

# HOUSING REHAB

Basics  
vs.  
Best Practices



VIRGINIA DEPARTMENT OF HOUSING  
AND COMMUNITY DEVELOPMENT  
*Partners for Better Communities*

A black and white photograph of a forest path that splits into two directions. The path is covered in fallen leaves and leads through a dense forest of tall, thin trees. A teal rectangular box is overlaid in the center of the image, containing the text "Forks In The Road" in white. The overall mood is contemplative and suggests a choice or a fork in the road.

## Forks In The Road

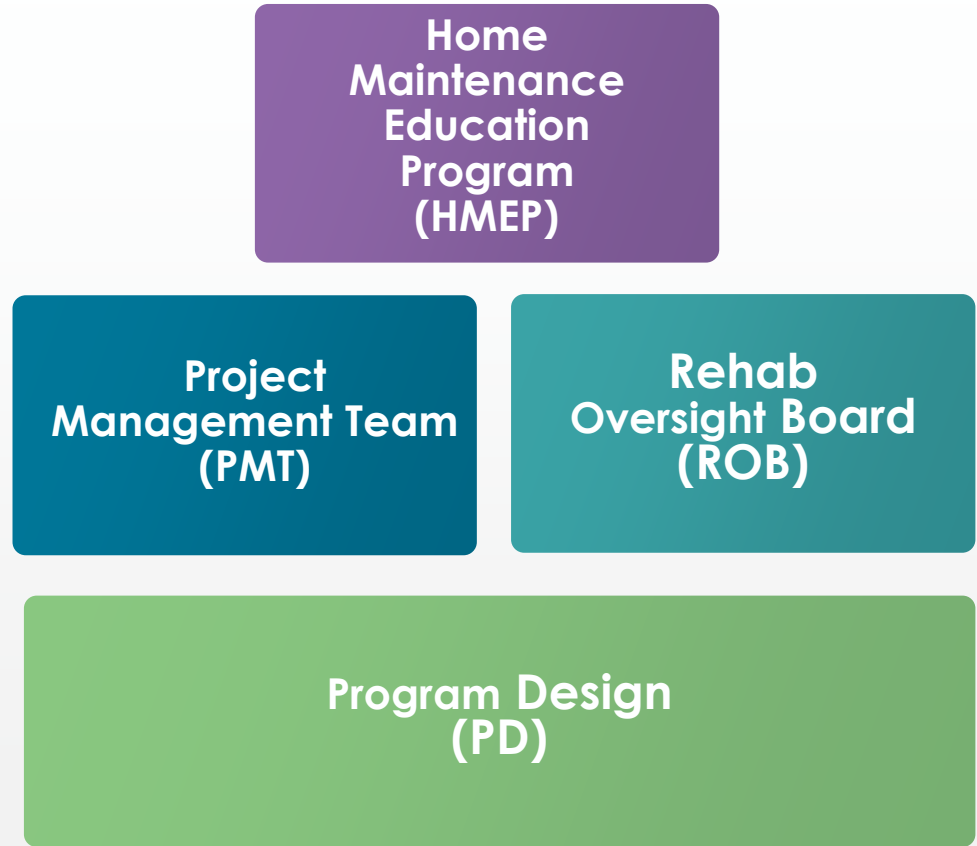
An aerial photograph of a starburst road intersection with multiple asphalt roads radiating from a central point, set against a green grassy background. In the center of the intersection is a circular logo with a teal border containing the letters 'VS' in a bold, black, sans-serif font. Two white rectangular boxes with teal borders are positioned at the top and bottom of the image, containing text.

**BASIC**  
getting there

**BEST PRACTICES**  
**'how'** you're getting there



# YOUR ROADSIDE KIT



# THINK OUTSIDE THE BOX

Low-to-Moderate Income (LMI)

Forgivable Loans

Prioritization and Ranking

VA Public Procurement Act (VPPA)

Sources of Funds (SOF)

Home Maintenance Education  
Program (HMEP)

# DETOUR

HOMEOWNERS' HAZARD NSURANCE

BUILDERS RISK INSURANCE

# FILES ARE YOUR MILE MARKERS

What is required vs. making a system work for you?

## Basic

What does the manual say?

“shall maintain accurate, complete, and orderly documentation of CDBG-funded activities”

## Best Practice

What system is easily accessible and information available on a daily basis?

CAMS  
shared cloud files  
binders for households

# BASIC

Complete An Application



Prepare Them



Ensure  
Comprehension



Customize the Form

# BEST PRACTICE

It's an interview, so make the most of this opportunity!

Score: \_\_\_\_\_

## APPLICATION FOR HOUSING REHABILITATION ASSISTANCE

PERSONAL INFORMATION

Address: \_\_\_\_\_

Work: \_\_\_\_\_ Other: \_\_\_\_\_

Home ownership?  Own  Rent  Recorded Life Estate  Heir Property

Applicant Name: \_\_\_\_\_

Yearly Cost: \$ \_\_\_\_\_

HOUSEHOLD COMPOSITION (List each individual living in dwelling)

Relationship to Applicant	Occupation	Age	Sex
Self			

## BASIC: PRELIMINARY TITLE OPINION (PTO)

“They might as well have teeth  
'cause they can come back to  
bite you.”

# AFFORDABLE HOUSING IS OUR DESTINATION

What are some alternate routes?

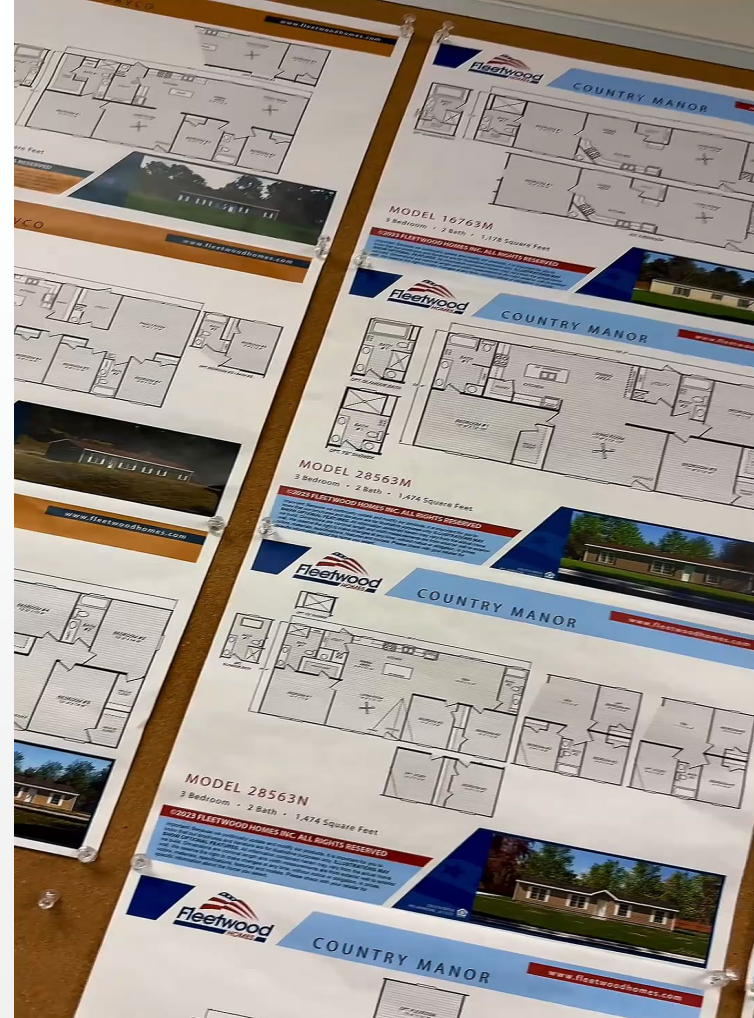
## Basic

New Stick-Built  
Rehab Existing  
Permanent Relocation

## Best Practice

Manufactured Housing  
Modular Housing

# The Destination: Manufactured



# The Destination: Modular



BEFORE



MARION, VA



# KNOWING YOUR ROUTE

## What To Take Into Consideration



# DIFFERENT PATHS

SAME DESTINATION



 **GRANT FUNDING**

 **PARTNERS**

 **CONSTRUCTION**

 **HAPPY FAMILY**

**WARM. SAFE. DRY.**

DHCD Manual - Chapter 9 and appendices

CDBG 2026 Program Design Manual

[www.dhcd.virginia.gov](http://www.dhcd.virginia.gov)

# THANK YOU



**VIRGINIA DEPARTMENT OF HOUSING  
AND COMMUNITY DEVELOPMENT**  
*Partners for Better Communities*

**Deana Stoddard  
Program Administrator**

468 East Main Street, Suite 300B

Abingdon, Virginia 24210

804-652-9013

[deana.stoddard@dhcd.virginia.gov](mailto:deana.stoddard@dhcd.virginia.gov)