

**CITY OF RENO NEIGHBORHOOD RENEWAL PROGRAM  
APPLICATION**

**City of Reno  
Community Development Department  
1 East First Street, 2<sup>nd</sup> Floor  
P.O. Box 1900  
Reno, NV 89505**

## **NEIGHBORHOOD RENEWAL PROGRAM OVERVIEW**

The Neighborhood Renewal Program's goals are to maintain safe homes and attractive neighborhoods, to preserve affordable housing, to improve the quality of Reno's housing stock, and to ensure compliance with City building and zoning codes. Rehabilitation efforts are part of the City's Blight Initiative which calls for dedicated one-time funds for the restoration or demolition of unattractive and unsafe buildings in targeted locations identified by the City.

The Neighborhood Renewal Program may be used by any eligible low and moderate income homeowner to correct hazardous external structural conditions, and make improvements considered necessary to mitigate blight or correct building and health code violations. The work done on homes and property will be conducted by local non-profit groups and may include on the job training programs.

The City of Reno has contracted with Habitat for Humanity to complete projects as approved by the City staff. Therefore once an application has been approved, the neighborhood renewal program will take care of the cost. The program is to provide funds on a "first come, first served" basis. The tentative list for eligible projects to be considered for funding currently includes:

- Yard maintenance or repair
- Roofing
- Fencing
- Exterior painting
- Lateral sewer hookup

## **HOMEOWNER ELIGIBILITY REQUIREMENTS**

To be eligible for the program, an interested homeowner must complete a program application. An applicant must reside within the city and hold title to the property they are requesting assistance for. The applicant must fully accommodate and cooperate with City staff and the program administrator in an initial inspection and completion of the repairs to be eligible for assistance. The decision as to how a particular condition will be corrected will be decided in consultation with the City's designated program manager and the contracted service provider. Homes need to be "owner-occupied."

Interested parties should meet income requirements, as established by the Federal Department of Housing and Urban Development (HUD). HUD considers families at 80 percent of the area median income level to be "low income" and families at 50 percent of the Area Median Income level (AMI) to be "very low income."

The matrix below depicts income eligibility:

RENO AREA MEDIAN INCOME						
% OF AMI	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS	5 PERSONS	6 PERSONS
80%	\$38,150	\$43,600	\$49,050	\$54,500	\$58,900	\$63,250

## APPLICATION REQUIREMENTS AND PROCESS

1. The City must obtain a complete and signed application from the homeowner applying for assistance, including third party verification of all statements made (See Application). All homeowners must meet the following requirements:

A. Income – All homeowners must meet HUD low/moderate income standards which will be verified. Income is based on total household income of all adult members of the household 18 or older, excluding full-time students. Certification that the homeowner is income eligible must be presented to the City along with the completed application. Income documentation consists of:

A copy of the latest federal income tax return and one of the following:

- Four weeks of current pay stubs for those employed
- Current award letter or other official notifications of grant, pension, annuity, or other benefit payment from any source (e.g. Social Security, SSI, Veterans Benefits, Union Pension, etc.)
- Official documentation of child support and/or alimony payments
- Written third party verification of any other income received

If ownership of a home is shared with others who do not reside in the home, all income from the owners must be combined. Income verification for each owner is required. Assistance will only be granted if the combined incomes for all owners are within the HUD income limits and at least one owner resides in the home.

B. Proof of Ownership - The homeowner must submit a copy of the Deed.

C. Proof of homeowner's insurance

D. Proof of Residency - The homeowner must verify that they are a resident of the property. (voter registration, driver's license, utility bill)

E. Mortgage in Good Standing - The homeowner must submit a copy of their most recent mortgage statement which confirms that their home loan is in good standing.

2. A homeowner is not eligible for assistance if they have access to ample assets to make the necessary repairs.

3. The City must verify that the conditions for which Neighborhood Renewal Program funding is sought fall within the goals of the City's Blight Initiative. Documentation of a related condition shall consist of a written description of the problem for consideration of funding.

Once a homeowner with a potential qualifying condition submits a Neighborhood Renewal Program application to the City, the City will verify that:

- The condition of the homeowner's property qualifies for funding under the Neighborhood Renewal Program based on completion of staff inspection of the property
- The homeowner is income-eligible

## **APPLICATION INSTRUCTIONS**

Please fill out the enclosed application completely. Attach the following documentation to the application.

1. A copy of your Property Deed.
2. A copy of your current homeowner's insurance policy.
3. Evidence that you reside on the property (phone bill, water bill or other utility bill).
4. Income verification for each person listed on the deed and for each adult household member over 18 years old (excluding full-time college students under 21 years old) including:
  - A. A copy of your most recent Federal Income Tax Return
  - B. Four weeks of current pay stubs (four if paid weekly, two if paid bi-weekly)
  - C. A current benefit or award letter from any source (Pension Plans, Social Security, SSI, SSD, Worker's Compensation, local or county welfare, etc.)
  - D. Verification of any cash assets (Checking or Savings Accounts or other investment income)
  - E. Proof of any other income such as rental income, child support, alimony, etc.
  - F. A copy of your most recent mortgage statement.

## APPLICATION FORM (A)

Briefly describe the repair or replacement work needed on the premises of your home, including when you became aware of the problem and how it came about:

Do you have any cash assets available that could be used to make the necessary repairs?  
Yes \_\_\_\_ No \_\_\_\_ (If yes, please include a written explanation with this application as to why those funds are not available/have not been able to be used for repair/enhancements):

I hereby declare that the above information is true to the best of my knowledge and authorize release of information from any source.

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Signature of Applicant

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Date

# \_\_\_\_\_

**HOMEOWNER AGREEMENT (B)**

This agreement is made by and between the **City of Reno** (hereafter the City) and the Property Owner \_\_\_\_\_ (hereafter the Owner).

In reliance upon and in consideration of the mutual representations and obligations hereunder, the City and the Owner agree as follows:

The obligations and utilization of the in-kind assistance provided are subject to the requirements of the City as set forth for the Neighborhood Renewal Program of which this form is a part and can be found on the City's website at [www.reno.gov](http://www.reno.gov).

The Owner agrees to accept responsibility for adherence to this Agreement by the City of Reno to which it makes in-kind assistance hereunder available.

The City or the Owner may terminate this Agreement for good cause including failure to comply with the conditions of this Agreement by providing written notification to the other party thirty (30) days prior to termination. The notification shall include the reasons for the termination together with the effective date.

The Owner agrees to maintain or continue to improve the enhanced property within City Code standards and adhere to all applicable laws, municipal code, and ordinances.

The Owner agrees to indemnify the City and its contracted providers from any and all liability, loss, or damage to persons or property that it may sustain as a result of claims, demands, costs, or judgments arising from the Owner's acceptance of in-kind assistance. The Owner's liability under this agreement shall continue after termination of this agreement with respect to any liability, loss, expense, or damage resulting from acts occurring prior to termination.

This/These are eligible activities under the City of Reno's Blight Initiative (select all apply):

- Yard maintenance or repair
- Roofing
- Fencing
- Exterior painting
- Lateral sewer hookup
- Other (please describe)

## Application Checklist

The following documents **MUST** be included when applying for Neighborhood Renewal Program Fund assistance. Please include a copy of the checklist with the application material submitted to the City of Reno Community Development Department.

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Homeowner Name

\_\_\_\_\_ Application Form (A)

\_\_\_\_\_ Homeowner Agreement (B)

Attach Copies of (see previous application instructions):

- Property Deed
- Insurance (If the property is insured)
- Residential Proof
- Income Documentation and Certification
- Most Recent Mortgage Statement

**((City of Reno staff use only))**

Homeowner \_\_\_\_\_

Address for inspection: \_\_\_\_\_

\_\_\_\_\_

Staff Inspection Report

Describe the condition of the property including a description of the present condition and the proposed remedy to correct the deficiency:

Noted City of Reno code violations (please list):

\_\_\_\_\_

Signature

\_\_\_\_\_

Date

\_\_\_\_\_

Title of Code Enforcement Officer



### Income Information

Income Type	Monthly Amount (Before taxes)
Gross wages/Salary from employment (Attach current check stubs from employer)	\$
Social Security (SSI, SSD, etc.) (Attach award letter to application)	\$
Veteran's Pension/Disability (Attach award letter to application)	\$
General Assistance	\$
Interest/Dividends	\$
Child Support (Attach verification of support)	\$
Other	\$
<b>TOTAL MONTHLY INCOME</b>	<b>\$</b>

### Assets

Type	Institution (Bank/Branch)	Account Number	Balance	Owner(s)
Checking				
Savings				
Investments				
Other				

(Please Include Bank Statement)

To the best of my knowledge, the above statements are true and correct:

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date