

DISASTER RECOVERY REHABILITATION PROGRAM

Comprehensive rehabilitation: repair damages to exterior and interior of home incurred by the August 2020 derecho storm.



Property Eligibility + Lien

- Homes must be located within the city limits of Cedar Rapids.
- Homes must have been impacted by the August 2020 derecho storm.
- Property taxes must be current.
- Housing payments must be current.
- Homeowner's insurance coverage must be current.
- Homes cannot be in the 100-year floodplain.
- The property must be owner-occupied and you must own the land on which the property sits.
- An occupancy period of 2 years will be enforced by the recording of a forgivable mortgage on the property.

**Mortgage balance recedes on a monthly basis and funds are subject to recapture if the home is sold during the occupancy period.*

CONTACT US

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 East Central Iowa Council
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Additional program information
can be found on our website
www.ecicog.org/housing.



Repair your Home Now!

The City of Cedar Rapids Disaster Recovery Rehabilitation Program purpose is to assist low-to moderate-income households to:

- make repairs to their home from damage caused by the August 2020 derecho storm. In addition, you may also be eligible for repairs to address safety issues, code corrections, and lead-based paint hazards.

Projects are allowed up to \$42,000 in repairs, including lead-based paint repairs, or 50% of the pre-disaster assessed property value, whichever is lower. Actual amounts subject to inspection by Housing Rehabilitation staff.

This program is being administered by the East Central Iowa Council of Governments on behalf of the City of Cedar Rapids.



Basic Steps

- 01 Initial Application:** An initial application is submitted and property is reviewed for eligibility. An initial inspection will be performed to ensure the property is eligible.
- 02 Financial Qualification:** A financial review will occur to determine if the household meets the CDBG income guidelines.
- 03 Inspection and Scope of Work:** An inspection is completed to determine what work needs to be completed and to check for lead-based paint hazards and radon.
- 04 Duplication of Benefits:** Duplication of benefits will be reviewed to ensure that all funds awarded are for unmet needs.
- 05 Environmental Review:** All projects must comply with federal environmental requirements. The environmental review process can take up to 60 days.
- 06 Bid Process:** Bids will be advertised and solicited by staff.
- 07 Contractor Selection:** Once bids are received. Homeowner and staff review the bids and select a contractor.
- 08 Contract Signing & Project Start:** The homeowner signs an agreement with the program and a contract with the contractor. Staff then gives the contractor the right to proceed.

Income + Asset Eligibility

Maximum program income limit is 80% AMI, based on household size, shown below.

Household Size	80% AMI
1 Person	\$53,000
2 Person	\$60,600
3 Person	\$68,150
4 Person	\$75,700
5 Person	\$81,800
6 Person	\$87,850
7 Person	\$93,900
8 Person	\$99,950

*Effective June 2023

