

## 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 the work write-up, your application will be submitted to loan committee for review and approval.

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



The County of Shasta does not discriminate on the basis of disability in access to its programs or facilities, or regarding employment. Questions or complaints? Need an alternate format for this publication or aid or assistance for effective communication? Contact Angela Davis at (530) 225-5515; relay service (800) 735-2922; fax (530) 225-5345; email [adacoordinator@co.shasta.ca.us](mailto:adacoordinator@co.shasta.ca.us).

This program is available to all persons regardless of race, color, religion, sex, handicap, familial status or national origin. (Reasonable accommodation will be made for those with disabilities).



## County of Shasta

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# County of Shasta Owner Occupied Housing Rehabilitation Program



**Tel: 530-245-6446**

## County of Shasta Housing 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 the County of Shasta by the California Department of Housing and Community Development and is administered by the Shasta County Housing and Community Action Programs.

### 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. An appraisal may be required.
- 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 can not exceed the maximum loan amount.
- The borrower must maintain fire insurance on the home and name the County as loss payee.
- The maximum loan amount not to exceed \$80,000, minimum \$5,000.

### 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:

Household Size	Annual Income	Monthly Income
1	\$44,450	\$3,704
2	\$50,800	\$4,233
3	\$57,150	\$4,762
4	\$63,500	\$5,292
5	\$68,600	\$5,717
6	\$73,700	\$6,142
7	\$78,750	\$6,563
8	\$83,850	\$6,987

- The property must be located in the unincorporated areas of Shasta County. Homes located inside the City of Anderson or City of Shasta Lake or City of Redding are not eligible.



### Who does the work?

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.

### 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 repairs.
- Repairing major systems such as heating, electrical, plumbing, roofing, 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.
- An additional 15% of the rehabilitation loan amount may be used for General Property Improvements. Luxury items are not allowed.

