



## Legislation Text

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**File #:** ID 18-0430, **Version:** 1

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### Resolution Approving Update to Rehabilitation Program Guidelines for Disaster Relief Homeowner Repair Program

Department: Neighborhood Development  
Council District: 1 and 2

Public Hearing:  
Advertising Date/By:

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#### **PURPOSE:**

City Council consideration is requested for an update to the Rehabilitation Program Guidelines to add a Disaster Relief Homeowner Repair Program targeting the homeowners impacted by the April 15, 2018 tornado weather event.

#### **BACKGROUND:**

Since the April 15, 2018 tornado weather event, City staff have been working collaboratively with community partners in the initial relief, debris clean up, and relocation processes. We are now moving into the long term repair and recovery period. Homeowners both with and without insurance have been encouraged to apply to the Federal Emergency Management Agency and Small Business Administration programs for assistance. The City and our housing repair partner agencies will work to assist homeowners who still have financial gaps related to tornado damages and to refer homeowners with additional repair needs beyond tornado related damages to other housing rehabilitation programs.

Disaster Relief Homeowner Repair Program funds will be offered as an unsecured loan at 0% interest up to \$40,000, to be forgiven over a 5 year period, as long as the homeowner remains in the home. This product will provide flexibility for owner title or credit issues, while maintaining the opportunity for City funds to be returned if the property is sold. For homeowners whose properties have been destroyed, additional funds will be offered as a grant for the portion of the project which does not add value to the property, which may include demolition, site clearance, and the difference between the cost to construct and the property value.

#### **BUDGET IMPACT:**

CDBG and 2016 Housing Bond funds are already budgeted for Homeowner Rehabilitation programs.

#### **RECOMMENDATION / ACTION REQUESTED:**

City Council is requested to approve an update to the Rehabilitation Program Guidelines to add a Disaster Relief Homeowner Repair Program targeting the homeowners impacted by the April 15, 2018 tornado weather event.