

# SHAWNEE URBAN RENEWAL AUTHORITY

## Emergency/Home Repair Programs

### How Do I Qualify?

Do I own my home and have lived there for at least one year at the time of application? \_\_\_ Yes \_\_\_ No

Do I need repairs or replacements for items like: plumbing, electrical, or heating systems? \_\_\_ Yes \_\_\_ No

Does my **total household income** fall within HUD's Median Family Income Limits? \_\_\_ Yes \_\_\_ No

**If you answered yes to these questions, contact our office at 273-1938 or 273-1276 for further information and an application. (See back page for income limits.)**

The City of Shawnee annually receives Community Development Block Grant Funds (CDBG) from the U.S. Department of Housing and Urban Development (HUD).

To be eligible for housing repairs, the applicant must own and have occupied their home continuously for one (1) year. The applicant must meet pre-determined income guidelines and their home must have some deficiency which would pose a safety issue.

Emergency home repair programs are designed with the intent to create safe, decent and affordable housing in the City of Shawnee. The housing repair programs, **as funding allows**, are offered by the City of Shawnee, through its' agent the Shawnee Urban Renewal Authority (SURA).

**What are Emergency/Home Repair Programs?** They are grants/loans which are made available, as funding allows, to qualified homeowners to aid them in repairing their homes. Credit reports will be run and credit history will be reviewed on programs requiring partial payments.

### What can the grants/loans be used for?

Loan/grant money can be used to repair or replace items such as a leaky roof, plumbing problems, faulty electrical wiring, sewer lines, or heating systems.

### What kinds of Grants and Loans are available?

**Emergency Assistance (EA)** – Earned Grant – A five (5) year mortgage will be placed on the home and the owner will earn 20% of the rehab amount each year the owner resides in the house for five (5) years.

**Home Repair (HR)** – Grant/Loan – The owner will repay 50% of the rehab amount at 3% interest over a five (5) or ten (10) year period with the remaining 50% earned at a rate of 20% each year the owner resides in the house for five (5) years.

**Handicap Accessibility** - The handicap accessibility program addresses the need for the removal of architectural barriers in the applicants home.

**Applicable to all programs** – However, if the home is sold, leased or rented before the loan is paid or the grant portion is earned, then all the remaining loan and unearned grant will be repaid to the City of Shawnee.

**Demolition Program**

To be eligible for the housing demolition program, the applicant and house must meet the following guidelines:

Applicant has owned the house to be demolished continuously for at least one year.

Applicant must meet predetermined income guidelines.

City Code Official have determined the house is a blight to the neighborhood.

**Demolition Loan/Grant**

A grant/loan is available for housing demolition to qualified applicants. Of the demolition amount for EA, 50% is a loan and will be repaid when the property is sold or title is transferred. The remaining 50% is a grant and repayment is not required. For HR, 50% is a loan and will be repaid at 3% interest over a 5 year period. The remaining 50% is a grant and repayment is not required.

<b># of Household Members</b>	<b>Home Repair</b>	<b>Emergency Assistance</b>
1	\$34,400	\$21,500
2	\$39,300	\$24,600
3	\$44,200	\$27,650
4	\$49,100	\$30,700
5	\$53,050	\$33,200
6	\$57,000	\$35,650
7	\$60,900	\$38,100
8	\$64,850	\$40,550