

CITY OF DECATUR

2018-2019 EMERGENCY PROGRAM

To correct life-threatening conditions (non-working furnaces, water heaters, and dangerous electrical issues) for owner-occupied homes



This program provides grants up to \$5,000 for repairs to address “life-threatening” situations (i.e., hot water heater replacement, electrical issues, and furnace replacement). The program is open until set aside funds are exhausted.

All applicants must be homeowners, meet the low-to-moderate income standards as set by the U.S. Department of Housing and Urban Development (HUD) and reside within the corporate limits in the City of Decatur. The residential unit must also be feasible. The Emergency Program funding is provided by HUD and will be made available as an immediate grant. See income guidelines below.

The following MFI’s are based on statistical calculations made by HUD for the City of Decatur. The income presented was published in June 2018.

Family Size	1	2	3	4	5	6	7	8
Income cannot exceed (\$)	37,350	42,700	48,050	53,350	57,650	61,900	66,200	70,450

If you fit the income requirements, as well as the requirements on the other side of this paper, you may contact Lacie Elzy, Neighborhood Programs Specialist, for an appointment at 217.424.2797.

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Requirements:

- Home must be within corporate city limits
- Title must be in your name for a minimum of 6 months; **Home cannot be for sale or contract for deed; Mobile homes are not eligible**
- Cannot have accumulated assets over \$50,000 (Checking & Savings, Real Estate, CD's, Mutual Funds, Home Equity)
- Must be income eligible (income guidelines on the back)
- No judgements or liens against the property (fines, delinquencies, taxes sold)
- Project must pass feasibility inspection

Items needed for application:

- **Statement of need for replacement:** This must come from a licensed Electrician, HVAC contractor, or Plumber. It must state that the electric system is dangerous or that the furnace or water heater needs replaced and is not repairable
- **Photo identification:** Driver's license or state ID
- **Proof of ownership:** copy of the recorded deed
- **Mortgage Statement:** (If there is a mortgage on the home)
- **Verification of income:** for all members of the household 18 yrs. and older

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- **Pay stubs:** for 30 days prior to appointment
- **Income tax return and attachments (W-2s):** for each member of the household who is 18 yrs. and older
- **Bank statement:** for the last 30 days
- **Water bill (City of Decatur):** most recent bill must be current
- **Power bill (Ameren):** most recent bill must be current
- **Garbage bill:** most recent must be current
- **Homeowner's Insurance**
- **Real Estate Taxes:** must be paid and current