

Bee Branch Healthy Homes Resiliency Program

\$8.4 Million to Improve Housing Unit Resilience

In January of 2016 the US Dept. of Housing and Urban Development (HUD) awarded funding to communities that had experienced recent natural disasters.

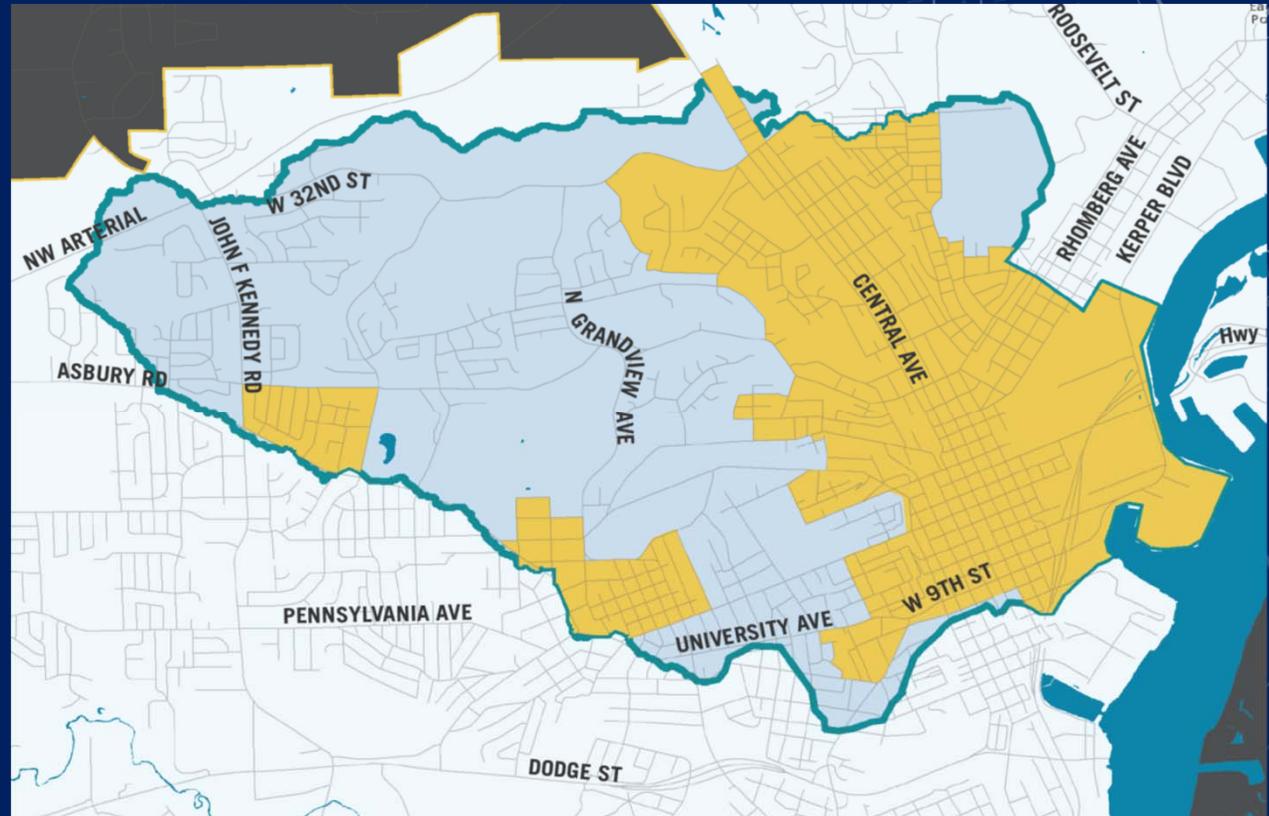
This is a 5 year program to address health and safety issues related to water intrusion in the home. It also includes a advocacy component that assesses the family's ability to overcome adverse situations.



Bee Branch Healthy Homes Resiliency Program

Who is eligible to participate?

1. Property is located in eligible area.
2. Household income is under 80% Area Median Income.



Bee Branch Healthy Homes Resiliency Program

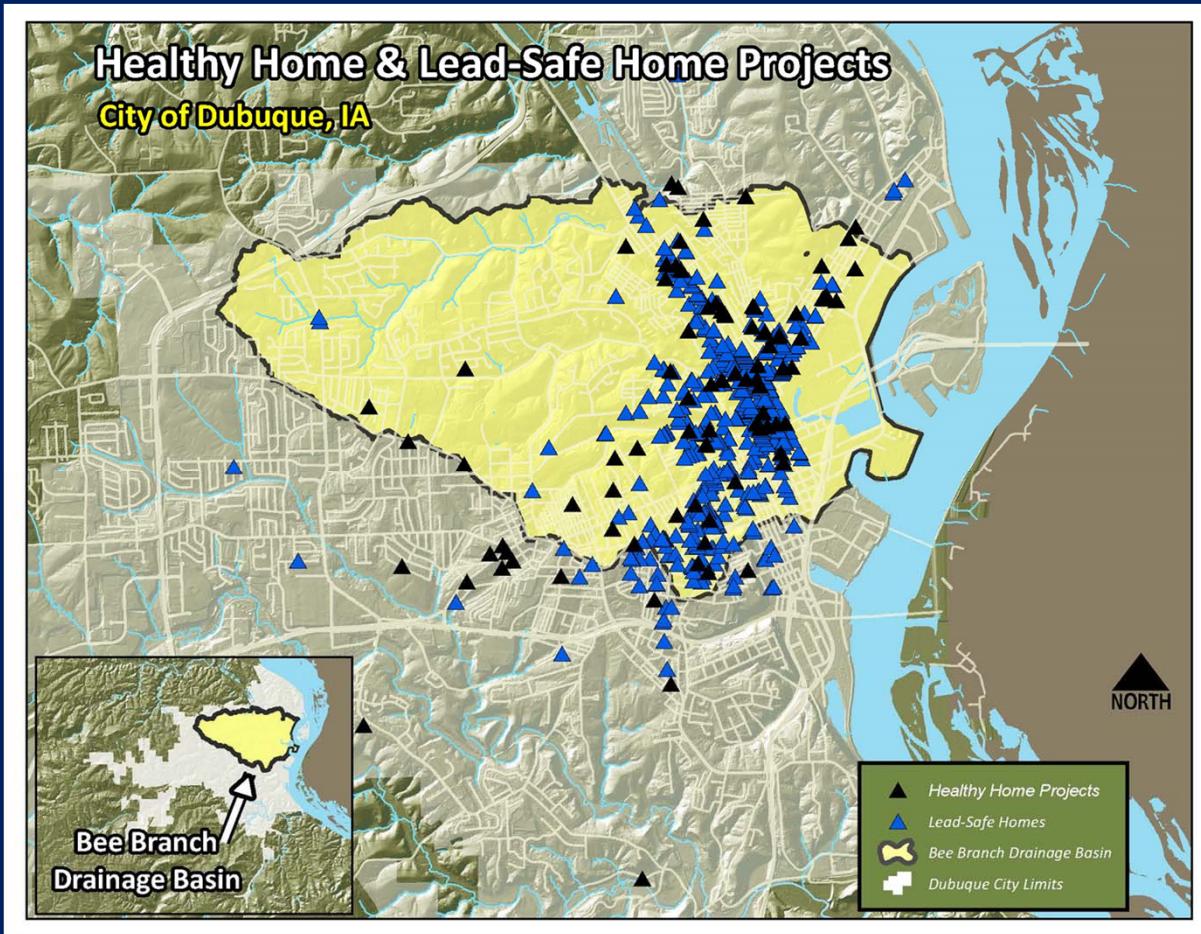
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) 2017 INCOME GUIDELINES **

1 Person Household	2 Person Household	3 Person Household	4 Person Household
\$37,200	\$42,500	\$47,800	\$53,100
5 Person Household	6 Person Household	7 Person Household	8 Person Household
\$57,350	\$61,600	\$65,850	\$70,100

- * The 51% low to moderate income (LMI) requirement must be maintained for the duration of the 5-year forgivable loan. Annual certification will be required.
- ** HUD releases new income guidelines every year. Therefore, they are subject to change.

Household income under 80% Area Median Income.

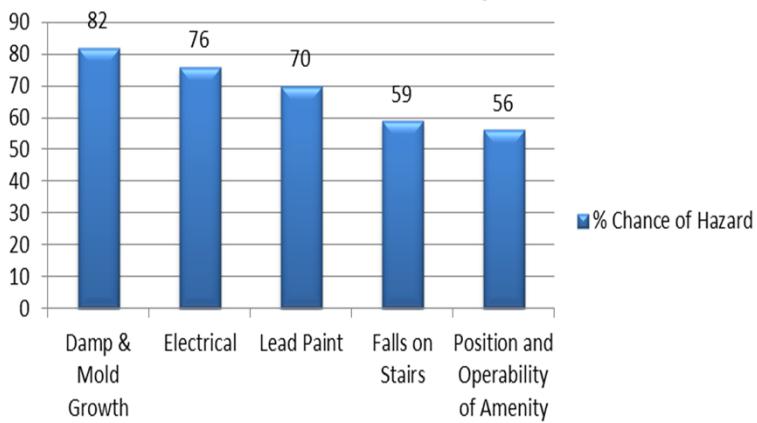
Bee Branch Healthy Homes Resiliency Program



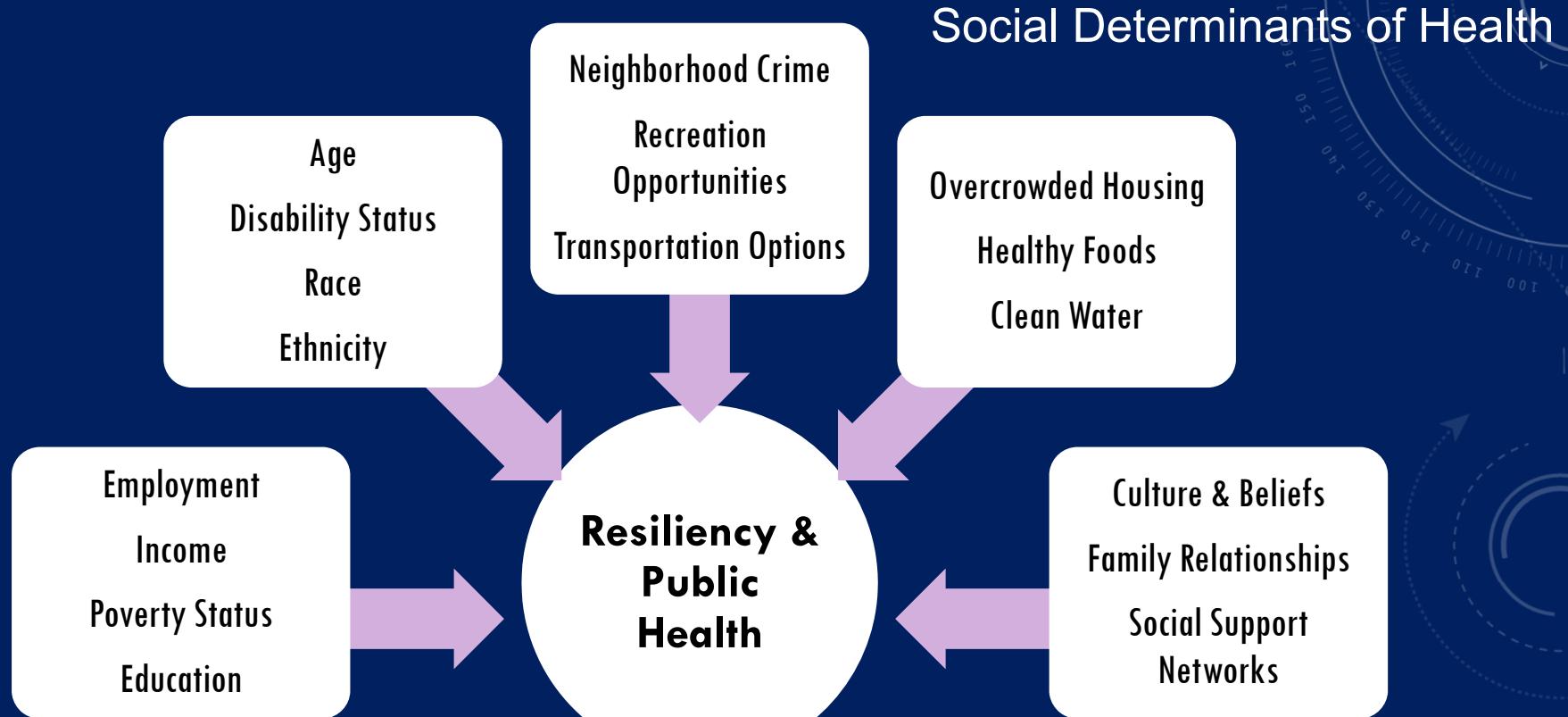
Bee Branch Healthy Homes Resiliency Program



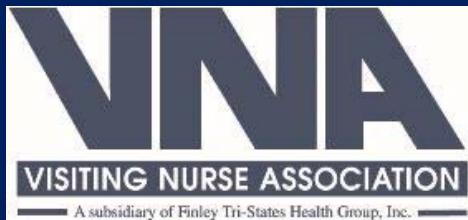
5 Most Common Hazards Found in Dubuque Homes



Bee Branch Healthy Homes Resiliency Program

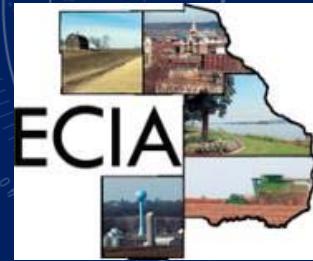


Bee Branch Healthy Homes Resiliency Program



- Home Visitation by the Advocate to each participant's home
 - Advocates spent (27) hours per family on completed projects in 2017
- Identify Resident Needs and Challenges
 - Top (5) Referrals by volume: Weatherization, Carbon Monoxide Detector, Education, Home Maintenance, Financial
- Provide Resources and assistance
 - Aim to remove barriers to achieve goals, follow up with providers, meet with partners
- Resource Group led by Home Advocates
 - Quarterly meetings held to network and collaborate on solutions

Bee Branch Healthy Homes Resiliency Program



Bee Branch Healthy Homes Resiliency Program

Property production through March 21, 2018:

- (79) Applications Approved
- (37) Unit contracts awarded
- (8) Construction projects completed
- (2) Lead paint partner projects complete
- Over (24) General and sub contractors completing work for the program
- \$648,225 awarded to local contractors for project repairs
- On average \$17,529 spent per unit

Applicant/Property Owner Information

Please answer all of the questions on this application completely. If a question does not apply write NA (Not Applicable) in the space provided.

Name of Applicant (Head of Household): _____ Legal First name _____ Middle _____ Last Name _____

Property Address: _____ (Street) _____ (City) _____ (State) _____ (Zip)

Mailing Address: _____ (Street) _____ (City) _____ (State) _____ (Zip)

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ Social Security Number: _____

Name of Co-Applicant _____ Legal First name _____ Middle _____ Last Name _____

Property Address: _____ (Street) _____ (City) _____ (State) _____ (Zip)

Mailing Address: _____ (Street) _____ (City) _____ (State) _____ (Zip)

Home Phone: _____ Cell Phone: _____

Email Address: _____

Date of Birth: _____ Social Security Number: _____

Is this property your principal place of residence? Y/N. If no, please provide address _____

Do you have a mortgage/land contract on the home? Y/N. If yes, what is the name and address of the lender/contract? _____



Bee Branch Healthy Homes Resiliency Program

Advocacy Achievement through March 21, 2018:

- (65) Families Assisted with advocacy services
- (30) Unique Agency Resources referred
- Over (200) individual family needs discovered through intake process
 - Advocates spend on average just over 27 hours with each family
 - Resource group formed in 2017 that brings together many sectors in the community



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***City requested amendment of unit goal from 320 to 277
October 2017, awaiting HUD approval***

- Reason requested:
 1. Increase in material costs due to Presidential disaster declarations in Texas, Louisiana, Florida and California.
 2. New grant program, experience says 1 year for bid pricing to regulate.

*Original budget \$17,000/unit, but that was for the overall budget. Multi-Residential Units inherently drive average costs per unit down. Those have not been completed yet.

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Common repairs completed to reduce water intrusion and address past damage include:

- Furnace and Water Heater upgrades, sump pump with battery back up, soil modifications to improve drainage, gutters and downspouts, foundation repairs



BBHH Story Map of Completed properties and Program Information:

www.cityofdubuque.org/bbhh



Bee Branch Healthy Homes Resiliency Program

Administrative Budget

- Anticipated shortfall from onset of grant
 - *State Allocates 3% of Federally Granted Administrative Funds to IEDA*
 - *Leaving only 2% for the City of Dubuque or \$630,000*
- Current grant allocation will be depleted at the end of FY 2019

Estimated Additional Costs:

FY 2020 = \$168,000

FY 2021 = \$192,000



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How will FY 2020 and FY 2021 administrative costs be covered?

- Request additional funds from the State
- Alternative revenues from outside sources
- Reduce administrative spending
- Request reallocation/utilization of administrative funds from the Infrastructure administrative budget for this grant
- **General Fund**

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General Fund Impact Information

Original Projected Property Tax Rate:

FY 2019 (Adopted): \$10.58844
FY 2020: \$10.98133
FY 2021: \$10.98968

Estimated Projected Property Tax Rate with HUD Administrative Funding:

FY 2019 (Adopted): \$10.58844
FY 2020: \$11.04813
FY 2021: \$11.06554

Average Homeowner Impact:

FY 2020 = \$4.86

FY 2021 = \$5.52

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Commercial Impact

FY 2020 = \$19.88

FY 2021 = \$22.58

Industrial Impact

FY 2020 = \$29.92

FY 2021 = \$33.98

**Multi-Residential Impact*

FY 2020 = \$11.24

FY 2021 = \$12.12

*Multi-Residential Properties will still experience a decrease in property taxes in FY 2020 and FY 2021 due to the state rollback changes. FY 2020 = -\$11.73, FY 2021 = -\$90.14

Bee Branch Healthy Homes Resiliency Program

Program Outcome Goals: Short Term

- Increase # of Resilient Households
 - Assess family and provide resources
 - Inspect the property and assist in process to make repairs that create a healthier living environment
- Support Small Business Growth
 - Work with partners to support Targeted Small Business
 - Develop multi-faceted ways for small businesses to work with the program

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Program Outcome Goal: Long Term

Replicable Model:

- This grant is a pilot program that will create a model for other communities to apply the principles and adjust outcomes to better reflect the specific flood and social resilience needs they may have