



*Planning & Development Department
Community Development Division
Housing and Neighborhood Services Program*



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Introduction

The Moline Home Improvement Program is designed to aid and assist low or moderate income owner-occupants of substandard single-family dwellings.

Aid and assistance will come from the Community Development Block Grant Funds. This grant is a forgivable loan with a maximum of \$15,000 within a period of 5 years. The loan is forgiven at a 1/60th per month.

A Recapture Agreement will be recorded at the Rock Island County Recorder's Office for a period of 5 years. At the end of the fifth year, a Release of Lien will be recorded.

Eligibility

Qualified recipients shall be low and moderate-income homeowner-occupants of single-family dwellings living within the city limits of Moline.

Income Eligibility

The following sources of income that must be reported as taxable income under the Internal Revenue Code, must be considered in determining gross family income:

1. Wages and salaries for regular pay and overtime; earnings and compensation for personal services, commissions, fees, tips, etc; and all income received by military personnel.
2. Net profits from the operation of a business or profession;
3. The full amount received from Social Security, pension annuities, retirement income, and other similar types of periodic receipts;
4. Payment in lieu of earnings, such as unemployment compensation, other Social Security benefits, severance pay, benefits in lieu of earnings other than lump-sum payments;
5. Periodic and determinable allowances, alimony, contributions, child support and gifts;
6. Interest, dividends and net earnings of any kind from real or personal property, including but not limited to capital gains and;
7. Subsistence allowances in connection with education training

2009 Annual Income Guidelines Household Size

GRANT PERCENT	1	2	3	4	5	6	7	8
100%	21,550	24,650	27,700	30,800	33,250	35,750	38,200	40,650
75%	28,025	32,050	36,025	40,050	43,250	46,475	49,675	52,875
50%	34,500	39,450	44,350	49,300	53,250	57,200	61,150	65,100

Type of Structure

The structure to be improved must be a single-family owner-occupied dwelling where only one family resides.

Location of Property

Dwellings must be located within the City of Moline.

Eligible Items and Rehabilitations Standards

1. **Roof:** Must meet the requirement of the Building Code.
2. **Insulation:** Contractor must provide information as to the type of material, square footage in attics and sidewalls, and R-factor rating. A total of R-40 in the attic and R-14 in the sidewalls is the desired range.
3. **Gutters and Downs:** Aluminum, seamless must meet City Code.
4. **Electrical:** Size of service and present wiring must meet or be brought up to the Electrical Code.
5. **Heating:** Repair or replacement must meet the Heating Code.
6. **Plumbing:** Repair or replacement must meet the Plumbing Code. Includes water heater.
7. **Foundation:** Repair or replacement of basement foundation wall(s). Must meet Building Code.
8. **H/C Accessibility:** Assist homeowner with disabilities and make their home accessible for daily use. Includes H/C ramps.
9. **Water/Sewer Service:** Repair or replacement as ordered by the City Water Department
10. **Windows and Siding:** Repair or replacement as ordered by the City Building Division.

Eligible Items Under the Emergency Criteria

(Situations that come unexpectedly and therefore the homeowner will not be put on a waiting list. Help is available immediately if funds are available):

1. Sewer line collapse, breakage, or other complication causing sewage to back-up into the residence.
2. Frozen or burst water lines.
3. Furnace repair or replacement during the heating season.
4. Accessibility issues related to handicapped/disability condition(s) of an occupant.

PROCEDURES

STEP 1

Pre-Inspection

A City Inspector will visit the home and inspect the structure before eligibility is determined.

STEP 2

Work Write-Up

Once eligibility of the homeowner has been verified and the pre-inspection has been completed, the City Inspector will determine the scope of work

STEP 3

Lead Based Paint Testing

Any home built prior to 1978 must have an initial risk assessment if the work performed exceeds \$4,999.99. The findings from the risk assessment will serve as a guideline for lead work to be done on the property. Once lead work has been completed a clearance on the property must be done. This will be accomplished by collecting wipe samples and shipping them to the lab for testing. Once tested, the homeowner will be notified of the results and a clearance on the property will be done. The cost of the risk assessment is part of the \$15,000 grant.

STEP 4

Job Estimate

Applicants must obtain 3 comparable estimates for the work to be considered, one of which must be acceptable to the City. Estimates must be submitted in itemized detail and given to the Community Development office in a sealed envelope. Once approved, additions to the original estimate will not be allowed.

STEP 5

Contractors

The City will determine eligibility of contractors. All contractors must be licensed and bonded as applicable, meet the requirements of the Code Compliance Division, and be able to complete all work within 30 days following approval. The City reserves the right to reject all bids or to reject unqualified contractors. Before any bid is awarded to any contractor, he/she shall provide the City with proof of City and State licenses, performance bond, and insurance documents.

STEP 6

Pre-Construction Meeting

Prior to commencing work, the City of Moline will set up a pre-construction meeting with the homeowner and the contractor to answer any questions either party may have.

STEP 7

Permits

Once the contractor has been awarded the job, he/she must obtain a permit in his/her name before any work commences.

STEP 8

Post-Inspection

The Code Compliance Division will inspect the property upon completion of the work. The purpose of the final inspection is to make certain the work is performed in accordance with the work write-up. If contractor installed work is found to be unsatisfactory or incomplete, the owner will be advised. The City may require the contractor to perform further work until the job has been satisfactorily completed and may require additional inspections.

STEP 9

Final Payment

After a satisfactory final inspection is made by Code Compliance, the final payment will be made. Final inspection will include copies of applicable permits issued by Code Compliance. The City will directly pay all contract payments to the Contractor.