

## Rehabilitation Program

The Shasta County Department of Housing and Community Action Programs is offering Housing Rehabilitation loans to qualified homeowners. Eligible repairs include weatherization, health and safety and ADA repairs. Federal money from this program comes from grants awarded to Shasta County by the California Department of Housing and Community Development and is administered by the Shasta County Housing and Community Action Programs.

### What is the process?

Contact the Department of Housing and Community Action Programs to determine if you meet the qualifications for a housing rehabilitation loan. Once an application is complete, staff will obtain verifications of income, assets, mortgage and credit to determine eligibility.

After you have been determined eligible, your home will be inspected to determine the repairs to be done. A work write-up will be prepared which will detail all the work to be completed. Once you agree to a write-up, your application will be submitted to the loan committee for review and approval.

Once loan approval is obtained, loan papers will be signed, and a licensed contractor bid tour will be conducted. Sealed bids are usually due back the office one week from the tour date. The project is generally awarded to the lowest bidder.

After a contractor's bid is selected, a construction contract is signed at a preconstruction conference and repair work may begin.

### Housing and Community Action Agency

2600 Park Marina Drive  
Redding, CA 96001

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Contact: (530) 225-5515  
Relay Service: (800) 735-2922  
Fax: (530) 225-5345  
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## Shasta County

Owner Occupied  
Housing Rehabilitation  
Program



## Who Is eligible?

The applicant must own and occupy the home being rehabilitated as their primary residence.

Gross household income must be below the following limits:

Family Size	Maximum Gross Annual Income
1	\$47,050
2	\$53,800
3	\$60,500
4	\$67,200
5	\$72,600
6	\$78,000
7	\$83,350
8	\$88,750

## What homes qualify?

The property must be located in Shasta County outside the city limits or Redding.

**The maximum loan amount not to exceed \$80,000.**

**Minimum loan amount \$5,000.**

For more information call our office  
530-225-5160

## What are the loan terms?

All loans are deferred loans for a 30-year term at 0% interest, with no monthly payments.

The home must be owner occupied for the term of the loan.

The total debt on the property, including the rehabilitation loan, may not exceed 95% of the property's value.

Loans are secured by a promissory note and a deed of trust recorded on the property.

No fees are to be paid out of pocket by the borrower. The appraisal, repair work, closing costs, building permits and title fees can be included in the loan. All costs cannot exceed the maximum loan amount.

The borrower must maintain fire insurance on the home and name the County as payee.

**Maximum loan amount not to exceed \$80,000.**

**Minimum loan amount \$5,000.**



## What repair items are eligible?

Housing Rehabilitation funds are used to bring the home up to standards. These standards include:

Correcting code violations.

Making the home more energy efficient including Energy Star certification on all new replacement home and water conservation parts.

Repairing major systems such as heating, electrical, plumbing, roofing and ADA repairs.

Making necessary repairs to outdoor and indoor surfaces such as floors, walls, siding and paint, if determined eligible.

Weatherization including windows and doors.

All work is completed by licensed general contractors.

The Department of Housing and Community Action Programs will arrange for contractors to tour homes and provide competitive bids.