



# City of Porterville

## Housing Rehabilitation Loan Program

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**291 N. Main St.**  
**Porterville, CA 93257**

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:

Maximum	<u>Family Size</u>	<u>Family Income</u> per year
	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 Housing Rehabilitation Loan Program can provide you with an affordable way to make home improvements and repairs through zero percent (0%) interest loan to repay back to the City after 30 years.*

**How much can you borrow?** The homeowner may borrow up to \$40,000 which addresses safety and health conditions in the home. Assistance is dependent upon availability of funds and the equity in your home.

**Where does the money come from?** The Program is funded from various State and Federal Community Development Block Grants.

**How will the repairs be made?** The building inspector and rehabilitation specialist will visit your home and determine what safety and health repairs need to be made for the protection of your family. The owner will then obtain three written bids from licensed contractors from a list of repairs to be made. 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 building inspector and rehab specialist look for safety and health issues and code compliance.

## WHAT CAN WE FIX?

Repairs are made for health and safety problems first.

A brief list of typical problems include the following:

- Leaking Roof
- Broken door and window hardware
- Poor wiring
- Loose or broken steps
- Termite or rodent infestation
- Insulation
- Unsafe flooring
- Plumbing repairs in the kitchen or bathroom
- Non-working heater, cooler, water heater

## 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 **HEALTH** and **SAFETY** repairs in your home.

(REVISED 6/2011)