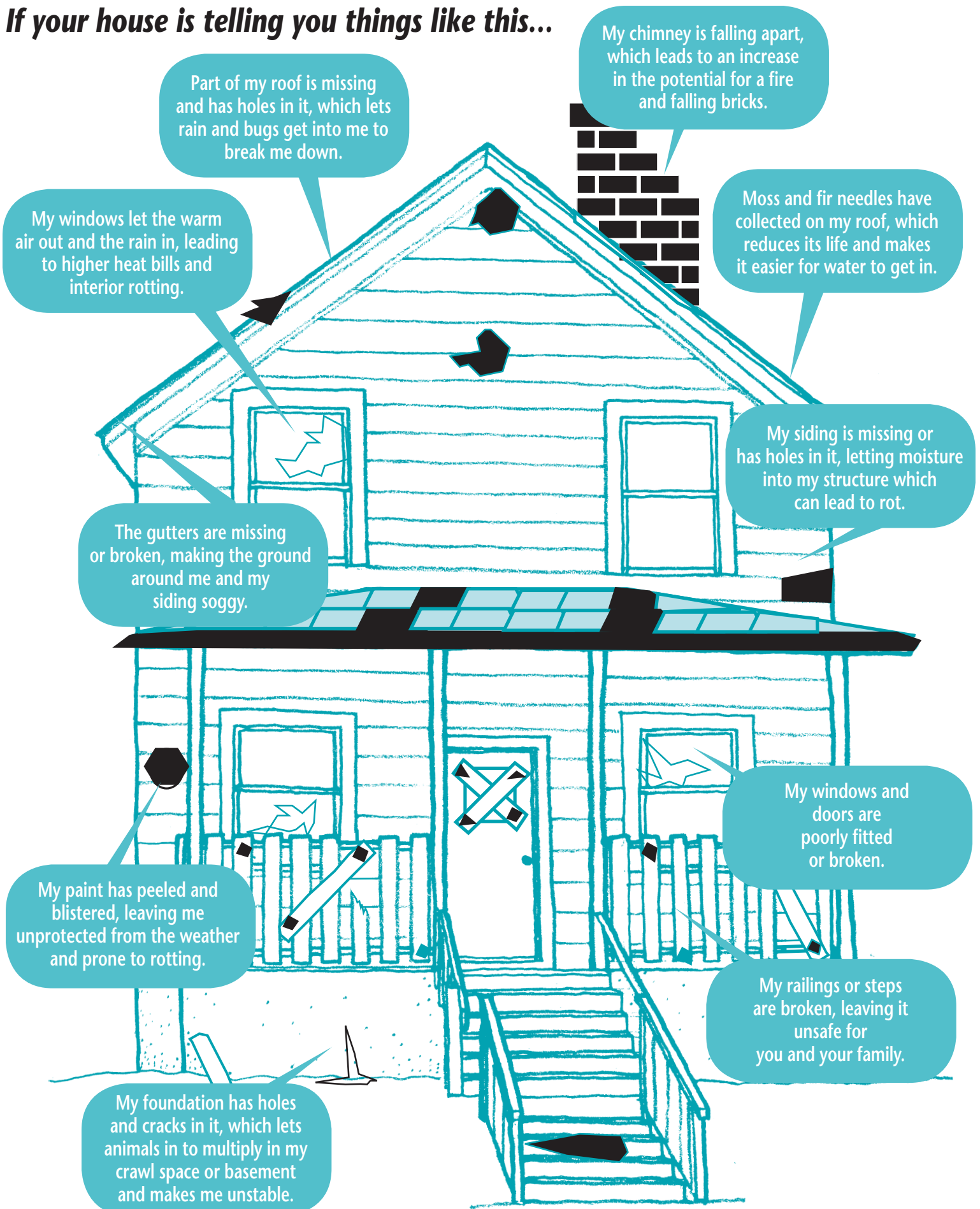


What is your house telling you?

**If your house
could talk,
it would tell you:**

*“Take care of me,
and I will take
care of you.”*

If your house is telling you things like this...



you may want to look inside for assistance.

more information

Lack the know-how?

resources for you to check out

- Visit your local home improvement center for How-To demonstrations and do-it-yourself literature on: roofing repairs, exterior painting, foundation repairs, preventing wood rot, fixing stairs and railings, weather-stripping and caulking, and replacing broken windows.
- Search the Internet for home improvement or home maintenance/repair topics.
- The City of Tacoma can help get your improvements off to a good start with the "Built Right from the start" program. Your building permit buys more than just an inspection; it provides you professional prompt coaching on your project. Call the City at **(253) 591-5030** for more information.

Tacoma Crime-Free Housing Program

A two-day seminar gives you the know-how to better protect your rental property and educate yourself and your residents in crime prevention techniques. You'll learn about fair housing issues, changes in landlord/tenant laws, gang/drug lab awareness tips, tenant screening, minimum building and structure codes, fire codes, techniques of crime prevention through environmental design, and more. Plus get a manual packed with sample leases, and highlights of all the presentations.

To register and/or get more information on the program call **(253) 591-2008**.

Not enough time?

hire a professional

Taking the time to hire a reputable contractor can assure that you get quality work for your home repairs and/or renovations at a fair price. Here are some suggestions:

- Call the State Department of Labor and Industries' toll-free hotline at **1-800-647-0982** to make sure your contractor is properly licensed and bonded.
- Ask friends and neighbors for references. Ask your contractor for reference from past customers.
- Get at least three bids for the work. Most contractors will provide bids at no cost to you; be sure to ask when you request a bid.
- Make sure you understand any contract you sign, and never sign any contract that doesn't specify what work will be done, the charges, when work will begin and how long it will take.
- Be sure that proper permits are obtained. Permits fees vary based on the scope of work. Call the Building and Land Use Services Permit Counter at **(253) 591-5030** for specific information.
- Ask for a provision in the contract so that you make your final payment after Public Works completes its inspection and accepts the work.

For more information call the Master Builders Association of Pierce County at **(253) 272-2112**.

Short on money?

housing improvement programs

Neighborhood Preservation Program

The program provides loans up to \$65,000 for code related repairs to owner-occupied homes within the city limits of Tacoma. Code related repairs are those items that adversely affect the health and/or safety of the person(s) living there; or items that if not repaired, cause the house to continue to deteriorate over a period of time. The loans are up to twenty years and have interest rates of 0%, 4% or 6%.

Major Home Repair

If you or someone you know has a disability, is elderly and/or very low income, this program may be able to repair or replace a heating system, roof, sewer, an unsafe electrical service, carpentry or inside plumbing. Loans with no interest and no payments are available to qualified individuals for these repairs. For additional information on the above home repair programs call the City of Tacoma Economic Development Department at **(253) 591-5230**.

Minor Home Repair

Are you disabled or elderly and have a very low income? This program may provide up to \$400 for the repair or replacement of inexpensive components of your home like; a water heater, faucet set, a handrail, or other minor repairs that are not a serious hazard but need to be fixed to prevent further damage or failure. Call Metropolitan Development Council's Home Repair Line at **(253) 591-7020** for more information.

ReHarvest Center

ReHarvest Center focuses on dismantling buildings and salvaging reusable product. Items reclaimed include (but are not limited to) beams, dimensional lumber, cabinetry, doors, windows, masonry, fixtures, trim, landscaping, architecturally sensitive and historically significant items. Recovered materials are made available for reuse at their used building materials retail facility. Pricing is generally based on 40-60% retail value for standard materials. Call **(253) 531-5845**.

Blighted Structures Abatement program

This program assists low/moderate income seniors and persons with physical disabilities in eliminating blighted outbuildings and fences. Family members and volunteers provide some of the actual labor while the program covers dumpster and disposal fees. Call Tacoma CARES at **(253) 591-5634** for information.

Home Weatherization Grant Programs

If you are a homeowner served by Tacoma Power and if your home was built before 1988 and you have permanently installed electric heat, you may qualify for a grant to insulate your home. Low income renters may also apply for this program with your landlords permission. Call **Tacoma Power at (253) 502-8363** for more information.

Metropolitan Development Council has a weatherization grant to assist in reducing utility costs. Certain income conditions apply and you must reside in the City of Tacoma. Call them for information at **(253) 593-2336**.

Paint Tacoma-Pierce Beautiful

Paint Tacoma-Pierce Beautiful paints the homes of low-income seniors and low-income disabled in our community. The painting is done by volunteer crews which have technical advisors and do a good job. The homeowner's family is encouraged to assist if possible. There is **no cost** to the homeowner. Please call **(253) 383-3056**.

housing improvement loan programs

Zero Interest Loan Home Insulation

If you have electric heat Tacoma Power can provide you with a free home energy check to evaluate your home's energy efficiency and can then help you weatherize your home. Measures include ceiling, wall, and floor and duct insulation and replacement windows. A zero-interest loan may be available for the costs if you have a good payment history with the utility. Call Tacoma Power at **(253) 502-8363**.

Sewer Conservation Loan Program

Low interest loans for sewer conservation projects, which may include repair/replacement of residential side sewers. Call Wastewater Management at **(253) 502-2164** for more information on this program.

FHA Reverse Mortgage Program

With this program you may be able to use the equity in your home, live in it at the same time, and make no payments on the loan. It can be used for home repairs, remodeling, pay-off of current mortgages, paying property taxes, and many other essential needs. The homeowner always retains title to the property and the loan may be repaid at any time. The loan it is not classified as income so it does not impact your Social Security benefits. No repayment is needed until you no longer occupy the home as your principal residence. Call Pierce County Community Services at **(253) 798-6936** to learn about the program.

Financial Institution Loans

If you do not qualify for the low-income housing programs mentioned above, the equity in your home may allow you to qualify for various loans through your local financial institution.

- Use a financial institution you are familiar with.
- Check with at least two, to compare their programs.
- Ask them for a good faith estimate and choose a program that best suits your needs.

Down Payment Assistance

Do you wish you could own your own home, but don't have the money for down payment and closing costs? There are various private and public programs available. Contact the City of Tacoma **(253) 591-5219** or your local financial institution for private funding.

Looking for maintenance dollars?

These programs can help

Utility Discount Rates

Special utility discount rates are available to qualified low income customers 62 years or older and disabled customers receiving disability income. Tacoma Power, Tacoma Water, Sewer Utility provide a 25 percent discount and Solid Waste Utility provides a 30 percent discount (1/04). To apply, contact South Sound Outreach Services at **(253) 593-3499**.

Budget Billing Plan

You may find household budgeting easier with smaller monthly utility payments, rather than larger bimonthly payments. All your City of Tacoma utility services are included in the payment amount. Your monthly bill is based on your billing history with Public Utilities, and the amount is adjusted every four months to accurately reflect electricity and water use or rate changes. Please call the Customer Service Section at **(253) 502-8600** for more information.

Debris Removal

The Call-2-Haul program is offered to residents of Tacoma living in single family homes or duplexes as a free service. Each household is allowed pick up of up to three large items and household debris up to two times a year. For more information on what can be collected or to schedule a pick up call City of Tacoma Solid Waste Management at **(253) 573-2468**.

Vehicle Donations

Do you have a used vehicle on your property that you need to move? Then donate it to the one of the agencies listed below. They will arrange for a free pick up and you may qualify for a tax deduction too. A few conditions apply.

- Catholic Community Services at **1-800-499-5979**
- National Kidney Foundation at **1-888-3-KIDNEY**
- Washington Council of the Blind at **1-800-576-2956**

Free Smoke Detectors

The Tacoma Fire Department has free smoke detectors available for senior citizens and low-income citizens who own homes in the cities of Tacoma, Fife and Fircrest. Call the Tacoma Fire Department Fire Prevention Bureau at **(253) 591-5740**.

What is in it for you?

Beside the benefit of increased property values, there are also monetary incentives for property improvement:

Permit Fee Waiver

The City of Tacoma Public Works Department waves permit fees if you are a Senior citizen (62 or older) or are disabled and qualify for the property tax reduction rate under the State of Washington income guidelines.

Call Building and Land use Services at (253) 591-5030 for more information.

The Tacoma Special Valuation Program

The property must be listed on the Tacoma Register of Historic Places and the rehabilitation must maintain or restore the buildings historic appearance. The property tax increase from the improvement is deferred over a

ten-year period. For additional information call the Tacoma Historic Preservation Office at (253) 591-5220.

Tax Exemption For Home Improvement

This law was passed to allow homeowners a three-year tax break in order to pay on any loan associated with a home improvement project. Call the Pierce County Assessor/Treasurer's office at (253) 798-7145 for an application prior to the completion of the improvement. www.com.pierce.wa.us

The Federal Investment Tax Credit Program

This program is for non-owner occupied properties. About twenty per cent (20%) of the rehabilitation costs can be used as a tax credit for personal or corporate income taxes. Call the State Office of Archaeology and Historic Preservation at (360) 407-0752 for more detailed information on the program.

Property Tax Relief for Seniors and Disabled

Property Tax Deferrals

Your annual household income may not exceed income limits and you must be 61 years old in the year you have applied or be disabled. The guidelines specify that the postponed (deferred) taxes and/or special assessment, plus interest, becomes a lien in favor of the state until the total amount is repaid. The home must be your principal home, and you must repay the deferred amounts when the property is transferred, you pass away, or you no longer permanently reside at the residence.

Property Tax Exemptions

This program freezes the value of your residence as of January 1 of the initial application and provides you with a reduction in your property taxes. The assessor will continue to establish the market value of the property, however, you will be billed yearly for the taxes on the frozen value. There is no pay back of the property tax exemptions. To qualify for an exemption, your annual household income may not exceed income limits and you must be 61 years of age in the year you have applied or be disabled.

For information on the above two programs call: Pierce County Assessor/Treasurer's Office at (253) 798-7105 or Senior Information and Assistance at (253) 798-4600.



Tacoma Power
Energy Services
3628 South 35th Street
Tacoma, WA 98409-3192
www.tacomapower.com

PWK 4056 0008 8x11 (12/03) t



City of Tacoma Public Works Department
Building and Land Use Services
747 Market Street, Room 345
Tacoma, WA 98402-3701
www.cityoftacoma.org