

Things You Will Need to Apply For Home Rehabilitation Assistance

- A copy of bank statements for the past 6 months
- A copy of tax returns for the past 2 years
- A copy of pay stub, social security or retirement check, etc. for the past 2 months
- Evidence that you have homeowner's insurance/flood insurance.
- Evidence that you have ownership of the property (i.e. deed)
- If there is a mortgage on the property provide evidence of current payment.
- A copy of social security card for all household members.
- Current year property tax paid receipt
- Signed form authorizing the First Community Bank (Lexington County partner) and Lexington County to order a credit report.
- Signed verification of employment/social security form.

Lexington County 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 activities.



What is the HOME Program?



Funding for the Home Rehabilitation Program is provided by HUD's HOME Investment Partnership Program (HOME). HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. HOME provides formula

grants to states and local governments. The funds are used, often in partnership with local nonprofit groups, to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

The County of Lexington has been designated as a Participating Jurisdiction (PJ) in the HOME Program by the United States Department of Housing and Urban Development (HUD). As a PJ, the County receives an annual allocation from the federal government to implement eligible HOME Program activities.

How Can I Apply?

Citizens interested in applying for assistance through the Home Rehabilitation Program may contact:

County of Lexington
Community Development Department
212 South Lake Drive, Suite 401
Lexington, SC 29072
Phone: (803) 785-8559
Fax: (803) 785-8188
CDCustomerService@lex-co.com
[www.lex-co.com/Departments/
CommunityDevelopment/Index.html](http://www.lex-co.com/Departments/CommunityDevelopment/Index.html)



HOME REHABILITATION PROGRAM

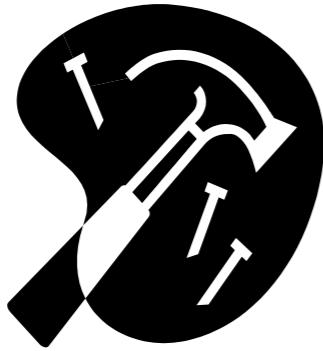
COUNTY OF LEXINGTON
COMMUNITY DEVELOPMENT DEPARTMENT
212 South Lake Drive, Suite 401
Lexington, SC 29072

Phone: (803) 785-8121
Fax: (803) 785-8188
CDCustomerService@lex-co.com

www.lex-co.com/Departments/CommunityDevelopment/Index.html

Program Overview

The Home Rehabilitation Program is administered through the County of Lexington's Community Development Department. The program provides funding to eligible homeowners to make repairs to their owner-occupied houses.



The maximum loan amount for rehabilitation assistance is typically \$20,000. Funds will generally be granted as zero-interest loans or deferred forgivable loans (if the applicant is elderly, a veteran, or disabled).

Assistance given to homeowners is based on annual funds provided through the program. Eligible applicants are approved on a first-come, first-served basis.

What type of Home Repair Activities are Eligible?

- REPLACE ELECTRICAL WIRING
- REPLACE ROTTED WOOD
- REPLACE ROTTED WINDOWS
- REPLACE ROTTED DOORS
- REPAIR DAMAGED WALLS
- REPAIR DAMAGED FLOORS
- REPLACE FAULTY HVAC EQUIPMENT
- REPLACE FAULTY ROOF
- REPLACE FAULTY PLUMBING
- IMPROVE ENERGY EFFICIENCY
- IMPROVE HANDICAP ACCESSIBILITY

Eligible Properties

The Home Rehabilitation Program has specific requirements for homes that will be assisted. The home must meet all criteria outlined below to qualify for assistance:

- The home must be located within Lexington County.
- The home must be owned and occupied as the primary residence of the applicant. Heir property and life estates are not eligible for assistance through the program.
- The after-rehabilitation property value must be less than 95 percent of the median purchase price for Lexington County (\$144,584). This value will be determined by County staff through the Assessors' Office.
- Only single-family detached or manufactured homes are eligible for assistance. If the home is a manufactured home, the home must be less than 20 years old and must have permanent utility connections and a permanent foundation.
- The property must require improvements in one or more of the following categories:
 - The property presently does not conform to HUD Section 8 MHQS or related local codes and regulations (i.e. building, housing, fire, electrical and plumbing codes).
 - The condition and appearance of the property is detrimental to the neighborhood environment.
 - The property does not have sufficient handicap accessibility.

Income Eligibility Requirements

To be eligible for assistance through the program, applicants must meet income requirements established by HUD. Applicants must provide legal separation documents to support marital status if separated. Household income requirements are based upon family size, as demonstrated in the table below:

Number of Persons in Household	Maximum Allowable Income
1	\$34,800
2	\$39,750
3	\$44,750
4	\$49,700
5	\$53,700
6	\$57,650
7	\$61,150
8	\$65,600

Loan Requirements

Financial assistance provided to income eligible applicants will be in the form of loans with zero-interest, which require monthly payments. Loan terms will range from 5 to 15 years, dependent upon the applicant's financial ability to repay the loan. The program will also offer deferred forgivable loans to applicants who meet the income eligibility requirements and who are within the following categories:

- Elderly (ages 62 and older)
- Veterans
- Disabled

Deferred forgivable loans will also be interest free and will require no repayment as long as there is no change in ownership or occupancy of the home for a period of no more than ten (10) years. If there is a change in ownership or occupancy of the property a prorata portion of the loan will be due in full.