

Attention Creston Homeowners:

The City of Creston is seeking applicants for one final project home *within the target area shown* to participate in their CDBG Owner-Occupied Housing Rehab Grant Program. The key features (benefits) of the program are as follows:

- Homeowners can secure up to \$32,000 in forgivable loan funds (essentially a grant) from the federal government to make major repairs on the home. If work can be done within this total budget, there is no cost to homeowners to participate.
- The home, when finished, will meet safety standards for plumbing, electrical, and lead-safe housing and will be more energy efficient. Also, the home will have radon gas mitigation if necessary.
- Work may include, but not be limited to: roofing, siding, painting, foundation and wall repair, window and door replacement, heating and central air upgrades, electrical and plumbing upgrades, weatherization and insulation, and related work as identified in a program inspection. Please note that, while this program may help with your goals to modernize the homes, *it is not designed merely to do remodeling*. The program is designed to fix deficiencies.
- Homeowners will have some choice in the scope of work, such as paint colors and some optional work items.

Applicants must own their home (outright or with a mortgage), meet federal income limits, reside in the home full-time, be current on property taxes and maintain continuous homeowner's insurance. The home must have a need for rehabilitation to fix *deficiencies*. This is not merely a *remodeling* or *modernization* program.

Household Size	1	2	3	4	5	6	7	8
Income Limit	\$38,850	\$44,400	\$49,950	\$55,500	\$59,950	\$64,400	\$68,850	\$73,300

Applications must be picked up at the Southern Iowa Council of Governments office, 101 E. Montgomery Street, Monday-Friday 8AM-Noon and 1PM-5PM. **Applications must be completed and returned to SICOG's office no later than 5PM Friday, February 14, 2020.** Late applications will not be accepted. If you have any questions about the program or the application process, please contact Joel Lamb at SICOG at 641-782-8491 or lamb@sicog.com

