

IOWA HOMEOWNER ASSISTANCE FUND HOME REPAIR PILOT PROGRAM



HOME REPAIR HELP IS HERE FOR ELIGIBLE IOWA HOMEOWNERS

The primary goal of the Home Repair Pilot Program is to prevent homeowner displacement by assisting with home repairs to maintain the habitability of the home.

AM I ELIGIBLE?

ELIGIBLE HOMEOWNERS MUST:

- Be income qualified.
- Have home repair needs that affect the ongoing insurability or accessibility of their home.
- Have had someone in the household experience a financial hardship after January 21, 2020, because of the COVID-19 pandemic.
 - This could be a reduction in income or increase in living expenses due to job loss, fewer work hours, paying more for childcare, illness, or being unable to work because you had to care for a family member.
- Own the property located in Iowa (applicants purchasing a home under a legally recorded contract are eligible).
- Occupy the home as their primary residence.
- Be current on mortgage and property tax payments.

HOMEOWNER ASSISTANCE

- Up to \$35,000 to assist with eligible repairs.
- All payments made directly to contractors/service professionals by qualified nonprofit and government entity partners overseeing the repair work.
- Eligible homeowners may also qualify for assistance with past due mortgage and related property expenses, if requested and documentation is supplied during application.

PROPERTY ELIGIBILITY



WHAT DO I NEED TO DO TO APPLY?

- STEP 1** Take the precheck at iowafinance.com/repair to determine preliminary eligibility.
- STEP 2** Prepare required application documentation.
- STEP 3** Submit online application at iowafinance.com/repair.
- STEP 4** The case review team will review the application to ensure all documentation is complete and verify eligibility.
- STEP 5** Eligible household applications will be referred to a local partner to oversee home repair eligibility, amount of eligible assistance and repair process on a first come, first ready to proceed basis.

Please note that an application does not guarantee an award of financial assistance. All applications are subject to funding availability.

WILL I RECEIVE PAYMENT DIRECTLY, IF APPROVED?

No. Payments will be made directly to eligible repair contractors by the local administering partner overseeing the repairs.



WHAT TYPE OF ASSISTANCE IS AVAILABLE?

ELIGIBLE REPAIRS*:

For homeowners unable to obtain or maintain homeowners' insurance due to the condition of their home, the following repairs to core residential systems may be eligible:

- Building envelope, including exterior doors and window replacement, siding, roofing, soffit, fascia, gutters, and/or ventilation, if necessary
- Drainage
- Electrical or Plumbing Systems
- Foundation Repair
- Septic
- Wells
- Payment of fines assessed by a local municipality as a result of a homeowner's inability to make critical home repairs (i.e., a fine for a broken sidewalk and/or boarded up window may be eligible vs. an overgrown lawn, which is ineligible)

** Lists may not include all eligible repairs, and repairs must increase the insurability/habitability of the home.*

ACCESSIBILITY/HEALTH MODIFICATIONS*:

For homeowners who need to make accessibility or health-related modifications to help assure continued habitability of the home based on their physical/health needs, the following types of environmental modifications will be considered:

- Asbestos removal or abatement
- Installation of specialized electric and plumbing systems to accommodate medical equipment and supplies
- HVAC repair or replacement
- Installation or repair of non-portable ramp(s) or lift(s)
- Lead hazard reduction
- Modification of bathroom facilities
- Modification of kitchen facilities
- Mold remediation
- Radon mitigation
- Specialized accessibility/safety adaptations
- Turnaround space adaptations
- Widening of doorways/hallways

CONTACT THE IOWA HOMEOWNER ASSISTANCE FUND TEAM:

1.888.668.0927

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IOWA FINANCE AUTHORITY

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