



City of Greenville Community Development Division's Owner-Occupied Rehabilitation Programs



Owner-Occupied Rehabilitation General Guidelines (applies to all properties)

Goal: To assist low-income homeowners to make repairs needed to correct serious housing deficiencies that threaten human health and safety or to correct items that do not meet the International Residential Code and the International Property Maintenance Code.

Eligibility Requirements

Maximum Household Income: \leq 80% area median income (refer to attachment). The Section 8 (Part 5) definition of income will be used to verify the income of all individuals that are 18 years or older and permanently reside in the house.

Location: The property must be located within the City limits of Greenville, SC

Value: The assessed property value cannot exceed \$125,000.

Application: To receive an application:

- <http://greenvillesc.gov/DocumentCenter/Home/View/403>
 - Call the Community Development Division at 864-467-4570 to request one by mail
- Applicants will have one year from the date of denial letter to resolve issues before they will be required to reapply and be added to the waiting list.

Eligible Costs

- Costs associated with correcting housing conditions that threaten the occupant's health and safety. Health and safety issues may include, but are not limited to, leaking roofs; electrical hazards; fire hazards; deteriorated floors; exterior walls or ceilings; handrails on porches and stairs; lead-based paint hazards; rodent infestation when children are present; and inadequate heat. Standards set forth in the International Residential Code shall apply.
- Costs associated with improving accessibility for the physically disabled. Examples include, but are not limited to, ramps, lifts, grab bars, lowering counter tops, widening doors and bathroom modifications.
- General Property Improvements, as determined by the City, up to a maximum of 20% of the total City of Greenville funding.

CONFLICT SITUATIONS

The City of Greenville will make every effort to resolve conflicts that arise between homeowners and contractors. If conflicts are not able to be resolved through dialogue between parties, the following process will apply. All claims or disputes between the homeowner and the contractor arising out of or related to the work shall be decided by arbitration in accordance with the construction industry arbitration rules, unless the parties mutually agree otherwise. The homeowner and contractor shall submit all disputes or claims, regardless of the extent of the work's progress, to the City of Greenville unless the parties mutually agree otherwise. The City of Greenville may act as an arbitrator if both parties agree to such. Notice of the demand for arbitration shall be made within 10 days after the dispute has arisen.

Major Rehabilitation

Maximum Rehabilitation Cost: \$24,500

Primary Residence: The applicant must have owned and occupied the property as their principal residence for at least 7 years. Non-resident owners must “quit claim” all ownership interest to the applicant.

Ineligible Applicants: Homeowners and individuals whose properties have judgments, liens, two mortgages, or received assistance within the last ten years through any City of Greenville Rehabilitation or New Home Ownership Program.

Loan Description

- Interest Rate: 0%
- Term: 10 years
- Repayment: Forgivable deferred payment loan (recorded lien) - 1/120th forgiven each month. Pro-rata portion due in full upon sale or transfer of the property within 10 years.

Lead-safe Housing Rule Requirements (Pre-1978)

- Delivery of “Protect Your Family from Lead in Your Home” Pamphlet
- Paint testing of surfaces to be disturbed, or presume LBP
- Risk assessment
- Control hazards using interim controls
- Notice to occupants

Minor Rehabilitation

Maximum Rehabilitation Cost: \$4,999

Primary Residence: The applicant must own and occupy the property as their principal residence. Non-resident owners must “quit claim” all ownership interest to the applicant.

Grant Description: While a lien is not placed on the property, owners are expected to own and occupy their homes for 5 years after rehabilitation work is completed.

Lead-safe Housing Rule Requirements (Pre-1978)

- Delivery of “Protect Your Family from Lead in Your Home” Pamphlet
- Paint testing of surfaces to be disturbed, or presume LBP
- Safe work practices in rehab
- Repair disturbed paint
- Notice to occupants