



Auburn

City of Auburn – 12 - HO: Feb 27, 2012
A Community Development Block Grant Program

Potential 2012 Home Owners Rehabilitation Program

Program Facts – Pursuing Citywide Owner-Occupied Rehab

What are the benefits of a Housing Rehabilitation Program in Auburn?

The benefits of a housing rehabilitation program are two-fold. First, it is important that Auburn preserve its existing housing stock. Secondly, the program is designed to assist low to moderate income homeowners with repairs to their home.

What types of repairs ARE ELIGIBLE?

- Structural – Foundation, Roof etc.
- Mechanical – Furnace, Water Heater etc.
- Electrical – Wiring, fuse boxes etc.
- Plumbing
- Weatherization – Windows, Doors, Insulation, siding etc.
- General Maintenance – Kitchens, bathrooms etc.
- Handicapped Accessibility – Ramps, Bathroom etc..
- Relieve overcrowding, and;
- Safety or Code Deficiencies.

What types of repairs are NOT ELIGIBLE?

- Garages & Outbuildings
- Driveways & sidewalks
- Window Air Conditioning Units
- Fireplaces
- Decks & Patios
- Landscaping & Fences
- Jacuzzis, hot tubs and spas
- Kitchen appliances
- Any reimbursement for repairs not completed by the program.

Is a Rental House Eligible?

No, only owner-occupied single family housing units are eligible for participation.

What is the typical amount of assistance?

Repair assistance typically ranges from \$10,000 and not to exceed \$24,950 per unit. This limit may exclude a specific home from participating in the program. For example, if it is estimated that a home will still not meet basic standards after \$24,950 in repairs are made, then the home will not be eligible for the program.

Will I have to pay this assistance back?

As currently drafted, very low income homeowners will most likely be eligible for a conditional grant that is forgiven over 5 years. For low income families, depending on the household income, half of the assistance would be paid back in the form of a loan at 0% interest and half is forgiven over 10 years. To secure a loan or conditional grant, a lien will be placed on the property for the appropriate period of time. Such program thresholds are strictly draft a draft at this time, subject to final adoption following award and negotiation between the City of Auburn and the Nebraska Department of Economic Development

Where will the money for repairs come from?

Through a program offered by the Nebraska Department of Economic Development, the City of Auburn has secured Community Development Block Grant (CDBG) funds through a competitive application process.

Where can a homeowner pick-up an Application?

A homeowner can pick up a Pre-Application packet at City Hall. City Hall is located at 1101 "J" Street, Auburn. Homeowners can also request that a Pre-Application packet be mailed to them by contacting the Southeast Nebraska Development District (SEND) office in Humboldt (402) 862-2201 or request via email: senddhumboldt@windstream.net

What deadlines should I watch for?

Applications should be completed and returned as soon as possible as the City and SEND are using the tally of the pre-applications for a July 27, 2012 deadline for grant application. The city should find out if the grant request has been funded by mid-September 2012. If funded, there is a 2 year period to utilize these funds to benefit 8 units of rehab. If funded, pre-applicants will be contacted in the order that the pre-applications were received and on the basis of need—determined by scoring criteria of the Housing Board.

To be income eligible, what are the annual household income limits?

The following household income figures represent 50% and 80% of the median household income for Richardson County, as defined by the U.S. Department of Urban Development, on an annual basis. For participation in this 2012 Home-owner's Rehabilitation Program, a home-owner must have an annual household income at or below the Moderate Level for their given household size.

For clarification, a "household" is defined as all persons, related or unrelated, living within a housing unit. While the "annual household income" that we are required to document is the income that all adult members of the household will make in the coming 12 months. New income limits effective 5/11/2011.

Household size	MODERATE LEVEL Annual Maximum Income allowed for participation	Annual Income level used to identify those households with the greatest need first.
	80% of Median = Cat. 2 50% Repaid 0% Interest 10 yr. 50 % Forgiven/10 year	50% of Median = Cat. 1 100% forgiven over a 5 year period
1-Person Household	32,200	20,150
2-Person Household	36,800	23,000
3-Person Household	41,400	25,900
4-Person Household	46,000	28,750
5-Person Household	49,700	31,050
6-Person Household	53,400	33,350
7-Person Household	57,050	35,650
8-Person Household	60,750	37,950

If I complete this Application, will I be assured of assistance?

No, the City of Auburn has to verify numerous thresholds of eligibility. The City has contracted with SEND to work with you to accomplish this. You will be required to provide various verifications and provide documentation and to take an active role in bringing your application through the process. We encourage applicants to secure the help of family and or neighbor advocates to help work through the paper work requirements. **More information?** CONTACT: SOUTHEAST NEBRASKA DEVELOPMENT DISTRICT

Telephone: (402) 862-2201

Email: senddhumboldt@windstream.net

→COMPLETE PRE-APPLICATION FORMS &

Return to SEND Box 308 Humboldt, NE 68376→ as soon as practical as this information will become a part of the needs identification section of the grant app.

**Pre-Application to help determine Housing Stock needs in Auburn
Potential OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM
City of Auburn, City Wide- 12- HO Pre-Application for Assistance**

Household Information			
Pre-Applicant/Co-Pre-Applicant			
Pre-Applicant's Name: _____	Age: _____	<input type="checkbox"/> Disabled	
Co-Pre-Applicant's Name: _____	Age: _____	<input type="checkbox"/> Disabled	
Mailing Address: _____	City: _____	ZIP: _____	
Home Phone: _____	Work Phone: _____		
Message/Other Phone: _____			
E-mail Address: _____			
Other Household Members (list additional household members on separate sheet)			
Name: _____	Age: _____	<input type="checkbox"/> Disabled	
Name: _____	Age: _____	<input type="checkbox"/> Disabled	
Name: _____	Age: _____	<input type="checkbox"/> Disabled	
Name: _____	Age: _____	<input type="checkbox"/> Disabled	

Property to Be Rehabilitated			
Address & Legal Description of Property to Be Rehabilitated			
Street Address: _____	City: _____	ZIP: _____	
Lot(s): _____	Block: _____	Plat/Addition: _____	
Year House Built: _____			

Income	
Income	
\$ _____	Combined annual household incomes <i>(Use most recent Federal Income Tax Return if available. Employer / 3rd Party verification will eventually be required for participation.)</i>
\$ _____	Annual gross earning from Pensions, Social Security, Disability Payments
\$ _____	Other (ADC Payments, Child Support, Alimony, Foster Care, etc.)
\$ _____	Anticipated Income (upcoming 12 months)

Rehabilitation Activities

What items in your home are in need of repair?

APPLICANT DECLARATIONS

I (We), the undersigned fee owner(s) of the property located at _____, in **AUBURN**, Nebraska, hereby make a PRE-application to the Proposed Owner-Occupied Housing Rehabilitation Program, sponsored by the City of Auburn (Operating Agency), to be considered for funding by the Nebraska Department of Economic Development (NDED).

I (We) agree to abide by all rules and regulations established for this rehabilitation program, including the right of the Operating Agency to inspect the property proposed for rehabilitation for the purpose of determining its suitability and condition, as well as to determine progress on the work being undertaken.

I (We) also understand that the receipt of this PRE-application by the Operating Agency in no way implies approval of the application or acceptance of the applicant for rehabilitation assistance and that approval of the application will depend upon eligibility requirements and the availability of program funds.

I (We) understand that if the proposed program is approved for the City of Auburn, a full application for assistance will then be required.

Signatures

I (We) hereby certify that I (we) do not have any income, savings accounts or any other assets that are not reported; and I (We) hereby verify that the above stated information is true and accurate to the best of my (our) knowledge:

Pre-Applicant

Date

Co-Pre-Applicant

Date

- For best results, please submit this completed pre-application by **May 1, 2012** to:

**SEND
PO Box 308
Humboldt, NE 68376**

- If you have questions, please call the SENDD office (402) 862-2201,
- E-mail: senddhumboldt@windstream.net