



PARAMOUNT DEVELOPMENT, INC.
CENTRAL IOWA MODERATE HOME REPAIR PROGRAM
FACT SHEET

The Central Iowa **Moderate Home Repair Program** funding is made available through the Federal Home Loan Bank (FHLB) of Des Moines for repairs directed toward:

Eligible Rehabilitation

- 1) An accumulation of deferred maintenance, and/or needed replacement of principal fixtures and components of existing structures, including but not limited to:
 - Basement structural repairs and reconstruction including chimney repair and repairs due to termite damage or to treat for termites.
 - Roof repair or replacement. Fiberglass or asphalt shingles for sloped roofs and rolled or rubber membrane roof for flat roofs.
 - Installation or replacement of roof gutter and downspout systems.
 - Exterior siding repair or replacement and exterior paint.
 - Repair or replacement of entrance doors and windows.
 - Repair or replacement of porches and decks to fix code or safety violations.
 - Removal of unsightly blight, dilapidation, or deterioration due to deferred maintenance, such as tear down of dilapidated garages or sheds.
 - Functional landscaping for redirection of water away from foundations or retaining walls to prevent soil erosion.
 - Tree and brush trimming and removal to prevent roof or siding damage, for safety, or to cure blight.
- 2) Improvements designed to remove material and architectural barriers that restrict the mobility and accessibility of elderly or severely disabled persons to buildings. This may include remodeling kitchens and bathrooms for wheelchair access, lowering kitchen cabinets, installing wider doors, exterior ramps, and provision for at grade access.
- 3) Connection of residential structures to water distribution lines, local sewer collection lines, or septic system.



Ineligible Rehabilitation:

Costs unrelated to correcting deferred maintenance or a deficiency or to ensure the safety and habitability of the home are typically ineligible unless there is a reasonable demonstrated need consistent with an affordable housing agenda.

- 1) Materials should always be basic materials, except for eligible improvements including energy or water efficiency.
- 2) Payment for appliances is typically ineligible, exceptions will be made at the discretion of the FHLB.
- 3) Rehabilitation that includes discretionary repairs, additions, alterations, improvements, recreational, commercial, or rental units is always ineligible.
 - Decks and patios are considered recreational, unless replacement of a deck is required to fix a code or safety violation or is required for egress.
 - Fences are typically ineligible unless required for safety.
- 4) Payment to the homeowner for rehabilitation labor is ineligible. Payments to friends and relatives of the homeowner for labor are ineligible unless they are an approved program contractor and there is a written bid documenting costs that conform to local conditions.

This assistance to homeowners is in the form of a **grant**. Any household receiving AHP funds for rehabilitation repairs is required to sign an Acknowledgement of AHP subsidy. **This acknowledgement is not recorded and there is no repayment requirement.**

To qualify for participation in the program:

- ✓ You must live in one of the following counties: Dallas, Polk, Jasper, Madison, Warren, or Marion.
- ✓ You must own the house either free of debt or through a mortgage or a recorded Contract for Deed. If you are buying your house on a Contract for Deed, the contract for purchase must be recorded at the County Recorder's office.



✓ **You MUST MEET one of the following qualified populations:**

- **Elderly:** An elderly person is a household composed of one or more persons at least one of whom is 62 years of age or more.
- **Disabled:** Any person who has a physical or mental impairment that substantially limits one or more major life activities; has a record of such impairment; or is regarded as having such impairment. In general, a physical or mental impairment includes hearing, mobility and visual impairments, chronic alcoholism, chronic mental illness, AIDS, AIDS Related Complex, and intellectual disability that substantially limit one or more major life activities. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself.
- **Veteran:** A person who served in the active US military, naval, or air service, and was discharged or released under conditions other than dishonorable.

- ✓ Your gross annual income (including Social Security, wages, and all regular sources) must be within the income limits below. **Lower income limitations apply to the program for 20% of the households assisted.**

Polk, Dallas, Madison, & Warren County Persons in Household							
1	2	3	4	5	6	7	8
\$64,150	\$73,300	\$82,450	\$91,600	\$98,950	\$106,300	\$113,600	\$120,950

Jasper County Persons in Household							
1	2	3	4	5	6	7	8
\$53,050	\$60,600	\$68,200	\$75,750	\$81,850	\$87,900	\$93,950	\$100,000

Marion County Persons in Household							
1	2	3	4	5	6	7	8
\$58,600	\$67,000	\$73,350	\$83,700	\$90,400	\$97,100	\$103,800	\$110,500

[**CLICK HERE TO APPLY**](#)

Contact Us:

info@paramountdevelopment.org





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Eligible Rehabilitation

- 1) An accumulation of deferred maintenance, and/or needed replacement of principal fixtures and components of existing structures, including but not limited to:
 - Repair or replacement of mechanical systems (furnace, air conditioning, water heater).
 - Upgrade plumbing service, plumbing repairs, and needed replacement of fixtures.
 - Upgrade to minimum 100 Amp electrical service, electrical repairs, and needed replacement of fixtures.
 - Repair or replacement of floor coverings. Basic carpeting or vinyl floor coverings are acceptable. All other floor coverings or flooring materials are at the discretion of the FHLB.
 - Interior wall and ceiling repair, drywall, interior doors and trim, and paint.
 - Smoke detectors and dead bolt locks for safety and home security.
- 2) Improvements to increase the efficient use of water through such means as water savings faucets and shower heads and repair of water leaks;
- 3) Inspection and testing for and remediation or abatement of lead-based paint, asbestos, or other environmental hazards.



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