



HOME Update Program



The Home Update Program is designed to assist lower income homeowners in repairing major health or safety issues in their home, which will correct ALL code violations, up to a maximum of \$24,000. Many lower income homeowners cannot repay a loan, therefore the Home Update Program eliminates repayment of the repair loan if the homeowner maintains ownership and resides in the home for a period of 5 years.

Income Eligibility Guidelines

The household income of an eligible homeowner cannot exceed 50% AMI (Area Median Income) for the Lima area. All financial information provided by applicants will be verified with written consent from the applicant.

Maximum Incomes by Household Size Are:

Persons in Household	Maximum Income	Persons in Household	Maximum Income
1 Person	\$ 20,450	5 Persons	\$ 31,550
2 Persons	\$ 23,400	6 Persons	\$ 33,900
3 Persons	\$ 26,300	7 Persons	\$ 36,250
4 Persons	\$ 29,200	8 Persons	\$ 38,550

Limits of Assistance and Repairs

All update repair work will be based on an on-site assessment by The City’s rehabilitation staff, with detailed specifications prepared for eligible repairs. The maximum amount available to a qualified homeowner will be \$24,000, which will be used to resolve health and safety issues and bring the entire property up to property maintenance code, as determined by the housing rehab inspector.

Eligible Repairs Could Include:

- hazardous or non-operational electric service
- blocked or broken sewer lateral
- leaking gas lines or main
- broken water service line
- leaking roof (limited to area)
- severe leaking water or drain lines
- any issues that would need to be addressed to comply with all property maintenance codes
- severely damaged window/door
- inoperable water heater
- visible hazardous wiring or components
- hazardous floor/wall/ceiling areas
- improperly vented fuel-burning appliances
- non-operational toilet

For more information contact DCD’s Housing Division (419-221-5147)