

City of Clearlake

City of Clearlake Housing Element 2014-19

Appendix D

Public Brochures on the City's Housing Rehabilitation



City of Clearlake Housing Repair Program

- ***Still wrapping your leaky windows in plastic?***
- ***Is your home falling apart?***
- ***Need a new roof?***

The City's Community Development Block Grant (CDBG) Housing Rehabilitation Assistance Program is to improve the housing stock citywide of low and moderate-income persons in a manner that conserves and preserves the existing housing stock. To fulfill this objective, the City will provide financial rehabilitation assistance throughout the City's jurisdiction and limit such assistance to projects where the principal beneficiaries are low-income persons.

The City of Clearlake offers low interest amortized and deferred payment loans designed to make needed renovations affordable for low income homeowners. Low-income owners of single family homes can have their home brought up to "standard" condition through the City of Clearlake housing repair program. Homes must be located in the City of Clearlake.

CDBG PI Housing Rehabilitation Loan Fund is for the housing rehabilitation in areas of the City in the targeted areas of an open grant.

These guidelines apply to the housing rehabilitation assistance program that utilizes CDBG funds from specific CDBG grants and CDBG Program Income Housing Rehabilitation Revolving Loan Fund.

No member of the City Council and any other official or employee of the City Government who exercises policy, decision-making functions or responsibilities in connection with the planning and implementation of the CDBG Program shall be directly or indirectly eligible for financial assistance under this program. This prohibition will continue for one year following the termination of an individual's relationship with the City.

Applicant Eligibility:

Qualified households may be eligible to receive funding to make eligible rehabilitation repairs to their properties. Applicant must:

- Reside in and hold title to the property.
- Income qualify
- Have paid in full all property taxes and/or any other assessed fees.
- Have enough equity to allow for repairs

Loan specifics:

- Secured deed of trust
- Payments deferred or amortized at 0-3% interest
- Homeowner's principal residence

No person or persons shall be excluded from participation in, denied the benefit of, or be subjected to, discrimination under any Program or activity funded in whole or in part with funds on the basis of his or her religion or religious affiliation, age, race, color, ancestry, national origin, sex, marital status, familial status, physical or mental disability, sexual orientation, or other arbitrary cause.



Income Guidelines

<u>Household Size</u>	<u>Max. Income</u>
1	\$32,100
2	\$36,700
3	\$41,300
4	\$45,850
5	\$49,550
6	\$53,200
7	\$56,900
8	\$60,550



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