

## Program Procedures

1. The Homeowner contacts the City, Housing Division at (760) 839-4516 to apply. Basic household information will be taken and your name will be placed on a waiting list.
2. Household income and other program eligibility criteria will be documented and verified.
3. An inspection of your home will be scheduled and necessary repairs will be discussed.
4. A "Work Write-up" will be provided to the Homeowner, who will then provide the work write-up to 3 licensed contractors for competitive bids.
5. The Homeowner selects a contractor through a competitive-bid process. Housing Division staff will review the bids and prepare contracts and loan documents.
6. The Housing Division staff will assist the Homeowner in monitoring progress of repairs and distributing payments upon completion of repairs.



If you, or someone you know, are interested in learning more, please call the City of Escondido, Housing Division Rehabilitation Loan Program, at (760) 839-4516

*All information contained herein subject to change without notice.*

City of Escondido  
201 North Broadway  
Escondido, CA 92025

# REHABILITATION LOAN PROGRAM FOR OWNER-OCCUPIED SINGLE-FAMILY HOME

## Program Guidelines and Eligibility Information



**ESCONDIDO**  
City of Choice

Since 1989, through the Residential Rehabilitation Loan Program, the City of Escondido has assisted homeowners with technical assistance and loan funds to make necessary repairs to their homes on a First-Come First-Served Basis.



## Who Is Eligible?

### You are if...

- Your house payments are current.
- You are the owner-occupant of a home located within the city limits of Escondido.
- You have an annual household income at or below the following income guidelines (include income from all household members, taxed and non-taxed).

## Income Eligibility Guidelines

1 person household	\$46,250
2 person household	\$52,900
3 person household	\$59,500
4 person household	\$66,100
5 person household	\$71,400
6 person household	\$76,700
7 person household	\$81,950
8 person household	\$87,250

## What Financial Assistance Is Available?

Eligible households may qualify for loans of up to \$40,000. Loans are 3% simple interest, and there are no monthly payments. Repayment of the City's loan is deferred until you sell, transfer, refinance or no longer live in the home as your principal residence.

## Technical Assistance

Technical assistance is provided to the Homeowner. Assistance includes:

- Assessment of rehabilitation needs
- Detailed work write-ups
- Help in obtaining contractor bids
- Preparation of loan documents and contracts
- Monitoring work progress

Revised 04-2009 - Income limits are subject to change.



## What Are Eligible Repairs?

With your help, Housing Division staff will do an inspection of your home to determine necessary repairs. The Residential Rehabilitation Loan Program covers most repairs.

- Plumbing problems
- Leaky roofs
- Broken doors and windows
- Electrical problems
- Inadequate heating system
- Unsafe porches and steps
- Peeling paint
- Termites
- Worn carpeting & vinyl flooring
- Stoves, ovens and refrigerators
- Hot water heaters
- Sinks and faucets
- Tubs and showers
- Countertops
- Other necessary repairs