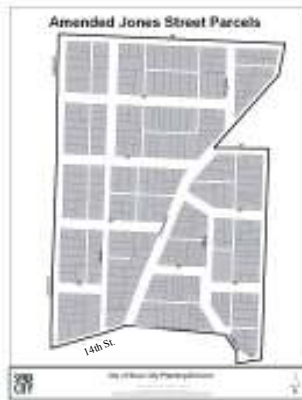
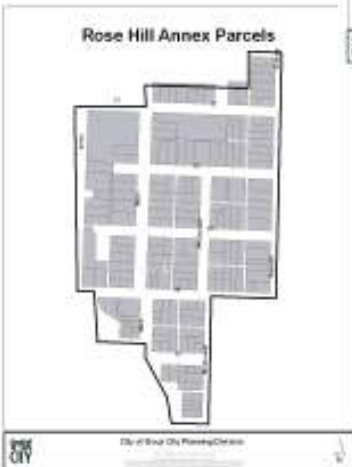


Rose Hill Neighborhood



Jones Street Neighborhood



Rose Hill Annex Neighborhood

The City of Sioux City can provide Housing Rehabilitation assistance to homeowner/residents within the boundaries of one of these targeted Urban Renewal Areas.

**Community Development Dept.**

Neighborhood Services Division  
 PO Box 447  
 Sioux City IA 51102



**Community Development Dept.**

**SIOUX CITY  
 HOUSING  
 REHABILITATION  
 PROGRAM**



*Neighborhood Services Division  
 City of Sioux City  
 PO Box 447  
 405 6th Street  
 Sioux City, Iowa 51102*

# Single-Family Housing Rehabilitation Program

## WHAT IS THE HOUSING REHABILITATION PROGRAM?

Sioux City offers a single family housing rehabilitation program for homeowners living within targeted urban renewal areas (see maps).

**Our housing rehabilitation program will eliminate lead-based paint hazards and code violations before any other rehabilitation work can be done on the house.**

Our Rehabilitation Program is designed to help low to middle income residents make their homes safe and livable. The program provides up to \$25,000 for major home renovations including :

- Lead-Based Paint Removal
- Plumbing
- Electrical work
- Window replacement or repair
- Foundation work
- Painting and siding
- Roofing

## How Does the Deferred Payment Loan Work?

Depending upon your income (see chart at right), our financial assistance comes in the way of either a \$25,000 or \$20,000 deferred payment loan with a 5-year term. This means that the loan will be forgiven at a rate of 20% per year. The loan will be completely forgiven if you continue to own and reside in your home as your principle residence for a period of 5 years after the completion of your rehabilitation project.

If your income is between 65.1% and 80% of Area Median you may be eligible for a \$5,000, 0% interest loan, depending upon your credit history. For your convenience, the City can design a flexible payback term, up to 15 years.



## HOW DO I QUALIFY?

You must be a resident, homeowner in one of the targeted Urban Renewal Areas and be considered low or moderate income. To be eligible for our program your income must be at or below 80% of Area Median Income based on the number of people living in your home. The chart below details our income categories. Please note, these income limits are intended to provide only a general guideline. You must complete a financial interview with the Neighborhood Services Division staff to determine qualification for our housing rehabilitation program.

Income Qualifications

Family Size	Maximum Income*
1 person	\$32,950
2 people	\$37,650
3 people	\$42,350
4 people	\$47,050
5 people	\$50,800
6 people	\$54,600
7 people	\$58,350
8 people	\$62,100

\*Area Median Income figures are provided by the Department of Housing and Urban Development and are updated annually. This information is current as of 2006.

## LOANS AVAILABLE

Depending upon your income, you are eligible for the following assistance:

Program Income Limits

Income Level Based on Area Median Income	Deferred Payment Loan Available	Additional Loan Available	Total Available Loan
65% or less	\$25,000	None	\$25,000
65.1% - 80%	\$20,000	\$5,000, 0% Interest	\$25,000

## HOW DOES THE PROGRAM WORK?

Rehabilitation Technicians from the City's Neighborhood Services Division will inspect your home to note any code deficiencies and lead-based paint hazards. From this list of deficiencies and other qualified work you would like completed, the rehabilitation technician prepares a bid specification. Licensed, program-approved, contractors bid on your rehabilitation project based upon the work items contained in the bid specification. The City determines the lowest, most responsible bidder.

During your rehabilitation, the City's Rehabilitation Technicians will make frequent visits to check on your contractor's progress. The City will handle all payments to your contractor.

## HOW DO I APPLY?

Your first step is to call the Neighborhood Services Division in order to place your name on a waiting list. When your name reaches the top of the list, staff will notify you by mail and ask that you call to set up a financial interview.

## CALL TODAY ! PUT YOUR NAME ON THE HOUSING REHABILITATION WAITING LIST.

- Darlynn McMullen, Coordinator 279-6342
- Mike Casavant, Rehab Tech. 279-6893
- Jim Cox, Rehab Tech. 279-6892
- Louie Simpson, Finance Coordinator 279-6277
- Amy Keairns, Coordinator 279-6255
- Paul Barnes, Supervisor 279-6283

*The City of Sioux City complies with all applicable laws regarding affirmative action and equal opportunity in all its activities and programs and does not discriminate against anyone protected by law because of age, race, religion, creed, sex, national origin, ancestry, disability, familial status, or membership in any protected class as defined by the Iowa Civil Rights Act and/or the Federal Civil Rights Act.*