

## How to Apply

Program applications are accepted continuously and will be reviewed on a first-ready, first-serve basis. Forms and additional program information is available by contacting Jenny Anderson at 712-279-6286 or by visiting [simpco.org](http://simpco.org)

Funding is limited and will be distributed throughout the service area to the extent possible and approved on a "first ready, first served" basis.

SIMPCO is seeking qualified contractors to participate in their housing rehab program. If interested in participating in our competitive bid process for future projects, please contact Jenny Anderson at 712-279-6286.

## Western Iowa Community Improvement Regional Housing Trust Fund

In partnership with SIMPCO

## Owner-Occupied Repair Housing Program



Designed to help low-to-moderate income homeowners maintain their homes in safe, healthy, and livable conditions.

Service area includes Cherokee, Ida, Monona, Plymouth, and Woodbury counties in Iowa (excluding Sioux City)

### 2022 Maximum Income Limits

	1 person	2 People	3 People
<b>Cherokee</b>	45,500	52,000	58,500
<b>Ida</b>	46,850	53,550	60,250
<b>Monona</b>	44,200	50,500	56,800
<b>Plymouth</b>	50,300	57,500	64,700
<b>Woodbury</b>	45,950	52,500	59,050

### Contact

Siouxland Interstate Metropolitan Planning Council (SIMPCO)  
 Housing Manager  
 1122 Pierce St  
 Sioux City IA 51105  
 Ph: 712-279-6286  
 Fax: 712-279-6920  
[jenny@simpco.org](mailto:jenny@simpco.org)



## Mission

To further the preservation and development of affordable housing and grow affordable housing opportunities for low-to-moderate income households in the service area of Cherokee, Ida, Monona, Plymouth & Woodbury counties. (excluding Sioux City)

## Eligible Repairs

Repair or replacement of heating, electrical, plumbing systems, roofs, windows, ADA accessibility, and other repairs necessary to address standard health or safety conditions.

## Non-Eligible Repairs

Kitchen appliances (unless needed to meet HQS standards); landscaping not associated with eligible activity, additions to any structure, replacement of fireplaces & woodstoves, patios, decks, fences, water softeners, garages, sheds, driveways, sidewalks, and cosmetic work. (Unless deemed as hazardous and unsafe)



## Program Requirements

- All households assisted shall have gross annual incomes under 80% of the county SHTF income limit (see table)
- Property must be located in Cherokee, Ida Monona, Plymouth, or Woodbury county (excluding Sioux City)
- The property must be a single family unit
- Applicants shall own and occupy the property to be assisted and shall be current on taxes, utilities, mortgage payments, and insurance
- The property must remain the principal residence of the homeowner for five (5) years.
- A forgivable deed restriction for the amount of funding provided will be filed on the property with the county recorder. The deed restriction is \$0 payment, and 0% interest as long as the owner continues to live in the residence throughout the five-year period. The amount of funding assistance is reduced by 1/60 for every month the homeowner resides in the home.
- Applicants are required to provide detailed financial information for any person in the household 18+ and older.

All information is kept confidential.

Use of all funding shall meet the requirements of the funding source.