

Owner Occupied Emergency Repairs and Rehabilitation Programs 2007-2008

A	B	C	D	E	F	G	H	I	J
1	CHDC Senior Wise Home Repair Program 7798	Polk County Emergency Repairs Program John Rowen 875-5518	City of Des Moines Minor Home Repair (formally the Emergency Repair Loan Program) Tom Nancarrow 283-4512	City of Des Moines Moderate/Major Home Repair Program Tom Nancarrow 283-4512	Polk County Owner-Occupied Housing Rehabilitation John Rowen 875-5518	Metro Home Improvement Program WDM & surrounding communities in Polk County) Christine Gordon 273-0770	Polk County Weatherization John Rowen 875-5518	City of Des Moines Community Services Home Furnace Repair and Replacement Program	Rebuilding Together of Greater Des Moines 284-7403
4	Eligibility?	Clients over the age of 60, clients under the age must be handicapped or disabled; both must meet the 50% income guidelines.	10% of assessed value of property up to \$80,000. There are some Director's exceptions to this rule.	Property owners less than 50% of the Median Family Income. (Includes those buying on contract.) Property must be feasible for rehabilitation.	Property owners less than 80% of the Median Family Income (HOME program), 120% of the Median Family Income (CDBG program). Less than 50% of the Median Family Income if buying on contract for CDBG program. Property must be feasible for rehabilitation.	Below 80% of MFI. Lived in residence for minimum of 1 year. Contribute certain % of income to housing expenses	Assessed value of home cannot exceed \$143,367. Income must be 80% AMI or below.	150% Federal Poverty guideline.	150% Federal Poverty guideline.
5	How often can someone apply?	More than once up to \$500 per year.	More than once up to \$8,000 total lifetime work.	Once assistance every seven (7) years.	One assistance per term of financial instrument, minimum of 10 years.	One time benefit.	One assistance every six (6) years per home.	Yearly through application for LIHEAP. If income eligible, placed on list in order of energy use (info provided by utility). Weatherization done once per home.	Yearly through application for LIHEAP. If income eligible, approved for service.
6	What is maximum amount of work that can be done?	\$500 per client (does not include snow removal, lawn mowing & emergencies).	\$8,000	\$6,500	\$25,000 federal funding moderate assistance, \$40,000 federal funding major assistance.	\$24,999 (DED Funds) \$12,500 (HTF)	\$12,500	\$8,000 (more with State approval).	\$1,500; \$3,000
7	Is there cost to the applicant?	No	No	No	No	Possibly, depending on income vs. housing expenses.	No	No	No
8	What is the service area?	Polk County	Polk County	City of Des Moines	City of Des Moines	Unincorporated Polk County	Polk County portions of Clive, Johnston, Urbandale, Windsor Heights, West Des Moines.	Throughout Polk County	City of Des Moines
9	What are the eligibility factors?	Must have application and income verification forms on file.	150% of poverty, own the home and assessed value of property at or below \$80,000; mobile home repairs not to exceed \$500,000.	Below 50% of MFI. Must not have received prior assistance in past 7 years. Must own home at least 1 year.	< 80% HOME; < 120% CDBG Owner Occupied for 1 year. Property must be feasible for rehabilitation.	Below 80% of MFI. Lived in residence for minimum of 1 year. Contribute certain % of income to housing expenses	Income of 80% or below AMI (priority given to incomes 50% AMI or below and Senior Citizen households).	Work needed. Rental properties eligible with agreement from LLD to replace furnace and/or water heater if needed.	Owner Occupied; no rentals.
10	Where are applications taken?	Community Housing Development Corp. Phone or in person.	Polk County General Assistance. Phone or in person.	City of Des Moines Community Services offices (7) and NCS.	City of Des Moines Community Services offices (7) and NCS.	Polk County housing specialist. (Development Services Division of Public Works)	WDM Human Services and Community Development - City Hall.	City of Des Moines Community Services offices (7) in person. (for residents of Des Moines). Red Rock Area Comm. Action Agency - West Des Moines and Ankeny (all other Polk County	City of Des Moines Community Services offices (4) in person.
11									RT BDM Office