

# Fairmount-Carlisle Home Repair Grant Program Guidelines

Throughout the Fairmount-Carlisle neighborhoods, the preservation of housing stock has become one of the primary objectives of citizens, elected officials and staff professionals who believe that the quality of housing is a primary source of neighborhood stability. We created the Fairmount-Carlisle Home Repair Program to deter further housing deterioration, and community disintegration in various neighborhoods. The decline of our housing stock can be attributed to several factors including: loan underwriting standards leading to deferred maintenance, the minimum extra income of recent purchasers, and the increasing age of the housing stock.

Furthermore, the cost of new home construction is prohibitive to most low and middle-income families. This program helps to preserve the existing housing stock in an effort to insure adequate housing to more low and moderate-income families in northwestern Independence.

The objectives of the Fairmount-Carlisle Home Repair Program are:

- To prevent declining neighborhoods in the area from further deterioration by providing rehabilitation funding and technical assistance;
- To provide safe and efficient housing within the financial reach of our area residents;
- To stimulate broad interest in neighborhood preservation; and
- To partner with other programs for maximum impact.

## **I. General**

- A. The Fairmount-Carlisle Home Repair Grant Program will provide qualified homeowners residing within the boundaries of the Fairmount-Carlisle 353 Redevelopment Area up to \$5,000 in Community Development Block Grant funds based upon the eligibility criteria for the program which is outlined below.
- B. All applications will first be reviewed by staff to determine whether the eligibility requirements are met. Grant applications will be processed on a first-come, first-serve basis, as funds are available.
- C. Return grant application by mail to:  
City of Independence City Hall  
Community Development Department  
111 Maple Street, Independence, Missouri 64050.  
**Or** in person, 2<sup>nd</sup> floor, City Hall; Telephone: (816) 325-7413

- D. Enclose evidence of all adult (18+) household members' gross income for the preceding year. (W-2 Forms, Income tax return, Social Security letter of benefits, etc).
- E. The Community Development Department will advise applicants when, and if, the application is approved.
- F. All approved applicants with homes built before 1978 are required to adhere to all lead-based paint regulations.

**II. Eligibility Requirements**

A. The applicant must meet income guidelines as contained herein:

Family Size	80% of Median
1	\$38,300
2	\$43,800
3	\$49,250
4	\$54,700
5	\$59,100
6	\$63,500

- B. The property must be located within the boundaries of the F/C 353 redevelopment area (see attached map) and not within a designated flood plain area. Mobile homes are not eligible.
- C. The property must be an owner-occupied single family detached property. The applicant must have lived in the property for at least one year prior to submitting an application for assistance. A purchaser holding a deed of trust is herein defined as an owner.
- D. The applicant must have an adequate homeowner's insurance policy in force at the time of the home repair grant award, and agree to maintain the coverage for a period equal to the term of the mortgage note and mortgage.
- E. Applicants must be current on real estate property taxes.
- F. The *applicant and/or structure* for which the application is being made can receive only one home repair grant from the City or any other entity utilizing City funds within a one year period.
- G. Applicants must abate all nuisance violations on the property. This includes but is not limited to unlicensed vehicles, trash, yard waste and debris.
- H. The applicant must accept in writing the "Terms and Conditions".

- I. The Neighborhood Services staff will determine whether the proposed work is necessary and appropriate.

### **III. Eligible Use of Funds**

- A. Eligible rehabilitation work to be completed through the program will include the tear off and installation of new roofs, installation of new 90% efficient furnaces and air conditioning systems including heat pumps, new electrical wiring and removal of obsolete wiring such as knob and tube, new electrical service panel, new water and waste lines, installation of sump pumps, and sidewalk and driveway repair.
- B. All work must be completed to the standards of the City of Independence building codes.
- C. Homeowners are not allowed to do their own improvements.
- D. Applications must be approved prior to initiating any of the rehabilitation work to be completed with grant funds.

### **IV. Loan Limit per Property**

- A. \$5,000 or the amount necessary to make the improvement, whichever is less.
- B. The *applicant and/or structure* for which the application is being made can receive only one home repair grant, totaling up to \$5,000, from the City or any other entity utilizing City funds for a period of one year.
- C. No repayment is required.

## **V. Processing and Submission Steps**

### **A. Neighborhood Services Staff:**

1. Review all applications.
2. Verify occupancy and ownership.
3. Verify income of applicant.
4. Verify tax and insurance status.
5. Identify needed work and prepare work write-up and cost estimate.
6. Conduct a review of all project areas based on criteria of lead paint, environmental and historic regulations.
7. Applicant chooses a contractor from the City's list of qualified contractors, or their own, and receives at least two bids for the requested work.
8. Staff reviews bids and selects a contractor to complete the proposed work. All subcontractors, if used, will be required to sign a lien waiver.
9. After the work is completed, staff will perform a final inspection and verify that all work is properly completed.
10. City of Independence will pay the contractor directly, net thirty (30) days.