

Clackamas Homebuyer Assistance Program (CHAP)

The house must be in good physical condition!

Use this guide to ask the right questions before you make an offer to purchase.

The house and all structures on the property must be in good condition and meet certain property standards to qualify for a CHAP loan. A Rehabilitation Specialist from Clackamas County Community Development Division (CD) will inspect the home with a focus on the items listed below. The purpose is to determine that the home meets minimum housing quality standards and is not a substitute for the required full home inspection by an Oregon licensed inspector.

- All deficiencies noted by the Clackamas County Housing Rehabilitation Specialist during our inspection must be corrected prior to loan closing.
- Federal & state lead based paint rules apply to any structure on the property built before **1978**.

EXTERIOR	
<i>All surfaces and buildings on the property must be sound and free from hazards</i>	
EXTERIOR ITEMS	QUESTIONS
Detached Structures	Are detached garages and structures including fences in good condition and free from structural, electrical and lead based paint hazards?
Driveways & Walks	Are they in good condition? Are there tripping hazards?
Decks & Porches	Are porches and decks in good structural condition? Are there defective painted surfaces such as peeling, chipping, flaking paint? Railing required if more than three feet off ground.
Dry Rot	Are all areas – foundation, roof, fascia, soffits, and siding – free of rot?
Electrical	Are there hazards such as exposed connections or surface mounted wiring? Is there a ground rod present? Are there exterior lights and switches at each exit?
Exterior Paint	Is paint peeling, chipping or flaking? Are there paint chips on the ground? Are painted fences peeling or flaking? NOTE: If repairs impact a painted surface on a structure built before 1978 , an Oregon-certified lead renovator must perform the work and a Lead Based Paint Clearance report must be obtained from an Oregon-licensed Risk Assessor.
Foundation	Is the existing foundation in good condition? Are there large cracks or deteriorated areas? Is there crawl space clearance, ventilation, access, and a vapor barrier?
Garbage or Debris	Does garbage or debris pose a health or safety problem?
Pests	Did the pest & rot inspection indicate an infestation problem?
Roof/ Gutters/Chimney	Are roof and gutters in good condition? How old is the roof and how many layers exist? Is the chimney and chimney cap in sound condition?
Stairways - Landings	Are there proper handrails and/or guardrails and are they securely attached? Are all stairs adequately illuminated? Are the stairs tripping hazards?
Windows & Doors	Are windows and doors in good condition and operable? Do the doors and windows lock? Is the glass and caulking in good condition?

INTERIOR <i>All surfaces and fixtures must be sound and free from hazards</i>	
INTERIOR ITEMS	QUESTIONS
Bathroom	Do all fixtures work? Are they leaking? Are toilets stable? Are floors soft or sagging? Is there a working fan or window for ventilation? Is there an electrical outlet?
Doors	Are interior doors present and operable?
Electrical (general)	Is there a cover with no open holes on the breaker panel? Are there ground fault protected circuits in the breaker panel? Are there exposed electrical connections, surface mounted wiring or missing light bulbs and cover plates?
Flooring/walls/ceilings	Are they good condition? Are floors soft in areas indicating possible rot or structural damage? Are there tears, cuts or tripping hazards in floor coverings?
Heating	Is the primary heat source in good working order? Does it provide heat to all bedrooms and living areas? Is it vented properly? If there is a secondary heat source such as a woodstove or pellet stove, has the stove and installation been approved?
Interior paint	Are there defective painted surfaces such as peeling wall or ceiling paint? Are there painted doors, shelves, window sills, floors, or windows? NOTE: If repairs impact a painted surface on a structure built before 1978 , an Oregon-certified lead renovator must perform the work and a Lead Base Paint Clearance report obtained from an Oregon-licensed Risk Assessor.
Kitchen	Is there a working stove and refrigerator present? Do all exiting appliances and fixtures work? Are the countertop and plumbing fixtures in good condition? Is there a range hood and is it vented to the exterior?
Plumbing/septic/sewer	Is the plumbing system working, vented, drained and trapped with shut-offs to all fixtures? Is system constructed with approved piping materials and fully connected to the main drain system? Has the main sewer line been "scoped"? If there is a septic system, has the septic tank been pumped recently? If there is a well, how deep is the well and has the water been tested?
Smoke detectors	Are there working smoke detectors on all levels? If gas appliances are present, is there a CO detector installed?
Stairs	Are stair step height even? Are handrails & guardrails present and securely attached?
Water Heater	Is water heater installed in an approved location and strapped? Is there a temperature pressure valve with a drip leg piped to an approved location?
Windows	Are windows operable, locking and weather-stripped? Is there proper egress opening for bedrooms?

OCCUPANCY: The house must be large enough to accommodate the size of the household.

CD follows the applicable occupancy guidelines and standards set by the Housing Authority of Clackamas County. The general rule of "two persons per bedroom plus one additional person for the unit" can be calculated as follows:

Number of Bedrooms	Maximum Persons\Unit
0 BR	1
1 BR	3
2 BR	5
3 BR	7
4 BR	9

Minor exceptions can be made within the guidelines on a case-by-case basis. Unborn children are not counted.