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

2018-2019
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

For the 2018-2019 program year, 50 applications will be accepted on a first-come first-serve basis.

Additional program guidelines apply.

More information can be found at www.CityofCR.com/Housing

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### 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

<table>
<thead>
<tr>
<th>Household Size</th>
<th>50%</th>
<th>70%</th>
<th>80%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$31,300</td>
<td>$43,820</td>
<td>$50,050</td>
</tr>
<tr>
<td>2 person</td>
<td>$35,750</td>
<td>$50,050</td>
<td>$57,200</td>
</tr>
<tr>
<td>3 person</td>
<td>$40,200</td>
<td>$56,280</td>
<td>$64,350</td>
</tr>
<tr>
<td>4 person</td>
<td>$44,650</td>
<td>$62,510</td>
<td>$71,450</td>
</tr>
<tr>
<td>5 person</td>
<td>$48,250</td>
<td>$67,550</td>
<td>$77,200</td>
</tr>
<tr>
<td>6 person</td>
<td>$51,800</td>
<td>$72,520</td>
<td>$82,900</td>
</tr>
<tr>
<td>7 person</td>
<td>$55,400</td>
<td>$77,560</td>
<td>$88,600</td>
</tr>
<tr>
<td>8 person</td>
<td>$58,950</td>
<td>$82,530</td>
<td>$94,350</td>
</tr>
</tbody>
</table>

### Homeowner Project Contribution

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

#### Total Non-Retirement Assets

<table>
<thead>
<tr>
<th>% AMI (see chart above)</th>
<th>$0 - $15,000</th>
<th>$15,001 - $25,000</th>
<th>$25,001 - $50,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-50%</td>
<td>0%</td>
<td>1%</td>
<td>2%</td>
</tr>
<tr>
<td>51-70%</td>
<td>1%</td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td>71-80%</td>
<td>2%</td>
<td>5%</td>
<td>10%</td>
</tr>
</tbody>
</table>

*Homeowner maximum contribution $3,500

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### Property Eligibility

- Homes must be built prior to 1968
- 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 $135,000
- 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.