

Postage
required
for
mailing

How to Apply

To find out if your household qualifies for low-income housing rehabilitation assistance, contact:

Regional Housing Authority
1455 Butte House Road
Yuba City, CA 95993
Tel: (530) 671-0220 Ext. 128
Toll Free: (888) 671-0220 Ext. 128

The Housing Authority manages all phases of the rehabilitation process for you, from beginning to end. All rehab work is based on housing standards established by HUD (Department of Housing and Urban Development).



The City of Live Oak
is an equal opportunity
fair housing lender.

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Yuba City, CA 95993

Regional Housing Authority

CITY OF LIVE OAK HOUSING REHAB PROGRAM



Tel: (530) 671-0220 Ext. 128
Toll Free: (888) 671-0220 Ext. 128
Fax: (530) 674-8505

Owner-Occupied Rehab



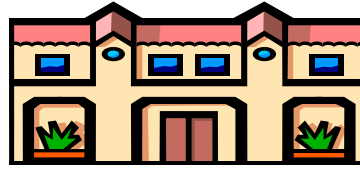
The City of Live Oak currently has Federal Government funds available to help income-eligible homeowners fix up their homes.

Loans are offered and can include the following types of repairs:

- Health & Safety Repairs
- Energy Conservation
- Extension of Useful Life
- Update to Current Building Codes
- External Repairs

Property must be located in the Live Oak city limits and can include the following:

- Single Family Housing
- Modular Units on Permanent Foundation
- Mobile Homes



FINANCING TERMS

Terms and conditions for each loan are based on the applicant's income and household budget. Interest rates are currently 0% and payments are deferred for life of the loan .

- NO application fees**
- NO out-of-pocket expenses**
- All escrow/loan fees are paid from the loan**

LOAN SECURITY

The City will loan up to 95% of your property's appraised value. Loans are secured by a recorded Deed of Trust and Promissory Note. Loans not in first position require a Request for Notice of Default to be recorded.

Current Income Limits (updated annually)

<i>1 Person</i>	<i>\$33,600</i>
<i>2 Persons</i>	<i>\$38,400</i>
<i>3 Persons</i>	<i>\$43,200</i>
<i>4 Persons</i>	<i>\$48,000</i>
<i>5 Persons</i>	<i>\$51,850</i>
<i>6 Persons</i>	<i>\$55,700</i>
<i>7 Persons</i>	<i>\$59,550</i>
<i>8 Persons</i>	<i>\$63,400</i>

If you have equity in your home and your annual household income falls within these limits, you may qualify for the program. Call us today!

Maximum Appraised Value

The current Maximum Purchase Price/After-Rehabilitation Value limit for a Single Family Dwelling to qualify for the program is **\$242,000.**

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