

## Housing Rehab Program

**ENTITY:** Countywide

**PROJECT:** Approval to enter into the Urban County Program Housing Loan Agreement classified as an emergency case under medical necessity

**FUNDING YEAR:** HOME 2005

**SYNOPSIS:**

The family is recommended for approval to enter into a loan agreement under the HOME Homeowner Occupied Housing Rehabilitation Program in the amount of \$40,460.00. The applicant has met all program requirements for assistance under the Housing Rehabilitation Program as an emergency case. Determination as an emergency case is due to medical necessity. The following is a profile of the family.

**Consuelo Cadena:** Family of three (3)  
Applicant's age is 56, daughters' ages is 33 and a grandson age 13.

Title Search:	No Abstract & Liens
Flood Zone:	No
Insurance:	N/A
Structures:	1
Taxes:	current
Assets & Deposits:	\$60.48
Debt to Income Ratio:	16%
Pay Back:	No
Total annual household income:	\$ 21,281.14
HUD Income Limits (family of 3):	\$ 31,050.00

**Deferred Loan.**

Existing Dwelling: 2 - bedroom manufactured home, built in 1973.

**RECOMMENDATION:**

The HOME Staff recommends approval for assistance under the Housing Rehabilitation Program by the County Commissioner's Court.