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Emergency Repair Program Summary

The Emergency Repair Program is a pool of funds set aside within the Plymouth HRA Community Development Block Grant (CDBG) funded Housing Rehabilitation Deferred Loan Program to be used for small and emergency repairs for qualifying seniors. The program allows a maximum of \$5,000 per home in funds for emergency and small repairs to allow an eligible homeowner to complete eligible repairs without requiring an application to the full Rehabilitation Program. Applications may be submitted by nonprofit agencies on behalf of eligible homeowners or directly by homeowners to the HRA.

Eligibility Requirements

Eligible Grantee: Persons who are over the age of 55 and own their own home.

Eligible Dwellings: Only owner-occupied homes in Plymouth are eligible. The following dwellings are allowed: single family detached, town-home, condo, and owner-occupied portion of a duplex. Mobile homes on permanent foundations located on land owned by the owner will be allowed if the home is taxed as real property. Mobile homes on land leased by the homeowner are not eligible.

Income Limits: Applicants must have total household incomes of 80% or less of the area median income, adjusted by household size as determined by HUD. See attachment A for current income limits.

Asset Limits: Gross Assets must not exceed \$25,000, which excludes one automobile. Gross Assets include the cash value of accounts such as money-market accounts, personal savings accounts, checking accounts, investment securities, stock, current market value of all interest in real estate (other than the property to be improved), annuities, life insurance policies, and certificate of deposits. Typically, it does not include 401K funds, pensions, or other deferred compensation funds.

Maximum Grant Amount: The maximum program amount is a one-time grant of up to \$5,000 per home. If the cost of the repairs exceeds \$5,000, the homeowner can either apply for a Plymouth Housing Rehabilitation Deferred Loan for the entire cost of eligible repairs or pay for any additional costs with other funds. The Emergency Repair Program cannot be combined with a Plymouth Housing Rehabilitation Deferred Loan.

Eligible Repairs: Emergency repairs of up to \$5,000 in situations where a condition requiring immediate and urgent attention, which threatens or imperils the health and/or safety of the applicant household, such as the repair or replacement of a failed plumbing, heating and electrical systems or a system being “red flagged” by a utility company. Urgent plumbing, electrical, sewer, and roof repairs will also be considered. Other repairs may be eligible if they are necessary to correct immediate health or safety risks.

Small non-emergency repairs of less \$5,000 will be allowed if required to allow a homeowner to remain in their home or if circumstances exist where it is not reasonable to complete a full rehab. Examples of non-emergency repairs allowed are: stair repair, installation of grab bars, handrails, or other minor accessibility repairs. Other repairs may be allowed at the discretion of the HRA. Cosmetic or non-essential repairs are not allowed. If other health and safety hazards exist in the home, they must also be addressed in addition to the work requested by the homeowner.

Application Process: Applications will be accepted on first come, first served basis until funds are exhausted. Applications may be submitted to the HRA directly from an eligible homeowner or through a nonprofit approved by the HRA. If appropriate, the HRA may refer individual applicants to a nonprofit for assistance with the repair work or other social services. Applications resulting from such referrals are to be processed through the nonprofit. Applications must contain relevant household information, information on the repair needed, income certification, and data necessary for HUD reporting.

Nonprofits applying on behalf of a client should follow the following steps:

1. Submit a completed application form to the HRA. The nonprofit will verify the repair needs, check the home for other apparent health and safety hazards, and provide information on the necessary repairs and estimated costs to the HRA.
2. The HRA will advise the nonprofit of the availability of funds and reserve funds for the necessary repairs based on an estimate provided by the nonprofit.
3. The nonprofit will assist the client with rehab advisory services and will obtain two written quotes. In the case of emergencies, one quote is adequate. In cases where the nonprofit staff or volunteers perform the service, quotes are not required unless the cost of materials exceeds \$1,000.
4. The nonprofit will submit a request for reimbursement to the HRA for the repair costs. Reimbursement will be made directly to the nonprofit. A ‘program delivery cost’ fee may also be added to the repair costs for provision of rehab advisory services as needed and must be submitted with the reimbursement request. A maximum of 5% of the repair cost may be allowed for the program delivery cost. The program delivery cost will be included in the \$5,000 grant cap.

Please direct questions to Sara Shonrock, Community Development Coordinator at 763-509-5413 or ssshonrock@plymouthmn.gov.