

Emergency Repair Program (ERP)

About The Program

The City of Redding currently offers an Emergency Repair Program (ERP) for eligible owner-occupants of homes and owner investors of rental properties. The purpose of this program is to furnish home repair assistance when a homeowner rehabilitation is not feasible. Landlords participating in the program may receive up to \$4,000 for accessibility improvements, in exchange for a good faith effort to disabled individuals (see grant section for details).

Basic Eligibility Requirements

1. The property must be owner-occupied.
2. Applicant must meet current household income guidelines (as of 5/26/2020).
3. The property must be located in a residentially-zoned area within Redding city limits.
4. Borrower must have fire insurance at the time of signing a loan and agree to maintain it. The borrower shall provide evidence that property taxes are current. For mobile homes, registration must be current.

Family Size	Annual Income	Monthly Income
1	\$34,400	\$2,867
2	\$39,300	\$3,275
3	\$44,200	\$3,683
4	\$49,100	\$4,092
5	\$53,050	\$4,421
6	\$57,000	\$4,750
7	\$60,900	\$5,075
8	\$64,850	\$5,404

Loan Highlights

1. Loan Interest Rate:

3% simple interest per year (no monthly payments required). All interest is forgiven upon repayment of full principal loan balance when received on time.

2. Term of Loan

- **Deferred Loan** - Available to homeowners over 62 years of age or disabled. Due upon sale, transfer of title, or when the home is no longer the borrower's principal place of residence.

- **15-Year Deferred Payment Loan** - Due upon sale, transfer of title, when the home is no longer the borrower's principal place of residence, or at the end of 15 years, if the homeowner is able to repay - whichever occurs first.

3. Maximum Loan - \$4,000

4. Securing the Loan

Loans are secured by a statement of understanding and a promissory note.

5. Use of Loan

Loan funds shall be used only for repairs related to health and/or safety, or necessary handicapped accessibility improvements.

Grant Assistance to Owners of Rental Housing Units

Owners of rental housing units, and low-income-eligible tenants of rental units that need handicapped accessibility improvements are invited to apply for assistance under the Emergency Repair Program. Tenant-based improvements may only be accomplished with approval from the respective landlord, who would receive grant monies up to \$4,000 for the modification work, in exchange for executing a five-year participation agreement. The grant is offered as an incentive to install handicapped accessibility improvements to units with disabled tenants.

Highlights of Grant Terms and Conditions

1. The tenant must have a permanent disability that justifies the proposed improvements.
2. The owner (or authorized agent) of the property must make a “good faith” and diligent effort to rent the unit to persons with a disability for a minimum of five years.
3. The initial tenant with a disability must meet applicable Basic Eligibility Requirements as detailed on Page 1 of the ERP policy.
4. Grant amounts shall be used towards the cost of rehabilitation of the home as it relates to handicapped accessibility improvements and housing quality standards.

Application Process

Interested individuals can obtain an application from the City of Redding Housing Division. Once eligibility is determined, an inspector from this division will examine the property and discuss the feasibility of the project with the applicant. When a reasonable bid is secured and approved by the City of Redding, an agreement is signed and work may begin. The Housing Division staff will disperse funds upon the completion of contract work.

For More Information Contact:

Steve Hagan

City of Redding Housing Division
777 Cypress Avenue
Redding, CA 96001

Phone: (530) 225-4040

Fax: (530) 245-7160

Email: shagan@cityofredding.org

Hearing impaired persons may call 711 or
1-800-735-2929 for TTY

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