

# KENT COUNTY

## DEPARTMENT OF PLANNING SERVICES

### HOUSING REPAIR PROGRAM

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#### WHAT THE PROGRAM DOES:

The Community Development Housing Repair program provides grants for repairs and renovations that will bring a home up to housing code standards. Examples of some of the types of work done are: electrical, plumbing, roofing, heating and structural renovations.

#### HOW DOES IT WORK?

- An application for assistance is filled out and additional information verifications are mailed.
- An inspection of the home is done, and a list of repairs is completed.
- Bids are requested from County-Approved licensed Contractors.
- The bids are evaluated, and the job is awarded to the lowest bidding responsive Contractor.
- The selected Contractor then completes the approved work as per the work write-up and any County-approved changes, and the County pays the Contractor for work completed.
- To avoid abuse of the Housing Repair Program, a lien (in the form of a mortgage) is placed on the property being repaired. (This lien is at a **0%** interest rate, and there are **no** payments ever due. If the homeowner is under 62 years of age, the term of the lien will be for ten (10) years; if the homeowner is 62 years of age or older, the term of the lien will be for five (5) years). At the end of the lien term, the mortgage is considered satisfied.

#### HOW DO I QUALIFY?

- The residence being considered for a grant must be owner-occupied.
- The total annual income of the occupants cannot exceed the income limits set for Kent County, Delaware.
- There is adequate hazard insurance on the property being considered for assistance prior to the start of work
- All City and County taxes, sewer fees and property assessments are paid.

#### PROGRAM INCOME LIMITS:

By total household size \*:

1 Person -	\$ 37,150	5 Person -	\$ 57,300
2 Person -	\$ 42,450	6 Person -	\$ 61,550
3 Person -	\$ 47,750	7 Person -	\$ 65,800
4 Person -	\$ 53,050	8 Person -	\$ 70,050

\*(Income includes **all** sources of income from everyone living in the home)

#### FOR MORE INFORMATION:

*For additional information, or to be placed onto the waiting list, please contact the*

## **Kent County Department of Planning Services**

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### **(302) 744-2480**

