



City of Alhambra



Homeowner Rehabilitation Programs



FIX YOUR HOME FOR LITTLE TO NO COST TO YOU!

The Development Services Department, Housing Division is offering Homeowner Rehabilitation Programs.

The City has designed several programs to assist homeowners in fixing up their homes:

-  Minor Rehabilitation Deferred Loan up to **\$10,000** for exterior rehabilitation and repairs.
-  Major Rehabilitation Deferred Loan **\$10,001 – \$50,000** for exterior and interior repairs.

To qualify for both programs a homeowner must be income eligible per HUD income limits based on household size listed below:

INCOME LIMITS (Based on Household Size)

1	2	3	4	5	6	7	8
\$47,250	\$54,000	\$60,750	\$67,450	\$72,850	\$78,250	\$83,650	\$89,050

Please feel free to request an application as these programs are for all income qualified Alhambra residents.

If you have any questions, or would like to schedule an appointment to meet with us, please feel free to call us at (626) 570-5037.



Housing Division
111 South First Street
Alhambra, California 91801

Phone: (626) 570-5037
Fax: (626) 458-4201
www.cityofalhambra.org



City of Alhambra HOMEOWNER REHABILITATION PROGRAMS

Thank you for your interest in the City of Alhambra's Homeowner Rehabilitation Programs. These Rehabilitation Programs must be used, first and foremost, to correct all building/property deficiencies as determined by the City of Alhambra codes. Other conditions of the property, which if not corrected during the rehabilitation process will soon become a building/property deficiency, may also be addressed. More general repair, such as upgrading of a kitchen or bathroom, may also be included if funds are available.

The City has designed several programs to assist homeowners in fixing up their homes:

- ❖ Exterior Grant Program up to a maximum amount (including processing costs of approximately \$200) of \$10,000 for exterior rehabilitation work only.
- ❖ Homeowners Rehabilitation Program, in the amounts (including processing costs of approximately \$200) of 10,001 – \$50,000 for exterior and interior repairs.

The total loan/grant amount is due upon sale or transfer of the property, or upon the death of the borrower.

To be eligible for a loan, you must meet **all** of the following requirements.

Property Requirements

- The property to be rehabilitated must be located within the City of Alhambra.
- The property to be rehabilitated must consist of at least one and no more than four dwelling units, and must be located on the same lot parcel.
- One of the units to be rehabilitated must be owner-occupied.
- The “after rehabilitation” value of the property cannot exceed the HUD maximum shown below:

Single-family residence	Condo
\$508,250	\$374,500

Owner Requirements

- The owner-occupied unit must be the owner's primary place of residence.
- Total gross income of all household members over the age of 18 must be no greater than HUD guidelines. It must be equal to, or less than 80% of the area median income adjusted to family size. See the table below for specifics.

HUD FAMILY INCOME RESTRICTIONS

FAMILY SIZE	MAXIMUM INCOME LEVEL
1	\$47,250.00
2	\$54,000.00
3	\$60,750.00
4	\$67,450.00
5	\$72,850.00
6	\$78,250.00
7	\$83,650.00
8	\$89,050.00

Equity Requirements

- Total debt on the property, including the City's rehabilitation loan, cannot be greater than 95% of the after-rehabilitation value of the property as determined by the City.

If you believe you meet these requirements, please complete the attached initial application, and mail it back as soon as possible. After reviewing your application, staff will contact you.

Please make sure you complete the entire initial application. For assistance in completing this initial application or to answer any questions, please contact Peggy Carloss, at (626) 570-5037.

WHEN COMPLETED HAND DELIVER TO:

City of Alhambra
Development Services, Housing Division
111 South First Street
Alhambra, CA 91801
Attention: Peggy Carloss

OR

WHEN COMPLETED MAIL TO:

City of Alhambra
Development Services, Housing Division
111 South First Street
Alhambra, CA 91801
Attention: Peggy Carloss



CITY OF ALHAMBRA

DEVELOPMENT SERVICES HOUSING DIVISION

111 SOUTH FIRST STREET ALHAMBRA, CA 91801- FAX (626) 458-4201 Housing Division

Initial Application for Homeowner Rehabilitation Programs

Homeowner(s) Name: _____

Property Address: _____

Alhambra, CA 918 _____

Home Telephone: () _____

Cell Phone: () _____

Work Telephone: () _____

Number of Living units: _____

Total Household Gross Monthly Income: \$ _____

Total Number of Persons Occupying This Property as Their Primary Residence: _____

Total Number of Bedrooms _____

Monthly Payment - 1st Trust Deed : \$ _____ (insert N/A if you don't have a home loan)

Monthly Payment - 2nd Trust Deed : \$ _____ (insert N/A if you don't have a 2nd loan)

Monthly Payment - 3rd Trust Deed : \$ _____ (insert N/A if you don't have a 3rd loan)

Annual Property Taxes Paid : \$ _____ (insert 0 if included in your payment)

Annual Fire Insurance Premium : \$ _____ (insert 0 if included in your payment)

Total amount still owed on your home: \$ _____

The information given above, to the best of my knowledge is true. I/We understand that acceptance of this Initial Application by the City of Alhambra does not constitute approval of my/our application.

Homeowner Date

Homeowner Date

The information supplied is used strictly for establishing eligibility for the Homeowner Rehabilitation Programs. Applicant acknowledges that personal and financial information may be subject to public disclosure under the California Public Records Act.