

Eligible Activities:

- Electrical
- Plumbing
- Water intrusion
- Structural Integrity
- Roofing
- Handicapped Accessibility
- Failed Flooring
- Health & Safety Items
- Heating System
- Sewer Lines

Not Covered:

- Cosmetic Items
- Storm Windows & Doors
- Insulation
- Interior/Exterior Painting
- Aluminum Siding
- Cracked Window Glass or Broken Seals
- Gutters and Downspouts
- Winterization



City of Opelika

Community Development
700 Fox Trail
Opelika, AL 36801

Phone: 334-705-5155

Fax: 334-705-1155

E-mail: lthrift@opelika-al.gov

City of Opelika

EMERGENCY HOME REPAIR LOAN PROGRAM



Funded by the Community
Development Block Grant
(CDBG)

What is Emergency Home Repairs?



The City of Opelika has allocated Community Block Grant (CDBG) funds for its Emergency Home

Repair Program. The

purpose of this program is to remove conditions which constitute an imminent threat to the health and safety of the residents of substandard housing structures in the City of Opelika. It is not the intent of this program to rehabilitate structures to the City's minimum housing code, but rather to abate existing hazardous living conditions.

The City of Opelika Inspection Division or Opelika Fire Department shall provide technical assistance to the Program Administrator in the determination as to what constitutes an imminent threat to the health or safety of a person. The City's building permit and inspection procedure shall be a part of these program guidelines.

This program is a 5-year interest free forgivable **loan** that requires a lien to be filed at the Lee Co. Courthouse. As long as the homeowner remains in the home for the entire 5-years, there is no repayment!

Requirements and Activities:

Eligible Applicants MUST:

- Live in Opelika City Limits
- Document total household income and size and meet HUD income guidelines
- Be homeowners. Proof of homeownership is required; copy of deed and title search

In Addition:

- Mobile or modular homes are not eligible
- The gross annual income of the recipient's household must be no more than 80% of the median family income as determined by HUD
- Conditions identified must be economically feasible to repair and eliminate the threat to health/safety.
- Property must be inspected and classified as substandard.
- All income information shall be verified by third party source (i.e. Social Security Admin., IRS, Employer)
- A residence is eligible once in a five year period.
- Applicant is required to sign a Promissory Note and Mortgage which is recorded at the Lee County Courthouse.

**How to Apply:
Contact Lisa Thrift
City of Opelika
Community
Development Admin.
700 Fox Trail**

Median Household Income
\$71,100

Income Level	Number of Household Members							
	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
Ext. Low 0-30%	0-13,850	0-16,460	0-20,780	0-25,100	0-29,420	0-33,740	0-38,060	0-42,380
Very Low Income 31-50%	13,851-23,100	16,461-26,400	20,781-29,700	25,101-32,950	29,421-35,600	33,741-38,250	38,061-40,900	42,381-43,500
Moderate Income 51-80%	23,101-36,900	26,401-42,200	29,701-47,450	32,951-52,700	35,601-56,950	38,251-61,150	40,901-65,350	43,501-69,600