

CDBG Home Repair Program Guidelines

This program is made possible by the federal Community Development Block Grant Program. A low to moderate income homeowner whose house is in need of repairs may be eligible to receive a deferred loan. This is a zero interest loan that does not require repayment until there is a transfer of the title on the property.

A one time loan is available for owner-occupied 1 or 2 family homes to assist with specific home repairs or activities that eliminate conditions detrimental to the safety and health of the residents.

Income Eligibility

Each household income must meet the current HUD Income Limit Summary. During the qualifying process, you will be asked to provide documents that will determine household income eligibility.

Eligibility

Eligible repairs will be determined by the **building inspector**, not the homeowner.

They include, but are not limited to, the following:

- Repairs to the electrical system when there is a threat to health or safety
- Repairs to heating system when there is no heat or inadequate heat
- Repairs to plumbing systems, hot water heaters, and access to the water supply
- Repair or replacement of windows, when glass is missing, broken, cracked, or when the window framing is rotten
- Faulty roofs, including leaks, structurally unsound, unsafe, or open to the elements
- Repair to doors that do not open and shut properly, and repairs to hardware, including locks, that do not function properly or securely
- **Bathroom:** replacement of sinks and toilets when fixtures are leaking, cracked, or inoperable
- Repair or replacement of the tub or shower when current surface is damaged or poses an unsafe condition.
- **Kitchen:** Repair sinks and faucets when leaking or damaged
- Faulty porches and steps that present a safety risk
- Repair or replacement of flooring when conditions present a possible hazard.
- Lead-based paint testing
- Installation or replacement of fire alarms/smoke detectors when none is present, when existing units are inoperable, or more than 10 years old.