



SOUTH BEND HOME REPAIR PROGRAM GUIDELINES

Effective May 2023

APPLICATION TIMEFRAME:

May 1, 2023 – June 19, 2023

Applications must be received by 5pm on June 19, 2023

Guidelines are subject to change at any time.

Purpose of the Program

- To offer the opportunity for low income individuals and families to live in safe and affordable housing.
- To maintain the quality and affordability of the housing stock in the City of South Bend.

Eligibility

For an applicant to be eligible, the applicant household must income qualify and must be enrolled in the City's Utility Assistance Program (UAP). The utility account receiving assistance must be the address of the applicant's home.

If one or more of the following apply to the applicant(s), it will render the application ineligible:

- Applicant's home is not located within the boundaries of the 2023 target area.
- Applicants' total gross annual household income, for all household members 18 and over, exceeds 80% of median income based on household size.
- Applicant is not enrolled in the City of South Bend's Utility Assistance Program.
- Applicant does not hold deed to the home.
- Applicant's home is not the principal residence of at least one of the owners listed on the deed.
- Applicant is not current on property taxes.
- Applicant does not have current homeowner's insurance.
- Applicant home is not a single family structure.
- Applicant home is currently under rehabilitation / construction.
- Applicant home is under a demolition order.
- Applicant and/or the property received assistance through the South Bend Home Repair Program during the past five (5) years.

Assistance will be provided on a first come, first served basis until all applications are processed or until all available funds are committed, whichever occurs first.

Application Process

- Once the **completed** application is received, the file will be screened. All complete applications for assistance will be screened, and will move through the process, on a first come first served basis. Each owner must sign the South Bend Home Repair Program application and submit all required documentation for the application to be complete.

For a complete application, applicants are required to submit the following items:

- **Application** - Fully completed, and signed, application form.
- **Deed** – A copy of the recorded deed that indicates the applicant is the homeowner. **ALL** persons listed on the deed must also be listed on and must sign the application. If one person is deceased, a death certificate

must be provided. If one person is not living in the household, proof of that person's other address is required.

- **Proof of Current Taxes** - A copy of the applicant's most recent real estate tax bill, including proof of payment for installments that have become due, is required.
- **Homeowner's Insurance** – A copy of the homeowner's policy declaration page is required. This page must include the name and telephone number of the homeowner's insurance agent.

- If the completed application meets eligibility requirements, a required home inspection will be scheduled. The inspection will determine if there are any eligible repairs at the property. The inspector will need full access to the interior and exterior of the home, and pictures will be taken as part of the inspection process.
- If the inspection determines there are eligible repairs, contractors will be solicited to perform the work. Contractors will need access to the interior and/or exterior of your home to provide pricing and to complete eligible repairs.
- If repairs are within the maximum grant amount, the homeowner will sign a grant agreement. **An applicant is not approved for the Home Repair Program Grant or home repairs until they sign a grant agreement.**

Eligible Repairs

- Eligible repairs through the program **ONLY** include a new roof and/or furnace.
- Eligible repairs for each home will be determined on a case-by-case basis through the completion of a required program inspection.
- Repairs are approved only when in poor or failing condition and not compliant with local codes.
- All repairs are to the residential structure and will not be made to accessory structures such as sheds, garages, or other improvements on the property.
- Other items in poor or failing condition may be addressed only in situations where they are required to be fixed to complete the approved roof or furnace repair.
- Repairs not exceeding \$2,500.00 are considered minor and will be considered regular homeowner maintenance. Minor repairs and regular homeowner maintenance items will not be considered within this program.
- **Property must be in a condition to allow for inspection/assessment and work to be completed.** Any one of the following conditions is reason for program denial:
 - Utilities shut off.
 - Excessive clutter that obstructs inspection of required areas of home and/or the ability to complete repairs.
 - No evidence of action taken against infestation of bugs/rodents.
 - Health violations per health department standards, code, or city ordinances - such as animal and/or human waste; food service areas not clean or sanitized; infestation; unsanitary conditions.
 - Unsafe conditions at the property that will prevent or make difficult the completion of the required inspection and/or repairs.

Any applicant denied for one or more of these conditions may take the opportunity to remedy the situation and may reapply for assistance during a future application round.

Terms

- Assistance for eligible repairs will be provided in the form of a grant paid to a contractor(s) for work completed.
- The maximum grant amount per household is not to exceed \$20,000.00.
- Grant amount offered will be based on the cost of eligible repairs, as determined by the inspection.
- If the cost of repairs exceeds the maximum grant of \$20,000.00, the application is subject to denial**
*** If denied for cost, the applicant may choose to be responsible for any and all costs over the maximum grant of \$20,000.*

If there are questions or you have circumstances not included in the guidelines, please call 574-235-5880.