

# Kerr-Tar Regional Council

2021 Essential Single-Family Rehabilitation Loan Pool Program for Warren County



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?

If your home is in need of serious repairs, you may qualify for home rehabilitation assistance through the KTCOG Essential Single-Family Rehabilitation Loan Pool Program.

## Are you...

- An older adult (age 62 and up), disabled (or family member), or a veteran homeowner?
- A homeowner living in a home with lead base paint hazards with children under the age of 6 present?

## General Homeowner Eligibility Requirements:

- Gross household income must be at or below 80% of the median county income;
- Home must be site built. Manufactured & mobile homes are not eligible;
- Applicant must own the home being repaired;
- Applicant must live in the home as their primary residence;
- The property cannot have been repaired or rehabilitated with public funding of \$30,000 or more within the past 10 years;
- The cost of rehabilitation cannot exceed the ESFRLP2021 Program Guideline limit of \$30,000;
- Home must meet Housing Quality Standards and Code after the work is completed.

## Loan Information:

Minimum deferred/forgiven loan of \$5,000. Maximum deferred/forgiven loan of \$25,000-\$30,000 depending on county. 0% interest.

- No loan payments are required unless the home is sold, or is no longer the primary residence of the applicant, during the first 6 years (payments pro-rated). After 6 years, the loan is forgiven.
- The loan is secured by a deferred (forgiven after 6 years) mortgage on the property.

## Activities generally include:

- Roof repair/replacement
- Septic system replacement
- Well replacement
- Asbestos & lead paint remediation
- Door/window replacement
- Plumbing/electrical/HVAC
- Siding repair/replacement
- Accessibility improvements for individuals with disabilities
- Other general improvements

For more information or to be added to our list, please contact:  
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**Kerr-Tar**  
Regional Council  
Of Governments