



# HOUSING REHABILITATION PROGRAM



CITY OF CONCORD  
PLANNING & NEIGHBORHOOD DEVELOPMENT  
DEPARTMENT  
35 CABARRUS AVENUE WEST  
CONCORD, NC 28025  
PHONE: 704.920.5152



## HOW CAN I APPLY

Citizens interested in applying for assistance through the Housing Rehabilitation Program may apply through our online Neighborly Software website [here](#) or at <https://portal.neighborlysoftware.com/CONCORDNC/Participant> or through the Community Development webpage on the City of Concord's website [here](#) or at <https://concordnc.gov/Departments/Planning/Community-Development> or contact the number listed below.

City of Concord  
Planning & Neighborhood Development  
Community Development Division  
35 Cabarrus Avenue West  
Concord, NC 28025

704.920.5152



## DOCUMENTS YOU WILL NEED TO APPLY FOR HOUSING REHABILITATION AND EMERGENCY ASSISTANCE

- ◆ Completed Housing Rehabilitation Programs Application
- ◆ Copy of driver's license or photo ID and social security card
- ◆ General Warranty Deed or Last Will & Testament for inherited homes
- ◆ Current pay stubs for 60 days
- ◆ 2 **consecutive** months of financial statements for all accounts of all household members-(**all pages**)
- ◆ 2 years previous tax returns for all household members-(**all pages including W2's, 1099 etc.**)
- ◆ Current mortgage statement with no past-due payments
- ◆ Current utility bill with no past-due payments
- ◆ Proof of Homeowner's Insurance-Declaration Page
- ◆ Proof of any supplemental income, which could include the following:
  - ⇒ Disability Income
  - ⇒ Retirement/Pension Income
  - ⇒ Social Security Benefits
  - ⇒ Alimony
  - ⇒ Child Support
  - ⇒ Public Assistance
  - ⇒ Dividends from Stock
  - ⇒ Any other source of income



# HOUSING REHABILITATION ASSISTANCE PROGRAMS

## PROGRAM PURPOSE

The City's Housing Rehabilitation Assistance Programs are designed to assist low- and moderate-income homeowners with making repairs to their homes. The City of Concord receives funds from the U.S. Department of Housing and Urban Development (HUD) on an annual basis to implement housing and community development activities within the City. Funding for the Substantial Rehabilitation Program is provided by the HOME Investment Partnerships Program and funding for the Emergency Rehabilitation Program is provided by the Community Development Block Grant (CDBG) Program.

## SUBSTANTIAL REHABILITATION PROGRAM

Assistance through this program is available to low and moderate income homeowners whose homes are in sub-standard condition. All major housing code and structural issues are addressed. The applicant must own and reside in the home and meet HUD's income limits. The maximum assistance is based on HUD's maximum Post-Rehabilitation Property Value of \$332,000. If the cost of repairs and the mortgage balance exceeds the tax value, assistance cannot be provided. The homeowner may be required to repay 50% of the cost of repairs through a second mortgage, which is in the form of a low-interest or forgivable loan, based on the household's income level.



## EMERGENCY REHABILITATION PROGRAM

This program provides funds up to \$15,000 to low- and moderate-income homeowners to address repairs that are urgent in nature and necessary to protect the health and/or safety of its occupants. Examples of items eligible for repair include, but are not limited to, repair or replacement of HVAC, roofing, plumbing and electrical systems. Funds will only address specific or emergency-related housing problems. Complete housing rehabilitation is not available through this program. The homeowner may be required to repay 50% of the cost of repairs through a second mortgage, which is in the form of a low-interest or forgivable loan, based on the household's income level.

## ELIGIBLE PROPERTIES

In addition to qualify for the City's Housing Rehabilitation Programs, the properties must meet all of the following conditions to qualify for assistance:

- ◆ The home must be located within Concord's city limits.
- ◆ The home must be owned and occupied as the primary residence of the applicant and have clear and marketable title to the property. (Heir property and life estates are eligible for assistance through both programs, if recorded.)
- ◆ Single-family homes and manufactured homes are eligible for assistance, but the City also may approve mobile homes for assistance. Condos are not eligible for assistance through these Programs.
- ◆ The owner must be current with all City/County property taxes, utilities, and mortgages, or liens.
- ◆ The home must not have negative equity or exceed HUD's Post-Rehabilitation Property Value limits.



## WHAT TYPE OF HOME REPAIR

### ACTIVITIES ARE INELIGIBLE?

- ◆ Additions
- ◆ Cosmetic Work
- ◆ Replacement of Appliances

## INCOME ELIGIBILITY

To be eligible for assistance through these programs, applicants must meet income requirements established by HUD (80% or below the area median income). Household income requirements are based upon household size.

### HUD FY 2024 INCOME LIMITS

#### PER HOUSEHOLD SIZE

(80% of the Area Median Income)

<i>Number in Household</i>	<i>HUD Income Limit</i>
1	\$59,400
2	\$67,850
3	\$76,350
4	\$84,800
5	\$91,600
6	\$98,400
7	\$105,200
8	\$111,950

