

My Front Yard



Make exterior repairs and landscaping improvements that are visible from the street.

* Eligible improvements include:

- Roof repair/ replacement
- Exterior siding & trim
- Decks / Porches / Rails
- Storm doors
- Accessibility ramps
- Driveways & walkways
- Front yard landscaping
- Gutters
- Shutters
- Exterior lighting
- Exterior painting
- Retaining walls
- Lot contouring

Financing

* Up to \$4,999 as a loan forgivable over a 5-year period (\$1,000 minimum) if requirements are met.

Who will do the work?

* The homeowner, with help from the City's Rehab Specialist, obtains estimates from contractors.
* The homeowner contracts with a licensed contractor to perform the work. The City provides a list of qualified contractors, or the homeowner may select a contractor on your own, subject to the City's approval of the contractor's qualifications.

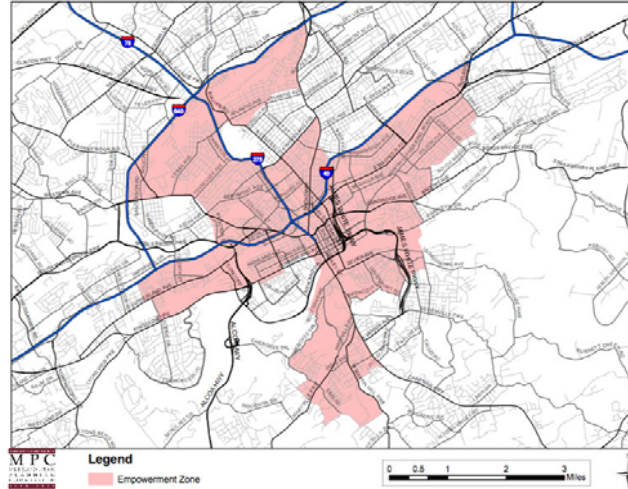
Contractor Qualifications

* Home Improvement license or Contractor's license
* Proof of financial responsibility – surety bond, cash bond, property bond, irrevocable letter of credit
* References
* Meet Comm. Dev. Dept. contractor criteria
* To join the City's list of qualified contractors, call 865-215-2120.

How Do I Apply?

To obtain an application, call the Community Development Department at 215-2120 or visit www.cityofknoxville.org/development.

FUNDING IS LIMITED. PLEASE APPLY EARLY!



The EZ is a 16-square-mile area in Knoxville's Center City that is eligible for economic development programs funded by the U.S. Dept. of Housing and Urban Development.
www.hud.gov/cr



City of Knoxville
Community Development Department
400 Main St.
Knoxville, TN 37902
865-215-2120
www.cityofknoxville.org/development

Bill Haslam, Mayor
Madeline Rogero, Community Development Director



Owner-Occupied EZ Home Repair



The EZ Home Repair Program offers two ways to improve owner-occupied housing in Knoxville's Empowerment Zone:

Housing Rehabilitation
Interior & Exterior Repairs

My Front Yard
Exterior Repairs & Landscaping

Making decent, safe, and affordable housing available to low and moderate income families — and providing job opportunities to contractors — in Knoxville's Empowerment Zone.

EZ Owner-Occupied Rehab

Provides assistance to qualified EZ homeowners for extensive interior and exterior repairs.

(\$1,000 minimum)

* Funds are used to bring the home up to the City's neighborhood housing standards.

* Examples of work may include:

- o Correcting code violations
- o Updating the home for energy efficiency
- o Repairing major systems such as heating, electrical, plumbing, and roofing
- o Making necessary repairs to floors, walls, and siding

* Up to 5% of the project cost may be used for property improvements to make your home more livable and enjoyable.

Financing

* Repayable low-interest loans with monthly payments

* Specific financing package will depend on household income level.

Who will do the work?

* The homeowner, with help from the City's rehab specialist, obtains estimates from contractors.

* Homeowner contracts with a licensed contractor to perform the work. The City provides a list of qualified contractors, or the homeowner may select a contractor on your own, subject to the City's approval of the contractor's qualifications.

Contractor Qualifications

* Contractor's and Business Licenses

* Proof of Worker's Comp and General Liability insurance

* References

* Meet Comm. Dev. Dept. contractor criteria.

* To join the City's list of qualified contractors, call 215-2120.

Household Income Guidelines

-- Household income is the total of all income for all household members.

My Front Yard

Total household income must be below the following amounts to be eligible:

Household Size	1	2	3	4	5	6	7	8
Low income limits	\$32,950	\$37,650	\$42,350	\$47,050	\$50,800	\$54,600	\$58,350	\$62,100

Housing Rehabilitation

Total household income must be below the following amounts to be eligible:

Household Size	1	2	3	4	5	6	7	8
Moderate income limits	\$32,950	\$37,650	\$42,350	\$47,050	\$50,800	\$54,600	\$58,350	\$62,100

Eligibility Requirements	House Rehab	My Front Yard
Meet income guidelines (see chart).	√	√
Ability to repay debt (credit history, debt & income review).	√	
Home must be single family and owner occupied. [Rental & investment properties are not eligible]	√	√
Home must be located in the Empowerment Zone. [To verify, call 215-2120 or visit www.hud.gov/cr]	√	√
Mortgage, taxes and homeowners insurance must be current.	√	√
No open judgments against the property w/o a payment plan in place. No judgments on title.	√	√
Homeowner <u>must not</u> have received a full rehab from the City's Owner Occupied Rehab Program in the past 10 years.	√	√
Environmental / historic review may be required.	√	√
Homes built before 1978 may require testing for lead hazards.	√	√
Verification of all information submitted by applicant.	√	√
For exterior improvements only, house must meet minimum housing standards.		√
For extensive rehab work, temporary relocation may be required.	√	