



CITY OF TOPEKA

DEPT OF HOUSING & NEIGHBORHOOD DEV
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620 SE Madison St.
TOPEKA, KS 66607

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2010 Target Area Owner Occupant Rehabilitation Program

The program is designed to assist owner occupants of residential properties within the targeted areas in improving their properties. Grants are being offered for the first \$5,000 worth of repairs to targeted properties. In addition, the owner/occupants may receive a Lead Interim Control Grant for up to \$5,000.00 if their house was built prior to 1978 and it is determined through a lead risk assessment that lead interim controls are required. Total Maximum funding (the total of all grants and deferred loans) to be provided by HND is \$30,000.00. No monthly payments are required on a deferred loan, in fact, one half of the deferred loan amount will be forgiven if the property owner does not sell, transfer, or refinance the property for seven years. If the property is sold, transferred, or refinanced within seven years, a prorated portion of the deferred loan must be repaid. Other program rules apply.

Guidelines

- 1) Must be an owner/occupied residential housing unit.
- 2) Must be within the Targeted Redevelopment Area as approved by the Director of Housing & Neighborhood Development.
- 3) All work must be approved in writing by HND Staff and is subject to the availability of funds.
- 4) Only rehab required by the Housing & Neighborhood Rehab Standards shall be undertaken. Example of required rehab work would be replacement of single pane windows with Energy Star* windows for long term energy savings. Replacement of low efficiency furnace with 90 Percent efficient furnace for energy savings.
- 5) First \$5,000.00 is a grant not to be repaid to the City.
- 6) Work needed as part of interim lead base paint control must be completed prior to funding other repairs. Up to \$5,000.00 of additional grant funding may be awarded for approved interim lead base paint control work.
- 7) The maximum funded by HND for repairs per housing unit is not to exceed \$30,000.00 including funding for lead base paint controls.
- 8) One half of the deferred loan amount is to be forgiven if the property is not sold, transferred or refinanced for seven years. The remaining one half of the deferred loan after seven years of continued ownership is to be repaid only at the time of the sale, transfer, or refinancing of the property.

2010 Target Area Rehabilitation Assistance for Homeowner-Occupants



Eligibility Requirements:

- 1) Ownership: Must be a homeowner-occupant of residential property in the Target Area.
[priority may be given to identified portions of the primary target area each year due to limited funding and / or other projects in the area]

- 2) Taxes: City Resolution # 7580 requires that real-estate taxes, special assessments, court costs, code compliance fees, tickets, fees and other debt(s) owed to the City of Topeka must be paid current.

- 3) Income: Household annual income must be below these limits (HUD 80% Median):

1 person family	-----	\$ 34,450	5 person family	-----	\$ 53,150
2 " "	-----	39,400	6 " "	-----	57,100
3 " "	-----	44,300	7 " "	-----	61,050
4 " "	-----	49,200	8 " "	-----	64,950

Rehabilitation Assistance for Homeowner-Occupants:

Exterior and Interior repairs (as determined necessary by an HND inspection) may be provided up to the established project limit. Part of the funding for the rehabilitation of the property is provided as a grant at the end of the first year of occupancy. Additional funding may be available for use in the rehabilitation project in the form of a deferred loan. The deferred loan has no monthly payments; there is no interest added to the loan, and the loan is forgiven 50% over 7-years.

[examples of the type of work which might be funded: exterior painting, siding repair or replacement, porches, steps, roof, gutter, drainage improvements, foundation repairs, doors, windows, attic insulation, electrical system, plumbing system, heating system, bathroom flooring, kitchen flooring, etc]

The priority order for repairs shall be established by HND with application reviewed on a first come first serve basis with limited funds available. Exterior repairs shall be the first priority then interior repairs. All program rules, policies and procedures are subject to change without notice.

The program applicant has a right to request modifications of program policies, procedures or practice to accommodate their individual disability. Requests for such modifications should be made through the contact person listed below

For more information or application forms please call Warren Woodruff at (785) 368-3711

*Para mas informacion por favor llamada Roseanna at # 368-3663
06/10/2010*

- 9) No monthly payments or interest is to be charged for the deferred loan.
- 10) If a property is sold, transferred, or refinanced within less than seven years, then one half of the deferred loan must be repaid plus a prorated portion of the remaining forgivable half of the deferred loan based on the number of years owned at a rate of 1/7 of half of the deferred loan amount for each year the property is owned after the date of completion.
- 11) The Owner/occupants being assisted must be qualified as low income eligible (At Or Below 80% Of Median Annual Family Income For Topeka). The unit must be occupied for at least 90 days prior to applying for assistance.
- 12) Mortgage documents stating the terms and conditions of the deferred loan must be signed by the owner and recorded at the Register of Deeds Office. Copies are available for review.
- 13) All recipients must meet Resolution 7580 requirements and not owe the City any taxes, fees, charges, court costs, code compliance charges, tickets or other such payments.
- 14) HND Staff must approve all project materials and Contractors and oversee the work and project.
- 15) Owner/occupants must agree to allow lead testing to be performed.
- 16) All work must be approved by 06/30/2011.
- 17) Other Guidelines as applicable.
- 18) The program applicant has a right to request modifications of program policies, procedures or practice to accommodate their individual disability. Requests for such modifications should be made through the contact person listed below

If you're an Owner/Occupant please contact Warren Woodruff for more information at 368-3711.

The City of Topeka Is An Equal Opportunity Employer

12/10/2009