

CITY OF BELLE PLAINE
OWNER-OCCUPIED HOME REHABILITATION GRANT
PROGRAM GUIDELINES

The City of Belle Plaine (“City”) supports efforts to improve the City’s affordable housing stock. The Owner-Occupied Home Rehabilitation Grant Program (“Program”) described in these guidelines is designed to provide financial assistance to correct health and safety issues in the home by accessing grants of up to \$2,000 that are available from the Program. The Program is funded by Local Option Sales Tax (LOST). Applications for the City’s Owner-Occupied Home Rehabilitation Grant Program can be obtained by calling the City of Belle Plaine at 319-444-2200, or picked up at Belle Plaine City Hall, 1207 8th Avenue, Belle Plaine, IA 52208.

APPLICATION PROCESS

I. APPLICANT ELIGIBILITY

Conflict of Interest

To the extent consistent with Federal and State conflict of interest laws as they apply to local government officials, employees and agents, the following rules shall apply regarding eligibility for this program. No member of the governing body of the City nor other official, employee, or agent of the City government who exercises policy or decision-making authority in connection with the planning and implementation of the Program shall directly or indirectly be eligible for this Program. This ineligibility shall continue for one year after an individual’s relationship with the City ends.

Fair Housing

This policy will be implemented consistent with the City’s commitment to fair housing practices. No person shall be excluded from participation in, denied the benefit of, or be subjected to discrimination on the basis of his or her religion or religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status(children), physical or mental disability, sexual orientation, or any other arbitrary cause. Individuals who believe they have been discriminated against in a housing-related action may contact the City of Belle Plaine at 319-444-2200.

Preferences

Assistance on a first-come, first-served basis. Preference will be given to households living in imminently unsafe conditions.

II. PROPERTY ELIGIBILITY

Location

To be eligible to participate in the City’s Program, the property must be an owner-occupied residence located in the incorporated area of the City of Belle Plaine.

Property Condition

The goal of this Program is to correct health and safety issues within the City. Rehabilitation work must eliminate health and safety hazards to occupants and/or the public.

Property Improvements

Eligible Improvements – The goal of the City’s Program is to correct health and safety issues in a home, provide improvements for persons with disabilities, and to preserve Belle Plaine’s affordable housing stock. Repairs are limited to items physically attached to the property and permanent in nature.

Examples of eligible repair/replacement items include, but are not limited to:

- Water Heaters
- HVAC Systems
- Roofs
- Unsafe Flooring
- Unsafe Porches/Steps
- Architectural Barriers for Disabled and/or Handicapped Persons
- Broken/Nonfunctioning Windows
- Indoor Plumbing
- Emergency Repairs to Service Lines (with City Official Notification)
- Stoves/Ovens
- Electrical
- Non-eligible Improvements – Unnecessary physical improvements, repairs of a cosmetic nature, wood burning stoves, and repairs to structures not legally attached to the home (e.g. unattached garages, sheds, etc.)

III. APPLICATION PROCEDURE

Application Forms

Applicants may call the City and request an application packet to be mailed or schedule an appointment with a City representative to discuss in person the program and the application process. An application packet can also be picked up at the Belle Plaine City Hall, 1207 8th Avenue, Belle Plaine, IA 52208. Only complete application packets will be accepted and evaluated for eligibility. A complete application packet consists of the following:

- Application; and
- Proof of ownership of the home.

Process

The following is a list of procedures followed when applying for a rehabilitation grant:

- Application – An application must be completed by the owners of the home.
- Preliminary Approval – A City representative will evaluate the application and all supporting documentation to determine if the applicant meets preliminary requirements for the program.
- Preliminary Inspection – A preliminary inspection will be scheduled with the homeowner, and will be conducted by City staff. Further program eligibility will be determined by demonstrated need at the time of inspection (existence of health and safety issues).
- Project Review Committee – The Project Review Committee is made up of City staff, and makes the final determination of the applicant’s general eligibility and eligibility of the needed repairs and improvements. The applicant will be notified in writing of the committee’s decision.
- Rehabilitation Construction Estimates – Based on approved repair items, the homeowner shall obtain a minimum of two estimates from licensed contractors.
- Estimate Review – Once the estimates have been obtained by the homeowner, the homeowner shall provide them to the City. City staff will review them for reasonableness, competitiveness, and completeness. Once the lowest and best estimate has been determined, a Notice to Proceed will be mailed to the homeowner.

Pre-Construction Requirements

Debris removal is a pre-construction requirement for a homeowner's participation in the program. City staff must be able to access and inspect the parts of the home wherein repairs are needed, and contractors must be able to access those same areas in order to provide estimates and complete the repairs. The work area of the home must be in a clean and sanitary condition, free of debris, prior to project approval.

IV. FINANCING

Grant Limits

The applicant pays two-thirds, while the grant pays one-third of costs associated with the improvement. Maximum funding allowed is \$2,000.

Term of Financing

Grant – The City's assistance is provided as a grant.

Loan Conditions

Ownership and Occupancy – If the homeowner does not continue to occupy and own the subject property for a period of three years immediately following project completion, the grant funds provided must be repaid in full to the City of Belle Plaine. If the homeowner becomes deceased during this 3-year period, the repayment requirement will be waived.

V. REHABILITATION CONTRACTORS

Requirements

The City can provide, upon request of the homeowner, a list of contractors who have completed repair projects through the program in the previous year. However, homeowners can contact any contractor of their choosing as long as they meet the following criteria:

- The contractor must be recognized by the City of Belle Plaine.
- The contractor must provide a one-year warranty for their work.

Estimates submitted by contractors who do not meet the criteria will not be considered.

Construction Process

After the contractor has been selected, and a Notice to Proceed issued, the Contractor shall make arrangements with the homeowner to begin the repairs. The contractor will be responsible for making sure all required permits have been secured, depending on the type of work to be performed. The homeowner will also be responsible for requesting required inspections for work being performed, and for submitting proof of the permits/inspections prior to receiving payment. Contractor will have 30 calendar days from the date of the Notice to Proceed to complete the project. Any delays must be reported to city hall.

Homeowner Payment

Once the project has been completed, inspected and the homeowner has the invoice from the contractor and has given a copy to the city, payment will be submitted directly to the homeowner.

Contractor/Homeowner Disputes

The agreement to complete work rests solely between the homeowner and the contractor, and therefore the City is not a party to the agreement. However, should a dispute arise, the City is willing to act as an intermediary

to assist in an agreeable resolution. If it is deemed a contractor has not made a good faith effort to resolve the matter, or has been negligent, the contractor may be barred from participation in future City-funded projects. The homeowner may pursue legal action against the contractor through Small Claims Court and/or the State Contractors License Board.

VI. PROGRAM COMPLAINT AND APPEAL PROCEDURE

Complaints by applicants, residents or property owners regarding the City's Program should be made to the City Administrator or a designee who will investigate the complaint, prepare an analysis and recommendation and will schedule a discussion of the complaint with the Loan Review Committee. If the matter is not resolved to the satisfaction of the person filing the complaint, this person may submit a written appeal addressed to the City's Loan Review Committee. The Loan Review Committee will be convened within fifteen (15) days from the date the appeal is received unless a longer period of time is requested by the appellant. Within five (5) working days from the date the appeal is heard by the Loan Review Committee, the City will mail a written response of the Committee's decision to the appellant. If the appellant is still not satisfied with the decision, they may appeal in writing to the Belle Plaine Mayor following the same time line and procedures above. The decision of the City Mayor will be final.

VII. AMENDMENTS

Amendments to these guidelines may be made by the City whenever appropriate to improve Program effectiveness and to resolve problems.