

Homeowner Emergency Loan Program



Purpose: To provide immediate assistance to single-family homeowners for emergency conditions or hazards that present life safety concerns for its occupants.

Eligible Activities:

Life safety hazards as determined by City Code, Water and Sewer, and Fire Officials including but not limited to, malfunctioning furnaces, water main leaks, or electrical hazards creating a dangerous situation for the occupants. Non-living space may be eligible if the City Official believes it to be a hazard that could present an emergency or life safety hazard to the occupants including but not limited to, a garage that is falling down, or a fire in a nearby shed, causing the structure to be unstable.

Ineligible Activities: Activities that City Code, Water and Sewer, and Fire Officials determine are not an emergency or life safety hazard. Any work started prior to approval of the funding from the City is ineligible.

Property Eligibility:

Single-family owner-occupied properties located in the City of Lewiston.

Applicant Eligibility:

Owner's income must be at or below 80% of Median Family Income (MFI); have proof of ownership; and may not be elected or appointed to office in the City of Lewiston.

Terms of Loan:

- 0% interest deferred for 7 years, then forgiven;
- If the property is sold or ownership is transferred during the term of the loan, the balance must be repaid;
- If the property is sold to a low-income owner who intends to occupy the property, the loan may be assumed by a qualified household who meets the income, affordability and underwriting guidelines;
- Maximum loan limits is \$7,500. Director has approval authority on these loans;
- An owner may qualify for additional assistance providing the maximum loan amount has not been exceeded;
- Funding is limited and the City has the right to reject or limit an application if resources become limited.
- No match is required by the owner.

For more information:

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