



CITY OF SAN CLEMENTE HOUSING REHABILITATION PROGRAM OWNER-OCCUPIED PROGRAM

INTRODUCTION

The City of San Clemente is offering a program to homeowners which will enable eligible residents to obtain assistance to make improvements to their home. The owner-occupied loan is a deferred 0% loan up to a maximum of \$25,000 for single-family homeowners (including condominiums and townhomes), and \$15,000 for mobile homeowners. Gross Household Income cannot exceed the income listed on the table below. This loan is to be paid back when the owner sells, transfers title, refinances or no longer resides in the home. Funds may only be used for eligible improvements, with health, safety and code related items to be addressed first. In accordance with Federal law, all properties built before 1978 must be inspected for lead based. This Program is Federally funded and contingent on **funding availability**.

Grants may also be awarded to homeowners for the purpose of funding health and safety items, or for modifications for a disabled resident. Gross household income must be below 50% of the median income, or be below the household income listed below **and** be disabled. Single family homeowners may qualify for up to \$10,000 and mobile homeowners may qualify for up to \$5,000.

ELIGIBILITY

Applicants must occupy the homes they are applying to rehabilitate and must qualify in accordance with the income eligibility table below. Gross household income cannot exceed the income limits listed below for the **last two years** as determined by HUD. The property owner may not have assets greater than \$75,000, excluding the value of the home to be rehabilitated. Equity restrictions and other criteria will also be used to determine eligibility.

HOUSEHOLD SIZE	80% OF MEDIAN HOUSEHOLD INCOME	50% OF MEDIAN HOUSEHOLD INCOME
1	\$ 66,500	\$41,550
2	\$ 76,000	\$47,500
3	\$ 85,500	\$53,450
4	\$ 94,950	\$59,350
5	\$ 102,550	\$64,100
6	\$110,150	\$68,850

ELIGIBLE IMPROVEMENTS

Paint, stucco, roofing, plumbing, kitchen/bath fixtures, heating systems, windows/doors, electrical, foundation repairs, termite extermination, insulation/weather-stripping, driveway repairs, landscape repairs, or other improvements which are intended to improve deteriorated conditions.

INFORMATION

For additional information or to request an application please contact the City of San Clemente Housing Rehabilitation Office at (949) 366-4755 or email dobbst-temp@san-clemente.org.



SAN CLEMENTE HOUSING REHABILITATION OWNER OCCUPIED LOAN APPLICATION

The information collected below will be used to determine whether you potentially qualify as a borrower under the San Clemente Housing Rehabilitation Program. This document is not a public record. The information will only be used to process your loan application and to comply with HUD requirements. In accordance with Federal law, all properties built before 1978 must be inspected for lead based paint. After a preliminary review of this application, **you will be required to submit documentation of income, employment, and other items for verification, as required and permitted by law.**

Applicant's Name

Co-Applicant's Name

Street Address

City

Zip Code

Home Phone No.

Work or Cell Phone No.

Others listed on Title at above Address

Briefly describe the improvements that you wish to be completed. Please note that any code violations existing on the property must be corrected as a condition of receiving funding.

Estimate Value of Property _____ Original purchase price \$ _____

Year purchased home _____ Remaining loan balance (if any) _____

Approximate value of ALL assets including, but not limited to: bank accounts, cars, real estate, stocks, bonds, other property (**not** including your residence and designated retirement funds) \$ _____

Approximate value of assets in a 401K or other Designated Retirement Funds \$ _____

Any recent bankruptcies or credit issues? If yes, please explain _____

Approximate MONTHLY GROSS income from all sources, including but not limited to: salary, commissions, tips, bonuses, social security, interest, pensions, business or rental income, disability, unemployment, alimony and child support: \$ _____

Approximate MONTHLY payments including but not limited to: mortgages, association dues, real estate taxes, credit cards, car payments, space rent and homeowner's insurance: \$ _____

List all Liens on Property _____

HOUSEHOLD COMPOSITION

List the head of your household and ALL members who live in the home, and their relationship to the head of the household.

Full Name	Relationship	Age	Social Security Number
	Head of House		

Does anyone plan to live with you in the future who is not listed above, and if yes, please explain. _____

Please list anyone in the household who is handicapped or disabled:

The information provided above is true and complete to the best of my/our knowledge, under penalty of perjury. I/we consent to the disclosure of income and financial information from my/our employers and financial references for purposes of income and asset verification related to my/our application and understand that nondisclosure of any information can be a basis for denial.

Applicant Signature: _____ Date _____

Co-Applicant Signature _____ Date _____

You must return this application to: Theresa Dobbs, San Clemente City Hall, 910 Calle Negocio, Suite 100, San Clemente, California 92673. For questions please call (949) 361-6188 or email dobbst-temp@san-clemente.org