



## City Housing Rehabilitation Services Program Now Accepting Applications For Single Family, Owner-Occupied Housing Rehabilitation Assistance.

Through funding from the U.S. Department of Housing and Urban Development (HUD), the City of Pasadena's Community Development Office provides rehabilitation assistance for low-to moderate-income homeowners who occupy their properties as their permanent residence. All applicants are placed on a waiting list by the date they apply and processed by the date of submission. **At the present time, there is a small waiting list and assistance will be offered to those applicants on a first-come, first-serve basis to eligible homeowners as funds permit.**

To be considered for assistance, families must earn less than the income limits per family size on the chart below:

Family Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400

**Income calculations will include all sources of income for everyone that is 18 years of age or older that lives in the home.**

The City's Community Development Office currently offers the following programs:

•**Housing Rehabilitation Loans** - Housing Rehabilitation Loans are available to homeowners in need of repairs to their houses. Currently, assistance is offered to a maximum of \$45,000.00 for repairs. Priority is given to Code items in need of repair, incipient violations and finally to cosmetic repairs. Financial assistance is provided for extremely and very low income homeowners with a median family income of 0-50%. Homeowners will receive a deferred payment loan which requires no re-payment if the borrower satisfies the condition of the loan; and for low-moderate income homeowners with a median family income of 51 -80%, a low interest loan is available with a zero (0) to five (5) percent interest rate with affordable monthly payments.

•**Minor Rehabilitation Grants** - If the Housing Rehabilitation Inspector determines that the structure does not need substantial rehab, and the unit can be brought up to code for under \$20,000.00, the assistance will be offered as a grant.

•**Optional Reconstruction Loans**- Reconstruction loans are available to accomplish the reconstruction of a single family dwelling not feasible for rehabilitation. The existing home is demolished, and funds are available to provide a replacement unit. The financial assistance is provided by a combination of a deferred payment loan, and a reconstruction loan at affordable monthly rates based on family income limits.

**The assisted house must be able to be brought up to current housing and building codes within the maximum assistance levels to be eligible for the Programs. Also, the Programs are only available as one-time, housing rehabilitation assistance.**

### HOW TO APPLY

Contact the City of Pasadena's Office of Community Development at (713) 475-7026 for a preliminary application and general information about the Housing Rehabilitation Services Program.