

**PICK UP YOUR
APPLICATION**

**Community Planning
& Economic Development
226 W 4th Street
Davenport, IA 52801
2nd Floor
563-326-7765
FAX: 563-328-6714
TDD: 563-326-6145
8 a.m. to 5 p.m.**

**Applications also available
at:
www.cityofdavenportiowa.com**

Revised June 2017

Fair Housing Amendments Act of 1988

The City of Davenport Community Planning & Economic Development does business in accordance with Federal Fair Housing Laws. It is illegal to discriminate against any person because of race, color, religion, sex, sexual orientation, handicap, familial status or

In the City of Davenport, you may not be denied housing because of your race, color, religion, sex, sexual orientation, marital status, familial status, national origin, creed, age, gender identity or disability.

In addition, persons are prohibited from threatening, coercing, intimidating or interfering with a person who is exercising, or helping someone exercise, any fair housing



Interpretive services are available at no charge.
Servicios interpretativos libres estan disponibles.

If you need accommodations for any reason,
please contact our office



**City of
Davenport**

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**Owner Occupied
Housing Rehab
Loan
Program**



**Low interest loans
for
Homeowners**

CITY OF DAVENPORT

AFFORDABLE

A home loan is available to income eligible homeowners citywide for housing rehabilitation.

QUALIFIED APPLICANTS

Davenport homeowners who:

- Own and occupy their home as their primary residence for at least 1 year.
- Possess a recorded deed
- Meet household income limits.
- Demonstrate their ability to pay financial obligations and maintain property.
- Are current on property taxes, sewer payments, special assessments, and utilities.
- Do not currently have a loan with the City of Davenport.
- Have traditional financing of their mortgage; reverse mortgages and contract sales will not be accepted.
- 12 months positive payment and income.
- No open court proceedings or judgments.

ELIGIBLE PROPERTIES

Residential properties that:

- Are habitable and insurable.
- Are owner-occupied single-family and duplex structures, no mobile homes.
- Are located within the corporate limits of the City of Davenport and meet zoning requirements for residential use.
- Require a minimum of \$1,000 of work to correct substandard conditions.
- Meet historic and environmental review standards
- Conform to building and zoning requirements if in a floodplain.

ELIGIBLE WORK

Assistance is provided to:

- Correct existing and potential Housing Code violations.
- Make energy efficiency improvements.
- Remove barriers to accessibility.
- Repair/upgrade fire protection systems.
- Eliminate lead-based paint hazards according to Federal regulations.

The City reserves the right to limit the scope of rehabilitation work. The program does not perform work in basements or on foundations.

LOANS

A mortgage and promissory note secure all loans. A **minimum** monthly payment of \$25 is required on all approved loans for households with annual income above 30% of area median income. A 10% grant provided with annual income at or below 50% of area median income.

The interest on rehab loans is 0 to 3% for a term of up to 15 years.

HOUSEHOLD INCOME LIMITS BY HOUSEHOLD SIZE:*

1	\$37,600	5	\$58,000
2	\$43,000	6	\$62,300
3	\$48,350	7	\$66,600
4	\$53,700	8	\$70,900

For household sizes of 9 and over,
call us at 563-326-7765.

*Income Limits are determined by HUD and are subject to change.

APPLICATION PROCESS

- Pick up an application from the Community Planning and Economic Development Department.
- Return completed application **in person** with attachments, including a copy of applicant's deed.
- Copies of deeds are available for a fee at the Records Office on the 5th floor of the Scott County Administrative Building.



● City Hall, 226 W 4th

● Scott County Offices, 428 Western

CONTRACT PROCESS

There are several steps in the process:

- Be determined as income eligible (including verification of income, assets, credit, liens, judgements, etc.)
- Prepare, with City staff help, a work plan of repairs and improvements, solicit contractor bids and select contractor(s) after City staff reviews bids for cost reasonableness.
- Execute contract with contractor(s), and execute a mortgage, contract, and promissory note with the City.
- Funding is not guaranteed until contracts and loan documents have been signed.