



**City of Bessemer**  
**Emergency Housing Repair**  
**Grant**  
**Application**



**Deadline: Wednesday, November 20, 2024**  
**12 p.m.**

**City of Bessemer**  
**Economic and Community Development Department**  
**Suite 202**  
**1700 Third Avenue North,**  
**Bessemer, AL 35020**

**City of Bessemer**  
**Emergency Housing Repair Grant Program Application**

The City of Bessemer Economic and Community Development Department is now taking applications for the **Emergency Housing Repair Grant Program**, a program funded through the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) Program. The application window will open for submission on **Monday, November 4, 2024**. The deadline to return is noon on Wednesday, November 20, 2024. No applications will be accepted after the deadline.

Grants provide emergency home repair assistance to elderly (62 years or older), low-to-moderate income homeowners or those with documented disabilities. This allows homeowners to remain in their homes, age in place, and maintain a healthy and safe environment. The program does not address storm damage or other repairs typically addressed by the homeowner's insurance or matters deemed "maintenance". The maximum grant is **\$12,500**.

In order to expedite the processing of your application, please provide **copies** of the required documentation. Applications lacking documentation will be deemed "incomplete" and will not be reviewed.

- Government issued ID, such as a driver's license or State ID.
- Proof of age.
- Income statements of all household occupants.
- Warranty Deed in your name establishing ownership of property.
- A physician's statement on letterhead or other accepted forms documenting physical disability.
- Copies of two months of most recent utility bills (water, power, gas).
- Proof of homeowners/flood insurance or a statement of reason for insurance denial.
- Proof mortgage is current when applicable.

If you have questions or need additional assistance, please contact the Department anytime between the hours of 9 a.m. and 4 p.m., during normal business days, at 205-424-4060.

**Please note that submission of an application does not guarantee award of a grant.** A limited number of grants will be awarded each cycle. Each completed application will be reviewed and homeowners awarded grants will be notified by mail, email, or telephone. If you do not receive an award this cycle, we encourage you to apply again during subsequent application periods.

Thank you,



*City of Bessemer*  
**Economic & Community Development Department**



**Before proceeding further in the application, please check the eligibility/ineligibility criteria and special notes on this page.**

#### **ELIGIBILITY**

- Is your home in the city limits of Bessemer? Please contact the department if you are unsure.
- Are you or your spouse 62 years of age or older?
- Can you document a physical disability?

#### **INELIGIBILITY CRITERIA**

**You are ineligible for a grant *during this cycle* if:**

- You have received a prior housing repair grant or have an active housing repair loan (including a deferred loan) from the City of Bessemer.
- There is a federal, state, or local government tax lien on the property.
- Your home has a mortgage 90-days or more in arrears.

#### **SPECIAL NOTES**

- If your home is found in violation of City of Bessemer Environmental Codes, the Department can choose to disqualify your application or award.
- In some cases, multiple persons are listed on the deed as heirs. If you are applying and multiple heirs are listed on the deed, **ALL** listed living persons must provide a notarized signature giving approval of repairs being made at the property prior to finalizing award.

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Emergency Housing Repair Grant Program Application**

HEAD OF HOUSEHOLD	
First and Last Name	
Property Address	
City, State, and Zip	
Primary Phone Number	
Secondary Phone Number	
Email Address	
Social Security Number	
JOINT APPLICANT INFORMATION*	
First and Last Name	
Primary Phone Number	
Secondary Phone Number	
Email Address	
Social Security Number	

\* WRITE "DECEASED" IF OTHER PARTY LISTED ON DEED HAS PASSED\*

**DEMOGRAPHICS**

**1) Marital Status**

- Single
- Married
- Separated
- Widow

**2) Race**

- White
- Black or African-American
- American Indian or Alaska Native
- Asian
- Native Hawaiian or Pacific Islander
- Some other race
- Two or more races
- Prefer not to say

**3) Ethnicity**

- Hispanic
- Non-Hispanic

**4) Age (If married, check age of eldest spouse)**

- 61 or younger (for applicants claiming disability)
- 62-65
- 66-70
- 71-79
- 80 and above

**5) Armed Forces Veteran**

- Veteran
- Non-Veteran

**PROPERTY INFORMATION**

**6) Is this your primary residence?**

- Yes
- No

**7) Was the home built before 1978? (If so, lead disclosure/testing may be required.)**

- Yes
- No

**8) Is the home a Local, State, or Nationally-designated Historic Property?**

- Yes
- No

**9) Is the home located within a designated floodplain (locations in the floodplain are eligible for grant assistance with conditions)?**

- Yes
- No

**10) Years lived at this home as your primary residence?**

- 1-5 years
- 6-10 years
- 10-15 years
- 16-20 years
- 20 + years

**11) Annual household Income range (check your total annual household income range here. Staff will verify income range based on supporting documents you provide in compliance with the income range for Bessemer found at Attachment A)**

- \$20,000 or less
- \$20,001 - \$30,000
- \$30,001 - \$40,000
- \$40,001 – \$50,000
- \$50,001 – \$65,000
- \$65,001 and up

**12) Have you received any other form of assistance from the City of Bessemer in the past five years, including city-funded utility, mortgage or rental assistance or a City-sponsored housing loan or grant?**

- Yes
- No

**13) Is there a mortgage on the home?**

- Yes
- No



## INCOME INFORMATION

This program is designed to assist elderly homeowners who are low-to-moderate income with repairs to their homes. Please provide information on the annual household income level for all individuals living at the address who are 18 years of age and above.

Failure to disclose required income information will make you ineligible for the program.

Income eligibility will be based on the annual income and family size limits for the City of Bessemer found at **ATTACHMENT A**.

**Head of Household employment status (Please check one):**

- Employed (full-time, part-time or self-employed)
- Unemployed
- Disabled
- Retired

The City of Bessemer will accept the following documentation of income (**see DOCUMENTATION SHEET for a full range of income documentation you may submit**):

- Check stubs from current employer for last three months.
- Current Pension/Retirement/Railroad/Social Security benefits or statements
- Letter from current employer verifying gross wages or W2
- Prior year IRS Form 1040
- Disability Statement
- VA payments

TOTAL ANNUAL GROSS HOUSEHOLD INCOME: \_\_\_\_\_

Sources of Income	Annual Income from Source
	\$
	\$
	\$
	\$
	\$

Names, ages and birthdates of ALL occupants of the residence. List ALL occupants, Head of Household first, including those under 18:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.



## APPLICATION COMPLETION

Please ensure all questions have been answered and all required documents have been included with your application before submission. Double-check all documents and use the checklist to make sure all information is in this application. **Return the completed application in a sealed, legal-sized manila envelope with your name clearly labeled on the front.**

Due to anticipated high demand, applications missing requested information **will not** be considered.

### Document Checklist

- Income documentation
- Copy of Driver's License or government-issued ID documenting age
- Copies of Homeowner's/Flood insurance or documentation showing denial
- Copy of Warranty Deed showing property ownership
- Copy of two most recent monthly Utility Bills (water, gas, or electric)
- Physician's statement for disability documentation.
- Documentation demonstrating an up-to-date mortgage where applicable

## APPLICATION COMPLETION & AWARD

Grants are expected to be awarded in two rounds. Round 1 grant awards are projected to receive notification by the end of December. Round 2 awards will receive notification by mid-January. If you do not receive an award in either of the two award rounds, you may apply again during a later grant cycle. Please maintain copies of relevant documentation such as your deed for a future application. The City will maintain your listed contact information and notify you when subsequent application cycles open.

If awarded a grant, how would you like to receive notification of award (please ensure a current phone number and valid email address is included with the application)?:

- Mail
- Email
- Phone call

**CERTIFICATION BY APPLICANTS**

The applicant(s) certifies that all information in this application and all information furnished to the City of Bessemer are true and accurate to the best of the applicant's knowledge and belief. The applicant further certifies that he/she is the property owner described in this application. By signing, I understand that making false or fraudulent statements to the City will result in termination of assistance.

Further, I understand that information provided may be verified by HUD at any time and that knowingly or willingly making false or fraudulent statements to a department of the United States Government is a violation of federal code and may subject you to further legal action.

**Signature #1:** \_\_\_\_\_

**Signature #2:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Name of person who assisted with this application (if owner(s) required assistance):**

**Name (Print):** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Relationship to applicant:** \_\_\_\_\_

**Phone #:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Date:** \_\_\_\_\_





## ATTACHMENT A

### City of Bessemer Emergency Housing Repair Grant

If your Gross Income is less than the amount shown for the family size listed on the left, you may qualify for the Emergency Housing Repair Grant Program.

The income limits are based on the FY2024 Income Guidelines for HUD Programs for the **Birmingham-Hoover HUD Metro Area fair market rent area (FMR)**, which includes Bibb, Blount, Jefferson, St. Clair and Shelby counties.

Household Size	Annual Income
1 Person	\$52,850
2 Person	\$60,400
3 Person	\$67,950
4 Person	\$75,500
5 Person	\$81,550
6 Person	\$87,600
7 Person	\$93,650
8 Person	\$99,700

**ACCEPTED DOCUMENTATION SHEET (ATTACHMENT B)**

Please use this form as a check to ensure you have the required documentation for each category for the City’s review. Failure to provide requested documentation will result in your application being denied and you will have to apply again during an upcoming grant cycle.

<b>Eligibility</b>	<b>Accepted documentation</b>
<b>Government ID/Proof of Age</b> (for all occupants 18 or over)	<ul style="list-style-type: none"> <li>• State Driver’s license</li> <li>• State non-Driver’s license ID</li> <li>• Birth Certificate</li> <li>• Baptismal Certificate</li> <li>• Military Discharge papers</li> <li>• Valid passport</li> <li>• Census document showing age</li> <li>• Naturalization certificate</li> </ul>
<b>Property ownership</b>	<ul style="list-style-type: none"> <li>• <b>Warranty Deed</b> (available at Jefferson County Courthouse)</li> </ul>
<b>Disability status</b> (if required, choose one)	<ul style="list-style-type: none"> <li>• Physician’s statement on professional’s letterhead</li> <li>• Disability benefits statement</li> </ul>
<b>Proof of occupancy</b> (two bills required)	<ul style="list-style-type: none"> <li>• Water, gas or electric bill (most recent bills from the last two months)</li> </ul>
<b>Proof of insurance</b>	<ul style="list-style-type: none"> <li>• Homeowners’ policy</li> <li>• Flood insurance policy (if in flood zone)</li> <li>• Denial letter or statement from owner as to reason for no insurance.</li> </ul>
<b>Income</b> (for all occupants over 18)	<ul style="list-style-type: none"> <li>• Check stubs (most recent 3 months)</li> <li>• Employer-generated salary reports or letters from employer showing annual income</li> <li>• Most recent IRS 1040 tax return for all earners</li> <li>• SSI/SSDI benefits statement or copy of 3 recent bank statements showing monthly benefits.</li> <li>• VA benefits statement</li> <li>• Pension benefits statement</li> <li>• Annuities or investment income</li> <li>• insurance policies payments</li> <li>• Retirement benefits</li> <li>• Disability benefits,</li> <li>• Death benefits</li> </ul>
<b>Mortgage statement</b>	<ul style="list-style-type: none"> <li>• If household has a current mortgage, include a copy of the mortgage statement showing the mortgage is not past due.</li> </ul>