

CITY OF PITTSBURG, KANSAS **EMERGENCY REPAIR GUIDELINES**

The intent of this program is to assist low-income families to meet an immediate health and safety need. The fund will provide a 100% interest free deferred loan to eligible applicants to be repaid when the owner fails to occupy the premises, or when their ownership of the real estate ceases. The loan will be secured by the real property through a signed note and mortgage.

Applicant may be referred by a local social service agency; i.e., Red Cross, SRS, Wesley House, etc., or a licensed contractor who has identified repair needed. Legal entities are ineligible for consideration as an applicant.

NOTE: APPLICANTS AND PROPERTY MUST MEET THE FOLLOWING REQUIREMENTS.

SECTION I - ELIGIBILITY REQUIREMENTS

This section shall set forth owner and property requirements for participation in the Emergency Repair Program.

A. PROPERTY REQUIREMENTS

To be eligible for the Emergency Repair Program, a property must meet the following requirements:

1. Be located within the City of Pittsburg.
2. Property must have an existing immediate health or safety hazard.
3. Single Family residence only.
4. Property must be owned and occupied by the applicant for at least one year prior to application.
5. Property must not be in a dilapidated condition as determined by inspection.
6. Property must have no outstanding judgments.
7. Taxes and insurance must be current or could be included in the loan amount to bring them current.
8. Said property shall not be under foreclosure proceedings, in default or delinquent on mortgage, if any.

B. Applicant must meet the following:

1. Be the recorded owner and occupant of the residential unit to be rehabilitated for at least one year.
2. Must have fully completed all application forms and truthfully submitted all required information and documents in a timely manner within any application periods or deadlines set by the program.
3. Must have a total annual family income not to exceed that set forth for the purpose of determining financial eligibility.
4. Allow inspections to be conducted before, during and after repair.

C. ASSURANCES THAT REPAIRS WILL BE COMPLETED

In the event that costs necessary to repair an existing hazard exceeds the set maximum deferred loan limit for the program, the applicant may provide the additional financial resources necessary to assure completion of the work. The application may not be approved until:

1. The applicant provides proof a supplemental loan has been secured.
2. The applicant may provide cash be held in escrow and disbursed at the time of final payment.
3. Other available resources may be considered at time of application.

D. ESTABLISHING FINANCIAL ELIGIBILITY FOR EMERGENCY REPAIRS

The following table shall be used to establish an applicant's eligibility based upon annual gross family income and size:

1. **INCOME GUIDELINES (50% of the current area median income)**

Very Low (50%)	
Family Maximum	
Size	Income
1	\$19,350.00
2	\$22,100.00
3	\$24,850.00
4	\$27,600.00
5	\$29,850.00
6	\$32,050.00
7	\$34,250.00
8	\$36,450.00

NOTE: The income guidelines are subject to change based upon the current HUD approved Section 8 guidelines and may be changed as the guidelines are approved by HUD.

2. FAMILY: A family will consist of those persons residing in the unit unless they are considered a live-in aide in accordance with HUD guidelines.
3. ANNUAL GROSS INCOME: Annual gross family income is the income available to the family at the time of application.
4. The CABNR may make case-by-case exceptions to the maximum income levels set forth in D1 upon applicant proof of catastrophic illness resulting medical expenses or other excessive and unusual debts incurred by the applicant or a member of the applicant's household for which the applicant is responsible and if such maximum levels do not adequately reflect the applicant's actual annual income.

SECTION II - REPAIR STANDARDS/ALLOWABLE COSTS

An Emergency Repair Deferred Loan may be made to cover the cost of the identified existing and immediate health or safety hazard to an owner-occupied single family dwelling unit, as well as the cost of building permits and other related costs.

A. IMMEDIATE HEALTH AND/OR SAFETY HAZARDS

Only those hazards identified as an existing immediate health and/or safety hazard by the Community Development & Housing Division of the City of Pittsburg will be addressed. The hazard must be identified and cost of repair estimated by a licensed contractor at time of application. Requests for ramps or other accommodations must be accompanied by proof of disability and need must have occurred within the past six months.

PLUMBING – ELECTRICAL – MECHANICAL - STRUCTURAL

NOTE: Roofs will not be addressed under this Guidelines.

B. RESTRICTIONS:

The identified hazard only will be considered for repairs.

C. PAYMENTS:

Payment for repairs will be made upon final inspection conducted by Community Development Office staff or inspection staff. The inspection must determine that all repairs comply with regulations and codes as applicable and that all work is complete as indicated in specifications and as determined by the Housing Rehabilitation Specialist. The total contract payment of 100% payment will be made to contractor upon satisfactory completion.

D. CONTRACTOR SELECTION:

The owner will provide the Community Development Office the name of the contractor they want to use. If the contractor has already begun working on the hazard in a good faith effort to assist the property owner, that contractor will be approved to complete the job. Other exceptions could be made if there is no current list of approved contractors in place.

SECTION III – LOAN LIMITATION

This section sets forth the limitations on the amount of a deferred loan through the Emergency Repair Guidelines.

A. COSTS

The actual and approved cost of the repairs and improvements necessary to conform to City Codes for decent, safe, and sanitary housing as it pertains to the identified immediate need for rehabilitation.

B. MAXIMUM LOAN AMOUNT

The program has been established as a 100% deferred loan program with the maximum contribution of \$1,800. The owner will sign a mortgage for the amount of the repair which will be filed with the County. Prior to anyone other than the current owner having a clear title, the deferred loan must be paid in full.

C. URGENT NEED

If an URGENT NEED is determined to be present through an inspection by qualified staff, an expenditure of up to \$500 may be approved through the office by obtaining the City Manager approval after reviewing all such cases. All repairs approved require notification to the Board at the next scheduled meeting. DEFINITION: Urgent Need is defined as Sanitation hazards or health hazards due to weather conditions.

SECTION IV - EXCEPTIONS

Unless strictly prohibited by laws or regulations, the CABNR may make case-by-case exceptions for good cause to any provisions set forth and contained in the Emergency Repair Guidelines without amending the Guidelines, if such exceptions would further the goals and intent of the Guidelines.

Any questions pertaining to the requirements and intent of these Guidelines may be directed to the City of Pittsburg, Division of Community Development and Housing at 603 N. Pine, Pittsburg, Kansas. Phone: 232-1210