

Neighborhood Repair & Rehabilitation Program (NRRP)

Federal Home Loan Bank - FAQ

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 they qualify. This document covers the program for the City of Salina’s **2023 Affordable Housing Program Grant from Federal Home Loan Bank of Topeka (FHLBank)**.

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


- During the “Open Application” period which is expected to start in March of 2024.
- 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 grant availability 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 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.

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

- No. Each recipient of grant funding will actually be 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?

- Staff is 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.

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

- There are repayment requirements for properties sold, transferred or refinanced within the five-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 timely response and communicate within time the frames set forth in each communication from City staff.
- Complete a *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.