### 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 (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 Yuba City is an equal opportunity fair housing lender.

Regional Housing Authority 1455 Butte House Road Yuba City, CA 95993

#### Regional Housing Authority

CITY OF
YUBA CITY HOUSING
REHABILITATION
PROGRAM



Tel: 530-671-0220, ext. 128

Toll Free: 1-888-671-0220, ext. 128

Fax: 530-674-8505

# Owner-Occupied Housing Rehabilitation

The City of Yuba City currently has funds available to help income-eligible homeowners fix up their homes. Maximum loan amounts vary. The following types of repairs are permitted:

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

Property must be located in the Yuba City city limits and can include the following:

- Single Family Homes
- Modular Units on Permanent Foundation

#### FINANCING TERMS

Terms and conditions for each loan are based on the applicant's income and household budget. Interest rates are currently at 3% percent. Monthly 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 can loan up to 105% 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 2021

1 Person	\$39,050
2 Persons	<b>\$44,6</b> 00
3 Persons	\$50,200
4 Persons	\$55,750
5 Persons	\$60,250
6 Persons	\$64,700
7 Persons	\$69,150
8 Persons	\$73,600

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

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