

HOME IMPROVEMENT LOAN, GRANT AND REBATE PROGRAMS

Household Size	Maximum Income Effective 06/01/18
1 Person	\$54,250
2 Persons	\$62,000
3 Persons	\$69,750
4 Persons	\$77,500
5 Persons	\$83,700
6 Persons	\$89,900
7 Persons	\$96,100
8 Persons	\$102,300

Programs	Maximum Financial Assistance
Residential Deferred Loan & 0% Loans ¹	\$50,000
Residential Grant ²	\$8,000 Grant
Residential Rebate – 50% ²	\$10,000 Rebate
Mobile Home Grant ²	\$5,000 Grant
Mobile Home Rebate – 50% ²	\$5,000 Rebate
Rental Grant ³	\$5,000 Grant
Rental Rebate – 50% ³	\$5,000 Rebate

Note: ¹Loans are not available for rental units or mobile homes.

¹Overcrowded conditions **may** qualify for a higher maximum loan.

¹A portion of the loan would be Deferred and the remaining portion amortized up to 15 years.

²All Grants & Rebates are available every five (5) years.

³Rental Grant & Rebate available for single family residence, condominiums, town homes and 2-4 unit complex.

³Tenant must qualify within income limits and provide income documentation.



HOME IMPROVEMENT PROGRAM



**Community Development
Department
12700 Norwalk Blvd. Rm 12
Norwalk, CA 90650
(562) 929-5951**



Purpose

The Home Improvement Program is intended to help City of Norwalk homeowners make necessary repairs to their homes. The City has several programs, which provide loans, grants, and rebates to eligible homeowners.

Where does the money come from?

The City obtains a grant from the Federal Government through the Department of Housing and Urban Development (HUD). The City is committed to maintain neighborhoods and protect your property values.

What improvements are eligible?

Repairs and improvements must be essential. Examples of eligible items might include: electrical wiring, plumbing, roofing, heating, interior and exterior painting, masonry, carpentry, windows, and doors (to meet emergency code), fumigation, driveways, repairs to garages or carports, and other items deemed necessary and are approved by the program. Decorative luxury items are not eligible.

What programs are available?

Grants and rebates are available for minor repairs on single-family residences, condominiums, town homes and mobile homes. Deferred and 0% interest payment loans are available for major repairs and substantial rehabilitation on owner occupied single-family residences only.

How do I qualify?

1. You must be an owner-occupant of a single-family residence, condominium, town home or mobile home, owned and lived in the home for a minimum of 2 years. Rental properties 1-4 units must be tenant occupied by a low-income household.
2. Household must meet certain income limits. (Refer to chart on reverse)
3. Complete application with all required documents must be submitted to the Community Development Dept. before beginning any project/construction.
4. Clearance of a Lead Test / Risk Assessment must be conducted on all properties built prior to 1978.

Income Limits

All income limits are set by the Federal Government (HUD) to identify if the household is within the low-income limits. (Refer to chart on the reverse side for income limits and assistance available).

Income includes but is not limited to employment, welfare, unemployment benefits, social security benefits, disability payments, child support, alimony, pensions, VA benefits, self employed, interest earned, assets, etc

How much is the Assistance?

Grant and rebate amounts range from \$8,000 to \$5,000 (refer to chart on the reverse side). There is no repayment of the grant. Grants and rebates are available every five (5) years.

The amount of the loan is limited to \$50,000 for owner occupied single-family residences only. Over crowded conditions may qualify for a higher loan amount.

How is the assistance paid?

The assistance is paid directly to the contractor for the loans and grant programs. The homeowner must pay the contractor and be reimbursed by the City on the rebate program, unless arrangements are made with the contractor to wait for the City's share of the rebate.

Who can do the work?

Any licensed contractor who has a **State Contractor's License**, a **City Business License**, Liability and Workman's Compensation Insurance. You may choose which contractor does the work; however you need to obtain and submit a minimum of two (2) written itemized estimates to our office. It is a good idea to obtain as many estimates as possible in order to get the best value.

You may contact the State Contractor's License Board to verify contractor's license status at (800) 321-2752 or visit their website at www.cslb.ca.gov for more information.

For more information on our programs please contact:

***Community Development
Department***

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