

INCOME ELIGIBILITY

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

Number of Household Members	Maximum Allowable Income
1	\$32,700
2	\$37,350
3	\$42,000
4	\$46,650
5	\$50,400
6	\$54,150
7	\$57,850
8	\$61,600

Source: U.S. Department of Housing & Urban Development. Figures on this 2014 chart 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.



HOW CAN I APPLY?

To determine whether these programs are right for you, ask yourself the following questions:

- 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?
- Do I understand that there is a waiting list for both programs?

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



Citizens interested in completing a pre-screening to determine eligibility to apply for assistance through the Housing Rehabilitation Programs may contact:

Grant Programs Division

Community Development Department

County of Lexington Administration Building
212 South Lake Drive, Suite 401
Lexington, SC 29072

Phone: (803) 785-8121 Fax: (803) 785-8188

Email: CDCustomerService@lex-co.com

Website: <http://www.lex-co.sc.gov/departments/DeptAH/communitydevelopment/Pages/default.aspx>

Non-Discrimination Policy

The County of Lexington does not discriminate on the basis of age, color, race, religion, sex, national origin, familial status or disability in the admission, access to, or treatment or employment in its federally-assisted programs or



County of Lexington Housing Rehabilitation Programs



*Minor Home Repair
&
Comprehensive Housing Rehabilitation*

PROGRAM PURPOSE

The purpose of the housing rehabilitation programs is to help low- to moderate-income Lexington County residents improve the condition and safety of their homes.

The County of Lexington receives annual grant allocations from the U.S. Department of Housing and Urban Development (HUD) to implement Countywide community development activities.

The HOME Investment Partnerships (HOME) grant funds the Comprehensive Housing Rehabilitation Program and funding for the Minor Home Repair Program is provided through the Community Development Block Grant (CDBG).

ELIGIBLE REPAIRS

Rehabilitation can include repairs to bathrooms and kitchens, the installation of code compliant smoke detectors, insulation, painting, accessibility, and the repair or replacement of roofs, floors, ceilings, walls, windows, cabinetry, doors, handrails, banisters, plumbing, electrical, HVAC systems, wells, septic tanks, and other work approved by the County of Lexington Community Development staff.

INELIGIBLE PROPERTIES

Properties that are not deemed eligible for rehabilitation - either structurally or financially include life estates, rental property, and properties previously assisted by the County of Lexington Community Development Department (i.e. through CDBG or HOME grants) if there is still an outstanding lien for previously provided assistance.

COMPREHENSIVE HOUSING REHABILITATION PROGRAM

The Comprehensive Housing Rehabilitation Program generally provides up to \$25,000 in repairs to qualified low- to moderate-income applicants in the form of a 10-20 year deferred, forgivable or structured payment loan. Structured payments and length of deferment and occupancy requirements are based on the amount of assistance received.

⇒ **Seniors (62+), persons with disability** (or their primary caretaker or guardian), or **veterans** may receive assistance in the form of a deferred, forgivable loan.

⇒ Other qualified applicants whose household is at or below **60%** of the area median income may receive assistance in the form of a deferred, forgivable loan.

⇒ Other qualified applicants whose household is between **61%-80%** of the area median income may receive assistance in the form of a structured payment loan amortized at 2%. Monthly housing expenses cannot exceed 30% of the gross household income.

OCCUPANCY REQUIREMENTS

⇒ **Seniors (62+), persons with disability, or veterans** must occupy the home (as their primary/legal residence) for 10 years after assistance is provided in order to fulfill the requirements of the deferred, forgivable loan. *Otherwise, the prorated remaining balance of the loan is due in full.*

⇒ Households at or below **60%** of the area median income must occupy the home (as their primary/legal residence) for 10-20 years after assistance is provided in order to fulfill the requirements of the deferred, forgivable loan. *Otherwise, the full loan amount is due with no prorated forgiveness.*

⇒ Households who are between **61%-80%** of the area median income making structured amortized payments will be required to pay the loan in full upon a change in ownership or occupancy of the property.

MINOR HOME REPAIR PROGRAM

The Minor Home Repair Program generally provides up to \$10,000 in repairs to qualified low- to moderate-income applicants in the form of a 10-year deferred, forgivable loan or structured payment loan.

⇒ **Seniors (62+), persons with disability** (or their primary caretaker or guardian), or **veterans** may receive assistance in the form of a deferred, forgivable loan.

⇒ Other qualified applicants whose household is at or below **60%** of the area median income may receive assistance in the form of a deferred, forgivable loan.

⇒ Other qualified applicants whose household is between **61%-80%** of the area median income may receive assistance in the form of a structured payment loan amortized at 2%. Monthly housing expenses cannot exceed 30% of the gross household income.

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⇒ **Seniors (62+), persons with disability, or veterans** must occupy the home (as their primary/legal residence) for 10 years after assistance is provided in order to fulfill the requirements of the deferred, forgivable loan. *Otherwise, the prorated remaining balance of the loan is due in full.*

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