

City of South Gate Homeowner Rehabilitation Program

WHAT IS THE HOMEOWNER REHABILITATION PROGRAM?

The Homeowner Rehabilitation Program (HRP) offers a rehabilitation loan for necessary property repairs & improvements, required City Code upgrades, lead-based paint abatement & termite fumigation. **THERE IS CURRENTLY AN 18 MONTH WAITING LIST FOR THIS PROGRAM.**

WHAT REHABILITATION WORK CAN BE DONE ON MY PROPERTY?

Painting, Roofing, Window Replacement, Doors, Attic Insulation, Water Heater Code Requirements, Plumbing & Electrical Improvements, Bathroom, Bedroom & Kitchen Repairs and other items subject to program approval

WHAT TYPE OF LOAN IS OFFERED?

- **0% interest deferred loan** to eligible homeowners.
- The maximum loan amount is **\$36,500.00**
- The loan is due & payable **only** upon the sale, transfer, refinance or death of the last surviving person signing the Deed of Trust
- A Grant for Lead-Based Paint Abatement & Termite Fumigation is awarded with the loan

HOW DOES THE LOAN PROGRAM WORK?

At the time the loan is funded, a lien is placed on the property for the loan amount. The selected licensed general contractor's by the homeowner is reimbursed by the City for work performed and due under the contract. The general contractor must be licensed by the State and City of South Gate Business License.

WHO QUALIFIES FOR THE PROGRAM?

To qualify for the program, you must meet the following requirements:

- ✓ The property must be in the City of South Gate & be the owner's primary place of residence
- ✓ Total family gross annual income cannot exceed the maximum household income adjusted to family size. (See Chart Below)

FAMILY INCOME RESTRICTIONS

Household Size	Maximum Household Income
1	\$44,400
2	\$50,750
3	\$57,100
4	\$63,450
5	\$68,550
6	\$73,600
7	\$78,700
8	\$83,750

Source: U.S. Department of Housing & Urban Development

If you believe you meet these requirements, please complete the attached initial application. After staff reviews your application, you will be contacted. For assistance in completing this application or to answer any questions, please contact the Community Development Department at (323) 563 - 9528 / (323) 563-9592.



Homeowner Rehabilitation Program Initial Application

HOME OWNER(S): _____

PROPERTY ADDRESS: _____ South Gate, CA 90280

HOME TELEPHONE: (____) _____ CELL PHONE :(____) _____

HAS YOUR PROPERTY BEEN CITED FOR CODE VIOLATIONS?

No Yes - If yes, please attach proof of citation:

HOW MANY HOUSING UNITS ARE ON YOUR PROPERTY? _____

HOW MANY BEDROOMS DOES EACH HOUSING UNIT HAVE? _____

DO YOU HAVE A HOME MORTGAGE?

No Yes - If yes, what is your Monthly Mortgage Payment: Amount \$ _____

DO YOU HAVE ANY LIENS AGAINST YOUR PROPERTY?

No Yes - If yes, check below all those that apply.

1st Lien/Deed of Trust: Amount \$ _____

2nd Lien/Deed of Trust: Amount \$ _____

NUMBER OF PERSONS LIVING IN YOUR HOUSEHOLD? Adults _____ Children _____

List all household members, their monthly gross income & source of income:

HOUSEHOLD MEMBERS	RELATIONSHIP	AGE	GROSS ANNUAL INCOME
Name:	self		\$
Name:			\$
Name:			\$
Name:			\$
Name:			\$
Name:			\$
Name:			\$

TOTAL ANNUAL HOUSEHOLD INCOME: \$ _____
(Include income of all adults 18 yrs of age and over)

HOW MANY HOUSEHOLD MEMBERS, 18 YEARS OF AGE & OVER, ARE ATTENDING COLLEGE FULL TIME? _____

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

Signature of Homeowner: _____ Date: _____

Signature of Homeowner: _____ Date: _____

WHEN COMPLETED MAIL, FAX OR HAND DELIVER TO:

City of South Gate, Community Dev. Dept., Attn: Home Improvement Prog., 8650 California Avenue, South Gate, CA 90280
FAX (323) 567-0725