



The City of Wilson's  
Rehabilitation  
grants are funded

by the Housing Finance Agency.  
Please note that we have been  
approved for the ESFRP22 and the  
URP22 this grant cycle. Applications  
will be sent out to our waiting list as  
soon as we are able to provide the  
general public with this information.

To ensure your name is on the  
waiting list for either program,  
please contact Sarah Williams-Artis  
at 252-399-2230.



The City of Wilson  
Planning and Community Revitalization  
Community Development Office  
Phone: 252-399-2230  
Fax: 252-206-5294  
E-mail: [sartis@wilsonnc.org](mailto:sartis@wilsonnc.org)  
[mharris@wilsonnc.org](mailto:mharris@wilsonnc.org)



## Housing Rehabilitation Grants

2022



The City of Wilson  
Community Development Office  
112 N. Goldsboro Street  
Wilson, NC 27893  
PHONE: 252-399-2230  
252-296-3034



## Housing Rehabilitation Programs

The City of Wilson operates programs that encourage the rehabilitation of deteriorating homes, by helping homeowners with repairs. The programs primarily assist low income, disabled and elderly homeowners.

Funding is provided by the NC Housing Finance Agency to the City of Wilson through grants. The City's programs are dependent upon the availability of grant funds

Rehabilitation programs include the Essential Single Family Rehabilitation Program, which encourages the comprehensive rehabilitation of moderately deteriorated single-family housing units, and the Urgent Repair Program, which provides funding to alleviate housing conditions that pose an imminent threat to the life and safety of low-income homeowners.

## Essential Single Family Rehabilitation Loan Pool

The goal of the Essential Single Family Rehabilitation Program (ESFR) is to make a long-term positive impact on the City of Wilson's stock of standard affordable housing by encouraging the comprehensive rehabilitation of existing moderately deteriorated single-family housing units owned and occupied by lower income elderly and disabled homeowners.

### Borrower Requirements

- Owner Occupied
- Gross Annual household income must not exceed 80% of the statewide median income.
- Elderly or disabled household member or a child under the age of six with lead hazards or Military Veteran (DD214 needed- honorable discharge)
- Must be located in the City of Wilson or Wilson County
- Must require at least \$5000 of improvements
- Must be free of environmental hazards or other nuisances or these issues must be corrected as part of the rehabilitation of the unit
- Onsite stick built and off frame modular units are eligible for consideration; however, manufactured housing is not eligible for assistance.

### Loan Amounts

Maximum Loan amount for ESFRLP22 is \$40,000

The term of the loan is dependent upon the loan amount and the number of years it takes to bring the balance of the loan to \$0, when forgiven at \$8,000 per year.

## Urgent Repair Program

The goals of the Urgent Repair Program are to alleviate housing conditions which pose an imminent threat to the life and safety of very low and low-income homeowners with specials needs, and to provide accessibility modifications and other repairs necessary to prevent displacement of very low and low-income homeowners with specials needs, such as frail elderly and persons with disabilities

### Forms of Assistance

Program assistance will be provided to owner-occupants in the form of an unsecured, deferred, interest-free loan. Owners must reside in Wilson County. Urgent Repair funds are provided by North Carolina Housing Finance Agency Housing Trust Funds.

### Eligible Households

- Only low and very low-income owner occupants with special needs are eligible for assistance. Meeting the gross annual incomes which do not exceed 50% of the income limits (Low) or 30% (very low)
- Homeowners who are at least 62 years old
- Handicapped or disabled members
- Single parents with at least one dependent child in the residence
- Large families (five or more persons)
- Children below the age of six with lead hazards in the home
- Veterans (DD214 needed- honorable discharge)

Loan Amount for URP 22 is a maximum of \$12,000