

Norfolk Home Rehabilitation Program

PROGRAM OBJECTIVE

This program is designed to make rehabilitation affordable to low and moderate income homeowners. The intent and purpose of the rehabilitation should be basic in scope.

TYPE OF ASSISTANCE

With no interest and no monthly payment, the terms are tiered: very low income households at 0-50% AMI (Area Median Income) = 50% of costs to be secured and 50% a grant; low income households at 51%-80% of AMI = 65% of costs to be secured and 35% a grant; and 81%-120% of AMI = 100% of cost to be secured.

MAXIMUM ASSISTANCE

Up to \$35,000 for rehabilitation. In addition, up to \$20,000 is available for lead remediation on surfaces directly associated with the planned rehabilitation.

U.S. Department of Housing and Urban Development 2009 Income Guidelines

NUMBER OF PERSONS IN HOUSEHOLD

	1	2	3	4	5	6	7	8
80% Area Median Income	38,000	43,450	48,850	54,300	58,650	63,000	67,350	71,700
100% Area Median Income	47,550	54,300	61,100	67,900	73,350	78,750	84,200	89,650
120% Area Median Income	57,050	65,200	73,350	81,500	88,000	94,550	101,050	107,600

Income guidelines revised annually.

ELIGIBLE IMPROVEMENTS

The correction of any code violations and the repair or replacement of any existing defective electrical, mechanical, plumbing or structural conditions, including remedial measures to control termites.

- Deferred maintenance conditions such as condition of water heaters, roofs, floors, paint, etc.

- Provision of handicap accessibility alterations
- Reduction or elimination of lead based paint hazards identified on surfaces being disturbed during rehabilitation

REQUIREMENTS FOR PARTICIPATION

- Applicant(s) must have verifiable legal ownership and occupancy of the property.
- Applicants' total household income cannot exceed 120% of the median income as defined by the U.S. Department of Housing and Urban Development (see chart)
- Applicant(s) must have property insurance coverage sufficient to protect the value and total indebtedness.
- Mortgage payments, real estate taxes and homeowners' insurance payments must be up to date at the time of application and remain so during time of processing and closing.
- Household income must be sufficient, at a minimum, to pay all housing expenses, i.e., mortgage payments, real estate taxes, insurance and utilities.



For more information contact
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