

Single Family Major Rehabilitation Program

Frequently Asked Questions

Who is eligible to participate in the program?

Participants under this Program must be income eligible per U.S. Department of Housing and Urban Development (HUD) definitions (24 CFR 570.3). Current limits, effective June 1, 2018, are as follows:

Household Size	Income Limit 80% of Area Median Income Per Household
1 Person	\$38,750
2 Person	\$44,250
3 Person	\$49,800
4 Person	\$55,300
5 Person	\$59,750

What type of assistance is provided through this program?

The Single Family Major Rehabilitation Program is designed to assist owner occupied single family households with rehabilitation needs that exceed the city's current Emergency Home Repair Program limits. Rehabilitation may include plumbing, electrical, roofing, cooling/heating, flooring, etc., up to and including total reconstruction of the property.

What additional requirements are there if my property is deemed to need reconstruction (complete tear down and rebuild)?

Properties requiring reconstruction ***must not have*** any encumbrances (e.g. mortgage, lien, home equity loan, home equity line of credit, reverse mortgage, etc.)

Are homes located outside of the City of Peoria eligible for this program?

Assisted home must be located within the Peoria city limits.

Does the property need to be my primary residence?

Participants must own and occupy the property as their primary residence. Primary residence is described as: Occupancy of residence for no less than 274 out of the last 365 days.

Are manufactured homes eligible for this program?

Manufactured homes on a rented/leased lot are not eligible for assistance. However, a manufactured home on a lot owned by the applicant is eligible. Manufactured homes built prior to June 15, 1976 are not eligible for assistance.

How often can I receive assistance through this program?

Assistance is a one time, lifetime assistance to an individual, family, household, and property. Each dwelling will have a minimum investment of \$20,001. Total investment will be based on the individual project and necessary scope of work. At no time will the maximum investment exceed the current per unit investment limits published by HUD for the HOME Program.

If my mortgage is past due, am I eligible participate in this program?

*Homeowner mortgage must be current if applying for major rehabilitation of property. Participants must also be current on property taxes, homeowner's insurance and flood insurance, if applicable. Properties requiring reconstruction (complete tear down and rebuild) **must not have** any encumbrances (e.g. mortgage, lien, home equity loan, home equity line of credit, reverse mortgage, etc.)*

I am preparing to sell my home; can I still participate in this program?

No assistance will be provided for the purpose of preparing a residence for sale or title transfer.

Will I need to payback the amount of assistance put into the rehabilitation of my home?

Ownership interest, in the form of sweat equity (actively participating during the construction process) will be required if approved for the program. The amount and form of sweat equity required will be based upon the amount of monetary assistance provided and the approved applicant's ability to perform such duties. Friends and family members of the approved applicant can assist with fulfilling this requirement.

A lien will be attached to the property, based on current HOME Program affordability period guidelines. Participants will be required to execute a promissory note for the monetary value of assistance provided. Once the period of affordability has been fulfilled, the lien will be released.

I own a second home, am I eligible to participate in this program?

Participants must not currently own additional properties (i.e. second home, rental property, etc.)

Will my relocation expenses be paid if I vacate my home during the rehabilitation process?

The Single Family Major Rehabilitation Program is a voluntary program. Decisions to vacate the property during rehabilitation, including all moving expenses, are at the sole discretion of the participants and no monetary assistance will be provided for any related expenses.-

What additional requirements are there for participants of this program?

Participants of the program (applicant and co-applicant, if applicable) must complete a homeowner education course. The course will cover topics including budgeting, credit, delinquency and foreclosure prevention, financial literacy training to strengthen money management and financial planning skills, and basic home maintenance.

How can I obtain more information regarding this program?

Interested individuals can contact the city's Community Assistance Division at 623-773-7250 or communityassistance@peoriaaz.gov for more information regarding the Single Family Major Rehabilitation Program.