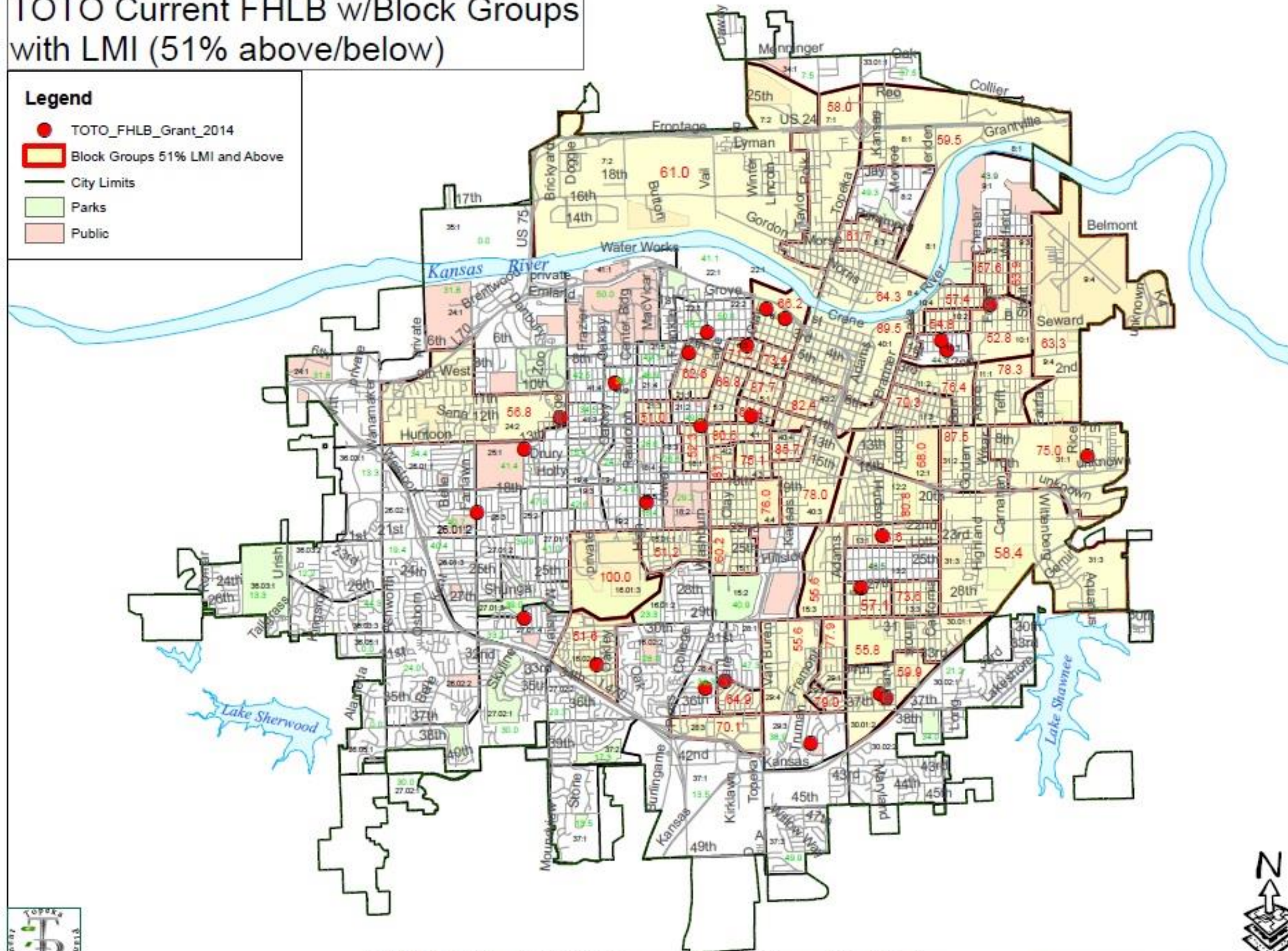
Approved For Purchase

- Soft Second Mortgage Required with City
 - \$5,000 Forgiven at End of First Year of Ownership
 - Partially Forgiven Over First 7-Yrs of City Loan
 - 50% of Remaining Balance Forgiven Over First 7-Yrs of Ownership
 - No Interest
 - No Repayment to City Until TOTO Owner Moves, Sells, Trades, or Refinances
- Certify Applicant Has No Debt to the City “Resolution 7580”

TOTO Current FHLB w/Block Groups with LMI (51% above/below)

Legend

- TOTO_FHLB_Grant_2014
- Block Groups 51% LMI and Above
- City Limits
- Parks
- Public



HND Rehabilitation Phase

- Rehab Specification Written & Approved
- Contractor Selected By TOTO Homebuyer
- Rehabilitation Work Is Completed
- HND Makes All Contractor Payments
- One Year Warranty for Work Performed
 - Extended Warranty on Some Materials & Equipment



What Is The Infill Home Program

- Newly Constructed Home in an Existing Neighborhood
- Visitable For Accessibility
- ENERGY STAR
- 3-Bedroom
- Two Bath
- Full Basement
- Attached Garage



Qualifying For Infill Housing Program

- At or Below 80% of Topeka Median Income
- Sites Selected by HND Primarily in LMI neighborhoods Across the City
- Budget Counseling Session With HCCI
- 8-Hour Homebuyer Class & 2-Hour Maintenance Class
- \$500 Down Payment
- Purchase Price is the Appraised Value of Home

HND Approval Phase

- Certify Income Eligibility
- Verify PITI is No More Than 28% of Income
- Verify Debt to Income is No More than 38% of Income
- Certify Applicant Has No Debt to the City “Resolution 7580”

Approved For Purchase



- **Soft Second Mortgage Required with City**
 - Fully Forgiven Over 20-Years of City Loan
 - No Interest Loan
 - No Repayment to City Unless Owner of Infill Home Moves, Sells, Trades, or Refinances Prior to 20-Yrs of Ownership

Emergency Repair Program

- Purpose of Program to Help Homeowner Occupant Make Repairs to Immediate health Or Safety Problems
 - Furnace Replacement
 - Sewer Line Replacement
 - Water Heater Replacement
 - Roof Replacement
 - Medically Required Air Conditioning Installation

Emergency Program Requirements

- At or Below 60% of Topeka Median Income
- One Year of Ownership
- Soft Second Mortgage Required with City
 - First \$1,500 Forgiven
 - Partially Forgiven Over First 7-Yrs of City Loan
 - 50% of Remaining Balance Forgiven Over First 7-Yrs of Ownership
 - No Interest Loan
 - No Repayment to City Until Owner Moves, Sells, Trades, or Refinances

Emergency Program Requirements

- Mobile Homes limited to \$1,500
- Repairs are arranged and paid for by the City
- Applicant Has No Debt to the City Or Payment Plan is Established “Resolution 7580”



Accessibility Program

- Entry Ramps
- Doorway Widening
- Handrails
- Grab Bars
- High Rise Toilet
- Tub to Walk-In Shower Replacement
- Doorway Handles



Accessibility Program Requirements

- At or Below 80% of Topeka Median Income
- Owner Occupied and Rentals
- Provide Documentation of Medical Need
- No Mortgage or Repayment – City Pays Contractor
- Limits Owner \$4,000 Interior/\$6,000 Exterior Rental limited to \$4,000 Exterior
- Applicant Has No Debt to the City Or Payment Plan is Established “Resolution 7580



Voluntary Demolition Program

- Residential Structures Vacant 1-Yr or More Which are Creating Slum/Blight Conditions
- Commercial Structures
- Must be approved by HND
- Limited Funding is Available
- Prioritizing Point system Used in Approval Process
- Environmental Review Required
- Repayment Based on Ultimate Use of Property 0% to 75%
Repayment Possible.

Please Let Others Know Of Our Services

For Additional Information Contact

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