Evansville's Home Repair Assistance Guide

More than half of Evansville's home are over 50 years old and keeping up with maintenance and repairs can be daunting. If you need assistance with repairs on your home, the following programs may be of help:

Community One - Home Repair Program

Working with licensed contractors, Community One supports major home repairs of roofs, HVACs, and ramps. Community One works as lead agency support in the Tepe Park area, but does serve the entire city of Evansville. Individuals must own their home, reside in the home, and be financially unable to afford the repairs on their own.



Community One - Neighbors Helping Neighbors Program

Community One utilizes an online platform to connect Evansville neighbors who need a helping hand for a simple project with volunteers who want to help. Submit a request and a volunteer will be matched to assist with the project. Projects include yard work, cleaning out gutters, painting, simple trash removal, and more. Project requests and volunteer applications are vetted by Community One.

To submit a request to Community One, visit <u>www.community1.org/NeedaNeighborNow</u> or call **812-213-4240**.

Community Action Program of Evansville (CAPE) Owner Occupied Rehab

CAPE offers Owner Occupied Rehab to increase energy efficiency, minimize ongoing maintenance for homeowners and to generally preserve the housing unit. Homeowners need to be current on their mortgage, home insurance and property taxes and income qualify in accordance with Housing & Urban Development (HUD) requirements. For assistance call **812-492-3951**.

Memorial Community Development Corporation Emergency Home Repair Program

Funds for the Emergency Home Repair Program may be used by home-owners to hire professional contractors to repair roofs, plumbing, water heaters, HVAC and handicap accessible ramps as well as flooring where there is severe damage. Home-owners must have lived in their home for at least one year and be current on their mortgage, home insurance and property taxes. Homeowners will also need to income qualify in accordance with Housing & Urban Development (HUD) requirements. An application can be found on the website at

https://memorialcdc.org/programs-and-services/real-estate-development/#repair or by calling 812-424-8627.

City of Evansville Affordable Housing Fund

The City's Affordable Housing Fund may provide either a loan or grant depending on financial need and qualifications of the homeowner. Homeowners will need to solicit quotes from at least three qualified contractors to determine the cost of the project prior to requesting funds. If the cost of repairs exceeds the allowable grant amount, an owner may request a low-interest loan to complete the repairs. Homeowners will need to be current on their mortgage, home insurance and property taxes. An application can be found on the website at https://www.evansvillegov.org/city/department/board.php?structureid=288 or by calling **812-436-7808**.

These programs are not intended for cosmetic repairs, but for those repairs that ensure the home is safe, habitable and accessible.