

COUNTY OF TRINITY

Owner Occupied Housing Rehabilitation Program

*Working to provide safe, decent, affordable
housing for families in need in
Trinity County.*



Rehabilitation Program Activities include:

Repairs to roof
Foundation
Electrical
Plumbing
Heating
Mobile home replacement
Lead paint abatement
and many other activities.

Homes are... solutions for generations

THE PROGRAM

The Housing Rehabilitation program provides loans and small grants for qualified homeowners. Rehabilitation may include weatherization, health and safety repairs, code violations, ADA modifications, and many other activities. Please contact our office to see if your project qualifies.

Eligibility Requirements

1. Property must be owner occupied and located within Trinity County
2. Meet Income Eligibility Requirements
3. Existing Health, Safety or Code Violation

*For more information and an application, please
contact Rachel Allen at (530) 623-8371 or
RAllen@TrinityCounty.org*



Trinity Alps, 2007

Funds may be available for landlords to rehabilitate rental units located in Trinity County. Please contact our office to obtain more information about our Tenant Occupied Rehabilitation Program

Income Eligibility Requirements

To qualify, your family must meet the following income guidelines:

<u>Persons in Family</u>	<u>Max. Income</u>
1	\$30,150
2	\$34,450
3	\$38,750
4	\$43,050
5	\$46,500
6	\$49,950
7	\$53,400
8	\$56,850

Source: California Housing and Community Department,
April 2008

Required Documentation

- * Complete Application
 - * Proof of Income: Copy of previous year's 1040, check stubs, and agency letter stating income
 - * Copies of Bank Statements for previous 6 months
 - * Copy of Grant Deed or Property Tax Statement
 - * Copy of each applicants birth certificate or driver's license.
 - * Copies of monthly expenses/debts
- Incomplete applications will be returned.**

Owner Occupied
Housing Rehabilitation Process

1. Complete application and provide necessary documentation (see application). Application will be reviewed & verified by the Grants & Housing Rehab Loan Office.
2. Inspection of property and dwelling by Grants Housing Rehab Specialist.
3. Housing Rehab Specialist and Grants Office will prepare proposed scope of work.
4. Title report and appraisal procedures are completed.
5. Loan package is reviewed by loan committee and is either approved or denied.
6. Project is placed out for bid.
7. After reviewing bids, housing staff and owner select contractor and/or manufactured home.
8. Final loan documents, note and deed of trust are signed by the home owner.
9. Deed of trust is recorded and work begins.
10. Grants office & Housing Rehab Specialist monitors progress of work and makes payments to contractor(s) and/or vendors.

Loan Options

CDBG

0-3% interest loans
Can be fully amortized, partially deferred or totally deferred
\$200,000 maximum loan amount



HOME

3% interest loans that are deferred for 30 years
After rehabilitation value limits loans limited by house size

CalHOME

3% interest loans that are deferred for 30 years
\$35,000 maximum loan amount



Our Housing & Rehabilitation Staff will determine the best source of funding depending on the work to be done and individual situations.



County of Trinity
Grants & Housing
Rehabilitation Loan Office
P.O. Box 1613
Weaverville, CA 96093



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