



Now available in unincorporated areas of Tulare County ...

Low-cost financing for HEALTH and SAFETY repairs in your home.

How Do I Apply?

Contact...

Resource Management Agency
Community Development & Redevelopment
5961 S. Mooney Boulevard
Visalia, CA 93277-9394
Phone: (559) 733-6291

Hours:

8:00 AM - 5:00 PM Monday to Thursday
Fridays 8:00 AM - 12:00 PM

See inside for details.

Who is Eligible?

While eligibility requirements for individual funding sources may vary slightly, a general outline of requirements is listed below:

- Owner-occupants who reside in the unincorporated areas of Tulare County (i.e. outside city limits).
- Residents must be on title to the home.
- Household income must not exceed the following low-income levels:

Number in Household	Maximum Annual Income
1	\$28,450
2	\$32,500
3	\$36,600
4	\$40,650
5	\$43,900
6	\$47,150
7	\$50,400
8	\$53,650

Income levels are updated annually. See Agency staff for the latest information.



California Relay Services

800-806-4474 TTY to Voice - English
800-806-1191 Voice to TTY - English
800-896-7670 – TTY a Voz – Español
800-949-5650 – Voz a TTY – Español

*Tulare County
Resource Management
Agency*

Housing Rehabilitation Loan Program

*Community Development and
Redevelopment Division*



*“Repairing Homes and
Improving Communities”*

What is the Program About?

The County's Housing Rehabilitation Loan Program can help low income households make home repairs and improvements on residences they own and occupy outside city limits in the unincorporated area of the County.

What are the terms of the loan?

The interest rate for your loan will be based on your income and ability to make monthly payments. Most County borrowers have loans with zero percent interest for which payment is "deferred", meaning no monthly payments are required. If you are able to make payments, the interest rate is between 0% and 3%.

When do I have to pay back the loan?

Repayment on a deferred payment loan begins after 30 years. However, the loan must be paid in full if the house is sold or converted to a rental. Payments are also required if your household income increases above program limits or title to the property is transferred.

Can someone assume my loan?

The County's loan is assumable, if the household assuming the loan meets program eligibility requirements and the assumption is approved by the County.

Where does the money come from?

The program is funded by federal or state grants awarded to the County of Tulare, with a portion coming from taxes generated within the Redevelopment Project Areas.

How much can I borrow?

The maximum loan amount is \$85,000, pending availability of funds, your available equity and actual need as determined by program guidelines.

How will the repairs be made?

Our program manager will inspect your property and help you develop a list of the needed work. Their staff will then help you find several licensed contractors, who will be invited to bid on the work. You will select the contractor, and the bid is used as the basis for determining your financing needs.

May I do my own work?

Yes, if you can show that you have the time and construction skills necessary to do the job, you can arrange with staff to do all or a portion of the work yourself. Homeowner labor costs will not be reimbursed.

What else should I know?

- Loans are secured by a deed of trust recorded on the property.
- Homeowner's insurance (and flood insurance, if in an area designated as flood zone) must be maintained on the property at all times.
- Proof of occupancy is required each year.
- Income is evaluated regularly to determine continued eligibility for deferred payments on the loan.

What Can We Fix?

Repairs may be made for health and safety problems or structural deficiencies. A brief list of typical problems includes the following:

- Leaking or sagging roof
- Foundation missing or broken
- Broken or rotting floorboards
- Broken doors or windows
- Exposed wiring or fuse box
- Overloaded circuits
- Leaky or clogged plumbing
- Lead-based paint hazards
- Need for wider doorways, ramps, grab bars, etc. for person with disability
- Damaged ceilings or walls
- Broken water pump, shallow well or need to hook up to public water system
- Insufficient septic system or leach lines, requiring repair or hookup to public sewer system
- Need for deadlock bolts, security doors, windows or fence
- Non-working heater, cooler or water heater
- Loose or broken steps
- Inadequate wall or ceiling insulation
- Damaged carpet or linoleum
- Exterior or interior repainting
- Overcrowded situations requiring bedroom or bathroom additions
- In some cases, the program can tear down and reconstruct your home