

## ABOUT THE HOME RENEWAL PROGRAM

The Home Renewal Program (HRP) is run by the Los Alamos Housing Partnership (LAHP) in conjunction with Los Alamos County. HRP enables income-qualified homeowners to improve their homes to increase comfort, safety, and livability without adding to monthly expenses.

HRP is made possible through a subsidy loan provided by the County and other funding sources. No monthly payments are due on the loan, unless the home is sold, or vacated.

Don't waste time and money on temporary repairs when you could be investing in substantial, necessary improvements to your home that may increase its value—and that of the neighborhood.

## PROGRAM SUPPORT & SERVICES

The staff at the Los Alamos Housing Partnership Office (LAHP) can help you with:

- 🏠 Obtaining a deferred payment loan from the County and/or other sources.
- 🏠 Creating funding packages, including preparing applications for funding.
- 🏠 Defining scope of work and budget.
- 🏠 Identifying properly licensed contractors.
- 🏠 Preparing a bid package and managing the contractor bid process.
- 🏠 Conducting homeowner orientation.
- 🏠 Assisting homeowner in contractor selection, review and inspection of work performed, and approval of draw requests and project closeout.

## FIND OUT IF YOU QUALIFY FOR A HOME RENEWAL PROGRAM LOAN

### CONTACT THE STAFF AT THE LOS ALAMOS HOUSING PARTNERSHIP

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**Los Alamos Housing Partnership, Inc.**

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## APPLICATIONS ARE OPEN AS LONG AS FUNDING IS AVAILABLE

For more information on Community Development programs and services:

**Visit** [https://www.losalamosnm.us/government/departments/community\\_development](https://www.losalamosnm.us/government/departments/community_development)

**Email** [economicdevelopment@lacnm.us](mailto:economicdevelopment@lacnm.us)

**Call** 505.662.8116

**LOS ALAMOS**  
Community Development

LOS ALAMOS COUNTY AND LAHP ARE EQUAL HOUSING LENDERS



# HOME RENEWAL PROGRAM



Los Alamos  
Housing Partnership, Inc.

**LOS ALAMOS**  
Community Development

# CHECK YOUR ELIGIBILITY FOR THE HOME RENEWAL PROGRAM

## HOMEOWNER ELIGIBILITY

- 🏠 Be a Los Alamos County homeowner occupant or have an executed home purchase contract contingent on HRP financing.
- 🏠 Be able to complete improvements in 120 days after Notice to Proceed.
- 🏠 Exceed minimum credit score of 620.
- 🏠 Fall under maximum debt-to-income ratio of 45%.
- 🏠 Have a household income less than the income limits shown on the income limit table.
- 🏠 Have no delinquent property taxes, utility bills, or mortgage payments.
- 🏠 Have no bankruptcy within three years.
- 🏠 Continue to live in the home after improvements are complete. (Loan becomes due if you sell or vacate the home.)

### LOW INCOME LIMITS BY HOUSEHOLD SIZE FOR LOS ALAMOS COUNTY FOR FY 2023

		Number of Persons in Family						
		1	2	3	4	5	6	7
Very Low Income (50% AMI)		\$53,000	\$60,550	\$68,100	\$75,650	\$81,750	\$87,800	\$93,850
Low Income (80% AMI)		\$84,800	\$96,800	\$108,960	\$121,040	\$138,800	\$140,480	\$150,160

Source: US Department of Housing and Urban Development; Los Alamos County

## HOME ELIGIBILITY

- 🏠 Be a single-family, townhouse, condominium, or manufactured home with a permanent foundation.
- 🏠 Have a clear title.
- 🏠 Have current homeowners insurance.
- 🏠 Have a current County Assessor Notice of Value less than \$440,480.
- 🏠 Be residential (no commercial/mixed-use), except approved home occupations.
- 🏠 Have a Cumulative Loan to Value (CLTV) less than 100% property value based on County assessed value or current appraised value.

## PROJECT ELIGIBILITY

Under the Home Renewal Program, homeowners may apply for assistance under one of the three improvement programs below.

- 1.ENERGY CONSERVATION: an improvement which reduces the gas and electricity used in the home. Up to \$14,999 available.
- 2.EMERGENCY REPAIR: an improvement to remove a substandard condition which poses an immediate threat to the home's occupants. Up to \$25,000 available.
- 3.GENERAL REPAIR: an improvement necessary to bring a home, or part of a home, up to State and County Building Codes, State Energy Efficiency Code, and/or make accessibility improvements that allow Seniors to safely remain in their homes and/or repair/replace exterior siding and stucco. Up to \$45,000 available.

### Examples of projects that may qualify:

- 🏠 Window and door replacement
- 🏠 Unsafe deck, porch and exterior steps repair/replacement and those that promote accessibility
- 🏠 Plumbing, mechanical, and electrical systems
- 🏠 Exterior siding and stucco repair/replacement and painting
- 🏠 Heating/cooling systems
- 🏠 Insulation
- 🏠 Lead-based paint, asbestos, mold remediation, and rodent infestation
- 🏠 Roof repair/replacement
- 🏠 Foundation/load bearing wall repair

REPAIR

RENOVATE

REVITALIZE

### Examples of projects that do not qualify:

HRP is not intended to be a luxury home-improvement program. Renovations that do not meet eligible project definitions are ineligible, including:

- 🏠 Additions
- 🏠 Appliance purchase
- 🏠 Interior remodeling
- 🏠 Landscaping
- 🏠 New decks, porches, or patios
- 🏠 Owner-build projects (all work completed under this program will be performed by licensed contractors)
- 🏠 Interior painting (unless needed due to other improvements, such as sheet rock or window replacement)
- 🏠 Reimbursement to owner for previous expenses

