

# Request for Programs in the Wards Corner Area

Please check the program(s) you are interested in.

NRHA and the City of Norfolk has several loan and grant programs to help you create a “new home” look and feel. Hopefully, one will be right for you!

## Norfolk Home Rehabilitation Program

For homeowners whose total household income falls within the table on the right, this program will provide up to \$35,000 for improvements to your home that would include the repair or replacement, as needed, of your plumbing, heating, electrical, roofing and structural systems and exterior aesthetic improvements including landscaping. In addition, up to \$20,000 is available for lead remediation on surfaces directly associated with the planned rehabilitation.

This is a partial Grant, partial Due on Transfer Loan, with no interest and no monthly payments! The amount due on transfer is based on an appraisal at the time of transfer.

In addition to the income limits, other program requirements include the following.

- You own and live in your home
- Your mortgage, if applicable, has been current for a minimum of three (3) months and remains current during application processing time
- Your real estate taxes are current
- You have homeowners insurance
- Your income is, at a minimum, sufficient to cover your monthly household expenses

### 2008 INCOME GUIDELINES

Number of Persons in Household	Maximum Annual Household Income
1	\$54,660
2	\$65,520
3	\$70,320
4	\$78,120
5	\$84,360
6	\$90,600
7	\$96,840
8	\$103,140

*Income guidelines revised annually.*

## Residential Facade and Aesthetic Improvement Grant

Provides a matching grant of 50% of eligible costs, up to \$15,000 per property with 1-4 legal dwelling units; and up to \$25,000 per property with 5 or more dwelling units to undertake significant improvements or renovations that will enhance the aesthetic quality of the property. Significant improvements will include a combination of several of the following: landscaping, fencing, doors, windows, shutters, building trim, exterior wall finishes, architectural features to enhance entry ways (framed front porch and roof systems), enclosures, stairways, and open space under buildings.

## Model Home Demonstration Program

Provides a matching loan of 50% of the cost for eligible improvements up to \$25,000, for the purpose of increasing the living space by adding room additions, front porches and/or expand existing living spaces.

The matching loan, with no interest and no monthly payments will be secured by a deed of trust and due upon transfer of ownership of the property.

## Norfolk Neighborhood Street Stabilization Program (will be forwarded to the City of Norfolk)

As an incentive for property owners to participate in the revitalization effort and maximize their impact of individual home improvements, the city will agree to provide infrastructure enhancements to further improve the street and add value to the neighborhood. Anticipated improvements consist of sidewalks, street trees, landscaped area or gateways. At least 50% of the individual properties on a block must undertake significant property improvements.



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