



City of Porterville PUBLIC UTILITIES Loan Program

How do I apply?

Contact:

City of Porterville PUBLIC UTILITIES Loan Program

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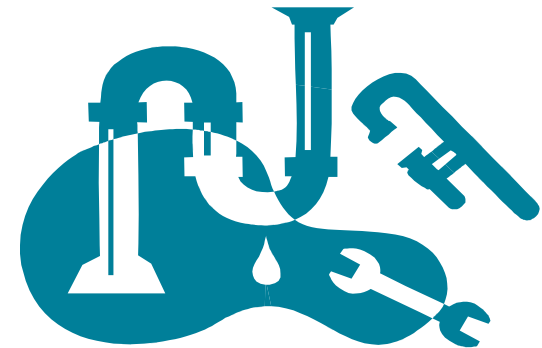
Hours: 7:30 a.m. to 5:30 p.m.
Monday through Friday

See inside for details!

2011

Eligible families are determined by the family size and family income listed below:

<u>Family Size</u>	<u>Maximum Family Income per year</u>
1	\$32050
2	\$36600
3	\$41200
4	\$45750
5	\$49450
6	\$53100
7	\$56750
8	\$60400



Community Development Department



WHAT IS THE PROGRAM ABOUT?

The City's Public Utilities Loan Program can provide homeowners with an affordable way to connect to city sewer or water service through a zero percent (0%) interest loan to be repaid back to the City after 30 years.

How much can you borrow? The homeowner may borrow up to \$10,000 which addresses safety and health conditions in the home. Assistance is dependent upon availability of funds.

Where does the money come from? The Program is funded from Federal Community Development Block Grants (CDBG).

How will the repairs be made? Engineering staff will visit your home and determine the cost and feasibility of connectivity to sewer or water. The owner will then obtain three written bids from licensed contractors. The lower, qualified bidder is usually selected.

May I do my own work? No. The owner must use a licensed contractor.

Is my home inspected? Yes. The engineering staff will do a full assessment of the situation to determine the feasibility of the project.

WHAT CAN WE FIX?

Repairs are made for health and safety problems first.

A brief list of typical problems include the following:

- Leaking leach line
- Overflowing Septic Tank
- Sewer smell near or in house
- Loose or broken pipes
- Nearness of sewer lateral
- Nearness of water main

NOTE: Other programs are offered through City of Porterville's engineering department for homeowners who do not qualify as low income. Call 782-7462.

WHO IS ELIGIBLE?

Family or household income must not exceed low-income levels. Income levels are updated annually. See the back of this flyer.

- Fire insurance must be in force on the property and flood insurance where applicable.
- Property must be zoned for residential use and owner-occupied.
- House must be located inside the City limits of Porterville.
- Property taxes must be paid up to date.
- No unpaid liens on property.

OWNER MUST BE WILLING TO LOCATE CONTRACTORS AND OBTAIN BIDS.

Low Cost Financing for WATER or SEWER connection to your home.

(REVISED 6/6/11)

