



This is an equal opportunity program. Rules for acceptance and participation are without regard to race, color, creed, religion, gender sexual orientation, gender identity, family or marital status, national origin, age, disability, or status as a veteran.



## Eligibility Self-Screen

To determine whether this program is appropriate for you, consider the following questions:

- ✓ Do I own my home?
- ✓ Do I meet the income eligibility criteria?
- ✓ Am I willing to sign a five-year deed restriction?
- ✓ Am I current on my mortgage and taxes?



Funds provided by the City of Merville  
*Funding is limited and may be suspended or terminated without notice.*



Please call  
**712-279-6286**  
or email [aharper@simpco.org](mailto:aharper@simpco.org)  
to request an application.



In partnership with



# TIF HOME REPAIR PROGRAM



## Funding Level

Up to \$10,000 for households up to 80% income (see table).

100% of the funding is forgivable with \$0 payment and 0% interest if the homeowner lives in the home for the full 5-year term.

A 5-year forgivable Deed Restriction for the amount of funding provided will be filed with the County Recorder.

## Eligible Repairs

Repair or replacement of roofs, siding, windows, heating, electrical, and plumbing systems and other repair work necessary to address nuisance and substandard health or safety conditions.

	1	2	3	4
Max	Person	persons	persons	persons
Income	41,100	46,950	52,800	58,650

## Program Requirements

- All households assisted shall have gross annual incomes under 80% of the county HUD income limit. (See table below).
- Property must be located within the jurisdictional boundaries of Merville, Iowa.
- The property must be a single-family home.
- Applicants shall own and occupy the property to be assisted and shall be current on taxes, utilities, mortgage payments, and housing insurance.
- The property shall be clear of junk and any nuisances.

## Application Process

1. Submit completed application with required documents for each person 18 years old & older living in the home.
2. SIMPCO Staff will conduct income verification of household gross income and mail applicable follow-up information.
3. Once eligibility is determined, a SIMPCO staff will make contact to arrange an inspection and create the scope of work.
4. Homeowner will approve contractor(s) and sign a receding deed restriction and construction contracts prior to project beginning.
5. A lien will be placed on the property in second position behind primary lender.
6. All repairs will be inspected to ensure they meet Iowa Minimum Rehab Standards and/or local or state codes.