



## CITY OF SAN CLEMENTE HOUSING REHABILITATION PROGRAM OWNER-OCCUPIED PROGRAM

### INTRODUCTION

The City of San Clemente is offering a program to homeowners which will enable eligible residents to obtain assistance to make improvements to their home. The owner-occupied loan is a deferred 0% loan up to a maximum of \$25,000 for single-family homeowners (including condominiums and townhomes), and \$15,000 for mobile homeowners. This loan is to be paid back when the owner sells, transfers title, refinances or no longer resides in the home. Funds may only be used for eligible improvements, with health, safety and code related items to be addressed first. In accordance with Federal law, all properties built before 1978 must be inspected for lead based paint (the owner does not pay for the inspection). This Program is Federally funded and contingent on funding availability.

Grants may also be awarded to homeowners for the purpose of funding health and safety items, or for modifications for a disabled resident. Gross household income must be below 50% of the median income, or be below the household income listed below **and** be disabled. Single family homeowners may qualify for up to \$10,000 and mobile homeowners may qualify for up to \$5,000.

### ELIGIBILITY

Applicants must occupy the homes they are applying to rehabilitate and must qualify in accordance with the income eligibility table below. Gross household income cannot exceed the income limits listed below for the **last two years** as determined by HUD. The property owner may not have assets greater than \$75,000, excluding the value of the home to be rehabilitated. Equity restrictions and other criteria will also be used to determine eligibility.

<b>HOUSEHOLD SIZE</b>	<b>HOUSEHOLD INCOME</b>	<b>50% OF MEDIAN INCOME</b>
1	\$58,450	\$36,550
2	\$66,800	\$41,750
3	\$75,150	\$46,950
4	\$83,450	\$52,150
5	\$90,150	\$56,350
6	\$96,850	\$60,500

### ELIGIBLE IMPROVEMENTS

Paint, re-stucco exterior walls, roofing, plumbing, kitchen and bath fixtures, electrical, heating systems, windows or doors, foundation repairs, extermination of termites, insulation/weather-stripping, new garage doors, driveway repairs, fences, walls, landscape repairs, and other improvements which are intended to improve deteriorated conditions.

### INFORMATION

For additional information or to request an application please contact the City of San Clemente Housing Rehabilitation Office at (949) 361-6188 or email [dobbst-temp@san-clemente.org](mailto:dobbst-temp@san-clemente.org).