



CITY OF RED BLUFF

Owner-Occupied Rehabilitation Program

PROGRAM OVERVIEW for interested homeowners

The City of Red Bluff's Owner-Occupied Rehabilitation (OOR) Program offers low income households, in the City of Red Bluff, the financial assistance needed to complete rehabilitation projects on their homes. This program is administered by the City of Red Bluff's housing program consultants - Adams Ashby Group.

On the following pages you will find information to help you determine if you are *eligible* (page 2), *next steps in the application process* (page 2), and details on the program *loan & loan terms* (page 3).

Funded in part by: California Housing and Community Development Department



City of Red Bluff is an equal opportunity housing program.

The program is set up on a first-come, first-serve basis. Only completed application packets will be reviewed.

ELIGIBILITY

You must be a homeowner with your primary residence located in the City of Red Bluff in need of repair or rehabilitation to apply for this program.

Find the number of people in your household on the chart below. If the total income of ALL the adults is at or less than the income listed you may be eligible.

Number of People in Household	Maximum Household Income
1	\$32,100
2	\$36,700
3	\$41,300
4	\$45,850
5	\$49,550
6	\$53,200
7	\$56,900
8	\$60,550

This information is preliminary. You must document **ALL** income. Income will be counted for **ALL** adults in the household, all individuals 18 years and older. Income may include the following: wages, unemployment, child support, TANF, social security, Veterans benefits, etc. Contact us if you have further question on this matter. These numbers may change, please check the website below for updates:

<http://www.hcd.ca.gov/fa/home/homelimits.html>

NEXT STEPS IN THE APPLICATION PROCESS

Step 1

Contact a housing specialist or request an application package for review of what will be required.

Step 2

Fill out and submit an application form with all required documents. Only complete applications will be reviewed.

To apply for a loan please contact Adams Ashby Group at:

877-835-6003

TTY California Relay Services please call 800-735-2929

PROGRAM LOAN TERMS AND DETAILS

Loan Terms:

- ◆ 2% interest rate
- ◆ 30 year loan term

The OOR loan program is offered to homeowners with incomes that fall at or below the limits on page 2. Homes must be in need of major rehabilitation or have a significant health and safety code violation. Rehabilitation projects may include lead based paint inspection and removal, roof replacement, energy efficiency improvements, and much more. Please contact our office for further details regarding your potential needs.

At the project's completion the home must comply with all local and state health, safety, and building codes.

Housing Rehabilitation projects that save you money:

- ✓ Energy efficient windows
- ✓ Energy efficient insulation
- ✓ Roof replacement and "cool" roofing
- ✓ Drainage improvements for gutter and roof runoff
- ✓ Efficient central air and heating
- ✓ Low flow water fixture for the kitchen and bathroom
- ✓ Efficient water heating system

For more information or to apply for a loan please contact:

Adams Ashby Group

877-835-6003

TTY California Relay Services please call 800-735-2929



CITY OF RED BLUFF

Owner-Occupied Rehab Program

Low-interest loans available for eligible low-income homeowners with homes in need of repairs. Repairs include: roof, windows, gutters, paint, HVAC, plumbing, electrical, accessibility and more.

Low interest - 2%

Term - 30 years

Total Indebtedness cannot exceed 100%

If your income falls below the limit that matches the number of people in your household, you may qualify to apply for the program!

1	2	3	4	5	6	7	8
\$32,100	\$36,700	\$41,300	\$45,850	\$49,550	\$53,200	\$56,900	\$60,550

To find out more details on the program loan or if you qualify call a housing specialist today!

(877) 835-6003

