

Summary Explanation of HOP Program Property Standards

Federal law requires homes purchased with federal assistance to be decent, safe, sanitary, and in good repair. What does that really mean?

The dictionary defines decent as follows: conforms to a recognized standard; respectable; adequate; suitable. Federal law identifies two standards HOP houses have to conform to at a minimum. First, HOP houses have to meet the standards of the City's Minimum Housing Code. Second, HOP houses cannot have any conditions that would be prohibited in a federal housing complex.

These combined requirements set the minimum standard for a house that is fit for human habitation. Most people hoping to buy a house are looking for a house that is at least a little better than that. So, the HOP program sets somewhat higher standards that are based on looking at a long list of specific conditions. No house is perfect. There is something wrong with every house. HOP program standards seek to identify that point for each item where less than perfect crosses over into too bad to accept.

Safe and sanitary are both defined for HOP program purposes to mean the absence of anything that can cause occupants harm. That covers a lot of territory--anything from falling ceilings to unsafe electrical wiring to a wobbly stair rail to hazardous mold to deteriorated lead paint.

Good repair is defined for HOP program purposes to mean the particular component or system in question

- a. Performs all the functions it was originally intended to perform;
- b. Performs those functions smoothly and efficiently without unusual effort or attention by the home owner;
- c. Is not damaged or weakened from its original condition in a significant way;
- d. Does not present a health or safety hazard; and
- e. Is not affected by conditions that are likely to cause it to deteriorate more rapidly than under normal wear and tear.

There is one other standard that is applicable to the HOP program. The house must be affordable. The reason the program exists is to help low and moderate income home buyers get into and stay in homes they can afford. Affordability is determined by more than just the purchase price and the monthly mortgage payment. Houses must remain affordable if the buyers are to be able to keep the home over time. There are several factors that contribute to the ongoing affordability of a home. These include the cost of utilities, the cost of routine maintenance, and the cost and timing of major repairs.

The HOP inspector takes all these factors into account when a house is being inspected for the program. The inspector may require the correction of conditions that will likely lead to unnecessarily high utility bills. The inspector may require houses with unacceptable levels of deferred maintenance to be repaired. The inspector will also consider the age and condition of major systems and components in the house. The inspector may require the replacement of systems and components such as heating and air conditioning systems and roofs so that buyers are not saddled with unexpected major expenses during the period of affordability.