



2022 MISSION 180 Home Improvement Forgivable Loan Program (Kemper Road in Danville, Virginia)

Mission 180 is an initiative of the **Danville Neighborhood Development Corporation (DNDC)** created, in part, to help residential property owners access the resources needed to improve their homes' condition and curb appeal. **Mission 180** will fund a range of improvements to correct deferred maintenance and improve energy efficiency, accessibility, and overall marketability. The goals of the program are to improve Danville's housing supply and to strengthen the surrounding neighborhood.

In 2022, the program's 1st phase will launch on the 100 and 200 blocks of Kemper Road. Both homeowner-occupants and rental property owners on these blocks are invited to apply for a **five-year, forgivable loan of up to \$25,000, secured by a Deed of Trust.**

As needed, the DNDC will also help property owners secure additional grants and low-interest loans to address code deficiencies and needed upgrades inside the homes. Possible grant, forgivable and low-interest loan sources include the City of Danville's federal home repair program and Virginia Housing programs.

Who can apply?

Owners of residential properties...

- located on the 100 & 200 blocks of Kemper Road in Danville, Virginia
- with homeowner's insurance
- who are up-to-date on public utilities & real estate taxes, OR are current on a payment plan with the City of Danville
- who intend to correct any building code violations/citations via the program
- **Qualifying homeowners must agree to own & occupy the home for 5 years & participate in the information sessions listed on the next page.**
- **Qualifying rental property owners must own the home & agree to affordable rent levels for 5 years. Workshops are listed on the next page.**

What services are provided?

- Assistance with determining eligibility & completing the forgivable loan application
- Assistance with identifying essential repairs and improvements & setting the Scope of Work & budget
- Assistance with identifying & applying for other sources of funding to complete all of the necessary improvements listed in the final Scope of Work
- If needed, referral to financial counseling, including foreclosure mitigation/prevention services
- Assistance with selecting & hiring a state-licensed general contractor (GC) to complete the work
- Monitoring your home's rehabilitation
- Processing GC payments

Contact the Danville Neighborhood Development Corporation for more information and application assistance:



MISSION 180
Repair • Rebuild • Revitalize

Executive Director

Steve Harger

Construction-Rehab Manager

🌐 DanvilleNDC.org ✉ Repair@DanvilleNDC.org ☎ 434-799-5099

📍 **Office:** 126 Sutherland Ave., Danville, VA (please call ahead)

Office Hours: Call to make an appointment



What repairs are eligible?

- Roof, siding, foundation (minor), & masonry
- Driveway resurfacing or replacement
- Porch/deck & stair repair
- Window & door repair or replacement
- If economically & structurally feasible, adaptations allowing access to & easier mobility within the home
- Landscaping & tree/bush trimming
- Remediation/abatement/mitigation of environmental hazards, e.g. lead-based paint, mold, & radon
- Fixtures, plumbing, sewer (minor), & waterline repairs & replacements
- HVAC system & water heater repair or replacement
- Electrical repairs
- Other repairs, improvements, & upgrades related to health, safety, quality of life, & curb appeal

What is the approval process?

- Apply online (scan and email), by appointment at the DNDC's office, or by mail to P.O. Box 3549, Danville, VA 24543.
- The Executive Director will review your application and may request more information regarding your household income. Although there are currently no income restrictions to qualify, household income and composition information is requested as a requirement of foundations/lenders who may provide more dollars for improvements.
- Execution of Deed of Trust agreements required.
- The Construction-Rehab Manager (CRM) will make an appointment with you to review your improvement requests, inspect your home for other needs to be addressed, prepare a Scope of Work, and estimate the total cost.
- If necessary, the Executive Director will help you identify & secure additional resources to fund all needed improvements.
- The CRM will assist you in finalizing the scope of all work to be completed based on available funds; assist you with reviewing & selection of the general contractor (GC), and negotiating GC bid(s) and the final contract.
- The CRM will assist you with renovation management by inspecting work underway, processing requests for payment, and closing out the rehab process.
- All submitted information will be kept confidential.

Learning Opportunities: **Best Practices in Home Owning & Landlord Training Programs**

Call the DNDC at 434-799-5099 to register. Visit the DNDC website (DanvilleNDC.org) for details, dates & registration. Monthly sessions begin March 2022.

Homeowners	Rental Property Owners & Managers
(1) <i>Preventative Home Maintenance</i> (2 parts)	(1) <i>Best Practices in Property Management</i>
(2) <i>The Do's & Don'ts of Hiring a Contractor</i>	(2) <i>Rental Property Maintenance</i> (2 parts)
(3) <i>Foreclosure Mitigation</i> (Only if needed, Telamon Corporation provides this service.)	(3) <i>The Virginia Residential Landlord & Tenant Act</i>