

Housing Resources for Homeowners



Brush Up Nampa

The annual Brush Up Nampa volunteer event is scheduled in early June of each year. Join your family, friends and neighbors to form a team and help paint homes for an elderly and/or disabled citizen of Nampa!

Volunteer efforts are a wonderful and fulfilling way to give back to your community. The City of Nampa is striving to foster an environment that thrives on community involvement. Form a team and become an active participant today.

Rake Up Nampa

The annual Rake Up Nampa volunteer event is scheduled in early November of each year. Join your family, friends and neighbors to form a team and help rake up leaves for an elderly and/or disabled citizen of Nampa!

Volunteer efforts are a wonderful and fulfilling way to give back to your community. The City of Nampa is striving to foster an environment that thrives on community involvement. Form a team and become an active participant today.

Housing Repair & ADA Modification Loan Program

The City of Nampa offers assistance to qualified homeowners needing immediate help with emergency and critical needs or ADA modification home repairs that meet HUD Housing Quality Standards and the City Housing Codes.

- Homeowner income must not exceed 80% of Area Median Income
 - Income guidelines found at: <http://www.cityofnampa.us/pages/department-portal.php?deptid=30>
- Home repair loans range from 0%-3% interest based upon income
- Some loans are deferred until the home is sold, title is transferred, or owner no longer lives in the home
- Contact the Community Development staff today to find out what rate you might qualify for

USDA-RD: 504 Repair Loan/Grant Program www.rurdev.usda.gov/id (208) 454-8691

Home repair assistance program in rural communities including Ada, Boise, Canyon, Gem, and West Owyhee Counties

CCOA Weatherization Program (208) 459-0065

Eligible applicants will receive a home energy audit by a trained state certified member of the Weatherization team. Windows, doors, unsafe electrical conditions, and furnaces may be addressed under this program. This is a grant program and all must meet income guidelines. Not restricted to City of Nampa.

Community Resource Guide

Moving to Nampa? Starting a Business? Need Social Services? Looking for youth activities, service clubs or recreational opportunities? The Nampa Community Resource Guide may be able to help. The City of Nampa has developed a Community Resource Guide to assist Nampa residents, businesses, and those interested in moving to Nampa in locating common City services and human service.

Foreclosure Intervention

For further information and links to community resources, please visit our website at www.cityofnampa.us and follow the links to Community Development – a division of Economic Development.

To learn more about any of these programs please contact Community Development staff at community@cityofnampa.us or 208-468-5472.

Are you at Risk of Foreclosure? Do you own your home and has your income changed or the value of your home decreased? You may qualify for the Obama's Administration Making Home Affordable Program to modify or refinance your mortgage, visit www.makinghomeaffordable.gov for more information. You can also speak to a foreclosure avoidance counselor at no cost to you. Locate a HUD sponsored foreclosure avoidance counseling agency near your: <http://www.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm>

- Beware of Foreclosure Rescue Scams – Help is free.
- Idaho Department of Finance offers a foreclosure prevention resources web page with several links to helpful websites. <http://finance.idaho.gov/Mortgage/ForeclosureResources.aspx>
- The most important single thing you can do is to contact your lender early - waiting until late in the foreclosure process to make initial contact will limit your options. You do not need to be 90 days late to receive assistance.
- The Idaho Attorney General's office also offers information on their website regarding foreclosure information
- Foreclosure Prevention and Foreclosure Scams: How to Tell the Difference manual. <http://www.ag.idaho.gov/publications/consumer/ForeclosurePreventionandScams.pdf>

Don't lose your home! Here is some guidance on default and foreclosure prevention.

- Housing counseling agencies: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>
- Attorney General's office: <http://www2.state.id.us/ag/index.htm>
- Legal assistance: <http://www.hud.gov/local/id/library/legalaid.cfm>
- Office of Consumer Protection: <http://www2.state.id.us/ag/consumer/index.htm>
- Idaho statutes on liens, mortgages, and pledges: <http://www.legislature.idaho.gov/idstat/Title45/T45.htm>

Lead-Based Paint

Lead-based paint was heavily used in homes built before 1960, but was phased out of paint in 1978. In Nampa a little under 10,000 homes were built prior to 1978, of which approximately one-half of those being built prior to 1960 (U.S. Census 2005). Most commonly found on windows, trim, doors, railings, columns, porches and exterior walls. Renovation, repair and painting disturb paint can create a lot of dust that may contain lead. Children, particularly younger than six, are most at risk from lead. Through normal hand-to-mouth activities, children may swallow or inhale paint chips or dust from their hands, toys, food, or other objects. A simple blood test can determine if you or your child has lead poisoning. Health effects of lead in children can include behavioral and learning problems (hyperactivity), slowed growth, hearing problems, headaches and damage to the brain and central nervous system.

Fair Housing

The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender/sex, familial status and disability. The Fair Housing Act covers most types of housing including rental housing, home sales, mortgages, and home improvement lending and land use and zoning. To file a complaint contact HUD / Fair Housing and Equal Opportunity Office at Toll-free: 1-800-877-0246 or online at: http://portal.hud.gov/hudportal/HUD?src=/topics/housing_discrimination

MISSION

The City of Nampa will deliver inspired and progressive public services to enhance the quality of life for its diverse community by upholding the public trust with integrity, while embracing family values, rich cultural traditions, and community partners.

For social services that may help meet your family's needs, review the City of Nampa Resource Guide at: www.cityofnampa.us/pages/cityinformation.php. The link to the .pdf version is located at the bottom of the webpage.