



# The Civic League Ledger



## November 13th, 2018

### Membership

By Bob Elms

Dues remain at \$12 per year per family/household, due in September. Your dues go to support the Local Churches Food Pantries, Samaritan House, holiday meals for families in our area, the publication of the newsletter and more. Thank you, for your continued support and for renewing your membership.

Legend:

First and Last Names    Expiration Date

John Doe    2018 09    September, 1<sup>st</sup>

→ Membership

→ Expires

Name of member

#### ❖ New Members:

Clifford Dietz  
Robin Hanisch  
Emily Hoapili  
Clinton Mills.

#### ❖ Renewals:

Abreu, Pete & Stephanie  
Barnaby Jr., Robert  
Bright Vickie  
Burrus, Reginald  
Chord, Ken & Yvonne  
Cole, Charles & Cherly  
Creek, Cliff & Terri  
Dennis, Larry & Evelyn  
Dubois, Roland and Connie  
Ebersole, Melissa  
Elms, Bob and Phyllis  
Ensor, George  
Foreman, Rhea  
Goenner, Richard & Kristen  
Harmon, Nancy  
Haskins, Charles  
Hatstat, Jim & Susan  
Hatstat, Sean  
Horn, Walter & Margaret  
Jenkins, Linda & Aundra  
Jennings, William  
Johnson, Leonard and Nancy  
Johnson, Douglas & Sarah  
Kevitz, Arlene J.  
Kinney, Carolyn  
Kocher, Christine  
Kunkler, Pat  
Lawton, Leslie & Elizabeth  
Lewis, Arthur & Yvonne

### PRINCESS ANNE PLAZA CIVIC LEAGUE GENERAL MEETINGS

#### Dates and Times

Tuesday, Nov. 13<sup>th</sup>, 2018, 7PM

Tuesday, Dec. 11<sup>th</sup>, 7PM

**Place:** Bow Creek Recreation Center

Room #3 or #4

3427 Club House Road

Programs by

See Pg. 2 for additional information

Nov. 13<sup>th</sup>, Information about Bank On Prog.

Tahlia Creek Tide Gate update.

Dec. 11<sup>th</sup>, TBA

Website,

[WWW.PAPCL.ORG](http://WWW.PAPCL.ORG)

Facebook,

[WWW.FACEBOOK.COM/PRINCESSANNEPLAZA/](http://WWW.FACEBOOK.COM/PRINCESSANNEPLAZA/)

Lovett, Lroy & Mary  
Mayo, Azulah (ZU)  
Mead, Wayne & Waneta  
McClanan, Reba  
Overton, Rebecca & John  
Snider, Ruth  
Schwieder, Bill & Marsha  
Stairs, Carol  
Stout, Myrtle  
Thompson, Jeffrey & Kelly  
Wall, Janice  
Warren, Donald & Betty

### [www.yourinformedvote.com](http://www.yourinformedvote.com)

This site has been set up by Concerned Resident of Virginia Beach, Ms. Allison. This is a single place where candidates for City Council can answer questions posed by residents rather than travel all over the City.

This is the first year for this page and PAPCL hopes it catches on.

If your are reading this and are a candidate use this site.

This site is great for those that find it too difficult to travel to all the forums that are held.

### PLAZA VOLUNTEER RESCUE SQUAD

**FUNDRAISING CAMPAIGN** Since 1962, Plaza Volunteer Rescue Squad (PVRs) has

served our community, and is currently comprised of 75 trained volunteers who have donated more than 40,000 hours of their time. PVRs will provide anyone having a 911 medical emergency with pre-hospital emergency care and transport to a hospital and *not send a bill*. This is a unique situation among cities in Hampton Roads where an ambulance ride can cost hundreds of dollars.

The minimal annual budget for the Emergency Medical Services department covers items such as fuel, training and some equipment. Rescue squads purchase their own ambulances, supplies and uniforms through a combination of fundraising, grants and donations. Donations from residents served by the PVRs make it possible for these volunteers to continue serving the emergency

needs of the community. To donate, checks payable to PVRs can be mailed to: PVRs, P. O. Box 2128, Va. Beach, VA 23450 (and note "Fund Drive" on the donation).

By Fran Sansone

### Garden Club News

By Nancy Harmon



As soon as the turkey is on the table, heads bow to give thanks for all the blessings we have been given. Soon after, we begin the busiest time of the year. Slow down for a moment. Are you planning to buy a "live" Christmas tree? If so, you must prepare your soil now. Snow is always a possibility, so cover the hole with burlap for easy removal. One year, my family planted three trees. They were so cute! Those baby loblollies are now 80 feet tall and still growing. Plan ahead, I didn't. Before I go any further, I would like to welcome Francis Sansone, our new editor. I would also like to thank the many readers for their kind comments. Until next month – Happy Thanksgiving from Princess Anne Plaza Garden Club.

Serving; Bow Creek, Brookwood, Carriage Hill, North Gate, Pecan Garden,  
Princess Anne Plaza, Windsor Forest, Windsor Oaks, Windsor Oaks West, Windsor Woods

## Corresponding Secretary

The Princess Anne Plaza Civic League has nominated Emily Hoapili for the Office of Corresponding Secretary.

Nominations from the floor (from those attending the Nov. 13<sup>th</sup> meeting) for this position will also be taken at the Nov. 13<sup>th</sup> Regular Meeting of the League.

Installation of the Corresponding Secretary will follow at the Dec. 11<sup>th</sup>, Regular Meeting of the League.

## Bow Creek Recreation Center

The Bow Creek Party In the Park this year was a great success with at least double the attendance from last year.

At the event were a number of booths providing information and a food truck.

The kids had a ball on those inflatable houses and an inflatable king of the hill with a slide.

If you and the kids the Party this year, plan to make next years.

Hats off to the staff at the Bow Creek Recreation Center for putting on this event.

## League Programs for 2018-19

Nov. 13<sup>th</sup>,

Presentation by Financial Empowerment Coordinator Ms. Wyche of the Dept. of Human Services will discuss the value of Bank On.

Presentation from the Dept. of Public Works Storm water Management. Updates concerning the Thalia Creek Tide Gate.

Dec. 11<sup>th</sup>,

TBA League's annual pot luck dinner.

Jan. 8<sup>th</sup>, 2019

Plaza Annex II Office building progress update. Given by the School Board Engineers.

Feb. 12, 2019

Club House Drainage system update. Given by the stormwater engineers to the City.

Mar. 12<sup>th</sup> TBA

At all of our general meetings there are representatives from City Departments and our Committees to inform you and take questions:

A representative from Public Works Storm Water Div. with the latest info for our area.

League Treasurer

Recording Secretary

he office of Crime Prevention for the 1<sup>st</sup> Pct.

The office of Neighborhood Preservation, Code Enforcement Division.

Real estate sales and prices in our area.

Storm Water Committee Chairman

[www.yourinformedvote.com](http://www.yourinformedvote.com)

This site has been set up by Concern Resident of Virginia Beach, Ms. Allison. This is a single place where candidates for City Council can answer questions posed by residents rather than travel all over the City.

PAST THIS SITE ALONG.

## MINUTES FROM THE PRINCESS ANNE PLAZA CIVIC LEAGUE

October 10, 2018

The meeting was called to order at 7 p.m. by President Bob Elms, who also gave the invocation and lead the Pledge of Allegiance.

Officer Crawford said there has been an increase in vehicle thefts by juveniles who are taking cars for a short joy ride then dumping them. He urged everyone to lock their vehicle doors, not leave any spare keys or key fobs and valuables in vehicles. He also reported that there has been an increase in breaking and entering homes, often with the perpetrators knocking on doors where they think no one is home. Crawford said these people may ask about cutting grass or use some other "excuse" if the homeowner unexpectedly answers the door.

Real Estate (Pete Abreu) – Pete said the market is hot now despite the time of the year and interest rates increasing. Sale values have decreased slightly.

Code Enforcement – Supervisor Robert Blake gave a brief summary of what Code Enforcement does, also noting there are 20 inspectors citywide with five being assigned to the 1<sup>st</sup> Precinct. Blake then answered questions that included parking vehicles on grass is ok and vehicles must have either a current inspection sticker or license plates to avoid a citation.

Treasurer report – As the treasurer was

absent, Bob Elms said copies of the month's report were available on the sign-in table.

Mike Mundy recapped the status of various projects' status as follows: Northgate dredging is almost complete, canal bank collapses and soil erosion along Presidential canal have been mitigated and rip rap will be installed near the outlet as well as a deeper area being dredged to divert sediment from settling in the middle of the canal, and Windsor Oaks West canal has a December or January start-up date. Mundy also said there will be an update at the November 13 meeting regarding drainage studies for the Thalia Creek pump station and gate project.

Bob Elms recognized Yvonne Lewis from the City registrar's office in case anyone wanted voter registration information.

Andy Friedman, Neighborhood Housing & Preservation, said there will be an area-wide survey as to what residents want to see in revitalizing housing and neighborhoods. The survey will occur sometime in November. The Housing Development Division rep said the Homeowner Occupied Rehab Program will be for qualified homeowners. As the program uses federal funds for both the grants and low interest loans, there are restrictions such as an income cap.

Membership – Chair Heather Harrington said there is nothing to report this month.

Flooding – Chair Bob Jennings introduced Virginia Wasserburg with Stop The Flooding Now who invited attendees to share their stories at a rally at the Central Library on Sunday, Oct. 14, from 2 – 4 p.m. Bob advised everyone to learn their evacuation zone on the City's website and evacuate if directed to do so as flood surge is the greatest problem with storms and hurricanes.

Bob Elms asked to be contacted if anyone is interested in helping the PAPCL as the corresponding secretary or in one of the two trustee positions that are vacant. Bob noted there were City Council

*Cont. on Pg. 3 Minutes*

### Minutes

and School Board candidates in attendance who would be available to talk with residents after the meeting adjourned. (Council candidates were: John Moss, Eric Wray, Brad Martin. School Board candidate: Mary W. Wales)

Advertising - Chair Fran Sansone said the PAPCL makes money three ways: Membership dues, 50/50, and advertising. Anyone interested in taking out an ad, or able to suggest a business to contact for an ad, can talk to Fran. She also noted there is a discount holiday special for the November and December newsletters.

Being no further business, Bob adjourned the meeting at 8:02 p.m.

Respectfully submitted,

FRAN SANSONE  
Recording Secretary



Renewal & New Member's Form	
Enclose this form with your payment of \$12	
November 2018	
Last Name	First Name
Street Address in ZIP 23452	
Telephone # (757)	
Cell Phone # (757)	
E-Mail Address For Newsletter Delivery	
Can you help the League by serving on the Executive Board or a Committee	
Yes ___ No ___	
Mail to; Treasurer Sarah Johnson 937 Carriage Hill Rd. Virginia Beach, VA 23452	



**Princess Anne Plaza  
Civic League  
Executive Board Members**

[President Bob Elms](#) 486-6506  
[1 Vice President Betty Warren](#) 498-0915  
 2nd Vice-President Clinton Mills 498-4440  
[Recording Sec. Frances Sansone](#) 486-4208  
 Corresponding Sec.  
[Treasurer Sarah Johnson](#) 468-1159  
[Trustee Larry Dennis](#) 463-6187  
[Trustee Phyllis Elms](#) 486-6506  
 Trustee  
 Trustee

**Committees**

[Advertising, Frances Sansone](#), 486-4208  
[Flooding Chairman, Bob Jennings](#) 498-3842  
[Membership Chairwoman Heather Herrick](#) 1-419-606-9349  
[Newsletter Editor, Frances Sansone](#) 486-4208  
[Web Pages Bob Elms](#) 486-6506  
**To Contact A Member  
by clicking on their name.**



What are the candidates saying. Click on the picture above. This site is a good resource for those that find it too difficult to travel to forums...

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PRINTING	POSTERS
GRAPHIC DESIGN	LARGE FORMAT
STATIONERY	SPECIALTY ITEMS

**WHEW - WE COULD GO ON AND ON...**



SHARE YOUR VOICE

YOUR OPINION MATTERS



WE WANT TO HEAR FROM YOU!

# CITIZEN PERCEPTION SURVEY

WINDSOR WOODS, PRINCESS ANNE PLAZA, AND THE LAKES



TELEPHONE SURVEYS

COMING **NOVEMBER** 2018

## PURPOSE OF THE SURVEY

To gauge how residents feel about their neighborhood with regard to safety, aesthetics, connections (trails/bike paths/sidewalks), public services, etc.

This survey will help lay the ground work for upcoming neighborhood planning initiatives that include an update to the City's Comprehensive Plan and will guide decisions related to infrastructure improvements for stormwater, open space, and trails.







**CITY OF VIRGINIA BEACH  
DEPARTMENT OF HOUSING AND NEIGHBORHOOD PRESERVATION  
OWNER OCCUPIED REHABILITATION PROGRAM  
CDBG PROGRAM YEAR FUNDS 2018-2019**

**PURPOSE**

To provide eligible low and moderate income homeowners residing in Virginia Beach, with affordable home rehabilitation / repairs needed: to remove an existing or imminent health and/or safety hazard (see "Eligible Emergency Activities" below); for exterior repairs (see "Eligible Rehabilitation Activities" below); correction of code violations; as well as to make physical improvements, adaptations, or modifications for accessibility, usability and to allow a physically or sensory disabled resident to remain in the eligible dwelling (will be evaluated on a case-by-case).

**All rehabilitation programs are subject to availability of Funding, Program Guidelines, Regulations and Requirements, and Income Guidelines as prescribed by the U.S. Department of Housing and Urban Development (HUD), which are subject to change at any time at the discretion of HUD and may affect homeowner/applicant eligibility and or benefits.**

**ELIGIBLE RECIPIENTS**

Households whose total gross annual income does not exceed eighty percent (80%) of the Area Median Income, adjusted for family size, as established by the U.S. Department of Housing and Urban Development (HUD), at the time of application (see chart below).

Number in Household	1	2	3	4	5	6	7	8
80% AMI	\$42,000	\$48,000	\$54,000	\$60,000	\$64,800	\$69,600	\$74,400	\$79,200

Income guidelines effective as of April 18, 2018

**Additional Eligibility Requirements:**

	All owners of record on the Deed must be occupants of the eligible property, sign the program eligibility and residential loan applications, sign the Deed of Trust, Promissory Note and Contract, and must have their income verified. All owners of record shall be considered Applicants.
	Applicant(s) cannot own any other real estate.
	Household assets, not to include retirement accounts or the value of the eligible property, cannot exceed \$75,000. If the family has net assets, including retirement accounts, in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a percentage of the value of such assets based on the current passbook savings rate, as determined by HUD. For example, if a household has \$10,000 in non-retirement accounts (i.e. checking, savings, CD's, etc.) and \$70,000 in retirement accounts, they would not exceed the \$75,000 asset limit because the \$70,000 in retirement accounts is not counted toward the asset limit. However, the full \$80,000 (retirement and non-retirement accounts) would be multiplied by the current HUD passbook savings rate and that dollar amount, which is considered imputed income, will be added to the household's gross annual income, and the household's income cannot exceed eighty percent (80%) of AMI as indicated in the above chart.
	Household income and assets, equity in the property, as well as the status of the existing mortgage(s), will be reevaluated every 6 months until the Contract is signed in order to establish the households continued eligibility.
	Households that have received prior assistance under any rehabilitation or reconstruction program funded by the Department of Housing and Neighborhood Preservation (DHNP) may be eligible for assistance under this program. However, households that have received a grant

Effective: August 1, 2018

Revised:

previously through the Owner Occupied Rehabilitation Program are not eligible to receive additional Unsecured Grant. A Secured Grant may be available for qualified Owners with repair needs for health and/or safety reasons, such as (but not limited to) HVAC system repair or replacement, plumbing repairs or replacement, electrical system work and needed accessibility modifications to accommodate physically disabled Owners. If Secured Grant funds are provided, they shall be secured by a recorded Deed of Trust in the amount of the grant. The Grant will be forgiven at the end of the fifth (5<sup>th</sup>) year term of the grant as specified in the Deed of Trust. Households are also not eligible to receive Grant assistance under the Owner Occupied Rehabilitation Program a third time, but may be eligible to qualify for a Loan.

**ELIGIBLE PROPERTIES**

Owner-occupied, fee-simple, single-family dwellings.

Owner-occupied townhomes and condominiums may be eligible on a case-by-case basis as determined by the DHNP.

Owner-occupied manufactured homes considered to be real estate as opposed to personal property.

**INELIGIBLE PROPERTIES**

Manufactured (Mobile) homes as determined by state code and titled as personal property.

Properties held as life estates or heir property. The recorded Deed must be in the name(s) of the current owner(s).

Properties with a reverse mortgage (unless the homeowner has an emergency that is covered in its entirety by a grant).

Properties with City assessments in excess of \$225,500.

Properties located in a Clear Zone or Accident Potential Zone (APZ) I or II, as designated on the most current Air Installations Compatible Use Zones (AICUZ) map. Note: properties in a noise zone of 75 DNL or greater may not be eligible for assistance if the homeowner received compensation from the Federal government for "Loss of Value" due to the increased noise levels and change of flight pattern around Oceana Naval Air Station.

**PROPERTIES IN A FLOOD ZONE**

For property where any portion of the property (not just the house) is located in a flood zone, additional restrictions may apply, including proof of flood insurance. Owner(s) will be required to maintain flood insurance on the property for the duration of any lien placed on the property by the DHNP.

**ELIGIBLE EMERGENCY ACTIVITIES**

Correction of health and safety hazards (i.e. electrical, gas, and water) on the house side of the meter.

Repair or replace air conditioning equipment during the summer period of May 16 through September 30.

Repair or replace heating equipment during the winter period of October 1 through May 15 or anytime if "red tagged" by proper authorities. Does not include service calls/routine maintenance (i.e. cleaning furnaces or lighting pilot lights).

Repair or replace water distribution pipes which have damage that has resulted in the need to have water shut off to the house.

Repair or replace well systems including equipment (replacements will be evaluated on a case-by-case basis).

Correction of faulty electrical system equipment on the house side of the meter.

Effective: August 1, 2018

Revised:

	Correction of faulty gas lines and equipment on the house side of the meter.
	Repair or replace the roof/ceiling assembly where there is an existing hazard of collapse (evaluated on a case-by-case basis).
	Repair or replace an inoperative or defective water heater.
	Correction of fireplace and/or chimney defects.
	Repair or replace sewer system or septic system, with collapsed sewer lines or other conditions that hinders property sewage disposal within boundary of lot.
	Accessibility and usability modifications and improvements (evaluated on a case-by-case basis).

#### **ELIGIBLE REHABILITATION ACTIVITIES**

	Roof Repair or Replacement.
	Correction of exterior code violations on the dwelling as cited by Code Enforcement. Any non-cited code violations detected by the Construction Inspector during his inspection must also be corrected in addition to the cited violations.
	Correction of interior code violations on the dwelling related to health and safety as cited by Code Enforcement. Any non-cited code violations detected by the Construction Inspector during his inspection must also be corrected in addition to the cited violations.
	Removal of unsafe or blighted conditions on the eligible property. Detached structures (i.e. sheds, garages, fences, etc.) can only be removed and cannot be repaired or replaced.

#### **INELIGIBLE ACTIVITIES**

	Repairs of a cosmetic nature that do not pose a threat to health or safety.
	Mold remediation whether cited by Code Enforcement or not.
	Detached structures (sheds, garages, etc.) and fencing can only be removed and not replaced.

#### **TYPE OF ASSISTANCE**

##### **EMERGENCY ASSISTANCE**

	Emergency Assistance is available in the form of an unsecured grant up to \$10,000.00. The homeowner will not be required to repay the unsecured grant. Grant assistance may be available a maximum of two (2) times in the form of one unsecured and one secured grant. The DHNP will determine whether or not a requested repair will qualify for the secured grant.
	The secured grant is due and payable in full to the City of Virginia Beach on the 5-year call date, or upon death of the owner(s), or upon the owner(s) vacating, selling or transferring the deeded property, or failure of the owner(s) to maintain the property as their primary residence, whichever occurs first. The secured grant is forgiven at a rate of 20% annually over a period of 5 years.
	If the cost of construction exceeds \$10,000.00, the homeowner may apply for a deferred loan to cover the remaining cost up to the maximum limit for the OORP Program or of the homeowner's available equity.
	If the cost of construction exceeds \$10,000.00 as stated above, the additional assistance is provided in the form of a <b>20-year deferred loan</b> to be secured by a Deed of Trust recorded against the eligible property. A Promissory Note will also be required.
	The deferred loan carries an interest rate of 1% (1% Annual Percentage Rate (APR)) and requires no monthly payments (none will be accepted).
	The deferred loan is due and payable in full to the City of Virginia Beach on the 20-year call date, or upon death of the owner(s), or upon the owner(s) vacating, selling or transferring the

Effective: August 1, 2018

Revised:



	deeded property, or failure of the owner(s) to maintain the property as their primary residence, <u>whichever occurs first</u> .
	The deferred loan (principal and interest) may be paid in full (a lump sum payment) at any time prior to the 20-year call date.

**EXTERIOR REHABILITATION ASSISTANCE**

	Exterior Rehabilitation Assistance is provided in the form of a <b>20-year deferred loan</b> to be secured by a Deed of Trust recorded against the eligible property. A Promissory Note will also be required.
	The deferred loan carries an interest rate of 1% (1% Annual Percentage Rate (APR)) and requires no monthly payments (none will be accepted).
	The deferred loan is due and payable in full to the City of Virginia Beach on the 20-year call date, or upon death of the owner(s), or upon the owner(s) vacating, selling or transferring the deeded property, or failure of the owner(s) to maintain the property as their primary residence, <u>whichever occurs first</u> .
	The deferred loan (principal and interest) may be paid in full (a lump sum payment) at any time prior to the 20-year call date.

**AMOUNT OF ASSISTANCE FOR CONSTRUCTION AND REQUIRED SERVICES**

	The <u>maximum</u> amount of assistance for construction shall not exceed the <u>lesser</u> of \$35,000 or the available equity in the property based on the current assessment or a valid current appraisal of the property (within 3 months of the date of application) at the time of application.
	A <u>minimum</u> of \$1,500 in the cost of construction to the dwelling unit is required (cost of construction is determined as itemized in the cost estimated Work Write-Up).
	A contingency will be part of the contract to cover change orders for repairs of any latent and/or unforeseen defects. The contingency is calculated as 10% of the final pre-construction cost (based on the bid amount), and is counted toward the maximum cost for construction. The DHNP Housing Development Administrator, in their sole discretion, may approve the provision of additional funds when hidden or latent damage is discovered, which exceeds the 10% contingency, and may provide such additional funds in the manner they determine appropriate (i.e. grant or loan).
	If the estimated cost of construction exceeds the lesser of \$35,000 or of the available equity in the property as determined by DHNP, the property will be not be considered for this program.
	The following list of some, but not necessarily all, services that may need to be performed in order to determine eligibility for assistance (there is no charge to the homeowner for these services): <u>Title Report</u> : required in cases where assistance, either in whole or in part, is provided in the form of a loan to ensure that the Applicant(s) has/have fee simple title to the property. <u>Termite/Moisture Inspection Report</u> : may be required depending on the scope of work needed to determine if there is any active infestation and/or wood destroying insects, fungus, or moisture damage. <u>Lead-Based Paint Inspection Report</u> : required only for homes built prior to January 1, 1978 in order to ensure compliance with the Lead-Based Paint Requirements (Title X Regulations). <u>Chimney Inspection</u> : may be required for homes that have fireplace and/or chimney defects. Inspection to be conducted by a Chimney Safety Institute of America (CSIA) certified company. <u>Historical Review</u> : only required for homes built 50 years or more prior to date of the application, in order to ensure compliance with Federal regulations.

Effective: August 1, 2018

Revised:



	Physical Survey: as required by Permits & Inspections.
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<b>TERMS AND CONDITIONS</b>	
	Loan assistance through this program is provided based on the availability of funding and is provided to any eligible individual or household.
	Grant assistance through this program is provided based on the availability of funding.
	After rehabilitation, the identified health and safety hazard(s) must have been corrected.
	The payments on all existing loans (i.e. mortgages and equity loans), including all condominium and/or homeowners association (HOA) fees, if applicable, cannot be in arrears at the time of the program application eligibility and loan approval.
	Real estate taxes must be current at the time of the program application eligibility and loan approval.
	Applicant(s) must allow for all required inspections per the Owner Participation Agreement.
	This program provides assistance for the rehabilitation of existing systems and components. It does not allow for any remodeling. If the property has any non-structural existing code violations, such as inoperable vehicles, grass or weeds in excess of 10", junk, litter or debris, the property owner must eliminate these violations prior to Work Write-Up inspection. Failure to correct/remove these violations within 30 days of written notice may result in the application being denied and will require the applicant to reapply. Detached sheds or garages that do not meet code can be removed under the program but cannot be replaced. Fences in poor repair can be removed under the program but cannot be replaced.
	<b>Maximum Debt-to-Income Ratio to Qualify for a Loan</b> - Applicant(s) must demonstrate sufficient income to meet financial obligations and maintain the rehabilitated property. Therefore, the maximum debt-to-income ratio established for this program shall be <b>50%</b> . The total debt-to-income ratio indicates how much of the applicant's gross income is spent on all of their debt obligations, including mortgage payments, property taxes and insurance if not covered in an existing mortgage, car loans, credit card bills, student loans, child support and alimony, and any other long term debt. The deferred loan provided by the DHNP is not included in the calculation. To calculate the maximum monthly debt-to-income ratio, the applicant's gross annual income is multiplied by 0.50, then divided by 12 (months).
	<b>Bankruptcy</b> – If the homeowner(s) are in an active bankruptcy (Chapter 7 or Chapter 13), they are not eligible for assistance.
	<b>Recording Fees</b> – In cases where assistance, either in whole or in part, is provided in the form of a Secured Grant or a Loan, applicant(s) will be responsible for paying the fees associated with recording the Deed of Trust, and shall provide the DHNP with a money order or certified check, payable to the Clerk of Circuit Court, for the amount of these fees at the time the Deed of Trust, Promissory Note and Rehabilitation Contract are signed. Additionally, if a Power of Attorney is being utilized to sign on behalf of any/all of the homeowners, it is a program requirement that the Power of Attorney must be recorded at the Virginia Beach Clerk of Circuit Court <u>prior</u> to the preparation of any loan documents. It is the responsibility of the homeowner or their Attorney In Fact to have the Power of Attorney recorded.
	<b>Loan Modification</b> – If Home Owner is in the process of a Loan Modification they are ineligible until they have received the Final Approval Letter from their mortgage company and meet all other program eligibility requirements.
	<b>Lien</b> – Please be advised that the DHNP's lien(s) will affect the applicant's ability to refinance the property and/or to borrow money using the property as collateral.
	<b>Pets</b> – All pets are required to be secured in a kennel or locked room during ALL inspections and when work crews are on site for the safety of the DHNP Staff, Contractors, and pets as well. Owner will ensure all residents are aware of policy and comply. Owner will also ensure property is free from fecal debris for ease of access and public health reasons.

Effective: August 1, 2018

Revised:

### **CHECKLIST OF MATERIALS RECEIVED BY APPLICANT**

Please initial next to each applicable item acknowledging that the information has been provided to you in written form and fully explained:

1.		City of Virginia Beach Department of Housing and Neighborhood Preservation Owner Occupied Rehabilitation Program Description (Program Year 2018-2019)
2.		Conflict of Interest Form
3.		Owner Participation Agreement
4.		Privacy Policy, Fair Lending Notice, and Patriot Act Disclosure (as appropriate)

**NOTE:** Each loan application will be evaluated for overall loan cost, assessed/appraised value of the housing, loan amount, and equity prior to any loan approval. Assistance will be denied if it is determined that the transaction is infeasible or is not in the best interest of the City.

**By Signing below, I hereby certify that I have read the above program description for assistance and fully understand and agree with the program requirements**

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
DHNP Housing Specialist

\_\_\_\_\_  
Date

DHNP DOES BUSINESS WITH THE FEDERAL FAIR HOUSING LAW AND SECTION 504 PROGRAM ACCESSIBILITY REQUIREMENTS. DHNP COMPLIES WITH THE FAIR HOUSING ACT AND PROVIDES REASONABLE ACCOMMODATIONS AND MODIFICATIONS TO PERSONS WITH DISABILITIES. DHNP DOES NOT DISCRIMINATE ON THE BASES OF RACE, COLOR, RELIGION, SEX, DISABILITY, FAMILIAL STATUS, NATIONAL ORIGIN, SEXUAL ORIENTATION OR GENDER IDENTITY IN ADMISSION OR ACCESS TO ITS PROGRAMS.



**For further information contact:**

Virginia Beach Department of Housing & Neighborhood Preservation  
2424 Courthouse Drive, Bldg. 18-A  
Virginia Beach, VA 23456-9083  
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