

APPLICATION AND INSPECTION

As funding is limited, this program serves eligible homeowners on a first come, first served basis.

The first step is to call this office to request an application. A preliminary application will be mailed with a list of required documentation.

When you have gathered all the required documentation, you may call to schedule a financial interview appointment with a financial specialist.

The following documentation will be required:

- *Verification of income*
- *Verification of deposit & assets*
- *Verification of homeowners insurance*
- *Verification of mortgage*
- *Limited title search*

If you financially qualify for the program, a grant compliance officer will contact you to schedule an initial inspection for assessing the emergency and estimating the cost of repairs.

If the cost is feasible (amount is within the \$500 – \$9,800 allowed range), a contractor will be sent to your home for a second inspection and cost estimate.

HOME REPAIR

As soon as possible after the contractor's estimate is received, a "loan closing" will be scheduled. You and a financial specialist will meet to sign the loan and repair documents.

By law, there must be a 3-day waiting period before any work is done to give you time to cancel if you wish.

You should not allow the contractor to begin until all the paperwork has been signed.

Additionally, you should put away any valuables and breakables and be sure to tell your contractor of any special needs such as a freezer or fish tank which must not be unplugged or a favorite plant that must be protected.

It is illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Familial Status or National Origin.



Grants and Special Programs
200 East Main Street, 6th Fl.
Lexington KY 40507
grants@lexingtonky.gov

(859) 258.3070
TDD: (859) 425-2095

EMERGENCY HOUSING REPAIR PROGRAM

Grants and Special Programs



PURPOSE

Grants and Special Programs administers an Emergency Housing Repair Program.

The program is funded by the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant Program (CDBG).

The Emergency Housing Repair Program is designed to provide deferred loans of up to \$9,800 to assist eligible homeowners with emergency repairs on their homes. Qualifying items for emergency assistance are:

- **Electrical systems**
- **Plumbing systems**
- **Heating & AC systems**

Please Note:

Emergencies are determined by the Grants and Special Programs staff.

This program is not intended for storm-related emergencies or homeowner/hazard insurance eligible claims.

ELIGIBILITY

Anyone who owns and occupies their house and whose household income, according to family size, does not exceed 80 percent AMI, as defined by the U.S. Department of Housing and Urban Development (HUD) is eligible to apply.

The financial assistance will consist of a one-year deferred loan ranging from \$500 to \$9,800. Deferred loans do not require a monthly payment; however, a mortgage will be placed on the property for a one-year period.

Properties having more than one owner are eligible for assistance provided one or more of the owners occupy the property. Income eligibility will be based upon the income of the owner living in the property. The income of the absentee owners will not be used to determine eligibility. However, the absentee owners will have to sign the mortgage on the deferred loan.



INELIGIBLE APPLICANTS

Applications will be denied for those homeowners:

- whose incomes exceed the amount on the income/family size chart;
- who have previously received emergency repair assistance;
- who have received financial assistance for rehabilitation more than twice;
- who have outstanding debts with the Lexington-Fayette Urban County Government;
- who do not have clear title to the property; and,
- whose home has received major LFUCG Code Enforcement violations.