

CalHOME HOME IMPROVEMENT PROGRAM FOR MANUFACTURED HOMES

The City of Garden Grove has funding available for a home improvement program. This program is meant to provide low income home owners with an opportunity to rehabilitate their homes. The following will provide important information about the City's CalHOME Program and the requirements to participate.



The Home Improvement Program offers a 20 year **forgivable loan** for manufactured home rehabilitation.

- A **forgivable loan** is one in which the principle loan amount DOES NOT need to be paid back, as long as the program guidelines listed below are followed
- The loan carries a 3% simple interest charge, which is the only portion of the loan you are responsible for paying
 - (e.g. \$20,000 loan at 3% interest is \$600/yr or \$50/mo)
- Maximum loan amount is \$20,000 (\$60,000 if there are code violations that need to be addressed)



Applicant Eligibility Guidelines:

- The manufactured home **must** be located in the City of Garden Grove.
- The household income of the applicant **must** fall within State Department of Housing and Community Development income guidelines. (See chart to the right)
- The manufactured home **must** be occupied by the applicant for the life of the loan.
- The home owner **must** possess fire insurance, flood insurance, homeowner insurance, and title insurance for the duration of the loan.
- The rehabilitation that is being performed **must** meet the restrictions that are presented in the CalHOME guidelines and **must** be approved by a City Building Inspector.

2016 INCOME LIMITS ¹	
Household Size	Maximum Allowable Income
1	\$54,600
2	\$62,400
3	\$70,200
4	\$78,000
5	\$84,250
6	\$90,500
7	\$96,750
8	\$103,000

If you have any questions about the CalHOME Manufactured Home Rehabilitation Program please contact:

- City of Garden Grove Neighborhood Improvement Division at (714) 741-5789.
- Matthew Callahan from Southern California Partners in Home Ownership at (562) 391-6453.
- Yasmin Felix from Southern California Partners in Home Ownership at (661) 718-6655.
- Or visit the City website at <http://www.ci.garden-grove.ca.us/commdev>

¹ Income Limits are provided by the California Department of Housing and Community Development (HCD) and are subject to change without notice