

Community Housing Services Program (CHS)

This Program provides assistance to low to moderate income owner occupied property owners with **minor** household maintenance items. Eligible items include but are not limited to: electrical items, foundation issues, insulation, siding, plumbing issues and house roof assembly repair and/or replacement. Attached garages are also eligible under this Program. **Roofing of a detached garage is NOT eligible.** This Program revitalizes neighborhoods and maintains/increases property values throughout the Moline neighborhoods.



CHS Roofing Program

This Program provides assistance to low to moderate income owner occupied property owners with roof assembly repairs and/or replacement. Attached garages are also eligible under this Program. **Roofing of a detached garage is NOT eligible.** This Program revitalizes neighborhoods, maintains/increases property values, and funds roofing repairs and/or replacement for low to moderate income residents.

CHS Emergency Program

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



Housing Programs

Funds for all of our Housing Programs are provided to property owners in the form of a forgivable loan, upon completion of a satisfactory recapture period. A Recapture

Agreement (lien) is placed on the property and carries restrictions on the home and the homeowner for a period of either three (3), five (5), or ten (10) years depending upon the amount of funds invested into the home and the program. The Recapture Agreement is recorded after any existing mortgage liens.

The forgivable program loan is 100% interest free. In the event a title transfer or sale occurs during the recapture period, a prorated portion of the loan must be paid to release the title of the property. This prorated amount is calculated at 1/36th per month for a three (3) year recapture, 1/60th per month for a five (5) year recapture, and 1/120th per month for a ten (10) year recapture period.



For more information, please contact:

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CITY OF MOLINE COMMUNITY DEVELOPMENT HOUSING OPPORTUNITIES & PROGRAMS



- Trust Fund Homebuyer & Rehabilitation Assistance Program
- Trust Fund Emergency Repair Program
- Community Housing Services Program
- Community Housing Services Emergency Program
- Community Housing Services Roofing Program
- Lead Hazard Control Program
- Single Family Owner Occupied Rehabilitation Assistance Program
- Neighborhood Stabilization Program
- Homes for Sale Assistance Program
- Community Development Block Grant Sidewalk Assistance Program
- Washington Square Apartments

Lead Hazard Control Program



The overarching purpose of this Program is to provide assistance to low to moderate income families who have a child under the age of 6 living in properties that were built prior to 1978 and contain lead hazards. These properties can be owner occupied, rentals, or vacant. 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 to determine a scope of work. The lead is then removed or stabilized throughout the home.

Trust Fund Homebuyer & Rehabilitation Assistance Program

The overall goal of this program is to provide forgivable loans to low to moderate income homebuyers to acquire and rehabilitate unoccupied 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.



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.



Single Family Owner Occupied Rehabilitation Assistance Program

The overall purpose of this Program is to provide forgivable loans to low-income and very-low income homeowners to rehabilitate their homes to meet the minimum housing standards. Eligible items include but are not limited to: HVAC, foundation issues, insulation, electrical, plumbing, siding, and roof repairs and/or replacements. Attached garages are also eligible under this Program. **Roofing of a detached garage is NOT eligible under this Program.**

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 whose income does not exceed 120% of the Area Median Income in purchasing a newly constructed home or a rehabilitated home. This Program has allowed the City to reinvest in vacant and abandoned structures/lots and assist with revitalizing neighborhoods and increase property values. Eleven homes have been rehabbed or newly constructed to date through this Program. The latest homes are shown on the backside of this brochure.



Community Development Block Grant Sidewalk Assistance Program

The overall goal of this Program is to assist residents with the replacement of hazardous sidewalks that are adjacent to their property. Residents who meet the eligibility requirements (i.e., low to moderate income, eligible tract) will receive funds (25%) to replace sidewalks that no longer meet Code requirements. Funds will also be used in conjunction with the City of Moline's existing Sidewalk Program through the Engineering Department (75%).



Washington Square Apartments

This City of Moline rehabilitated a once abandoned and dilapidated historical building, built in 1876 into ten residential units utilizing Neighborhood Stabilization Program 2 grant dollars. The building has five-one bedroom units and five-two bedroom units, operated by the City of Moline. The rental units are available to applicants meeting the Area Median Income (AMI) limits. 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.

