

Serving Franklin, Granville, Person, Vance, and Warren Counties

# 2021 URGENT REPAIR PROGRAM

KERR-TAR REGIONAL COUNCIL OF  
GOVERNMENTS

Does your plumbing leak? Is your electrical system unsafe? Does your roof need repairs? Does your heating system leave you cold? Do you qualify by income? Are you a homeowner?

## Are you....

- An older adult (age 62 and up)?
- Disabled (or family member)?
- A veteran homeowner?
- A single parent with a dependent living at home?
- A large family with 5 or more household members?
- A household with a child below age 6 with lead hazards in the home?

## LOAN INFORMATION

- Maximum deferred/forgiven loan of up to \$10,000.
- Homeowners will receive an unsecured deferred, interest-free loan, forgiven at a rate of \$2,000 per year, until the principal balance is reduced to zero.
- No loan payments are required unless the home is sold, or is no longer the primary residence of the applicant, during the first 5 years (payments pro-rated). After 5 years, the loan is forgiven.

## GENERAL HOMEOWNER ELIGIBILITY REQUIREMENTS:

- Gross household income must be at or below 50% of the median county income;
- Eligible income is \$28,000 for a family of two;
- Applicant must own the home being repaired or have lifetime rights;
- Applicant must live in the home as their primary residence.

## ACTIVITIES GENERALLY INCLUDE:

- ✓ Roof repair/replacement
- ✓ Lead paint remediation
- ✓ Door/window replacement
- ✓ Plumbing/electrical/HVAC
- ✓ Siding repair/replacement
- ✓ Accessibility improvements for individuals with disabilities
- ✓ Other general improvements

FOR MORE INFORMATION OR TO BE ADDED TO OUR LIST, PLEASE CONTACT:  
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