

# Amount of Assistance Available

Local rehabilitation programs are funded with sources like the State Housing Initiatives Partnership (SHIP) program, HOME Investment Partnerships Program (HOME), Community Development Block Grants (CDBG), as well as donations and grants secured by local nonprofit organizations.

The amount of available assistance varies greatly from one local program to another, with assistance amounts ranging from \$5,000 to \$40,000 or more. If you receive assistance, a local government will commonly not require you to repay the assistance through monthly payments. Instead, a lien is placed on the property for the amount of the renovation. The lien typically stipulates that you must occupy the dwelling for a period of between five to 20 years, or pay back a portion of the repair assistance received. At the end of this period, the lien is satisfied and the homeowner does not have to pay back any money. Note, however, that USDA Rural Development offers low interest repair loans that must be repaid monthly.

## How to Apply

**Step One:** Apply locally with the contact information in the County-by-County Resources (Section 4). When speaking to someone at your local housing office, ask what funds they specifically have available for the type of repair assistance you want. You may find that they have a waiting list. In that case you should ask to have your name added to the waiting list and ask them to give you an idea of how long they expect the wait to be.

**Step Two:** Complete an application for assistance. This is usually done by visiting the housing office. Ask someone at the housing office what documents you need to bring before visiting the office. They will most likely tell you to bring copies of tax returns, your Social Security card, and proof of income, including pay stubs from your job. These documents help program staff determine if you are income eligible for assistance.



*Contact the local housing department to learn more about what assistance is available for your specific renovations / repairs.*

**Step Three:** Home renovation/repair is only available to people with low or moderate levels of income, so housing staff will determine if you are income eligible by counting several sources of your income. These sources include job income, assets like bank and retirement accounts, Social Security Income and other entitlement income sources. The income of all members of your household will be counted.

**Step Four:** Your house will be inspected to create a priority list of renovation items. If your home does not meet state housing code requirements, these repairs will be prioritized. The housing staff will locate a contractor to make the repairs and will oversee the contractor's work.

Funding sources for home renovation:

- Community Development Block Grants (CDBG)
- State Housing Initiatives Partnership (SHIP) program
- HOME Investment Partnerships Program (HOME)
- United States Department of Agriculture (USDA) Rural Development (offers both loans and grants)