



REPAIR & MAINTENANCE PROGRAM FACT SHEET



The Repair & Maintenance Program is funded by CDBG funds awarded through the U.S. Department of Housing and Urban Development (HUD). This program must correct housing conditions, which if neglected would adversely affect the health, safety and welfare of the homeowner. This assistance to homeowners is as follows:

- ▶ 100% Grant Up to \$5,000.
- ▶ Over \$5,000 is a 5-year 0% interest Deferred Loan.
- ▶ **The maximum availability is \$15,000.** Only the minimum dollar amount required to correct the code violation and bring the property into compliance with residential rehabilitation standards shall be awarded.

To qualify for the Program, the following parameters must be met:

- ▶ You must reside in the City of Canton Limits.
- ▶ You must own your house, reside in your house, and be current on your mortgage. Also, you must have owned your house for at least one year before you can apply for this assistance.
- ▶ To receive more than \$5,000 in assistance you must have homeowner’s insurance.
- ▶ You must NOT be delinquent in any indebtedness to the City of Canton or Stark County.
- ▶ You can only receive assistance once per affordability period, which is the residency requirement period. This program has a 5 year affordability period.
- ▶ You cannot have more than \$5,000 in short term assets such as checking account(s), savings account(s), cash, Certifications of Deposits, and/or other investment(s).
- ▶ Your gross annual household income (including Social Security, wages, and all other sources) must be verified and cannot exceed the following limits:

FAMILY SIZE	1	2	3	4	5	6	7	8
ANNUAL INCOME	\$31,400	\$35,850	\$40,350	\$44,800	\$48,400	\$52,000	\$55,600	\$59,150

HUD updated 12/11/2012

Work can correct code violations and include minor home repairs such as roof repair and replacement, furnace repair and replacement, electric, plumbing such as water lines, waste lines or water heaters, flooring, carbon monoxide emission, contaminated drinking water, porch steps, sidewalks, and tree hazards. All repairs are subject to qualifying criteria according to Department of Development Standards.

