



# EMERGENCY HOUSING REHABILITATION ASSISTANCE

LOAN ASSISTANCE TO LOW-INCOME  
HOMEOWNERS TO CURE CODE VIOLATIONS OR  
ALLEVIATE HOUSING EMERGENCIES

Ordinance  
8359  
adopted in  
2011

- The Property Maintenance Code, when adopted in 2011, excluded owner-occupied housing.
- However, it contained a provision for an Emergency Housing Rehabilitation Program to assist low-income homeowners correct code violations.
- When the 2015 International Property Maintenance Code was adopted, owner-occupied housing was no longer excluded.

# Emergency Housing Rehabilitation Assistance Program

- The Department currently runs a grant-based Rehabilitation Program funded with CDBG dollars.
- In a true emergency, federal funds are ineffective to meet the need in a timely manner and are cumbersome to properly administer. For this reason, the “Emergency Rehabilitation” component of the Rehabilitation Program was dropped by Resolution in 2006.
- In order to comply with the adopted language, the City needs to develop an Emergency Rehabilitation Program to be consistent with the Charter.

# Emergency Housing Rehabilitation Assistance Program

- Following the language contained in: TITLE VIII – HOUSING, CHAPTER 1 – HOUSING CODE OF PUEBLO, SECTION 8-1-8 – EMERGENCY HOUSING REHABILITATION PROGRAM
- LOAN ASSISTANCE SHALL BE MADE AVAILABLE
- TO LOW-INCOME HOMEOWNERS
- IF THE APPLICANT APPLIES FOR SUCH ASSISTANCE WITHIN 30-DAYS OF NOTICE OF VIOLATION

# PROGRAM FUNDS

- General Funds dollars are requested for 2021 up to a value appropriate, as set by the Mayor and Council.
- Maximum Assistance Amount: \$25,000
- Suggested Loan Type:
  - 15-Year, 0% Interest, Forgivable Deferred Loan due upon sale, cash-out refinance, transfer, or death.
  - Amortized payment schedule is available upon owner's request.
- Loan Proceeds to be deposited in a revolving fund for the Emergency Housing Rehabilitation Assistance Program.

# PROGRAM REQUIREMENTS

- Owner-Occupied Property within the city limits
- Active Code Violation
- All parties on title must reside in the home with an exception for elderly or disabled homeowner's who have added a child to the title for legal reasons.
- Low-Income Family – Document all sources of income from all eligible occupants.
- Insurance proceeds, if any, to be applied to repairs first.
- Project must be feasible to complete within available resources.
- Once lifetime benefit to the Owner.