### **INCOME ELIGIBILITY**

To be eligible for assistance through the County's Rehabilitation Programs, applicants must meet HUD's income requirements listed below:

| Number of<br>Household Members | Maximum<br>Allowable Income |
|--------------------------------|-----------------------------|
| 1                              | \$40,400                    |
| 2                              | \$46,200                    |
| 3                              | \$51,950                    |
| 4                              | \$57,700                    |
| 5                              | \$62,350                    |
| 6                              | \$66,950                    |
| 7                              | \$71,550                    |
| 8                              | \$76,200                    |

Source: U.S. Department of Housing & Urban Development. Figures on this 2021 charts are subject to change without notice, as calculated by HUD.

Income eligibility is valid for six months from the date of application, after which the household income will need to be re-verified.



#### POTENTIAL APPLICANTS

- $\Box$  Do I own my home?
- □ Have I lived there for at least 18 months?
- Does my household meet the income eligibility criteria outlined in this brochure?
- □ Am I willing to sign a lien equal to the amount of assistance that is provided to improve my home?

If you answered yes to these questions, you may be ready to apply to the County of Lexington's Housing Rehabilitation Programs.

For more information, contact the County of Lexington's Office of Community Development at (803) 785-8121 or Email us at CDCustomerService@lex-co.com.

**Non-Discrimination Policy** The County of Lexington assures that no person shall on the grounds of race, color, national origin, income, gender, age, or disability be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any County program or activity.





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# **County of Lexington**

## **Housing Rehabilitation**

**Programs** 



### Minor Home Repair

& Comprehensive Housing Rehabilitation

#### **PROGRAM PURPOSE**

The goal of the County of Lexington's housing rehabilitation programs is to help low- to moderate-income residents improve the condition and safety of their homes. We accomplish this mission through federal grants the County receives from the U.S. Department of Housing and Urban Development (HUD). This federal funding source includes Community Development Block Grant (CDBG), and HOME Investment Partnerships (HOME) funds.

In addition to meeting HUD income guidelines, all applicants must have occupied the proposed property as their primary/legal residence for the past 18 months to qualify for housing rehabilitation assistance.

#### **HOUSING PROGRAMS**

The Minor Home Repair (MHR) and Comprehensive Housing Rehabilitation (CHR) Programs provide repairs to qualified low- to moderate-income applicants.

#### **ELIGIBLE REPAIRS**

Examples of eligible repairs through our programs may include bathrooms and kitchens, the installation of smoke detectors, insulation, painting, roof repair and replacement, floors, ceilings, walls, windows, cabinetry, doors, handrails, banisters, plumbing, electrical, and HVAC systems. Community Development staff may use discretion in approving other HUD qualified repairs.

#### **INELIGIBLE PROPERTIES**

Examples of ineligible properties or repairs are those deemed to have significant structural or financial issues. Life estates, rental property, manufactured homes over 20 years of age (MHR only) are ineligible property. Manufactured homes are ineligible in the Comprehensive Housing Rehabilitation Program.

#### **OCCUPANCY REQUIREMENTS**

Assistance will <u>only</u> be provided to applicants occupying the home as their primary/legal residence as defined by HUD.

Applicants receiving assistance through the County's Minor Home Repair Program must occupy the home as their primary residence for a period of 5 years after assistance is provided in order to fulfill the requirements of the deferred, forgivable loan. Otherwise, the prorated balance of the loan becomes due in full.

Applicants receiving assistance through the County's Comprehensive Housing Rehabilitation Program must occupy the home as their primary residence for a period of 10 years after assistance is provided in order to fulfill the requirements of the deferred, forgivable loan. Otherwise, the prorated balance of the loan becomes due in full.

