



## Community Development:

The City of Hickory's Community Development Division works to improve the lives of citizens by ensuring citizens have access to decent housing, creating suitable living environments, and improving economic opportunities, principally for the benefit of low to moderate income individuals and families. These programs include housing rehabilitation, public services, public infrastructure and facility improvements, and other community improvement initiatives.



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City of Hickory

# Housing Rehabilitation Programs:

Planning and Development  
Services Department

Community Development Division

Telephone: (828) 323-7414

City of Hickory

# Housing Rehabilitation Programs:

The City of Hickory offers a number of housing rehabilitation programs that aim to improve the quality of the local housing stock and make improvements that prevent the displacement of low to moderate income homeowners.

## Housing Rehabilitation Deferred Loan Program:

This program offers deferred loans of up to \$25,000 for homeowners whose household income does not exceed 80 percent of the area median income. In 2024, this is \$62,500 for a family of four. Funds can be used to bring housing units up to the city's minimum housing code and for accessibility improvements necessary for disabled residents. Examples of eligible repairs include heat system replacement, plumbing repairs, repairs of electrical wiring, and roof repairs. No monthly payments are required on the loan as long as the house is maintained as the principal residence of the borrower. In addition, half of the loan balance is forgiven if the borrower maintains the home as a primary residence for at least 5 years.

## Urgent Repair Program:

This program provides forgivable loans to homeowners of up to \$12,000 to households with special needs whose income does not exceed 50 percent of the statewide median income. In 2024, this is \$44,300 for a family of four. These funds may be used for urgent repairs or accessibility improvements that are required to avert the displacement of the homeowner. No payments are required on the loan. The loan balance is forgiven at a rate of \$3,000 per year provided that the homeowner continues to occupy the home as a principal residence.

## Fair Housing Information:

The City of Hickory is committed to affirmatively furthering Fair Housing in the community. The Fair Housing Act prohibits discrimination in the sale or rental of housing based on race, color, national origin, religion, sex, familial status or handicap. For more information about the Fair Housing Act, you may contact the NC Human Relations commission by phone at 1-866-324-7474 or visit <http://www.doa.nc.gov/hrc/fairhousing.aspx>. Community Development Staff can also answer basic questions about the act.

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It is important to note that the amounts described in this brochure are the maximum possible fundings available. Specific program requirements and underwriting guidelines determine eligibility and loan amounts for each program. The city does not discriminate on the basis of race, color, religion, national origin, sex, marital status, and age in the provision of credit.

For more specific program guidelines and information contact the Community Development Division at (828) 323-7414 or visit [www.hickorync.gov](http://www.hickorync.gov).

