



HOUSING PROGRAMS

Please note: The programs listed can be subject to change.

The City of Monroe's Community Development Division has established new housing programs. The following programs are funded with Housing & Urban Development funds under the HOME Investment Partnership Program (HOME) & the Community Development Block Grant Program (CDBG).

The Neighborhood Impact Program: NIP will assist homeowners at 80% or below the Area Median Income (AMI) with modifications, rehabilitation, or reconstruction. The following programs have been established to address different housing needs in our community:

The Green Housing Program: This program will address doors and windows, replacing existing appliances with energy-efficient appliances; for example, installing a "cool roof" allows to absorb less heat than a standard roof. It decreases roof temp, which can extend the life of a roof and lower peak electricity demands, enabling energy bills to be lower. Other "green/energy-efficient examples are:

- Home Insulation - Reduce heating & cooling costs
- Energy Efficient Lighting - Replacing Incandescent bulbs with energy-efficient CFLs & LED lighting can reduce energy costs by 50-75%.
- Duct Sealing - When some rooms are too hot or too cold, usually are signs that ducts may be leaking. (The average home duct system leaks 30% or more) Properly sealing ducts can also help reduce high energy bills and adequately redirect the air to flow throughout the home.

Age In Place Housing Program: To allow disabled individuals and seniors to age at home by rehabilitating the home to meet the American Disabilities Act requirements (ADA). For example, challenges with bathing, using the bathroom, expanding doors to account for wheelchair assistance, etc.

Reconstruction Housing Program: When one of the above programs will not bring a homeowner's home up to city code standards, the Reconstruction Housing program will permit the house to be demolished or gutted to be reconstructed.

Rental Rehabilitation Program: This program will allow landlords to apply for a forgivable loan up to \$25,000 for tenants who qualify as low to moderate income to repair rental properties. Eligible repairs include roof, insulation, doors, windows, electrical & plumbing upgrades, heating and air systems, interior and exterior painting, flooring, and ADA accessibility.

HOME In Monroe Program: The Homeownership Program allows first-time homebuyers to receive down payment assistance, closing costs, or qualify to buy down a property.

Flood Hazard Mitigation Housing Program: FEMA would have had to award a homeowner an insurance benefit for flood mitigation to qualify.

For additional information concerning one of the housing programs, please contact the Community Development Division at (318)329.2256.