

- When your application and income questionnaire are received your name will be placed on a waiting list. An interview for income eligibility will be scheduled.

How can I receive assistance without being placed on the waiting list?

- You may be placed at the top of the waiting list if you have an urgent medical situation in which, as determined by the HTCC Director, immediate improvements are required as a medical priority. Documented proof of a medical priority shall be obtained through a doctor's letter specifying the type of medical condition, how the specific improvements will benefit this condition, and why the needed repairs should be considered a medical priority.
- You may also be placed at the top of the waiting list if you will be funding a portion of the rehabilitation through a privately financed home improvement loan. A letter from a private lender must be submitted with your application, indicating established or pending loan approval and the amount of the loan requested.

When am I required to repay the HTCC rehab assistance, and what percent am I responsible for?

- Anyone receiving rehabilitation assistance under this program is subject to repayment of the full balance of the HTCC assistance when they sell, rent, refinance for equity, secure a home equity loan, or otherwise convey the property within 36 months from completion of the contract.
- Fifty percent (50%) of the HTCC assistance becomes forgivable after the third anniversary of the contract completion date. The remaining balance is payable in full when they sell, rent, refinance for equity, secure a home equity loan or otherwise convey the property.

Who is responsible for the rehabilitation of my home?

- You are responsible to the City for ensuring that all of the work needed to meet the property rehabilitation standards is completed as specified and agreed under a rehabilitation contract between yourself and a licensed contractor. The HTCC's Home Owner Emergency Rehab Program will provide funding and technical assistance, however, the HTCC is not a party to the contract.

I just found out about the Critical Home Repair Rehab Program after I spent my money the last month for repairs on my home. Can I get reimbursed for the money spent?

- No you cannot be reimbursed for money that has been spent prior to receiving final approval for HTCC rehab program assistance.

Do I have to find the contractors to work on my home?

- No, Program staff will bid the projects to pre-qualified contractors registered through a list of Alabama licensed contractors. You may request a contractor to be invited to bid your project, however they must be or become pre-qualified by HTCC.

2020 Income Limits Summary

Low Income Limits (80%)

Total household income must be at or below the following levels:

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$36,800	\$42,050	\$47,300	\$52,550	\$56,800	\$61,000	\$65,200	\$69,400

Heritage Training and Career Center



Critical Home Repair Rehabilitation Program



Sponsored by:

The City of Montgomery and
The U. S. Dept. of Housing and Urban Development

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CRITICAL HOME REPAIR REHABILITATION PROGRAM DESCRIPTION

The term, “critical” for the purposes of housing rehab means: in HUD regulations at 24 CFR 570.201(f)(1) and (2). This program will use the 24 CFR standard to determine if immediate repair actions are necessary due to conditions which pose an imminent threat to the health and safety of the occupants, or to the building structure. Such actions are currently the only eligible activities for HTCC program assistance:

Critical repairs under this program must meet the following essential objectives:

Health:

Relieve imminent threats to the health of occupants of the home.

Safety:

Remove imminent safety threats to the household and/or its occupants.

Loss of Shelter:

Prevent the imminent total loss of shelter due to deterioration, fire, or catastrophe (where no alternate means of recovery or resources exists).

Deterioration:

Block further deterioration of the home by protecting and preserving its structural integrity.

- exterior grade drainage deficiencies
- certain plumbing leaks
- other conditions that cause the improper exposure of the house structure and/or components to moisture

PROGRAM GUIDELINES

The HTCC Homeowner Critical Home Repair Rehabilitation Program provides critical home repair assistance to homeowners of Montgomery for their principal residence within the City limits. In providing assistance, we are meeting the following locally adopted goals in the use of Community Development Block Grant (“CDBG”) funds:

Heritage Training and Career Center (HTCC) provides critical rehab assistance through technical assistance and a deferred forgivable loan to finance a rehabilitation contract between the applicant and a private contractor. HTCC staff administer the repair process in the interest of the homeowner and the City of Montgomery. HTCC’s Emergency Housing Rehabilitation Coordinator is directly involved to manage the contract between the homeowner and the professionals performing the rehabilitation work.

Eligibility Standards

The HTCC, through The City of Montgomery Community Development Division office, provides critical repairs rehab assistance to homeowners whose incomes meet low- and moderate-income standards as defined by the U.S. Department of Housing and Urban Development (HUD). These standards are annually updated and reflect two income categories based on family size. One is 80% of the federal Area Median Income (AMI), i.e., ‘moderate income,’ and the other is 50% of the AMI (low income). The determination of eligibility or ineligibility is based on where gross household incomes fall in relation to these income standards. Income qualification is required, even if the applicant is certified as disabled or elderly.

Applicants must have owned their home and have lived in it as their primary residence for the one year or more immediately prior to being qualified for participation in the Program. Persons who use their home to conduct business or as rental property, in whole or in part, are ineligible to participate. If determined ineligible for any reason, applicants may re-apply 6 months after the determination of ineligibility.

Applicants should be aware that HTCC’s housing rehabilitation programs are not entitlement programs. The HTCC reserves the right to delay, postpone or deny participation in any of the programs at any time. Participation requires adherence to terms of the Construction Contract, Program Guidelines, Code of Conduct, as well as applicable local, State, and/or Federal requirements.

Frequently Asked Questions

Home Owner Rehabilitation Services

What is Housing Rehabilitation?

- Housing rehabilitation assistance is financial and technical assistance to eligible homeowners to remove building code violations, repair and/or replace structural components near failure, or to provide modification improvements.

Who is eligible for the Program?

- An applicant must meet all of the following requirements to be eligible for the program:
 1. Income qualified based on the Department of Housing and Urban Development’s (HUD’s) income guidelines;
 2. Own and occupy the home as their primary residence for a minimum of one year prior to applying for the program;
 3. Shall not use their home to conduct business or as rental property, in whole or in part.

My Household income is only \$100 above the maximum income limit. Can I still receive Assistance?

- No, gross annual household income may not exceed Program limits.

Are mobile homes and co-ops eligible for the Home Owner Emergency Rehabilitation Program?

- Mobile homes and co-ops are not eligible because the occupants usually do not own the land on which this housing is located. However, if fully owned, such units may be eligible for minor assistance through the Program.

What types of improvements are ineligible?

- Improvements that are defined as cosmetic repairs, luxury items or fixtures that are not permanently affixed to the property, including but not limited to: additions, pools, fireplaces, landscaping, washers, dryers and microwaves.

How do I apply for the Program?

- You may contact the Critical Home Repair Rehabilitation Program Office at (334) 260-6161 to request a Program Information Package. Complete the application and Income Questionnaire and return the Packet to: 2249 Cong. W. L. Dickinson Drive, Montgomery, AL 36109.