



# Good News

for Denby Park, Oakdale Farms and Monticello Village



# EXTRA!

Norfolk Redevelopment and Housing Authority programs to help you create a “new home” look and feel for Wards Corner residents.



Et aucto consuecavo, nonsupi onsum et, Catam aven-  
trae paribet temores iament. Habebimus senescit, an  
is, quid case, que fuchin videt no, senuatbet intases  
re me remum ina, ce patumuris dit, cor rit, quat  
Sustrud el enissit clesto od te feo faccumy num  
veliquam, quisim quam quat, Dupit augiat wisam rit  
inif, sequam huret lam dolam rit alit lumidolent  
adigan, quis nonsequit augiat, sequis mibh eugetesto  
villam, quis nonsequit alit velentim dolore vel ut velum  
deliquam truscidunt ulit velentim dolore vel ut velum  
velit delit utat natusam utpat ex et at. Duis adpisi  
Re creit ipustrud magnibh enim exeros cummy noito

Please join us at the Wards Corner

Residential Renovation and Remodeling Services Meeting.

**When:** January 29 @ 6:00 p.m.

**Where:** Workforce Development Center  
201 E. Little Creek Rd.  
Norfolk, VA 23505

For further information, contact Joni Stahl at 314-2087 or [jstahl@nrha.us](mailto:jstahl@nrha.us)

Learn all about the new home renovation programs for  
Denby Park, Oakdale Farms and Monticello Village.



# Request for Programs in the Wards Corner Area

For more information -- fax this flyer to 314-1302 or email: [jstahl@nrha.us](mailto:jstahl@nrha.us) or visit our website at [www.nrha.us](http://www.nrha.us)

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

NRHA and the City of Norfolk have 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.

With no interest and no monthly payment, the terms are tiered: very low income households at 0-50% AMI (Area Median Income) = 50% of costs to be secured and 50% a grant; low income households at 51%-80% of AMI = 65% of costs to be secured and 35% a grant; and 81%-120% of AMI = 100% of cost to be secured.

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

### U.S. Dept. of Housing and Urban Development 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 (Home Appeal)

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 (Home Style)

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.

## 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.

NRHA  
P.O. Box 968  
Norfolk, VA 23501  
757.623.1111  
TDD#  
800.545.1833,  
ext. 548

Name \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_

NRHA provides equal housing and employment opportunities for all persons. NRHA does not discriminate against any resident, applicant or employee because of age, race, color, handicap, religion, sex, familial status or national origin.

