

### Trust Fund Emergency Repair Program

The overall goal of this program is to provide assistance to low-income and very-low income homeowners to repair their homes and to remove health and safety hazards. Funds can be used to replace costly maintenance items, such as roofs, HVAC systems, electrical systems and plumbing systems. Funds can also be used to pay for repairs and improvements that increase the basic livability of the home making the home safer for homeowners.

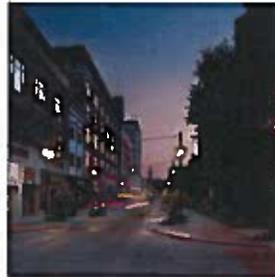


### Trust Fund Homebuyer and Rehabilitation Assistance Program

The overall goal of this program is provide forgivable loans to low to moderate income homebuyers to acquire and rehabilitate vacant properties throughout the City of Moline. Eligible borrowers will receive a maximum amount of \$25,000 for down payment, closing costs and rehabilitation assistance. Grant amounts for down payment and closing costs are limited to \$3,000 for low-income households and \$5,000 for very low-income households. Loan amounts to the borrower will vary, but shall not exceed \$20,000 to cover rehabilitation costs.

### Single Family Owner Occupied Rehabilitation (SFOOR) Assistance Program

The overall goal of this program is to provide forgivable loans to low-income and very-low income homeowners so their homes can be rehabilitated to minimum housing standards. Eligible items include but are not limited to HVAC, foundation issues, insulation, electrical and plumbing systems and house roof assembly's repair/replacement (and attached garage). Roofing of a detached garage is not permitted under this program.



*For information regarding household income limits and program eligibility, see City of Moline Community Development Division contact information below.*

**City of Moline**  
**619 16 Street**  
**Attention: K.J. Whitley**  
**Moline, IL 61265**  
**309-524-2044-o**  
**309-781-5551-c**  
**[www.moline.il.us](http://www.moline.il.us)**



1.20.14

## City of Moline Community Development Housing Opportunities & Programs

2  
0  
1  
4



**Community Development Block Grant (CDBG) Sidewalk Assistance Program**

**Washington Square (Rental) Apartments**

**Lead-Based Paint Hazard Control Program**

**Neighborhood Stabilization Program  
Homes For Sale Assistance Program**

**Community Housing Services (CHS) Program**

**CHS Emergency Program**

**CHS Roofing Program**

**Trust Fund Emergency Repair Program**

**Trust Fund Homebuyer and Rehabilitation Assistance Program**

**Single Family Owner Occupied Rehabilitation (SFOOR) Assistance Program**

### Washington Square (Rental) Apartments

The City of Moline rehabbed this abandoned and dilapidated 1876 Historical building into ten residential units (5, 1 bedroom and 5, 2 bedroom) utilizing Neighborhood Stabilization Program 2 grant dollars. The rental units are available to applicants meeting the Rock Island County income limits Area Median Income (AMI). Seven units are leased at market rate (120% or less AMI) and three units are leased at fair market rate (50% or less AMI). Each unit comes with six appliances, storage space and one on-site parking space.



Pre-Rehab



Post-Rehab

### Community Development Block Grant (CDBG) Sidewalk Assistance Program



The overall goal of this program is to assist residents with the replacement of hazardous sidewalks adjacent to their property throughout the neighborhoods of Moline. Funds will be used in conjunction with the City of Moline's existing Sidewalk Program in our Engineering Department (75%). Citizens meeting eligibility requirements (i.e., Low/Mod income, eligible census tract) will receive funds (25%) to replace sidewalks in front of their properties that no longer meet code requirements.

## Housing Assistance Programs

Funds for all of our Housing Programs are provided to property owners in the form of a forgivable loan. A Recapture Agreement (lien) is recorded on the property that places restrictions on the home and homeowner. The Agreement has a Recapture Period of either three (3), five (5) or ten (10) years depending upon the amount of funds invested into the home and program. It is a 0% interest loan, forgivable over the Recapture Period at 1/36<sup>th</sup> per month for a three (3) year Recapture Period, 1/60<sup>th</sup> per month for a five (5) year Recapture Period or 1/120<sup>th</sup> per month for a ten (10) year Recapture Period. Should a title transfer occur during the Recapture Period, a prorated portion of the investment in the home is paid to the funding source to release the title. The Recapture Agreement will be recorded after any existing mortgage liens. The title is also released at the occurrence of the homeowner's

### Lead-Based Paint Hazard Control Program

The overarching purpose of this program is to provide assistance to low to moderate income families living in properties (owner occupied, rental, vacant) built prior to 1978 that contain lead hazards. Common lead hazards are typically located in windows, exterior coverings, trim, doors, etc. A lead inspection and risk assessment are completed by a certified inspector who completes a scope of work. Lead is either abated or encapsulated with the use of abatement procedures or interim controls to remove or stabilize the lead hazards throughout the home.

### Neighborhood Stabilization Program, Homes For Sale Assistance Program

The overall goal of this program is to provide assistance to low to middle income individuals/families, not exceeding 120% Area Median Income (AMI), with the home buying process of a newly constructed home in NSP eligible census tracts throughout the City of Moline. This program has allowed the City of Moline to reinvest in vacant and abandoned structures/lots and assist with revitalizing neighborhoods and increasing property values. Nine homes have been rehabbed or newly constructed and sold to date. Two additional (new) homes are in the pipeline and are expected to be completed by summer 2014.

### Community Housing Services (CHS) Program

This program provides assistance to low to moderate income owner occupied property owners for *minor* household maintenance items. Eligible items include but are not limited to electrical items, foundation issues, insulation, plumbing issues and house roof assembly's repair/replacement (and attached garage). **Roofing of a detached garage is not permitted under this program.** This program revitalizes neighborhoods and maintains/increases property values throughout the Moline neighborhoods.



CHS - Emergency Program

This program provides assistance to low to moderate income owner occupied property owners for *minor* household maintenance items. Emergency eligible items include but are not limited to accessibility issues; water line breaks, sewer line breaks and repairs/replacement of inoperative furnaces/boilers. This program revitalizes neighborhoods, maintains/increases property values, and funds emergency repairs for low to moderate income residents.

### CHS - Roofing Program

This program provides assistance to low to moderate income owner occupied property owners with house roof assembly's repair/replacement (and attached garage). **Roofing of a detached garage is not permitted under this program.** This program revitalizes neighborhoods, maintains/increases property values, and funds roof repairs/replacement for low to moderate income residents.