

## WHAT IS METRO HOME IMPROVEMENT PROGRAM?

West Des Moines, along with the cities of Altoona, Ankeny, Clive, Grimes, Johnston, Pleasant Hill, Urbandale, and Windsor Heights, entered into a cooperative agreement with the purpose to preserve the existing affordable housing stock in their communities. Metro Home Improvement Program assists homeowners within the Polk County portions of these cities with housing repairs and correcting code violations.

## WHO IS ELIGIBLE FOR METRO HOME IMPROVEMENT PROGRAM?

In order to qualify applicants for the Metro Home Improvement Program, the applicant(s) and property must meet the following eligibility requirements:

- ❖ Applicants must be 80% or below the HUD median income guidelines.
- ❖ Proof of homeownership must be provided or verifiable through the Polk County Assessor's Office.
- ❖ Property taxes and/or mortgage payments must be current and paid-to-date and there cannot be any mechanic liens on the property to be assisted.
- ❖ The property to be assisted must be in the Polk County portion of their participating cities.
- ❖ The property must be a single family residence.

- ❖ The assessed value of the property cannot exceed \$165,000.
- ❖ **Priority will be given to households of lowest income and households with a senior citizen as head of household.**

## WHAT ARE THE INCOME GUIDELINES?

### Income Limits

Number of Persons in Household	Maximum Total Gross Household Income
1	\$42,300
2	\$48,350
3	\$54,400
4	\$60,400
5	\$65,250
6	\$70,100
7	\$74,900
8+	\$79,750

Income includes:

- ❖ Wages from employer(s)
- ❖ Social Security or retirement benefits (pensions, IPERS, etc.)
- ❖ Disability benefits (for all household members including members under 18 years of age)
- ❖ Child Support or Spousal Support
- ❖ Interest income for checking and savings accounts, CD's, money market accounts, etc.

## WHO DOES THE REHABILITATION WORK?

The rehabilitation work is done by the Program's general contractor, HOME, Inc., a non-profit agency from Des Moines.

## WHAT ARE THE FINANCIAL IMPLICATIONS TO THE HOMEOWNER?

The work is paid for by the Program through funding from the Polk County Housing Trust Fund and the participating cities. The financial assistance from the Program is in the form of a forgivable loan. The maximum loan is \$12,500 and the minimum loan is \$500 per household.

The loan will be recorded as a second mortgage to the property, with a term of five (5) years, decreasing proportionately with the passage of time, bearing no interest. The loan only comes due if the homeowner sells the house in the five years following the time of participation.

## WHAT TYPES OF PROPERTY QUALIFY?

### Eligible Property Types:

- ❖ Single family dwellings
- ❖ Townhomes
- ❖ Condominiums

### Ineligible Properties:

- ❖ Mobile Homes
- ❖ Homes purchased on contract
- ❖ Rental Units of any kind
- ❖ Duplexes

## WHAT REPAIRS ARE ELIGIBLE?

Activities are limited to the correction of code violations and substandard conditions. Program funds may be used to correct incipient violations of the Property Rehabilitation Standards. An incipient violation exists if, at any time the house is inspected, it is determined that the physical structural element will deteriorate to an actual violation in the reasonable future.

### Program eligible activities include:

- 1) Basic structural repairs
  - Exterior walls
  - Roof and roof structure
  - Foundation
  - Floor joists and ceilings
  
- 2) Building Systems
  - Electrical – repairs and/or upgrading of service where appropriate
  - Plumbing – repairs and/or replacement
  - Heating – repair and/or replacement
  
- 3) Weatherization
  - Insulation
  - Windows
  - Siding
  
- 4) Handicap accessibility
  - Exterior ramp
  - Bathroom facilities

## WHAT REPAIRS ARE NOT ELIGIBLE?

### Types of improvements NOT permitted:

- New construction of secondary buildings such as sheds or garages
- Repair of existing garage
- Decks
- Interior walls
- Kitchen cabinets and bathrooms (unless medically needed)
- Room additions

\*\*Purely cosmetic or convenience improvement will not be allowed. Authorization for work to be performed must be approved by the program administrator.

For applications or information about the Metro Home Improvement  
(515) 273-0770

### Funding Sources:

- Participating Cities – Altoona, Ankeny, Clive, Grimes, Johnston, Pleasant Hill, Urbandale, West Des Moines and Windsor Heights
  
- Polk County Housing Trust Fund



### General Contractor:

