

# RESILIENCY PROGRAM



Many residents in the Bee Branch Watershed have experienced repeated flash flooding from stormwater during heavy rain events, including six Presidential Disaster Declarations since 1999. As a result, they are living with residual structural issues, electrical hazards, and chronic mold and mildew problems.



## \$8.4 MILLION TO IMPROVE HOUSING UNITS

The Bee Branch Healthy Homes (BBHH) Resiliency Program includes \$8.4 million in the form of five-year forgivable loans to improve housing units, including owner-occupied homes, single-unit rentals, and small, multi-family residential units. Funds will be awarded to properties where low-to moderate-income residents reside and used to make repairs and renovations to decrease environmental health and safety issues from flooding.

## Making Homes More Resilient

The BBHH Resiliency Program will help Dubuque residents meet unmet structural needs and empower individuals to be part of the creation of more resilient housing through on-site storm water management principles and sustainable, healthy homes behaviors. A variety of repairs and renovations will improve housing conditions and make homes more resilient to future flooding.

### Examples Include:

- Foundation repairs and modifications
- Ventilation improvements
- Furnace replacement
- Water heater replacement
- Basement window repairs
- Mold and mildew remediation
- Lead paint and asbestos remediation
- Sidewalk improvements
- Sump pumps repair/installations
- Property drainage improvements



For more information or to apply, visit [www.cityofdubuque.org/bbhh](http://www.cityofdubuque.org/bbhh) or call (563) 690-6168.



# Eligibility Requirements

Has your home or property been damaged from flash flooding? Is it in need of repairs? Would you like your property to be more resilient? Follow the steps below to determine if you are eligible to receive assistance through the Bee Branch Healthy Homes Resiliency Program. Assistance is in the form of a five-year forgivable loan.

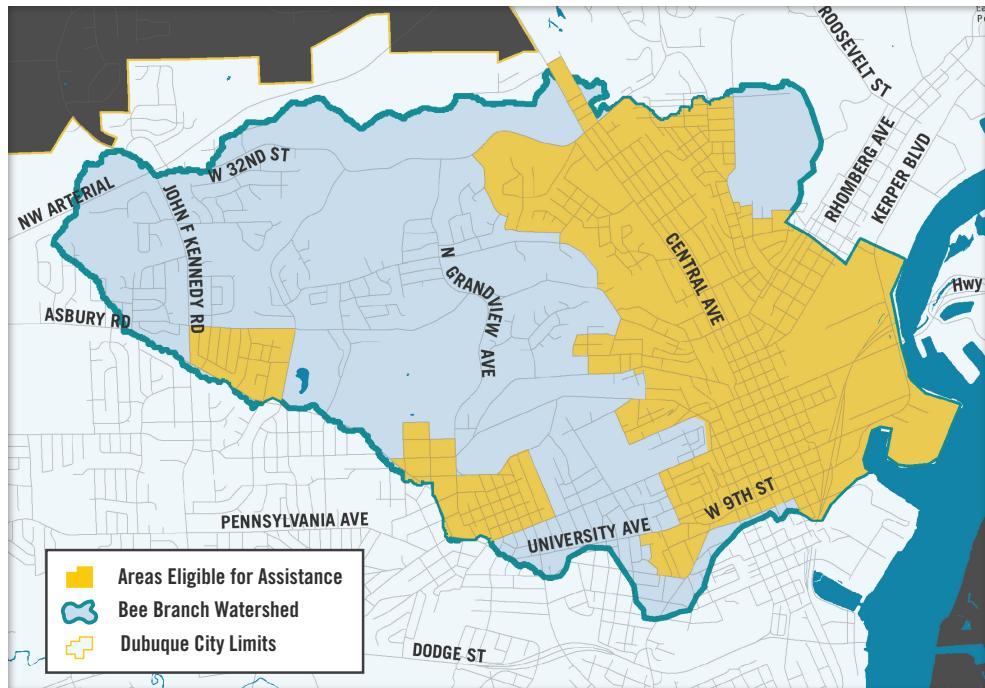


## STEP 1 >>> LOCATION

Your home or property must be located in the Bee Branch Watershed Healthy Homes eligibility area pictured on the right.

### INTERACTIVE MAP

Visit [cityofdubuque.org/bbhh](http://cityofdubuque.org/bbhh) to view the BBHH interactive map. Enter your address to find out if your home or property is located in the eligibility area.



## STEP 2 >>> PROPERTY TYPE

### OWNER-OCCUPIED

The homeowner must be at or below 80 percent of the area median income by household size established by HUD guidelines.

### RENTAL PROPERTY \*

A minimum of 51% of the tenant households currently living in the property must be at or below 80 percent of the area median income by household size established by HUD guidelines.

### U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) 2018 INCOME GUIDELINES \*\*

1 Person Household	2 Person Household	3 Person Household	4 Person Household
\$41,450	\$47,350	\$53,250	\$59,150
5 Person Household	6 Person Household	7 Person Household	8 Person Household
\$63,900	\$68,650	\$73,350	\$78,100

- \* The 51% low- to moderate-income (LMI) requirement must be maintained for the duration of the five-year forgivable loan. Annual certification will be required.
- \*\* HUD releases new income guidelines every year. Therefore, they are subject to change.



## STEP 3 ➤ REQUIREMENTS

The property owner must meet and agree to these requirements:



## STEP 4 ➤ APPLICATION

If your home or property is located in the Bee Branch Healthy Homes eligibility area, you or your tenants meet the income guidelines established by HUD, and you agree to the requirements above — we invite you to submit an application.

### PROGRAM REQUIREMENTS

1. Resiliency funds received through the Bee Branch Healthy Homes Resiliency Program will be secured as a five-year forgivable loan which decreases at a rate of 20 percent per year.

#### Single-Family Owner Occupied

The home must remain the primary residence for the five-year period.

#### Single-Unit and Multi-Unit Rental Properties

The 51% low- to moderate-income (LMI) requirement must be maintained for the duration of the five-year loan. See income guidelines under step 2. Annual certification will be required.

2. The property must be covered by property insurance in an amount equal to or greater than the current assessed value. The City of Dubuque shall be named as an additional insured on the grantee's homeowners insurance for the duration of the forgivable loan.
3. The property must carry flood insurance for the duration of the loan if the property is located in the 100-year flood plain. The City of Dubuque shall be named as an additional insured on the flood insurance policy.
4. The property owner must be current with regard to their mortgage, property taxes, and utility payments associated with the property.

### HOW TO APPLY

**APPLY ONLINE** at [www.cityofdubuque.org/bbhh](http://www.cityofdubuque.org/bbhh)

- OR -

#### FILL OUT A PAPER APPLICATION

Paper applications are available at the City of Dubuque Housing & Community Development Department on the third floor of the Historic Federal Building at 350 West 6th Street, Dubuque. To request an application be mailed to you, call (563) 690-6168.

#### QUESTIONS OR COMMENTS?

Contact the BBHH resiliency coordinator at (563) 690-6168 or [bbhh@cityofdubuque.org](mailto:bbhh@cityofdubuque.org).



*Please note, no applicant is guaranteed any funding until notified in writing by the City of Dubuque.*



To apply for assistance, visit [www.cityofdubuque.org/bbhh](http://www.cityofdubuque.org/bbhh) or call (563) 690-6168.

# FAQS Frequently Asked Questions

## **In what order will the applications be processed, and approximately how long will it take to review?**

Applications will be accepted on a first-come, first-served basis. The City will maintain a written summary of the order in which applications are received and approved. The application and verification process is expected to take up to 30 days or more.

**Who will contact me?** The BBHH intake specialist will help you through the application and verification process. You will also be assisted by a home advocate and rehab inspector.

**Who will evaluate my property and determine how it can be made more resilient?** A BBHH rehab inspector will visit and assess your home or property for eligible construction activities. You will receive a summary of the proposed activities, and if you decide to proceed, the same inspector will request bids for the project from local sub-contractors.

## **Do I have to implement all of the recommended improvements?**

Generally, yes. Completing all of the recommended construction activities will give your home or property the best chance for flood resilience. If the property owner has objections, those objections will be handled on a case-by-case basis and worked out in a way that satisfies the grant requirements.

## **Who will select the contractor?**

The resiliency coordinator will present the lowest responsible bids to a Housing Resiliency Committee which will approve all bids to be awarded to the qualifying contractor.

**How soon can I expect construction to begin after the contract has been awarded?** The construction schedule will be dependent on the scope of work, readiness of the unit, the contractor's schedule, weather, and overall grant production milestones.

## **How much money can I expect might be spent on my property?**

There is no minimum or maximum amount to be spent per unit. Please note, some properties will be more vulnerable than others and will therefore require more work. The grant has budgeted an average of \$15,067 to be spent per unit.

## **What happens if I'm concerned about the contractor's quality of work?**

If you are unhappy with the quality of work being performed at your home or property, we ask that you contact the BBHH resiliency coordinator at (563) 690-6168 so we may address your concerns.

## **What is a forgivable loan and will I have to pay anything out of pocket?**

A five-year forgivable loan in the amount of the repairs will be placed as a lien on your property. Each year the loan is reduced by 20 percent, thus after five years the loan is forgiven. The forgivable loan bears no interest and requires no payments unless a homeowner sells, rents, transfers, vacates, or abandons their property within the five-year period.

## **Funding**

In January 2016, U.S. Department of Housing and Urban Development (HUD) awarded the City of Dubuque \$31.5 million in disaster resiliency funds for the Bee Branch Healthy Homes Resiliency Program and stormwater infrastructure improvements including the Bee Branch Creek Railroad Culverts and West Locust Street and Kaufmann Avenue storm sewer projects. The City of Dubuque partnered with the State of Iowa to apply for the federal funds through the National Disaster Resilience Competition (NDRC), which invited communities that experienced natural disasters in 2011, 2012, or 2013 to compete for funds to help them rebuild and increase their resilience to future disasters.



## **Iowa Watershed Approach (IWA)**

Through the Iowa Watershed Approach (IWA), Iowans will work together to address factors that contribute to floods and nutrient flows. This adaptive model, supported by HUD dollars through the NDRC, will leverage the principles of Iowa's innovative Nutrient Reduction Strategy to make our communities more resilient to flooding and help improve water quality. The Bee Branch Watershed is one of nine distinct watersheds across Iowa serving as project sites for the IWA. For more information, visit [www.iihr.uiowa.edu/iwa](http://www.iihr.uiowa.edu/iwa).



Rev. 06.25.18



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