

Kerr-Tar Regional Council

2020 Urgent Repair Program



Serving Franklin, Granville, Person, Warren and Vance Counties

Does your plumbing leak? Is your electrical system unsafe? Does your roof need repairs? Does your heating system leave you cold? Do you qualify by income? Are you a homeowner?

Are you...

- An older adult (age 62 and up),
- Disabled (or family member),
- A veteran homeowner,
- A single parent with a dependent living at home
- A large family with 5 or more household members
- A household with a child below age 6 with lead hazards in the home

General Homeowner Eligibility

Requirements:

- Gross household income must be at or below 50% of the median county income;
- Eligible income is \$28,000 for a family of two;
- Applicant must own the home being repaired or have lifetime rights;
- Applicant must live in the home as their primary residence.

Loan Information:

Maximum deferred/forgiven loan of up to \$10,000.

- Homeowners will receive an unsecured deferred, interest-free loan, forgiven at a rate of \$2,000 per year, until the principal balance is reduced to zero.
- No loan payments are required unless the home is sold, or is no longer the primary residence of the applicant, during the first 5 years (payments pro-rated). After 5 years, the loan is forgiven.

Activities generally include:

- Roof repair/replacement
- Lead paint remediation
- Door/window replacement
- Plumbing/electrical/HVAC
- Siding repair/replacement
- Accessibility improvements for individuals with disabilities
- Other general improvements

If your home is in need of urgent repairs, you may qualify for home rehabilitation assistance through the KTCOG Urgent Repair Program.

For more information or to be added to our list, please contact:
Katie Conner at 252-436-2040 ext. 6071

Kerr-Tar
Regional Council
Of Governments