

# HOUSING REPAIR & WEATHERIZATION RESOURCE LISTING

King, Snohomish, and Pierce County, WA



November

2017

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# King County

## CITY OF AUBURN HOME REPAIR PROGRAM

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253-931-3099 | Duanna Richards, Community Services Department |

### Who we serve

City of Auburn offers grants for minor and emergency home repairs

- You must reside within the city limits of Auburn
- You must have owned and lived in the house for which you are requesting assistance for at least a year
- You must meet HUD income guidelines

### Number of households served

50-60 households per year, approximately 4-5/month.

### Services

Repairs include: plumbing, electrical, roofs, disabled access, furnace service and other repairs. The program includes mobile homes.

### Financing

The City of Auburn offers \$7000 grants, paid directly to approved contractors, for minor and emergency home repairs. This is a \$7000 grant per household (free). After being income qualified, your home will be inspected and you will work with Duanna, the Program Manager, to prioritize the repairs and work to be done on your home.

## CITY OF BELLEVUE HOUSING REPAIR PROGRAM

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425-452-6884 | Sam Ezadean, Parks & Community Services |  
sezadean@bellevuewa.gov | [www.ci.bellevue.wa.us/home\\_repair\\_assistance.htm](http://www.ci.bellevue.wa.us/home_repair_assistance.htm)

### Who we serve

The City of Bellevue Home Repair Program provides low- to moderate-income Bellevue homeowners with zero-interest home loans and grants for health- and safety-related repairs. To be eligible for the program, you must have the following:

- The house must be within the Bellevue city limits
- You must own your home and have lived in the house for at least year
- You must meet the program's income requirements
- Low-income renters (landlords of rental properties with low-income renters)

### Services

Health and safety-related repairs, including:

- Faulty plumbing
- Unsafe electrical wiring
- Poor heating
- Roof repairs
- Rotting gutters or porches/decks
- Earthquake retrofitting
- Improvements on rental properties (see guidelines below)

## **Financing**

Zero-interest home loans and grants:

*Deferred Payment Loans* - Eligible repairs include health- and safety-related improvements for homeowners who meet low-income guidelines. The City provides a no -interest loan that does not have to be paid back until the homeowner sells the home or it is transferred to a new owner. Maximum loan amount is \$20,000 for the first year and up to \$35,000 maximum for life of the house.

*Leveraged Loans* - Homeowners must meet moderate income eligibility guidelines. The same type of health and safety related repairs qualify as for the deferred payment loans. With leveraged loans, the City provides one- half of the cost of the repairs, and the homeowner provides the other half. This loan is also paid back only when the home is sold or transferred. Maximum loan match with City funds is \$17,500.

*Leveraged Loans for Rental Properties*- owners of single-family rental properties are eligible for no-interest, deferred payment loans to make health- and safety-related improvements. The city provides one -half of the cost of repairs, and the property owner provides the other half. The renter must qualify as low- or moderate-income for the landlord to qualify for this loan. The loan is paid back when the home is sold or transferred. The maximum loan match with the city fund is \$17,500.

*Emergency Grant* - Eligible repairs are restricted to health and safety hazards requiring more immediate attention. Homeowners must meet low-income eligibility guidelines. Because this is a grant, not a loan, it does not have to be repaid. Maximum grant award is \$3,500.

## **CATHOLIC COMMUNITY SERVICES: VOLUNTEER CHORE SERVICES (KING COUNTY)**

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206-328-5787 | Volunteer Chore Services  
VC@ccsww.org

### **Who we serve**

The minor home repair program is part of the Volunteer Services program. Program qualifications include: need to be elderly or disabled and low income (monthly income of less than \$1000/month or \$1500 for a 2 person household). They refer to Rebuild Together for larger home repair projects.

### **Services**

Minor home repair assistance depending on the skills of the various volunteers, their availability and materials not supplied. Services can include:

- Yard work
- Painting
- Ramps
- Grab Bars
- No plumbing or major projects

### **Financing**

Services are free to those who qualify based on income and disability criteria.

## CITY OF COVINGTON MINOR HOME REPAIR PROGRAM

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253-480-2411 | [www.covingtonwa.gov/](http://www.covingtonwa.gov/)

### Who we serve

Program is funded and part of a larger program that includes: City of Covington, Des Moines, SeaTac and Tukwila. We provide services to households that fulfill the following:

- You must live in Covington
- Be moderate- or low-income based on HUD income guidelines
- Your home must be owned and owner-occupied
- You must have lived in your home for at least one year

### Services

Any minor home repair that is for health or safety including small plumbing, electrical, gutters, furnace cleaning, and weatherization.

### Financing

These are grants so it is free to residents who qualify, \$5000 lifetime grant maximum per household/home.

## CITY OF DES MOINES MINOR HOME REPAIR PROGRAM

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206.870.6558 | Tina Hickey | [thickey@desmoineswa.gov](mailto:thickey@desmoineswa.gov)

### Who we serve

Program is funded and part of a larger program that includes: City of Covington, Des Moines, SeaTac and Tukwila. The City of Des Moines Minor Home Repair Program provides grant funds to subsidize repairs and maintenance for qualified homeowners. The program serves both low and moderate income Des Moines homeowners, and includes the following eligibility requirements:

- The homeowner must reside within the Des Moines city limits.
- The homeowner must own and occupy the home requiring services for at least one year (and indicate that you have no intent of leaving the home in the foreseeable future).
- The homeowner is required to carry current homeowner's insurance.
- The gross annual income for the household must not exceed the moderate income level by household size, as defined by current federal income guidelines.

### Services

Housing repair services focus on maintaining health and safety, preserving the home and increasing energy efficiency. If your project is approved, the cost of materials, supplies and labor will be covered by Minor Home Repair grant funds. Some project examples are listed below:

- Installing smoke detectors/carbon monoxide detectors
- Repairing/replacing exterior doors, windows and stairways if broken
- Repairing/replacing dangerous or non-working electrical circuits
- Repairing furnaces
- Repairing/replacing hot water tanks
- Repairing clogged drains
- Pest extermination
- Installing exterior ramps
- Installing/repairing/replacing special equipment like handrails and/or grab bars
- Repair/replace gutters and downspouts
- Repairing/replacing faucets, toilets, sinks, drains, broken or leaking pipes
- Repairing minor roof leaks
- Weather stripping/insulation

### **Financing**

The Minor Home Repair program has a \$2,000 project limit per home per year, and the maximum expenditure per qualified home is \$5,000 every 10 years. However, repairs estimated to exceed \$2,000 can be referred to King County Housing Repair Program for a deferred home loan application. Please contact for details. They will mail you a packet.

## **CITY OF KENT HOME REPAIR ASSISTANCE PROGRAM**

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253-856-5065 | Brittany, Human Services Specialist  
HomeRepair@kentwa.gov  
www.kentwa.gov/government/human-social-services/homerepair

### **Who we serve**

The City of Kent offers a variety of home repair services to low and moderate income homeowners of single-family houses, mobile homes and condo units within the city limits of Kent. Program participants must have the following in order to be eligible:

- You must have owned AND occupied your home for at least 1 year prior to application.
- Mobile homes must be 1976 or newer with HUD certification, not received prior services
- Your household's gross income must not exceed federal income guidelines of 80% AMI (see website).
- We provide repairs that help maintain the health and safety of occupants and preserve the dwelling.
- Preference is given to households occupied by senior citizens, low-income and disabled residents

### **Services**

- Repairs include: plumbing, electrical, carpentry, disabled access, furnace service, storm doors, window repairs, roof repairs, smoke detectors and other heating and safety repairs.

### **Financing**

Grants provided, \$7,500 limit for houses and condos, \$5000 limit for mobile homes (repairs are provided in the form of a one-time grant)

## **KING COUNTY HOUSING AUTHORITY WEATHERIZATION PROGRAM**

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206-214-1240 | energyconservation@kcha.org | <https://www.kcha.org/wx/>

### **Who we serve**

We serve residents of King County who live outside Seattle city limits. We provide services to single-family home owners, single-family home renters, duplex owners and renters and mobile home owners.

### **Services**

Weatherization: Working with the household, we identify what work needs to be done, obtain bids from contractors, approve contracts and monitor contractor performance. Participating contractors are licensed and bonded.

### **Financing**

Our weatherization program is free to households that meet state income guidelines and are located in King County outside city limits of Seattle. If you are a renter, your landlord will have to fill out forms as well but eligibility is determined based on the tenant's income. If you own a multi-family unit (5+) and 50% of your tenants meet the income qualifications, you can also apply for free weatherization. The weatherization program participants may apply by requesting an application by phone or downloading from their website. If you have questions, please call us for assistance.

# KING COUNTY HOUSING REPAIR PROGRAM: PART OF KING COUNTY HOUSING AND COMMUNITY DEVELOPMENT PROGRAM

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206-263-9095 | Shirley Jewett | shirley.jewett@kingcounty.gov  
www.kingcounty.gov/depts/community-human-services/housing.aspx

## Who we serve

We provide funding for housing repair services to low-income homeowners and renters in most parts of King County. We do not serve households within the city limits of Seattle, Beaux Arts, Medina, Newcastle and Normandy Park. Residents of Bellevue, Kent, and Auburn must be referred to our program by their city's respective programs.

Some of our programs have different eligibility criteria. Please visit the Web page for the programs listed above to learn whether you are eligible. If you have any additional questions, please call us at the number above.

## Services

Our funding is provided for necessary, quality-of-life improvements to your home. In order to determine which of your repairs/modifications we can provide funding for, we send a Housing Repair Program staff person to your home at a time of your convenience to perform an assessment. These are things such as:

- Replacing your roof
- Installing a new septic system
- Making your living area or entrances more accessible
- We do not fund the replacement of fences, remodeling of a kitchen, or the building of a garage. For renters with a disability, we provide funding to make your unit more accessible.

## Financing

We provide the following loan and grant programs:

### Loans:

- *Deferred Payment Loan* - A zero percent interest loan available for up to \$25,000. Please contact for eligibility details.
- *Matching Funds Home Repair Loan* - Under this program, a homeowner can match a loan from the Housing Repair program of up to \$25,000 with one from a local lender or with private funds. Please contact for eligibility details.

### Grants:

- *Emergency Grants* - Provides for up to \$6,000 for urgent or life-threatening home repairs. This money does not have to be repaid. Please contact for eligibility details.
- *Mobile Home Repair Grants* - Awards up to \$8,000 for mobile home owners who need to make quality-of-life repairs to their homes and do not own the land or pad where their mobile home sits. Similar to our Emergency Grants, these do not have to be repaid by an eligible home owner. Please contact for eligibility details.

### Renter Grants

Home Access Modifications (H.A.M.) Grants (ADA) - Provides up to \$8,000 for low to moderate income tenants to make necessary changes to their rental units. Tenants living in apartments or leased single-family residential homes can apply. The Home Accessibility Modification grants are not loans and do not have to be repaid. Please contact for eligibility details.

**Eligible repairs include:**

- Wheelchair Ramps
- Bathtub to shower conversions for accessibility
- Door widening
- Hearing impaired smoke alarms
- Grab bars
- Mobility or transfer lifts

## MASTER BUILDERS CARE FOUNDATION

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425-451-7920 | [www.mba-ks.com/givingback](http://www.mba-ks.com/givingback)

**Who we serve**

Rampathon is an annual program where members and volunteers build free wheelchair -access ramps for low-income homeowners throughout King and Snohomish counties. Since If you are a disabled homeowner or live with someone with disabilities in King or Snohomish counties and need a wheelchair ramp.

**Services**

Ramps for handicap accessibility

**Financing**

No Cost, donated material and labor. Application process begins the first part of Jan. and goes through the end of Feb of each year and the work is done in May of that same year.

## REBUILDING TOGETHER SEATTLE

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206-682-1231 | [info@rtseattle.org](mailto:info@rtseattle.org) | [www.rtseattle.org](http://www.rtseattle.org)

**Who we serve**

RTS's area of coverage spans from Renton to Everett., between Lake Washington and Puget Sound. We accept applications year-round, and assess each application on a case-by-case basis.

- Seniors (65+), persons with disabilities, veterans, or families with children under 18
- Currently living in their home and planning to remain there for the next three years
- Earning less than 50% of the Seattle-Bellevue Metro Area Median Income (80%) for veterans
- Maintain a current homeowners insurance policy (preferred but not required)

**Services**

RTS provides a number of FREE home repair services thanks to the committed support of volunteers, donors, and sponsors. Our mission is to improve the safety and health of every home we serve.



**Common repairs include:**

- Bathroom grab bars installation
- Handrail installation
- Painting
- Ramp installation
- Yard work
- Gutter repair
- Floor installation
- Minor plumbing / electrical
- Weatherization

**Financing**

RTS provides home repair services at NO COST to the homeowner

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**CITY OF RENTON HOUSING REPAIR ASSISTANCE PROGRAM (HRAP)**

425-430-6693 | [renton.gov/housingrepair/](http://renton.gov/housingrepair/)

**Who we serve**

This City of Renton program provides minor home repair services to city resident homeowners who meet U.S. Department of Housing and Urban Development income guidelines. We provide free repair services to improve the health and safety of our residents as they live in their homes. In order to be eligible for this program:

- You must live within the Renton City limits
- Your house must be owner occupied
- You must have lived at least one year in your home
- You must have no intention to sell in the next 12 months
- You must meet the income criteria listed on the website

**Services**

- Electrical – faulty lights, switches, plugs, circuits or exhaust fans.
- Plumbing – faulty toilets, clogged drains, leaking faucets, faulty water heaters.
- Disability Aids – installation of grab bars, hand rails, hand held showerheads, bath seats, access ramps and application of non skid surfaces.
- Safety – installation of smoke alarms, carbon monoxide alarms & locksets.
- Other – faulty furnaces, faulty gutters and roof leaks, broken window glass panes.

**Financing**

Services are free to those who qualify and are accepted into the program.

## CITY OF SEATAC MINOR HOME REPAIR PROGRAM

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206.973.4815 | Colleen Brandt-Schluter, Human Services Manager | [cbschluter@ci.seatac.wa.us](mailto:cbschluter@ci.seatac.wa.us)  
[www.ci.seatac.wa.us/index.aspx?page=49](http://www.ci.seatac.wa.us/index.aspx?page=49)

### **Who we serve**

Program is funded and part of a larger program that includes: City of Covington, Des Moines, Tukwila and Pacific. The City of SeaTac continues to offer the SeaTac Minor Home Repair program. The program provides subsidized minor home repairs for income eligible SeaTac homeowners. To be accepted into the program you must have the following:

- Residents are required to have owned and occupied their home for at least one year
- Have current homeowner's insurance
- You must not intend to move in the near future

### **Services**

Services provided include, but not necessarily limited to:

- Electrical - faulty lights, switches, plugs, circuits or exhaust fans
- Plumbing - faulty toilets, clogged drains, leaking faucets, faulty water heaters
- Disability Aids - installation of grab bars, hand rails, hand held showerheads, bath seats, access ramps, and application of non-skid surfaces
- Safety - installation of smoke alarms, carbon monoxide alarms, and locksets
- Other - faulty furnaces, faulty gutters and roof leaks, broken window glass panes

### **Financing**

To apply for this program, please request an application by calling the Human Services Office at the number listed above.

## SEATTLE HOMEWISE WEATHERIZATION PROGRAM

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206-684-0244 | [HomeWise@seattle.gov](mailto:HomeWise@seattle.gov)  
<http://www.seattle.gov/housing/homeowners/weatherization>

### **Who we serve**

Low- to moderate-income Seattle homeowners and renters. Apartment buildings are eligible for energy efficiency upgrades depending on the tenants' incomes.

### **Services**

Using state of the art equipment, a HomeWise Property Rehabilitation Specialist will conduct an energy analysis of the home and recommend a conservation package to fit your needs. The specialist will also manage a construction contract and inspect all work.

- Insulation of the attic, walls, and crawlspace
- Duct insulation
- Pipe insulation
- Air sealing, weather-stripping, and caulking
- Ventilation upgrades
- Energy conservation-related repairs
- Combustion appliance safety checks
- Furnace and hot water heater repair or replacement
- Refrigerator replacement, depending on energy savings
- Partial payment for other measures (e.g. windows), depending on energy savings

### **Financing**

To qualify for free weatherization, homeowners must meet the program’s income guidelines. If you rent a single-family home, your landlord must agree to certain conditions, but income-eligibility is based on the tenant’s income. If you own a multi-family building and at least 50% of your tenants are income -eligible, you too may apply for free energy efficiency upgrades. Call or email for a pre-screening to see if you qualify.

## **SEATTLE HOME REPAIR LOAN PROGRAM**

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206-684-0458 | Paula Wolfe | [HomeRepair@seattle.gov](mailto:HomeRepair@seattle.gov)  
<http://www.seattle.gov/housing/homeowners/home-repair>

### **Who we serve**

Low- to moderate-income Seattle homeowners

### **Services**

The program can address your home’s immediate health, safety and structural deficiencies. A Home Repair Specialist will help you with a needs assessment and develop a scope of work for your contractor to perform. The Specialist will support you throughout the project and inspect all work.

*Typical Services include:*

- Accessibility modifications (e.g., handrails and grip bars)
- Exterior repairs, including roofs, chimneys, masonry, siding, driveways, walkways, porches and stairways, foundations, and sewer and water lines
- Gutter cleaning, repair, or replacement
- Door and window repair or replacement
- Plumbing repairs
- Electrical upgrades
- Limited kitchen and bath repairs
- Drywall
- Painting
- Furnace and hot water heater repair or replacement
- Appliance repair or replacement
- Hazardous materials abatement

### **Financing**

You may apply for a low-interest loan ranging from \$3,000 to \$24,000. For households earning 50% of area median income or less, loans will have 0% interest. For households earning between 51% and 80% of area median income, loans will have 3% interest. Call or email for a pre-screening to see if you qualify.

# Sound Generations

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206-448-5751 | <https://soundgenerations.org/>

## Who we serve

More than eight hundred homeowners trust Minor Home Repair each year to improve the accessibility, safety, and livability of their homes. We make maintenance of a home affordable for Seattle, Bellevue, and Shoreline homeowners of any age who are on limited budgets or have moderate incomes.

## Services

### Plumbing

- Fixing leaking pipes and faucets
- Clearing clogged drains
- Replacing broken toilets and sinks

### Electrical

- Replacing broken switches, sockets, and fixtures
- Installing smoke detectors

### Carpentry

- Rebuilding broken steps
- Repairing rotted and unsafe porches
- Replacing broken doors and window panes
- Installing locks and deadbolts

### Disability Access

- Building wheelchair ramps
- Installing grab bars and handrails

Unfortunately, we're unavailable for painting, yard work, and major home repairs, such as roofing.

## Financing

When you hire Minor Home Repair, our licensed, personable staff provides parts at cost and labor at below-market prices—saving you money for life's other essentials. You can even take advantage of our

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# City OF TUKWILA MINOR HOME REPAIR PROGRAM

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206-433-7180 | [evie.boykan@tukwilawa.gov](mailto:evie.boykan@tukwilawa.gov) | [www.ci.tukwila.wa.us/mayor/minorhomerepair.html](http://www.ci.tukwila.wa.us/mayor/minorhomerepair.html)

## Who we serve

Program is funded and part of a larger program that includes: City of Covington, Des Moines, Tukwila and Pacific. The City of Tukwila offers minor home repairs to eligible resident homeowners through the Tukwila Minor Home Repair Program. The program provides funds to maintain safety and health of the occupants and preserve the dwelling and/or conserve energy.

## Services

Free minor home repair services. Eligible services may include:

- Earthquake preparedness
- Replacing broken switches and sockets
- Light fixtures
- Repairing heat sources, gutters and downspouts
- Replacing or repairing faucets, toilets, sinks, drains, broken or leaky pipes
- Repairing minor roof leaks.

## Financing

Program is offered on a first come, first serve basis, and residents receive repairs until funds are depleted. If participating cities are unable to implement the program, the program will be reduced by the amount of funds that each city agreed to manage. A maximum of \$5,000 per dwelling can be spent every 10 years. No more than \$3,000 per year.

flexible payment plans—free of interest

# USDA COMMUNITY DEVELOPMENT: THE 504 REPAIR REHAB PROGRAM

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360-428-7684 | (Mt. Vernon office)

## Who we serve

The purpose of our Section 504 Home Repair Loan and Grant program is to provide loan and grant funds to be used to pay for needed repairs and improvements to dwellings of eligible very low income families. Grant funds, which must be used to remove health and safety hazards, may be made to persons 62 years or older who lack repayment ability for a loan amortized at one percent for 20 years for the cost of needed repairs. A grant may be made to persons 62 years or older who lacks repayment ability for a loan amortized at 1% for 20 years for the cost of needed repairs.

To obtain a loan, homeowner-occupants must be:

- Be a citizen or legally admitted to the United States for permanent residence.
- Possess legal capacity to incur debt.
- Have an acceptable credit history
- Be unable to get credit elsewhere and not have home resources available.
- Very-low income (50 percent of County Median Income or less).
- Must have sufficient and dependable income for loan repayment.
- Must own and occupy the property.

## Services

Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. Uses of the loan can include:

- Repairs caused by recent flooding
- Updating an inefficient heating system
- Replacing roofs
- Electrical and plumbing
- Water and waste disposal
- Installing screens and windows
- Insulation and other steps to make the home safe
- Bring home up to standards
- Make changes for convenience
- Add a room
- Remodeling
- Overall improvements to the home

## Financing

Repair loan and grants may be used to remove health and safety hazards and for the above services. Please visit the website or call for more details.

### *Loans:*

- Full title service is required for loans of \$7,500 or more
- Loan terms are not to exceed 20 years at 1% interest

### *Grants:*

- Grant Agreements must be signed by all co-owners. Grant Agreements must be repaid in full if property is sold within three years from the date of the grant agreement

*Restrictions include:*

- The outstanding loan amount cannot exceed \$20,000.
- The lifetime grant assistance may not exceed \$7,500
- Loan and grant funds may not be used to construct a new dwelling, repair a home that will continue to be a major hazard, move a mobile home, make off-site improvements or to refinance existing debts.
- Grants may not be used to make changes to the dwelling for cosmetic or convenience purposes, unless directly related to removal of health and safety hazards

# Snohomish County

## CATHOLIC COMMUNITY SERVICES VOLUNTEER CHORE SERVICES (SNOHOMISH COUNTY)

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425-374-6323 | Volunteer Chore Services | [www.ccsww.org/volunteer-chore-services-snohomish-county/](http://www.ccsww.org/volunteer-chore-services-snohomish-county/)

### Who we serve

The minor home repair program is part of the Volunteer Services program. Low-income elders (those age 60 and over) and adults with disabilities (temporary or permanent) who cannot pay for services, do not qualify for state-paid services and do not have family and friends available to help them. They refer to Snohomish County Senior Services for larger home repair projects.

### Services

Minor home repair assistance depending on the skills of the various volunteers, their availability and materials are not supplied. Services can include:

- Yard work
- Painting
- Ramps
- Grab bars
- On a case by case basis and depending on the skill set of their volunteers
- Fixing leaky faucets,
- Installing grab bars,
- Mending a broken step
- We don't perform electrical or plumbing jobs that would require a license unless our volunteer has that license.
- We also do not do roof repair as we would rather not have volunteers up on a roof

### Financing

Services are free to those who qualify based on income and disability criteria. If you have questions, please contact the office at the number above.

## EVERETT/CHIP HOUSING REPAIR PROGRAM

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425-257-8735

### Who we serve

The City of Everett offers home repair services through its Community Housing Improvement Program (CHIP). CHIP is a HUD sponsored community service to rehabilitate housing for low and moderate income families in the city limits of Everett. They also provide repairs/rehabilitation for non-profits who qualify. CHIP has funds available for:

- Owner-occupied and non-owner occupied housing rehabilitation
- You must live within Everett city limits

### Services

Once a client qualifies, a CHIP Construction Inspector will inspect the home, assist with recommendations of the most important work to be done, write detailed bid specifications, conduct the bid openings submitted by CHIP approved contractors and monitor the construction work. No charge to the client.

### Financing

No payments required if you qualify, simple 3% interest rate loans available.

## MASTER BUILDERS CARE FOUNDATION

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425-451-7920 | [www.mba-ks.com/givingback](http://www.mba-ks.com/givingback)

### **Who we serve**

Rampathon is an annual program where members and volunteers build free wheelchair -access ramps for low-income homeowners throughout King and Snohomish counties. Since If you are a disabled homeowner or live with someone with disabilities in King or Snohomish counties and need a wheelchair ramp.

### **Services**

Ramps for handicap accessibility

### **Financing**

No Cost, donated material and labor. Application process begins the first part of Jan. and goes through the end of Feb of each year and the work is done in May of that same year.

## SNOHOMISH COUNTY WEATHERIZATION PROGRAM (NOT A REPAIR PROGRAM)

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425-388-7205

<http://snohomishcountywa.gov/600/weatherization>

### **Who we serve**

The Weatherization program provides home energy conservation assistance to eligible households all year long. We serve both homeowners and renter. To be eligible, you must meet program income guidelines and your home needs to not have been in the program before and weatherization measures have to save energy. Also need to provide required forms. Landlord agreement is required on rental homes.

### **Services**

Types of weatherization services we provide (depending on your home):

- Installs insulation, air sealing, and other standard weatherization measures
- Provides energy conservation education
- Completed safety checks on home heating systems
- Checks home ventilation
- And refrigerator replacement for those who qualify

### **Financing**

Please call for more information or to apply for services. Please be sure to include the best way to contact you (i.e. phone or email), the contact information and the best time of day.

Their Energy Assistance program (if you are eligible) can help with furnace repairs.



## SNOHOMISH SENIOR SERVICES MINOR HOME REPAIR PROGRAM

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425.265-2222 | [homerepair@homage.org](mailto:homerepair@homage.org) | [www.sssc.org/home-repair](http://www.sssc.org/home-repair)

### Who we serve

- Low-income homeowners 62 years or older.
- Low-income disabled homeowners 18 years or older.
- Section 8 assisted renters who are disabled and need modification to their residence for accessibility. (Requires homeowner permission.)
- Income guidelines can be found on the website or call.

### Services

Repair services offered:

- |                                 |                             |
|---------------------------------|-----------------------------|
| • Carpentry                     | • Grab bars                 |
| • Plumbing                      | • Door/window repair        |
| • Roof repair                   | • Minor electrical          |
| • Limited weatherization        | • Minor chimney repair      |
| • Sewer repair                  | • Security devices/locks    |
| • Furnace/heating system repair | • Carbon monoxide detectors |
| • Ramps/handrails               | • Smoke alarms              |

We're sorry we cannot offer these services: Yard work, chore work, remodeling, trash hauling, appliance repair, painting, furniture repair/moving, sewer/water connections, gutter cleaning

## USDA COMMUNITY DEVELOPMENT: THE 504 REPAIR REHAB PROGRAM

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360-428-7684 | (Mt. Vernon office)

### Who we serve

The purpose of our Section 504 Home Repair Loan and Grant program is to provide loan and grant funds to be used to pay for needed repairs and improvements to dwellings of eligible very low income families. Grant funds, which must be used to remove health and safety hazards, may be made to persons 62 years or older who lack repayment ability for a loan amortized at one percent for 20 years for the cost of needed repairs. A grant may be made to persons 62 years or older who lacks repayment ability for a loan amortized at 1% for 20 years for the cost of needed repairs.

To obtain a loan, homeowner-occupants must be:

- Be a citizen or legally admitted to the United States for permanent residence.
- Possess legal capacity to incur debt.
- Have an acceptable credit history
- Be unable to get credit elsewhere and not have home resources available.
- Very-low income (50 percent of County Median Income or less).
- Must have sufficient and dependable income for loan repayment.
- Must own and occupy the property.

## Services

Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. Uses of the loan can include:

- Repairs caused by recent flooding
- Updating an inefficient heating system
- Replacing roofs
- Electrical and plumbing
- Water and waste disposal
- Installing screens and windows
- Insulation and other steps to make the home safe
- Bring home up to standards
- Make changes for convenience
- Add a room
- Remodeling
- Overall improvements to the home

## Financing

Repair loan and grants may be used to remove health and safety hazards and for the above services. Please visit the website or call for more details.

### *Loans:*

- Full title service is required for loans of \$7,500 or more
- Loan terms are not to exceed 20 years at 1% interest

### *Grants:*

- Grant Agreements must be signed by all co-owners. Grant Agreements must be repaid in full if property is sold within three years from the date of the grant agreement

### *Restrictions include:*

- The outstanding loan amount cannot exceed \$20,000.
- The lifetime grant assistance may not exceed \$7,500
- Loan and grant funds may not be used to construct a new dwelling, repair a home that will continue to be a major hazard, move a mobile home, make off-site improvements or to refinance existing debts.
- Grants may not be used to make changes to the dwelling for cosmetic or convenience purposes, unless directly related to removal of health and safety hazard

# Pierce County

## CATHOLIC COMMUNITY SERVICES VOLUNTEER CHORE SERVICES (PIERCE COUNTY)

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253-502-2741 | Volunteer Chore Services | [www.ccsww.org/site/PageServer?pagename=volunteerchores](http://www.ccsww.org/site/PageServer?pagename=volunteerchores)

### Who we serve

The minor home repair program is part of the Volunteer Services program. Program qualifications include: need to be elderly or disabled and low income. They refer to Rebuild Together for larger home repair projects.

### Services

Minor home repair assistance depending on the skills of the various volunteers, their availability and materials are not supplied. Services are determined on a case by case basis and depending on the skill set of their volunteers and can include:

- Yard work
- Painting
- Ramps
- Grab bars
- Fixing leaky faucets
- Installing grab bars
- Mending a broken step
- We don't perform electrical or plumbing jobs that would require a license unless our volunteer has that license.
- We also do not do roof repair as we would rather not have volunteers up on a roof

### Financing

Services are free to those who qualify based on income and disability criteria. If you have questions, please contact the office at the number above.

## CITY OF LAKEWOOD: COMMUNITY DEVELOPMENT DEPARTMENT

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253-983-7754 | Martha Larkin, Program Coordinator | [mlarkin@cityoflakewood.us](mailto:mlarkin@cityoflakewood.us)  
<https://www.cityoflakewood.us/community-development/community-housing-programs/major-home-repair>

### Who we serve

Through the Community Development Block Grant (CDBG) and HOME Investment Partnership Act (HOME), the City provides two housing assistance to income-eligible residents for the rehabilitation of homes through the following programs:

- Major Home Repair
- Housing Rehabilitation

These funds must be used for projects which benefit low-income households or individuals.

To be eligible for one of the housing assistance programs, applicants must:

- Meet income guidelines established by HUD (please refer to their website for details)
- Reside within the Lakewood city limits (Major Home Repair or Housing Rehabilitation)
- Own and occupy your home as your primary residence (Major Home Repair or Housing Rehabilitation)

## Services

Programs include:

- Major Home Repair (up to \$25,000)
- Housing Rehabilitation (up to \$65,000) unless there are handicap accessibility issues that need to be addressed above the \$65,000 limit

### *Major Home Repair Program:*

The City of Lakewood owner-occupied Major Home Repair program is funded by the Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) program. Funding for this program allows low -income property owners make necessary property repairs, including energy efficiency and weatherization upgrades, structural repairs, sewer work, repair or replacement of major systems (electrical, plumbing, roofing, siding, windows & doors, etc), and accessibility improvements, including wheelchair accessibility improvements. General property upgrades such as painting, interior finishes, and bathroom and kitchen work are permitted.

### *Housing Rehab Program:*

The City of Lakewood owner-occupied Housing Rehabilitation program is funded by the Department of Housing and Urban Development (HUD) HOME Investment Partnership Act (HOME) program. Funding for this program provides for the correction of all code related deficiencies or conditions in the home. In addition, this program offers a comprehensive housing rehabilitation program which allows for general repairs and/or upgrades to the entire home.

The follow are examples of eligible repairs:

- Roof replacement or repair
- Electrical repairs or upgrades
- Plumbing repairs including sinks, toilets, tub/shower replacement
- Kitchen and bathroom improvements
- Structural and emergency repairs
- Accessibility improvements
- Wheelchair accessibility improvements
- Windows, doors and storm doors
- Insulation
- Heating systems- repair or replacement with energy efficient heating systems, including heat pumps
- Energy conservation and energy efficiency upgrades such as tankless water heaters, and water-saving plumbing fixtures
- Energy Star appliances and lighting upgrades
- Siding
- Painting- interior and exterior
- Sewer work/connections

## Financing

*Major Home Repair:* Loans up to \$25,000 with 0% interest and no monthly payments for up to 20 years are available to qualified homeowners who meet the program requirements. Loans in excess of \$25,000 may be authorized on a case- by-case basis in extenuating circumstances, to address health, safety and emergent situations. Maximum loan to value shall not exceed 95% combined loan-to-value (total of all liens on property); however, loan values up to 125%, but not more than the FHA 221(d)(3) limits for Pierce County

may be authorized in extenuating circumstances. The final loan amount will be determined by the actual cost of repairs and/or improvements.

*Housing Rehabilitation:* Loans up to \$65,000 (up to \$75,000 for accessibility improvements) with 0% interest and no monthly payments for up to 20 years are available to qualified homeowners who meet the program requirements. Loans in excess of program limitations may be authorized on a case-by-case basis in extenuating circumstances, to address health, safety and emergent situations. Maximum loan to value shall not exceed 95% combined loan-to-value (total of all liens on property); however, loan values up to 125%, but not more than the FHA 221(d)(3) limits for Pierce County may be authorized in extenuating circumstances. The final loan amount will be determined by the actual cost of repairs and/or improvements.

## METROPOLITAN DEVELOPMENT COUNCIL: MINOR HOME REPAIR AND WEATHERIZATION PROGRAM

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253-593-2336 | Weatherization  
253-572-5557 | Energy Assistance

### **Who we serve**

*Weatherization:* Qualified residents can receive free services that can greatly decrease their energy costs, improve indoor air quality and help keep them warm during the winter months. Weatherization services are available to rental units (landlord approved) and owner occupied housing.

- Must live within the city limits of Tacoma,
- Must qualifying as a low-income resident (at or below 60% of the state median income for a household, please call for detail)

### **Services**

- Insulation and air sealing
- Furnace and water heater evaluations
- Water heater and pipe insulation
- Improved ventilation
- Utility cost analysis
- Electrical safety inspection
- Gas assistance

*Energy Assistance:* The MDC Energy Assistance Program provides a one-time per program-year grant to assist eligible low-income households with energy costs. To apply you must live within the city-limits of Tacoma and meet income requirements.

### **Financing**

Grant, free home repairs.

# PIERCE COUNTY HUMAN SERVICES: COMMUNITY ACTION WEATHERIZATION ASSISTANCE & HOME REPAIRS

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<http://www.co.pierce.wa.us/97/human-services>

## 1. Repair Program

253-798-4400 [www.co.pierce.wa.us/1283/home-repairs](http://www.co.pierce.wa.us/1283/home-repairs)

### **Who we serve**

The Home Repair Program provides repair services to address emergency health and safety issues in the home. Our housing team provides assistance to clients through all stages of repairs.

Applicants for repair services must qualify for the program based on:

- HUD's income guidelines
- Must own your home and have occupied the home for at least one year
- Must live within Pierce County but outside the city limits of Tacoma and/or Lakewood

### **Services**

The Rehabilitation Specialist will determine if the repair request is within the scope of the program.

All eligible applicants' property will be inspected prior to receiving assistance.

All work is performed by contractors who are licensed and bonded in the state of Washington and are qualified to perform the necessary repairs.

Common minor repairs include:

- Tub/Shower conversion with grab bars
- Roof leak repair
- Circuit Failure
- Ramps
- Plumbing repairs

### **Financing**

This is a 5 year grant of up to \$12,500 per household for repair assistance to eligible households.

## 2. Weatherization Assistance Program

253-798-4400 <https://www.co.pierce.wa.us/1290/Home-Weatherization>

### **Who we serve**

The Weatherization Program examines single and multi-dwellings and mobile homes for inadequate insulation and then uses private sector contractors to install energy conservation measures on these units. This program's purpose is to conserve energy, preserve affordable housing stock throughout Pierce County, educate occupants about saving energy and the most efficient and safe operations of their home's heating system.

**Services**

Repairs must relate to preserving installed conservation measures. Only available to homes that are receiving insulation measures.

- Floor, ceiling, roof repair
- Wiring, plumbing leaks
- Furnaces

**Financing**

Program is grant funded and subject to availability.

**3. Home Rehabilitation Loan Program**

253-798-6909 | Brian Schmidt | [bschmid@co.pierce.wa.us](mailto:bschmid@co.pierce.wa.us) |

<https://www.co.pierce.wa.us/3093/Home-Rehabilitation-Loan-Program>

**Who we serve**

The Home Rehabilitation Program provides low-interest loans of up to \$60,000 for low-income homeowners in Pierce County to improve their housing conditions. Loans for disability modifications up to \$7,500 are provided at zero interest and are forgiven over seven years.

**Services**

The Rehabilitation Specialist will determine if the repair request is within the scope of the program. The funds are used to replace:

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <li>• Flooring, Roofing</li> <li>• Plumbing, Electrical, Heating</li> <li>• Siding, interior and exterior painting</li> <li>• ADA and disability modification</li> </ul> | <ul style="list-style-type: none"> <li>• Other repairs deemed necessary to recondition a home for habitation</li> <li>• Repair or replacement of septic systems and wells</li> </ul> |
|---|--|

**Financing**

- Loans are provided at 1% interest, for a term of 20 years.
- Deferred monthly loan payments for owners that cannot afford a monthly payment.
- Loans for disability modifications (up to \$7,500) are provided at zero interest and are forgiven over seven years.

# REBUILDING TOGETHER SOUTH SOUND

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253-238-0977 | <http://www.rebuildingtogetherss.org/>

## **Who we serve**

Rebuilding Together South Sound was established in 2001 and is part of the national Rebuilding Together organization. We are a volunteer, charitable group and repair or rebuild homes at no cost to low-income homeowners, particularly those who are elderly, disabled or families with children.

Rebuilding Together South Sound has two programs:

### *Rebuilding Day*

- All of our home repairs are completed on or around an annual event, National Rebuilding Day, the last Saturday in April.
- We visit qualified homes and start planning for the work day in April when all the repairs are done.
- Our House Captains work with builders to plan the work that will be done, what materials are required, and who will work on the team.
- On Rebuilding Day everyone comes together. The homeowner and the volunteer crew roll up their sleeves and get to work! A large crew and a full day can transform a home.
- To qualify for Rebuilding Day you must own your home, be low-income, reside in our service area (Pierce County, Federal Way, and Auburn) and be elderly, a person with a disability, or a family with children.
- Applications for Rebuilding Day are December 1st for the following year.

### *Year Round*

- Our Year Round program includes home modification and emergency repairs.
- To qualify for the Year Round Program you must own your home, be low-income, reside in our service area (Pierce County, Federal Way, Auburn) and be elderly or a person with a disability or a family with children.
- You must also be at or below 50% of the median income for Pierce
- County Applications for the Year Round Program are accepted at any time.
- Emergency repairs are considered on a case by case basis.

## **Services**

### *Rebuilding Day*

- Our amazing volunteers can do all kinds of repairs, from plumbing, electrical, and carpentry, to repairing roofs, windows, and flooring

### *Year Round*

- Home modification is adaptation to the living environment intended to increase ease of use, safety, security and independence. Some examples of modifications are walk -in showers, grab bars, comfort toilets, wheelchair ramps and widened doorways to give added safety and mobility in the home and easier access to the community.
- These construction projects may require many steps and may not be accomplished in a day.
- Emergency repairs are repairs that address leaking roofs, leaking plumbing, or loss of heat in the winter.

## **Financing**

All work is done by volunteers at no cost to the homeowner. Corporations, individuals and other groups can sponsor or donate funds or materials to cover project costs.



- To qualify for Rebuilding Day you must own your home, be low-income, reside in our service area (Pierce County, Federal Way, and Auburn) and be elderly, a person with a disability, or a family with children.
- Applications for Rebuilding Day are December 1st for the following year.

#### *Year Round*

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- You must also be at or below 50% of the median income for Pierce
- County Applications for the Year Round Program are accepted at any time.
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### **Services**

#### *Rebuilding Day*

- Our amazing volunteers can do all kinds of repairs, from plumbing, electrical, and carpentry, to repairing roofs, windows, and flooring

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- Emergency repairs are repairs that address leaking roofs, leaking plumbing, or loss of heat in the winter.

### **Financing**

All work is done by volunteers at no cost to the homeowner. Corporations, individuals and other groups can sponsor or donate funds or materials to cover project costs.

# CITY OF TACOMA HOME REPAIR PROGRAMS: PART OF COMMUNITY AND ECONOMIC DEVELOPMENT, HOUSING SERVICES

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253-591-5000 | City of Tacoma | General number

[http://www.cityoftacoma.org/government/city\\_departments/community\\_and\\_economic\\_development/housing\\_division/home\\_rehabilitation/](http://www.cityoftacoma.org/government/city_departments/community_and_economic_development/housing_division/home_rehabilitation/)

## **Who we serve**

The City of Tacoma offers a Single Family Residence Homeowner Occupied Rehabilitation Loan program. The program is designed to assist low and moderate-income Tacoma homeowners in preserving the quality and stability of their home. Loans up to \$30,000 are available.

This program is available to homeowners of owner-occupied, single-family residential properties in Tacoma. Households must earn 80% or less of the area median income (see table below for maximum income limits), as determined by the U.S. Department of Housing and Urban Development. The loan may be used for home repairs that are necessary to maintain the health and safety of the home and its occupants.

Homeowners must be current on mortgage payments, property taxes and property insurance to qualify for this program. Owners of mobile homes, condominiums, attached townhomes, duplexes, and homes that are for sale are not eligible for the Single Family Residence Homeowner Occupied Rehabilitation loan program. Owners with a reverse mortgage on their home do not qualify for this program. Homeowners must not have received any direct rehabilitation grant or loan funds from the Tacoma Community Redevelopment Authority for a period of 60 months prior to submitting a loan application.

## **Services**

- Roof replacement
- Exterior and interior painting
- Window replacement
- Carpet and flooring replacement
- Heating and air system replacement
- Electrical work
- Sewer repair or installation
- Termite and pest repair
- Onsite exterior concrete flatwork such as sidewalks, driveways, curbs, gutters, hand rails, or ramps
- Door and window screen repair or replacement
- Foundation or structural repairs
- Fencing and retaining walls

## **Financing**

Loan amounts may range from \$5,000 to \$30,000. The loan carries a zero percent simple interest and, depending on the condition and income status of the homeowner, may not require a monthly payment.

Under the Hardship Rule; if the homeowner(s) household income is at or less than 50% of the area median income, is a senior citizen (65 years-of-age), or is permanently disabled, the homeowner(s) will qualify for a zero percent deferred, up to 20-year loan.

The loan will become due and payable once the home is refinanced, the home's title is transferred to another owner or the homeowner receiving the loan no longer lives in the residence. This program is completely voluntary, with assistance offered on a first-come, first-serve basis while funds are available.

## PUBLIC WORKS ENVIRONMENTAL SERVICES: SEWER CONSERVATION LOANS

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253-591-5645

[https://www.cityoftacoma.org/government/city\\_departments/community\\_and\\_economic\\_development/housing\\_division/sewer\\_conservation\\_loan\\_program](https://www.cityoftacoma.org/government/city_departments/community_and_economic_development/housing_division/sewer_conservation_loan_program)

### **Who we serve**

Tacoma Power customers. If your side sewer needs repair or replacement, you may be eligible for a low-interest loan through the City of Tacoma's Sewer Conservation Loan Program. The City offers this low-interest loan program to qualified homeowners for up to 90 percent of side sewer repair or replacement costs. We also have a loan program for business owners. To qualify, you must:

- Live in the City of Tacoma and served by Tacoma Wastewater Management. (Check your utility bill if you are unsure.)
- Your side sewer repair or replacement must be for an existing residential structure. (New construction or replacement projects already completed are not eligible.)
- You must own the property/home
- You must have good credit with Tacoma Public Utilities or a recent good credit report
- You must have less than \$10,000 in cash savings

### **Services**

Provides low interest loans, provides 90% financing

### **Financing**

The first of its kind in Washington, the residential loan program features an interest rate at 2% below the prime rate (with a minimum of 4%) on amounts between \$1,000 and \$10,000, secured through a security interest (lien) on the project property. Please call if you have questions.

## USDA COMMUNITY DEVELOPMENT: THE 504 REPAIR REHAB PROGRAM

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360-428-7684 | (Mt. Vernon office)

### **Who we serve**

The purpose of our Section 504 Home Repair Loan and Grant program is to provide loan and grant funds to be used to pay for needed repairs and improvements to dwellings of eligible very low income families. Grant funds, which must be used to remove health and safety hazards, may be made to persons 62 years or older who lack repayment ability for a loan amortized at one percent for 20 years for the cost of needed repairs. A grant may be made to persons 62 years or older who lacks repayment ability for a loan amortized at 1% for 20 years for the cost of needed repairs.

To obtain a loan, homeowner-occupants must be:

- Be a citizen or legally admitted to the United States for permanent residence.
- Possess legal capacity to incur debt.
- Have an acceptable credit history
- Be unable to get credit elsewhere and not have home resources available.
- Very-low income (50 percent of County Median Income or less).
- Must have sufficient and dependable income for loan repayment.
- Must own and occupy the property.

## **Services**

Funds are available for repairs to improve or modernize a home, or to remove health and safety hazards. Uses of the loan can include:

- Repairs caused by recent flooding
- Updating an inefficient heating system
- Replacing roofs
- Electrical and plumbing
- Water and waste disposal
- Installing screens and windows
- Insulation and other steps to make the home safe
- Bring home up to standards
- Make changes for convenience
- Add a room
- Remodeling
- Overall improvements to the home

## **Financing**

Repair loan and grants may be used to remove health and safety hazards and for the above services. Please visit the website or call for more details.

### *Loans:*

- Full title service is required for loans of \$7,500 or more
- Loan terms are not to exceed 20 years at 1% interest

### *Grants:*

- Grant Agreements must be signed by all co-owners. Grant Agreements must be repaid in full if property is sold within three years from the date of the grant agreement

### *Restrictions include:*

- The outstanding loan amount cannot exceed \$20,000.
- The lifetime grant assistance may not exceed \$7,500
- Loan and grant funds may not be used to construct a new dwelling, repair a home that will continue to be a major hazard, move a mobile home, make off-site improvements or to refinance existing debts.
- Grants may not be used to make changes to the dwelling for cosmetic or convenience purposes, unless directly related to removal of health and safety hazards.