



## FOR MORE INFORMATION ABOUT THIS PROGRAM OR TO APPLY FOR FINANCIAL ASSISTANCE, CONTACT:

### Kansas Housing Resources Corporation

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The Emergency Repair Program is administered by Service Provider agencies approved by the Kansas Housing Resources Corporation (KHRC). ERP is funded through non-federal funds.

#### The ERP program objectives are to:

- Provide homeowners with a resource to help with emergency repairs.
- Limit the requirements & regulations associated with federal funds.
- Improve living conditions for low-income households throughout Kansas.

November 1, 2007 will start the sixth year of ERP, with the program year now running from November 1 through October 31. Total available funds for ERP this fiscal year will be \$500,000.

# KANSAS EMERGENCY REPAIR PROGRAM

## WHAT IS THE EMERGENCY REPAIR PROGRAM?

The Emergency Repair Program (ERP) provides financial assistance to income eligible homeowners to make emergency repairs to their homes that are necessary to ensure the occupant's continued safety.

## WHO IS ELIGIBLE?

As a homeowner, you may be eligible for assistance under ERP, if you meet the following conditions:

- Your household income does not exceed 60% of the area median income.
- You have not filed for bankruptcy or defaulted on a mortgage in the preceding three years.
- You own the home, do not rent the home or use the home for business purposes.

For this program, providing child care in the home is not considered using the home for business purposes.

## WHAT TYPES OF REPAIRS ARE COVERED?

Generally speaking, repairs covered by ERP are intended to ensure that the residence is fit for continued safe occupancy, not to restore the house to minimum property standards. Examples of repairs covered include:

- An inoperable furnace
- A leaky roof
- Hazardous structural conditions
- Unsafe electrical & plumbing conditions

Repairs will be performed using the applicant's utilities. The contractor must have access to the premises within 10 days from the date the contractor is available to begin work, and must not deviate from the approved bid specifications, even if changes are requested by the applicant.

## HOW ERP WORKS?

Interested individuals can contact the Service Provider approved by KHRC. The Service Provider will check income & assets/property ownership eligibility. Both applicant and Service Provider must agree on repairs to be made.

The Service Provider must obtain a minimum of two bids for necessary repairs. The applicant must record a mortgage for the amount of funds awarded for repairs with the county register of deeds. Also note:

- Work must not start until all the above mentioned processes are complete.
- The Service Provider must inspect completed repairs.
- If repairs are acceptable, the Completion Report Form must be mailed to KHRC for payment.
- KHRC will issue payment to the Service Provider, who will then pay the contractor.

**Single-family ownership allows for a one-time award of up to \$7500.** Any costs exceeding the maximum amount of funding allowed by ERP will be the applicant's responsibility.

## OTHER INFORMATION

Applicants must execute a promissory note payable to KHRC in the amount of assistance received. The Note will become payable if an applicant no longer occupies the home as a primary residence during the three-year period of the loan.

If the applicant defaults on any ERP requirement that requires legal action by KHRC, in addition to repaying the loan, the applicant may be assessed retroactive interest, costs and attorneys fees.