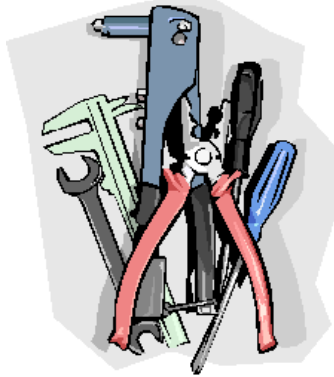


Lexington-Fayette Urban County Government

Division of Grants and Special Programs



Community-Wide Housing Emergency Repair Program

200 East Main Street, 6th Floor
Lexington KY 40507
(859) 258-3070

A telecommunication device for the deaf (TDD) is
available by calling:
(859) 425-2095

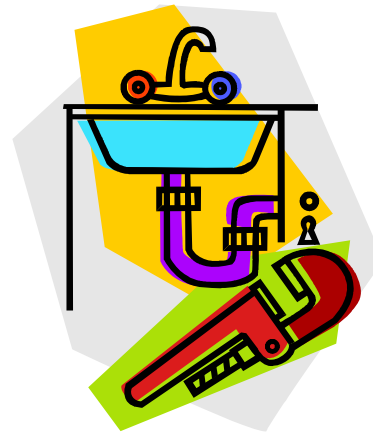
PURPOSE

The Lexington-Fayette Urban County Government's Division of Grants and Special Programs administers a Community-wide Housing Emergency Repair Program which is funded by the U.S. Department of Housing and Urban Development's Community Development Block Grant Program.

The Housing Emergency Repair Program is designed to provide deferred loans of up to \$5,000 to assist eligible homeowners with emergency repairs on their homes. Qualifying items for emergency assistance are:

- Electrical Systems
- Plumbing Systems
- Heating & AC Systems

Emergencies are determined by the Grants and Special Programs Staff and are not intended for storm-related emergencies.

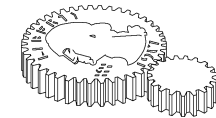


ELIGIBILITY

ANYONE who owns and occupies their house and whose household income does not exceed the following guidelines (based on family size) is eligible to apply.

MAXIMUM INCOME BY FAMILY SIZE

<u>Family Size</u>	<u>Deferred Loans</u>
1	0 - \$37,050
2	0 - \$42,350
3	0 - \$47,650
4	0 - \$52,900
5	0 - \$57,150
6	0 - \$61,400



The Financial assistance will consist of a one-year deferred loan ranging from \$500.00 to \$5,000.00. Deferred loans do not require a monthly payment; however a mortgage will be placed on the property for a 1 year period. The homeowner may contribute up to \$1,000.00 toward repair costs to keep the emergency project feasible.

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; and
- whose home has received Code Enforcement violations.



APPLICATION and INSPECTION

The first step is to call this office and request an application. A Preliminary Application will be mailed for you to complete and return. Also, your name will be placed on the emergency repair waiting list. As funding is limited, this program will be on a “First Come, First Served” basis.

When your name reaches the top of the list, you will be contacted for a financial interview appointment with a Financial Specialist. The following documentation will be obtained:

Verification of Income
Verification of Deposit & Assets
Verification of Homeowners Insurance
Verification of Mortgage
Limited Title Search

If you qualify financially for the program, a Rehab Specialist 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 \$500.00 - \$5,000.00 allowed range), a contractor will be sent to your home for a second inspection and cost estimate.

EMERGENCY REPAIR CONTRACTOR

The Emergency Repair Program will utilize contractors on a rotating basis, from a contractor’s list. This list will consist of contractors by trade as follows:

- Plumbing
- Electrical
- HVAC

HOME REPAIR

Within one week 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.

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.

