
Safe Home Program Information and Assistance Policy **FY2026 for Owner Occupied Units- 7/10/25**

Program overview

The City of Charlotte's **Safe Home Program (Safe Home)** helps low-income homeowners fix serious problems in their homes. The work focuses on:

1. Bringing the home into compliance with the City's Minimum Housing Code
2. Removing or reducing lead-based paint hazards
3. Correcting health and safety issues
4. Adding energy- or water-saving upgrades when funds allow

Preliminary applications are accepted year-round. After approval, work is usually finished within one year, depending on funding, contractor availability and project scope.

The program is funded by the U.S. Department of Housing & Urban Development (HUD). Cosmetic upgrades are not covered, and projects that cost more than the program limit are not eligible.

Assistance details

Maximum assistance: Deferred, forgivable loan up to \$50,000. The City cannot assist homes that need more than \$50,000 to meet code.

All code violations must be fixed. Repairs are determined by a City rehabilitation specialist. Typical work includes roof, plumbing, electrical, structural, flooring, window, door, kitchen and bathroom repairs, plus limited exterior painting when required to meet code.

Deed restriction & right of first refusal

- A 15-year deed restriction keeps the home affordable. If you sell, rent or transfer the property during that period, you must repay the City in full—unless an eligible heir takes over the home as a primary residence and meets income limits.

A 30-year right of first refusal runs at the same time. Within 30 days of written notice of intent to sell, the City obtains an independent appraisal. The City then has 60 days to buy the home at fair-market value or issue a written waiver.

Who can apply

Applicants must meet all of the following:

- Own and live in a home inside Charlotte city limits
- Household income below 60 percent of Area Median Income (AMI) — see table below
- Lived in the home at least one year
- Property is not in a floodplain
- No unpaid property taxes beyond the current year plus one prior year
- No outstanding federal, state or local liens
- Home is free of excessive clutter that could block inspections or repairs
- Have not received City housing-rehab assistance in the past

In addition, at least one of the following must apply:

- Previously served by Duke Energy's High Usage Efficiency Program
- Referred by a community health worker (Washington Heights, Winterfield or Hidden Valley)
- Household includes a person with a long-term disability or impairment (veterans benefits, Social Security Disability, employer or insurer long term disability, or physician notice)
- Household meets LeadSafe Charlotte eligibility

Everyone age 18 or older must pass a criminal background check. A conviction does not automatically disqualify an applicant.

Income Limits for Safe Home (60% Area Median Income Effective June 1, 2025)

Family Size	1	2	3	4	5	6	7	8
Max income	\$47,160	\$53,880	\$50,600	\$67,320	\$72,720	\$78,120	\$83,520	\$89,920

Application process & next steps

Application:

Complete the short pre-application form.

Application screening:

We check basic eligibility. If you qualify, we request supporting documents to verify ownership and income.

Inspections:

After verification, City staff inspect the home. Homes built before 1978 get a free lead-based paint inspection by a certified risk assessor, plus a healthy-homes inspection. Inspections cannot proceed if excessive clutter blocks access to all rooms, attic or crawlspace.

Cost estimate & feasibility:

A rehabilitation specialist prepares a confidential cost estimate. If repairs can be completed within funding limits, we meet with you to review the program and responsibilities. If costs exceed the limit, the application is closed and you are notified in writing.

Bidding & contract:

We bid the work to qualified contractors and award to the lowest responsive, responsible bidder. A three-party contract is signed by you, the contractor and the City. Loan agreements may include a 10 percent contingency for change orders; the final deed restriction reflects actual costs.

Relocation:

Most homeowners must relocate temporarily during construction, or at minimum vacate the home while crews are present. If relocation is not possible, the work cannot proceed.

Complaints & appeals

Application decisions

If you believe your application was not fairly reviewed, call the senior operations manager at 704.336.2683 within five business days. If you remain dissatisfied, submit a written appeal within 10 business days. The City will respond in writing within 10 business days of receiving your letter.

During construction

If you believe the work is not being completed according to contract, first tell the contractor and your City rehabilitation specialist. The specialist will inspect the work and, if needed, require corrections. Persistent issues may go to a mediation conference facilitated by the housing-rehab supervisor. If mediation fails, the senior operations manager issues a final written decision.

How inspections and funding fit together

1. Healthy homes inspection – the big-picture safety check

- Performed on every Safe Home project, regardless of the home's age.
- City staff look for all hazards that affect health or safety: mold, moisture, pests, trip risks, faulty wiring, carbon-monoxide issues and more.
- The findings help set the full scope of repairs covered by the Safe Home loan.

2. Lead inspection / risk assessment – the paint check (homes built before 1978)

- Required by HUD when City funds touch a pre-1978 home.
- A certified lead inspector tests painted surfaces and soil, then lists the work needed to remove or contain any lead hazards.

3. LeadSafe Charlotte grant – the pot that pays for lead work

- If the home meets LeadSafe Charlotte rules (up to 80 percent AMI and a child under six lives or visits regularly), the City pays for the lead-hazard items with LeadSafe Charlotte grant dollars.

 That grant sits on top of the Safe Home loan, so lead costs do not count against the \$50,000 Safe Home cap.

- A three-year deed restriction applies only to the lead portion.

4. Safe Home loan – everything else

- Covers Minimum Housing Code fixes plus other health, safety or energy items from the healthy homes inspection.
- If the house is older but not LeadSafe-eligible, the Safe Home loan can still pay for lead repairs (up to the \$50,000 limit).

LeadSafe Charlotte (separate program)

Homes built before 1978 with children under six (living or visiting at least twice a week for three hours each visit, 10 weeks a year) may qualify for **LeadSafe Charlotte**.

This help comes as a grant—not a loan—of up to \$20,000 for lead-hazard control plus \$5,000 for health-related repairs. A three-year deed restriction applies; if the property changes hands during that time, the City may require repayment.

Eligibility for LeadSafe Charlotte

- Home was built before 1978
- Household income below 80 percent AMI
- Home is in Charlotte and not in a floodplain
- No back taxes beyond the current year plus one prior year and no outstanding federal, state or local liens
- Property is free of excessive clutter
- A child under six lives in or regularly visits the home (as defined above)

Residents 18 or older must pass a background check. Rental-property owners should request the investor-owner application.

Income Limits for LeadSafe Charlotte (80% Area Median Income)

Family Size	1	2	3	4	5	6	7	8
Max income	\$62,850	\$71,800	\$80,800	\$89,750	\$96,950	\$104,150	\$111,300	\$118,500

**For more information contact the City of Charlotte at
704-336-4114 or 704-336-3311.**