



Frequently Asked Questions: Delphi Stellar – Owner Occupied Housing

The following summary answers some of the most common questions about the second phase of the program.

What is different for this round of funding?

The program will materially be very similar to the first phase completed in 2013, with these exceptions:

- A larger area in the city is now eligible. Most areas north of Deer Creek are eligible.
- The income requirements have been slightly adjusted by IHCD.

If I applied before, do I need to re-apply?

Yes. We need an application with current income information. If you applied before, the grant administrator will be contacting you to help you re-apply.

What is the new eligible area?

Much of the City north of Deer Creek is now eligible. A map of eligible areas is provided on the website.

What is the scope of work to be completed?

The Indiana Housing and Community Development Authority (IHCD) has specific guidelines that we will use to develop the scope of work. Briefly, their framework is to focus on:

- Health and safety
- Structural Stabilization;
- Aging in Place; and
- Energy efficiencies

Who decides what work will be done on my home?

The specific selection of the scope of work performed on each house will start with the homeowner, and will be subject to review by several groups.

First, the grant administrator will meet with the property owner to understand what eligible work the individual homeowners are interested in.

Next, an inspection firm will be selected by the City to prepare an evaluation of the homes and a listing of recommended items to be completed.

Additionally, an environmental services firm will be brought in to inspect each property for lead issues that must be addressed with the project.

A State Inspector from IHEDA will also visit each property and review the recommendations.

The grant administrator will submit the proposed scope as dictated by the grant rules to IHEDA. IHEDA will review the recommended scope for compliance with the program and historical requirements.

Finally, after bids are received, we will review the proposals with IHEDA. If necessary, the budget will be trimmed to stay within the \$20,000 budget target for each home.

What criteria will be used to make the choices?

The priority is to meet the needs identified by the homeowner and inspector, within the requirements of the program goals and available budget per property.

One program requirement driving this is that lead issues must be resolved if lead is disturbed. Addressing lead is very costly, and scope items involving lead sometimes must be eliminated in order to meet budget.

Who can apply?

Anyone within the selected area who owned their home and resided in that home as their primary residence could apply if they met the income guidelines set forth by HUD.

What are the income guidelines?

❖ 1 person	\$35,950
❖ 2 persons	\$41,100
❖ 3 persons	\$46,250
❖ 4 persons	\$51,350
❖ 5 persons	\$55,500
❖ 6 persons	\$59,600
❖ 7 persons	\$63,700
❖ 8 persons	\$67,800

These are based on tax returns and other documentation. Each person who resides in the home is considered.

What income counts?

All income is included of EACH member of the home.

How were they homes selected?

After receipt of applications, the grant administrator will determine if the applications qualify for the grant.

The qualifying applications will be ranked based on disability, age, visual improvement needs and income. The rankings will be reviewed by a committee made up of Kevin Kologinsky (Delphi Community Development Director) and Dick Treager (Delphi City Council). They will make a recommendation to the City of Delphi Board of Public Works.

How many will participate?

We anticipate up to 10-12 homes will be able to participate this round.

What is the source of these funds?

The Indiana Housing and Community Development Authority (IHCDA) provides the funding for this project. No City funds are utilized.

Is there an affordability period and what is it?

YES! IHCDA wants to insure that this project helps those in need. It is not meant for someone to participate in the program and then turn around and sell the home for a profit. This is called an affordability period.

Amount of CDBG subsidy per unit: Affordability Period	
Under \$5,000	1 year
\$5,000 - \$10,000	2 years
Over \$10,000	3 years

Therefore, if the homeowner no longer lives in the home as their primary residence:

The amount to be repaid is based upon:

- The costs of the improvements provided
- The length of time of the Affordability Program elapsed
- If there are net proceeds

If there are not any proceeds there is no amount to recapture

Is this the only chance to participate in the program during Stellar?

Yes. This is the last round of housing funds available as part of the Stellar program. Since this is a standard program available through IHCDA, the City does have the opportunity to pursue another grant in the future if there is demand.

How much is being spent on each house?

Up to \$20,000 can be spent per home. During Phase 1, an average of \$15,869.55 was spent on each home.

Why do projects have to address lead?

IHCDA mandates that projects address lead hazards when impacted.

Many homes built before 1978 have lead-based paint. Since most of the homes in the project are historic in nature, many had the presence of lead when tested. Lead can be found in all types of homes, inside and outside, in the soil, household dust and even drinking water as well as other areas.

Lead can be hazardous to people of all ages either by ingestion or inhalation of the dust created by the lead.

To correct lead, it has to be remediated (essentially sealed) or abated (removed completely). There are several ways to complete wither process.

What's the catch?

There's not one. This is a no cost program provided through the City of Delphi through its Stellar Project.

For more information contact Shawn Cain at KIRPC (219) 253-6658, or Kevin Kologinsky at the City of Delphi at (765) 564-6692. Details about all of the Delphi Stellar Communities projects can be found at www.cityofdelphi.org.