

# City of Bessemer



Economic and Community Development Department  
2<sup>nd</sup> Floor- Suite 205  
1700 Third Avenue North, Bessemer, AL 35020

## 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 Wednesday, March 25, 2026. The deadline to return is 4pm on Wednesday, April 17, 2026. **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 (any age). This allows homeowners to remain in their homes, age in place, and maintain a healthy and safe environment. This grant addresses the critical need of the homeowner. The program does not address storm damage or other repairs typically addressed by the homeowner's insurance or matters deemed "maintenance".

In order to expedite the processing of your application, please provide **copies** of the required documents. 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. NO QUIT CLAIM DEEDS ACCEPTED.
- A physician's statement on letterhead or other accepted forms documenting physical disability.
- Copies of two months of most recent utility bills (water, electric, 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 of Economic and Community Development 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,



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

## ELIGIBLE CRITERIA

- 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?

## INELIGIBLE 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

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#### 1) Marital Status

- Single
- Married
- Separated
- Widowed

#### 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



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## 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 Status

- Veteran
  - Non-Veteran
- 

## PROPERTY INFORMATION

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## 6) Is this your primary residence?

- Yes
  - No
- 

## 7) Was the home built before 1978? (If yes, 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? (Homes in floodplain areas may be eligible with conditions.)

- Yes
  - No
- 

## 10) Years lived at this home as your primary residence:

- 1–5 years
- 6–10 years
- 11–15 years
- 16–20 years
- 20+ years



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**11) Annual Household Income Range** *(Staff will verify income based on supporting documentation in compliance with City of Bessemer guidelines – see 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

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**12) Have you received any other form of assistance from the City of Bessemer in the past five (5) years?** *(Includes utility, mortgage, rental assistance, or housing loan/grant.)*

- Yes
- No

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

- Yes
- No

## ELIGIBLE REPAIRS

The City of Bessemer is offering the listed repairs below for this award cycle. Please check the repairs for which you are applying and provide a brief explanation of need in the space below. You may also submit photos or other documentation related to your need for the repairs along with your application. Please note: Repairs per household is limited to the CRITICAL NEED of the resident.

You may check more than one of the eligible repairs listed below. However, the City or its partners will give priority to the most pressing repair to your home as funds allow and are based on an inspection prior to work commencing.

**HOME REPAIR NEEDS** *(Please check all that apply)*

- Roof Replacement or Repair
- HVAC (Heating & Air Conditioning) Replacement or Repair
- Wheelchair Ramp Installation
- Electrical Repairs *(Limited)*
- Plumbing Repairs *(Limited)*



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## Acceptable Income Documentation

- Pay stubs from current employer (*last 3 months*)
- Pension / Retirement / Railroad / Social Security statements
- Employer verification letter or W-2
- Prior year IRS Form 1040
- Disability Statement
- VA Benefits Documentation

**Total Annual Gross Household Income:** \$ \_\_\_\_\_

## SOURCES OF INCOME *(Check all that apply and provide amounts where applicable)*

Employment Income (Wages/Salary)

Employer: \_\_\_\_\_  
Annual Amount: \$ \_\_\_\_\_

Self-Employment Income

Type of Work: \_\_\_\_\_  
Annual Amount: \$ \_\_\_\_\_

Social Security Benefits

Annual Amount: \$ \_\_\_\_\_

Supplemental Security Income (SSI)

Annual Amount: \$ \_\_\_\_\_

Pension / Retirement Income

Source: \_\_\_\_\_  
Annual Amount: \$ \_\_\_\_\_

Disability Income

Annual Amount: \$ \_\_\_\_\_

Veterans (VA) Benefits

Annual Amount: \$ \_\_\_\_\_

Unemployment Benefits

Annual Amount: \$ \_\_\_\_\_

Child Support / Alimony

Annual Amount: \$ \_\_\_\_\_

Rental Income

Annual Amount: \$ \_\_\_\_\_

Other (please specify): \_\_\_\_\_

Annual Amount: \$ \_\_\_\_\_



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## HOUSEHOLD MEMBERS

List ALL occupants of the residence (Head of Household first), including those under 18.

#	Name	Age	Date of Birth
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
5	_____	_____	_____
6	_____	_____	_____
7	_____	_____	_____
8	_____	_____	_____

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## APPLICATION COMPLETION

Please ensure all questions are answered and all required documents are included before submission. Incomplete applications will **not** be considered due to high demand. COPIES of the required documents **MUST ACCOMPANY** your application. **WE ARE UNABLE TO MAKE COPIES IN OUR OFFICE. NO ORIGINAL DOCUMENTS WILL BE ACCEPTED.**

Submit your completed application in a **sealed legal-size manila envelope** with your name clearly labeled on the front.

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## DOCUMENT CHECKLIST *(Check all that apply)*

- Income documentation (COPIES ONLY)
- Copy of Driver's License or Government-issued ID *(proof of age)*
- Homeowner's/Flood Insurance or proof of denial
- Warranty Deed *(proof of ownership)* **NO QUIT CLAIM DEEDS ACCEPTED**
- Two (2) most recent utility bills *(water, gas, or electric)*
- Physician's statement *(if claiming disability)*
- Mortgage documentation *(if applicable)*



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## APPLICATION COMPLETION & AWARD

Grants are expected to be awarded through September 2026, or until funding is depleted. However, notification may be attempted as soon as 14 days after the application acceptance date has closed. If not selected, applicants may reapply during future grant cycles. Please retain copies of important documents for future use. The city will use your contact information to notify you of future opportunities.

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### Preferred Method of Award Notification (*Check one*)

- Mail
- Email
- Phone Call

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## CERTIFICATION BY APPLICANTS

The applicant(s) certifies that all information provided in this application, and all information furnished to the City of Bessemer, is true and accurate to the best of their knowledge and belief. The applicant further certifies that he/she is the property owner described in this application.

By signing below, I understand that making false or fraudulent statements to the city may result in **termination of assistance**.

I also understand that information provided may be verified by HUD at any time. Knowingly or willingly making false or fraudulent statements to a department of the United States Government is a violation of federal law and may result in **legal action**.

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## APPLICANT SIGNATURES

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

**Printed Name:** \_\_\_\_\_

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

**Printed Name:** \_\_\_\_\_

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

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## APPLICATION ASSISTANCE *(If Applicable)*

*Complete this section if someone assisted the applicant(s) with completing this application.*

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

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

**Relationship to Applicant:** \_\_\_\_\_

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

**Email:** \_\_\_\_\_

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



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## 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 FY2025 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.

### FY 2025 HUD Income Limits – Birmingham-Hoover HUD Metro FMR Area

*(Based on HUD guidelines for household size and percent of Area Median Income)*

<b>Household Size</b>	<b>Annual Income</b>
1 person	<b>\$53,700</b>
2 persons	<b>\$61,400</b>
3 persons	<b>\$69,050</b>
4 persons	<b>\$76,700</b>
5 persons	<b>\$82,850</b>
6 persons	<b>\$89,000</b>
7 persons	<b>\$95,150</b>
8 persons	<b>\$101,250</b>



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## ATTACHMENT – B

### ACCEPTED DOCUMENTATION SHEET

Please use this checklist to ensure all required documentation is included. Failure to provide requested documents will result in denial of your application, and you must reapply during a future grant cycle.

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#### Proof of Identity / Age *(For all occupants 18 years or older)*

- Government-Issued ID *(Driver's License, State ID, Passport)*
- Valid Passport
- Census Document Showing Age
- Naturalization Certificate

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#### Proof of Property Ownership

- Warranty Deed *(available at Jefferson County Courthouse)*

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#### Medical / Disability Documentation

- Physician's Statement on Professional Letterhead
- Disability Benefits Statement

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#### Utility / Insurance Documentation

- Water, Gas, or Electric Bills *(most recent 2 months)*
- Homeowners' Insurance Policy
- Flood Insurance Policy *(if property is in flood zone)*
- Denial Letter / Statement from Insurance Owner Explaining No Insurance

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#### Income Documentation

- Check Stubs *(most recent 3 months)*
- Employer-Generated Salary Reports or Verification Letters Showing Annual Income
- Most Recent IRS Form 1040 for All Earners
- SSI / SSDI Benefits Statement or 3 Recent Bank Statements Showing Monthly Benefits
- VA Benefits Statement
- Pension / Retirement Benefits Statement

**Mortgage Statement:** If household has a current mortgage, include a copy of the mortgage statement showing the mortgage is not past due.



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