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**Redevelopment
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Staff Report

ITEM
NO. 5

To: Redevelopment Agency Board
From: Judy Narbaitz, Redevelopment Project Manager
Date: April 25, 2006
Subject: Emergency Home Repair Grant Program

Discussion:

In an effort to assist low income families, staff is proposing that \$50,000 of low/moderate income housing monies be made available to fund an Emergency Home Repair Grant Program (EHRG) to be implemented in fiscal year 2006-2007. The intent of this program is to provide funding for emergency/health and safety repairs and accessibility improvements to owners of single-family homes within the City of Lemoore. These funds will only be available to households with less than median income. This program will help to improve and preserve the community's supply of low-income housing. The following program guidelines are being proposed:

Overview:

1. Homeowners may qualify for a forgivable loan up to \$2,500.
2. The home must be located within the City Limits.
3. An affordability covenant will be placed on the home for 2 years. The loan will be fully forgiven at the end of the affordability covenant.
4. Funds may only be used to finance repairs necessary to correct an impending safety or health hazard, threat of physical danger or deteriorating structural damage, such as unsafe electrical systems; unsanitary plumbing conditions; broken windows, doors or locks; non-working water heaters; leaking roofs; non-working heating or cooling systems; broken sewer lines, etc. Funds may also be used to finance accessibility improvements for the disabled, such as wheelchair ramps; bathroom and kitchen modifications; grab bars; high-rise toilets, etc.

Applicant Eligibility:

1. Applicants must have a combined household income that does not exceed the low-income limit set by HUD.
2. Applicants must not have received an EHRG within the last two years.
3. Applicants can use this program in conjunction with other RDA grant programs.

Budget Impact:

If approved, \$50,000 would be allocated in the 2006-2007 RDA Budget Low/Moderate Housing Fund to fund the Emergency Home Repair Grant Program.

Recommendation:

Board discussion and direction.