

NEIGHBORHOOD REPAIR & REHABILITATION PROGRAM (NRRP)

Introduction:

The City of Salina has created a neighborhood improvement program to assist individuals with home repairs and rehabilitation costs. Eligibility depends upon the specific funding source (grant) for which a homeowner is qualified. City Staff will assist with matching applicants to the appropriate funding sources for qualifying. This document covers the program for the City of Salina's **2023 Affordable Housing Program Grant from Federal Home Loan Bank of Topeka (FHLBank) and Community Development Block Grant (CDBG).**

FEDERAL HOME LOAN BANK – FAQ

1) When can I apply for the Neighborhood Repair & Rehabilitation Program under FHLBank?


- We are NOW Accepting applications.
- Updates will be available online at: Salina-KS.gov/HomeRehabGrants.
- Posts will be made on the City's social media, through community outreach and local media.

2) How do I apply for the Neighborhood Repair & Rehabilitation Program?

- Online through the City's website at: Salina-KS.gov/HomeRehabGrants.
- In person at: Community Relations Division, Room 101, 300 W. Ash, Salina.

3) Will I need to be Income Qualified to be part of this program?

- Yes. FHLBank posts adjusted limits each year for each county.
- *For the 2023 grant*, total household income is limited to 50% AMI in most cases; however, there is some funding for households with income up to 60% AMI.
- Below is the most current FHLBank table which also takes into account household size:



2023 Affordable Housing Program Income Limits
Kansas

Kansas		Household Size* and AMI Category					
County	1-4 Person 30%	5-8 Person 30%	1-4 Person 50%	5-8 Person 50%	1-4 Person 60%	5-8 Person 60%	
Saline County	\$24,720.00	\$32,640.00	\$41,200.00	\$54,400.00	\$49,434.00	\$65,267.00	

4) Who is eligible to apply for 2023 AHP Grant funding?*

- Persons residing in owner-occupied homes located in the targeted area of Census Tract 3. A map of the target area is available at: Salina-KS.gov/HomeRehabGrants
- Homeowners who are not delinquent on property taxes or utilities.
- Homeowners without chronic Salina City Code violations.
- Households that fall at or below income restrictions.
- Homes that are not needing repairs beyond what funds would be allowed through this grant and any other eligible funding source.

**This is not intended to be an exhaustive list, but a tool to help individuals deciding whether to apply.*

5) What can these grant funds pay for?

- The funds are intended to be used for items relating to the structural integrity and safety of the home which include, but are not limited to: roofing, siding, insulation, HVAC repair or replacement, electrical plumbing, and foundation repairs.

6) Is this just a way to raise property taxes?

- No. Staff will help each recipient of grant funding enrolled in the Neighborhood Revitalization Area Program which is designed to help mitigate taxes for residential improvements according to a schedule for up to 10 years.

7) What will be required of me?

- Complete Application *and* provide all document required as part of the application process.
- Provide a timely response and communicate within time the frames set forth in each communication from City staff.
- Complete *the required* Homeowner/Homebuyer's Course with the Consumer Credit Counseling Services of Salina (at no charge).
- Sign an agreement and comply with all requirements and those set forth by the grant.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) – FAQ

1) When can I apply for the Neighborhood Repair & Rehabilitation Program under CDBG?

- We are NOW Accepting applications.
- Updates will be available online at: Salina-KS.gov/HomeRehabGrants.
- Posts will be made on the City's social media, through community outreach and local media.

2) How do I apply for the Neighborhood Repair & Rehabilitation Program?

- Online through the City's website at: Salina-KS.gov/HomeRehabGrants.
- In person at: Community Relations Division, Room 101, 300 W. Ash, Salina.

3) Will I need to be Income Qualified to be part of this program?

- Yes. Below is the most current CDBG table which also takes into account household size:

2024 - MAXIMUM INCOME ALLOWED TO QUALIFY

Saline County Kansas	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
80% Avg. Median Income	\$47,750	\$54,550	\$61,350	\$68,150	\$73,650	\$79,100	\$84,550	\$90,00

Note: The City will use the most current income requirements as established by HUD for LMI.

4) Who is eligible to apply for CDBG Grant funding?

- Persons residing in owner-occupied homes and property owners with rentals located in the targeted area bounded by **State St.** to the north, **Ninth St.** to the east, **South St.** to the south, and **Broadway** to the west.
A map of the target area is available at: Salina-KS.gov/HomeRehabGrants
- Property owners who are not delinquent on property taxes or utilities.
- Property owners without chronic Salina City Code violations.
- Occupants/tenants must fall at or below income restrictions.
- Homes that are not needing repairs beyond what funds would be allowed through this grant any other eligible funding source.

**This is not intended to be an exhaustive list, but a tool to help individuals deciding whether to submit an application.*

5) What can these grant funds pay for?

- The funds are intended to be used for items relating to the structural integrity and safety of the home which include, but are not limited to roofing, siding, insulation, HVAC repair or replacement, electrical plumbing, and foundation repairs NOT for additional buildings or detached garages.

6) Is this just a way to raise property taxes?

- No. Staff will help each recipient of grant funding enrolled in the Neighborhood Revitalization Area Program which is designed to help mitigate taxes for residential improvements according to a schedule for up to 10 years.

7) Does the property owner need to “front” any of the money?

- For rental properties, the property owner (landlord) will have to make a cash contribution between 15% and 25% of the project cost upfront. Staff are still working out the details of this concern, but ALL conditions and requirements will be discussed PRIOR to any work being scheduled or agreements being made.
- For owner-occupied projects, applicants will not be required to “front” any money to participate in the program.

8) Does the property owner need to pay back any funds?

- There are repayment requirements for properties sold, transferred or refinanced within the 3-year retention period. These details will be covered with applicants approved for the program before any work begins on the property.

9) What will be required of me?

- Complete Application *and* provide all document required as part of the application process.
- Provide a timely response and communicate within time the frames set forth in each communication from City staff.
- Sign an agreement and comply with all requirements and those set forth by the grant.