



# PRESS RELEASE

## CITY OF SAN CLEMENTE

OFFICE OF THE CITY MANAGER  
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**FOR IMMEDIATE RELEASE**  
**7/18/2019**

### **City to Offer Zero Percent Loan Program for Home Improvements**

July 18, 2019....San Clemente, California... Is your home in need of repairs, painting, or maybe you need to upgrade your old heater and windows with new, energy efficient ones? These improvements, and many other home improvement items, are eligible in the City of San Clemente's Housing Rehabilitation Program. This Program is made available to the City by the Department of Housing and Urban Development's (HUD's) Community Development Block Grant (CDBG).

This Program is offering zero percent deferred loans up to \$25,000 for owner occupied single family homes and \$15,000 for mobile homes. These loans do not have to be paid off until you sell the home, transfer title, refinance or no longer reside in the home. In order to qualify, you must meet the income limits provided below for the previous two years, have sufficient equity in your home, and meet all other qualifications.

Rental property owners are eligible for a zero percent deferred loan with 50-50 matching funds, and the loans are forgivable over five years. A minimum of fifty-one percent (51%) of renter households must qualify as low income. Rents cannot exceed the fair market rents as

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determined by the U.S. Department of Housing and Urban Development (HUD).

In addition, grants of up to \$10,000 for owner occupied homes or \$5,000 for mobile homeowners are available for health and safety items such as a water heater, electrical or plumbing repairs, or for handicapped improvements, such as grab bars or handicap ramps. To qualify, the household income must be fifty percent (50%) of or below the median income. The chart below has the income qualifications for all the loans available through the City's Home Improvement Program.

<b>FY 2019 INCOME LIMITS HOUSEHOLD SIZE</b>	<b>FY 2019 80% of Median Income</b>	<b>FY 2019 50% OF Median Income</b>
1	\$66,500	\$41,550
2	\$76,000	\$47,500
3	\$85,500	\$53,450
4	\$94,950	\$59,350
5	\$102,550	\$64,100
6	\$110,150	\$68,850
7	\$117,750	\$73,600
8	\$125,350	\$78,350

If you are interested in this program, please call (949) 366-4755 or email [dobbst-temp@san-clemente.org](mailto:dobbst-temp@san-clemente.org) to receive an application

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