

# How it Works

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Call the Planning & Community Development at 336-222-5070.



Complete application with ALL required documents returned for processing.

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If qualified, Lead Based Paint testing and home inspection will be completed.

Bids will be requested from eligible contractors and a bid will be awarded.

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A loan closing will take place.

Pre-construction conference with homeowner, contractor and City will take place.

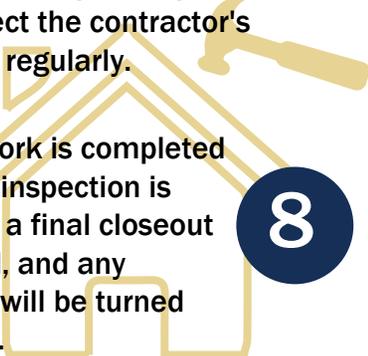
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7

To protect you, City staff will inspect the contractor's work regularly.

When all work is completed and a final inspection is conducted, a final closeout will be held, and any warranties will be turned over to you.

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City of  
**BURLINGTON**  
**HOUSING**  
**REHAB**  
**PROGRAM**

What is the Housing Rehab Program?

The City of Burlington operates a housing rehabilitation program for the City of Burlington and Alamance County residents.

The program provides the opportunity for income-eligible homeowners to receive housing repairs.

The City of Burlington Department of Planning and Community Development



425 S. Lexington Ave  
Burlington, NC 27215



The City receives funding from two federal programs: the Community Development Block Grant (CDBG) and HOME Investment Partnership programs.

## GENERAL ELIGIBILITY REQUIREMENTS

- ❖ Located within Alamance County
- ❖ Owner-Occupied
- ❖ Current on taxes (City & County)
- ❖ Homeowners insurance
- ❖ No liens or judgments against owner or property
- ❖ Annual gross household income (includes all household members) must not exceed 80% of the median income for the area as determined by HUD.
- ❖ One mortgage (no reverse mortgages)
- ❖ Debt to Income Ratio not to exceed 43%
- ❖ Loan amount cannot be more than 50% of the pre-rehab value of the home or exceed \$29,999.00

## LOAN TYPES

### Deferred:

- ❖ Total household income cannot exceed 50% of the area median income
- ❖ Interest deferred for up to 10 years
- ❖ Payments deferred for up to 10 years
- ❖ Possible 2nd deferment for up to 10 years at 3% interest
- ❖ After deferment 20 years at 3% interest

### Standard:

- ❖ 50%-80% area median income
- ❖ No deferment period
- ❖ 1st 10 years interest free
- ❖ 2nd 10 years at 3% interest

## Before



## After



Renovated to address mold issues and provide a handicapped accessible restroom for homeowner.



Renovation addressed failing floor system and deteriorated flooring.

## URGENT REPAIR PROGRAM

This program is specifically designed for very low-income households with the following qualifications

- ❖ Total household income cannot exceed more than 30% of the area median income
- ❖ Special needs; i.e. Elderly (62 or older), Disabled, Military Veteran, large family (5 or more permanent residents), Elevated Lead Blood Levels
- ❖ Emergency (life threatening situations)
- ❖ Maximum loan \$7,500.00