

HeRO Program- HOME Repair Opportunity Program

Who is eligible?

- Homeowners whose annual income does not exceed 80 percent of the Area Median Income for the property area, in accordance with HOME regulations are eligible. Income levels differ from county to county but are usually within a maximum range of \$35,500-\$51,600.
- The homeowner must occupy the property as his or her principal residence.
- The homeowner must execute a Land Use Restriction Agreement (LURA) with a term of three years. Grant funds must be paid in full if the property is sold at any time prior to three years.
- Only counties covered by participating Community Development Agencies qualify for the HeRO Home Repair Program. Applications for the HeRO program are obtained from participating agencies.

Eligible Properties

Certain restrictions are designed to ensure the actual homeowner receives the assistance. Additional restrictions examine the maximum sales price of the home after repairs have been made.

- All units shall be owner-occupied single family units, meaning that the homeowner must occupy the property as his or her principal residence. Property occupied by non-owners, single wide trailers, manufactured homes not permanently affixed to a permanent foundation, semi-detached homes, condominium units, town homes, one-half of a duplex or properties held in contract-for-deed title are not eligible.
- Home rehabilitation must comply with all local zoning requirements and building codes. In the absence of local codes, the ICC International Residential Building code or approved equivalent will be used, with all repairs subject to local inspection.
- No home may be partially repaired or rehabilitated.
- The maximum value of a rehabilitated home under this program shall not exceed 95% of the maximum sales price for a HUD 203(b) loan in the same area (usually about \$130,000 to \$180,000).

What Can Be Done

Only specific types of work are eligible for funding under the HeRO program. These include:

- **Rehabilitation:** The repair or updating of existing systems, including: HVAC, plumbing or electrical wiring, repair or replacement of all or part of a roof, interior or exterior painting including necessary preparation, permanent floor coverings, replacement siding, and repair of sidewalks/steps/porches/railings etc.
- **Lead Risk Reduction:** The removal or encapsulation of lead or lead-bearing wood trim, siding, interior or exterior walls, windows, gutters etc.; the removal of contaminated carpeting or flooring; removal and/or replacement of contaminated topsoil, etc. to reduce the possibility of lead poisoning.
- **Weatherization:** Activities determined to reduce heating and/or cooling costs, and to improve the overall safety and comfort of the home. Repair or replacement of HVAC, installation of insulated windows, caulking, sealing of exterior walls, etc.
- **Accessibility:** Activities that will make an elderly or disabled person better able to enter or move about their home, or to improve the overall quality of life. This includes improvements to allow the elderly to age in place, including ramps, lifts (but not elevators), re-locating light switches and service outlets, widening doorways, lowering kitchen counters, installing roll-in showers, etc.
- Units may receive multiple services, but total grant cannot exceed \$20,000.