

**Existing Programs to Address Home Rehab/Improvement and/or Assist with Utility Bills**

*City of Raleigh*

**Homeowner Rehabilitation Program:** Helps homeowners finance the cost of major repairs to homes. The goal of the program is to address issues in the home that present a threat to the life, safety, or health of the occupants. The maximum loan is typically \$90,000, deferred payment with 0% interest and are forgiven after 5 years unless the borrower defaults by selling or transferring the property or no longer resides in the home before the loan term ends.

**Eligibility Requirements:**

- Currently own and occupy the house to be rehabilitated
- Continue to occupy the home as your primary resident after the repairs are complete
- Have owned the house for at least 5 years
- Be 62 years or older OR have a disability
- Property located within Raleigh city limits
- Single-family detached home, townhome, or condo
- Have three or more severely deteriorated systems (such as roof, HVAC, electrical, plumbing, or structural)
- Have a property of \$370,000 or less
- Have a household income that does not exceed the income limits

Income Limit	Family of 1	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7	Family of 8
	\$37,450	\$42,800	\$48,150	\$53,500	\$57,800	\$62,100	\$66,350	\$70,650

**Limited Repair Program:** For repairs to one or more faulty systems such as roof, heating and cooling systems, electrical, plumbing or structural issues. This program has the same eligibility requirements as the Homeowner Rehabilitation Program. The maximum loan amount is typically \$15,000, deferred payment with 0% interest and are forgiven after 5 years unless the borrower defaults by selling or transferring the property or no longer resides in the home before the loan term ends.

**Raleigh Home Revitalization Program:** For necessary repairs and maintenance to extend the life of the homeowner-occupied homes, help seniors age in place, install accessibility measures to help persons with disabilities, and improve the quality of life for residents in targeted geographic areas.

Eligibility Requirements:

- Currently own and occupy the house to be rehabilitated
- Continue to occupy the home as your primary resident after the repairs are complete
- Have owned the house for at least 10 years
- Property located within Raleigh city limits [in the targeted areas](#)
- Single-family detached home, townhome, or condo
- Have three or more severely deteriorated systems (such as roof, HVAC, electrical, plumbing, or structural)
- Have a property of \$450,000 or less
- Have a household income that does not exceed the income limits

Income Limit	Family of 1	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7	Family of 8
	\$48,685	\$55,640	\$62,595	\$69,550	\$75,140	\$80,730	\$86,255	\$91,845

**Utility Customer Assistance:** Eligible for up to \$240 per fiscal year applied directly to their utility accounts. This program is in partnership with Wake County Human Services Department who provides eligibility screening.

*Chatham County*

**[Crisis Intervention Program:](#)** Provides assistance to low-income households that are in a heating or cooling related emergency and have an income below 150% of poverty level. Currently OUT of funds.

Eligibility Requirements:

- Must be a Chatham County resident
- Have at least one U.S. citizen or a non-citizen who meets certain eligibility criteria
- Meet an income test (150% poverty level)
- Be in a heating or cooling-related emergency
- Must have received final notice for electric and gas utilities
- Must have 5% oil or less in fuel storage tank, measured at extreme temperatures

**[Share the Light/NC Settlement Rate Program:](#)** Similar to Crisis Intervention Program but must be a Progress Energy customer to be eligible. Also, currently OUT of funds.

*Harnett County*

**Utilities Access Program:** Waives the water tap fee in areas serviced by the Harnett County Public Utilities department for low-income households. Homeowner must pay for the connection to be completed at their home. Recipients must reside in Harnett County and meet the follow income eligibility:

Income Limit	Household of 1	Household of 2	Household of 3	Household of 4	Household of 5	Household of 6	Household of 7	Household of 8
Very Low Income	\$24,650	\$28,200	\$31,700	\$35,200	\$38,050	\$40,850	\$43,650	\$46,500
Low Income	\$39,450	\$45,050	\$50,700	\$56,300	\$60,850	\$65,350	\$69,850	\$74,350

*Johnston County*

**Crisis Intervention Program:** Provides assistance to low-income households that are in a heating or cooling related emergency and have an income at or below 115% of poverty level.

Eligibility Requirements:

- The household must have at least one U.S. Citizen or eligible alien and have a monthly income at or below 115% of the current poverty level.
- CIP provides for a maximum benefit of \$300.00 per household during the state fiscal year (July-June). (exception: If the federal government appropriates funds for the summer based on excess heat, the client can get an additional \$300.00).
- Funds can pay for fuel as well as electricity.

**Energy Neighbor:** Energy Neighbor is a program that provides emergency assistance to a household for heating or cooling related crisis. The funds come from Progress Energy customers, employees, and corporate donations.

Eligibility Requirements:

- Only persons who get their power bill from Progress Energy can receive these funds and the funds cannot be used for deposit.
- Recipients must have income at or below 150% of the current poverty level.
- The maximum amount per year is \$600.00; however, a recipient can only receive up to \$300.00 for each crisis.
- The heating season is November through May.
- The cooling season is June through October. (A household can only receive a fan/air conditioner if they have any funds left in the total \$600 per year during this time period.