

Minor Home Repair Program



LEE'S SUMMIT MISSOURI

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Additional Questions?

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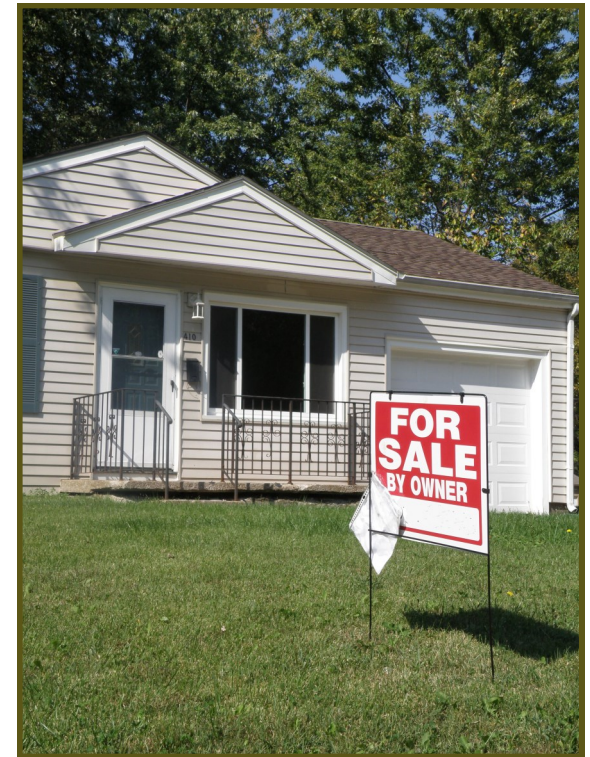
City of Lee's Summit

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Home Grant Programs



The City of Lee's Summit, through HUD's CDBG program, provides grant funds to first time homebuyers for down payment assistance and to homeowners needing minor home repairs. Must meet federal income guidelines to qualify.



cityofLS.net

Home Grant Programs

First Time Homebuyer Program

The City of Lee's Summit established the First Time Homebuyer (FTHB) program in 2000 to assist low-to-moderate income first time homebuyers with securing a mortgage loan to purchase a home in Lee's Summit.



Lee's Summit is designated as an Entitlement Community under the Community Development Block Grant (CDBG) program of the

Department of Housing and Urban Development (HUD). CDBG Funds are granted by HUD annually and the City Council decides what local programs to assist with these funds. The City Council has continued to support the First Time Homebuyer and Minor Home Repair (MHR) programs over the years by allocating CDBG funds based on needs. Funding for these programs becomes available in July.

Do you Qualify to Receive FTHB Funds?

To qualify, you must meet HUD's definition of a first time homebuyer and income guidelines. A first time homebuyer is a person who has not owned a home for the last three years, or a single parent or a displaced homemaker.

Income guidelines are based on the Section 8 Income Limit (generally 80% of the area median family income, adjusted by household size). Eligible households will have total household incomes (of all sources, such as child support, alimony, etc.) equal to or less than the most recent income guidelines. Visit LSplanning.net > CDBG for the current income guidelines, or call 969-1239.

Note: Funding for this program is available in July on a first-come-first-served basis. Some committed funds may be released due to cancellations, so you are encouraged to check on funding availability by visiting LSplanning.net, or by calling 969-1606.

Grant Requirements:

Maximum grant amount is \$3,000.

- Grant can only be used for up to 50% of the required down payment.
- Reasonable closing costs.
- A combination of the above, not to exceed \$3,000.
- Must be a resident of Lee's Summit for at least one year from the date of application.
- Home must be located within the City of Lee's Summit, Missouri corporate limits.
- Homes built prior to 1978 must pass a deteriorated lead-based paint inspection conducted by the City.
- Homes located in flood plains shall require flood insurance.
- Federal anti-displacement law applies.
- First Time Homebuyers must maintain the purchased homes as their primary place of residency for at least three years.

Application Process:

Applications can be obtained by visiting LSplanning.net, selecting CDBG and the program, or by visiting the Planning & Special Projects at City Hall or calling 969-1200 to have an application mailed. Complete applications must include:

- Pre-approval letter from a qualified mortgage lender. Get the complete list by visiting LSplanning.net or calling 969-1239.
- Household income documentation.
- One-year residency documentation.

Minor Home Repair Program

Note: Applications are normally accepted for this program from June 1 to July 31 annually or as announced by the City.

Since 1997, the City of Lee's Summit has offered Minor Home Repair grants under the CDBG to assist qualified home owners with home defects that adversely affect the

quality of life of the occupants, the value of the home and its surrounding area. Funding has been provided each year by the City Council to support the Minor Home Repair program to assist eligible applicants for needed exterior home repairs and minor sanitary sewer improvements.

Grant Requirements:

- Income guidelines are based on the Section 8 Income Limit (generally 80% of the area median family income, adjusted by household size). Eligible households will have total household incomes (of all sources, such as child support, alimony, etc.) equal to or less than the most recent income guidelines. Visit LSplanning.net > CDBG for the current income guidelines.
- Single-family owner-occupied homes only.
- Home must reside within the corporate city limits of Lee's Summit.
- Homeowner must contribute a share of the repair costs of no less than \$20 and no more than \$500. The Homeowner's share will be calculated based on household income.
- Maximum grant per household is \$10,000 for approved repairs and \$3,000 for private sanitary sewer improvements.
- Exterior repairs only.

Eligible Repairs Include:

Windows, doors, roof, porches and steps, flashing, guttering, exterior walls and trim, exterior foundation walls, exterior paint and private sanitary sewer improvements.

Application & Selection Process:

The City will prioritize eligible requests based upon household income and needed repairs. Applicants are notified after selection decisions have been made if they are selected to participate in the program or if they will be placed on a waiting list.

Applications are available during application period by visiting LSplanning.net, by visiting the Planning & Special Projects at City Hall or calling 969-1200 to have an application mailed.