

<p style="text-align: center;">SUMMARY OF AMENDMENTS TO THE CITY OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM</p>

- **Merge the existing six separate grants into a single minor home repair grant not to exceed \$5,000.**
- **Set five years as the grant application eligibility limit.**
- **Increase income eligibility for the single minor home repair grant to low income (\leq 60% area median income).**
- **Allow Community Development Director discretion to approve grants exceeding \$5,000.**
- **Allow Community Development Director discretion to approve existing Housing Rehab Program loan recipients for cash out refinancing based upon documented need or hardship.**
- **Allow Community Development Director the discretion to subordinate the homeowner's existing City rehab loan below second position based upon documented need or hardship.**