

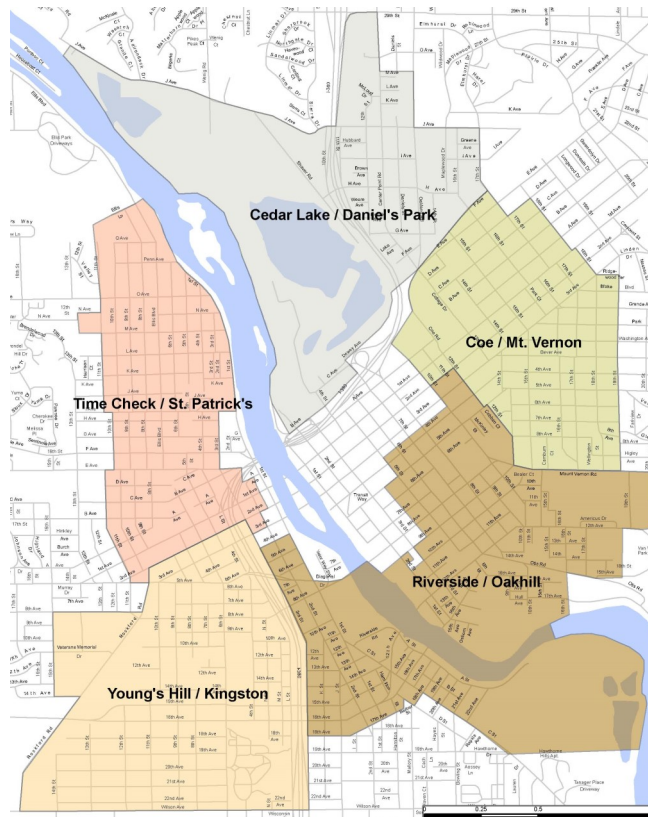
BASIC STEPS:

1. **Initial Application:** An initial application is submitted and property is reviewed for eligibility. An initial inspection will be performed to ensure the property is eligible.
2. **Financial Qualification:** A financial review will occur to determine if the household meets the CDBG income guidelines. A project must be under contract within 6 months of the financial qualification.
3. **Inspection and Scope of Work:** An inspection is completed to determine what work needs to be completed. A scope of work is developed off the inspection.
4. **Environmental Review:** All projects must comply with federal environmental requirements. The environmental review process can take up to 60 days.
5. **Bid Process:** Bids will be advertised and solicited. City staff will assist with bidding process.
6. **Contractor Selection:** Once bids are received. Homeowner and City staff review the bids and select a contractor.
7. **Contract Signing & Project Start:** The homeowner signs an agreement with the City and a contract with the contractor. The City then gives the contractor the right to proceed.

Property Lien

A property lien is placed on the property for 10-years following project completion. The property must remain the primary residence of the participant and cannot be sold, transferred, vacated or used as a rental property during the 10-year lien term. The property lien forgives 10% annually until fully forgiven.

CDBG Core Neighborhoods



City of Cedar Rapids
Housing Services
101 First Street SE
Cedar Rapids, IA 52401

Leland Hoeger
l.hoeger@cedar-rapids.org
319-286-5179



COMPREHENSIVE REHABILITATION PROGRAM

Assisting low- to moderate-
income, owner-occupied
homeowners achieve safe, decent
and sanitary housing

2023-2024

The City of Cedar Rapids **Comprehensive Rehabilitation Program** purpose is to assist low- to moderate- income households to:

- make needed repairs to their homes
- reduce lead-based paint hazards
- preserve the affordable housing stock

The Comprehensive Rehabilitation Program addresses:

- lead-based paint hazards
- code corrections
- safety issues
- nuisance notices
- elderly and handicapped access issues

Project costs are allowed up to \$23,500 for non lead-based paint activities or 50% of the pre-rehab assessed property value, whichever is lower and a total project cap of \$35,000. Actual amount subject to inspection by Housing Rehabilitation staff.

Program Availability

Applications will be accepted on a first-come first-serve basis. Apply via the online application portal from the website.

Additional program guidelines apply.
 More information can be found at
www.CityofCR.com/Housing

Income & Asset Eligibility

The maximum program income limit is 80% AMI, based on household size, shown below. Assets (checking, savings, etc.) may not exceed \$50,000 in non-retirement funds.

Area Median Income (AMI) Limit Effective 6/15/2023			
Household Size	50%	70%	80%
1 person	\$33,150	\$46,410	\$53,000
2 person	\$37,850	\$52,990	\$60,600
3 person	\$42,600	\$59,640	\$68,150
4 person	\$47,300	\$66,220	\$75,700
5 person	\$51,100	\$71,540	\$81,800
6 person	\$54,900	\$76,860	\$87,850
7 person	\$58,700	\$82,180	\$93,900
8 person	\$62,450	\$87,430	\$99,950

Homeowner Project Contribution

Depending on the household income and assets, the homeowner may be required to contribute a percentage toward the costs.

% AMI (see chart above)	Total Non-Retirement Assets		
	\$0 - \$15,000	\$15,001 - \$25,000	\$25,001 - \$50,000
0-50%	0%	1%	2%
51-70%	1%	3%	5%
71-80%	2%	5%	10%

*Homeowner maximum contribution \$3,500

Property Eligibility

- Homes must be built prior to 1972
- Homes must be located within the five City of Cedar Rapids core CDBG neighborhoods which include Timecheck/St. Patrick's, Riverside/Oakhill, Coe/Mt. Vernon, Cedar Lake/Daniel's Park and Young's Hill/Kingston. (See map on back of brochure or at www.CityofCR.com/Housing)
- Homes located in the 100-year flood plain are not eligible
- The current assessed value of the land and structure must be less than \$195,000
- The property must be owned and occupied by the applicant for at least 1 year prior to application
- There must be at least 10% equity in the home
- Property taxes must be current
- Housing payments must be current
- Homeowner's insurance coverage must be current.

