



# City of Shasta Lake



## Housing Rehabilitation Program

Thank you for your interest in the City of Shasta Lake Housing Rehabilitation Program (HRP).

To determine if you meet the basic eligibility requirements for a Housing Rehabilitation loan, please complete the attached form and return it to the City of Shasta Lake, Housing Division, 4477 Main Street, P.O. Box 777, Shasta Lake, CA 96019. The completed form will be screened by the Program Staff and you will be contacted. If you meet the basic eligibility requirements, you will be mailed an application packet.

The City of Shasta Lake in collaboration with Shasta County Housing & Community Action Programs is offering HRP loans to qualified homeowners. Eligible repairs include weatherization, health and safety, and ADA repairs. Energy and water conservation improvements are strongly encouraged.

Housing Rehabilitation funds are used to bring the home up to standards. These standards may include: Correcting code violations; Making the home more energy efficient including Energy Star certification on all new replacement homes, and water conservation repairs; Repairing major systems such as heating, electrical, plumbing, roofing, ADA repairs; Making necessary repairs to outdoor and indoor surfaces such as floors, walls, and siding if determined eligible; An additional 15% of the rehabilitation loan amount may be used for General Property Improvements. Luxury items are not permitted; In some cases, the cost of rehabilitating the home is unreasonable with the cost of replacement. In this case, participants may be eligible to use financing to build a new replacement home on the existing lot.

The HRP eligibility requirements are listed below:

1. Home must be located within the City limits of Shasta Lake.
2. Meet the household income levels  
2022 State CDBG and HOME's Income limits: (# of persons/max income): 1  
\$44,450; 2/\$50,800; 3/\$57,150; 4/\$63,500; 5/\$6183600; 6/\$73,700; 7/\$78,750; 8/  
\$83,850
3. Ability to repay debt (credit history, debt & income review)
4. The property must be owner-occupied or tenant occupied
5. No open judgments recorded against the property.
6. Homes built before 1978 may require testing for lead hazards.
7. For tenant occupied properties, a Rent Limitation Agreement must be recorded on the property, in addition to a maintenance agreement.
8. Fire Insurance is required for all properties that are assisted with the HRP.
9. Loan amounts vary, total indebtedness against the property shall not exceed 95% of the after rehab value.

*For more questions or more information, contact Cathleen Fives - Housing & Community Action Specialist Programs (530) 229-8308*

**City of Shasta Lake Housing Rehabilitation Program Interest Form**

APPLICANT			
Name(s)	Circle M F	Address	Phone Number
<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Separated		City/State/Zip	
How many people are in your household? _____		Is this property owner-occupied? <input type="checkbox"/> Yes <input type="checkbox"/> No _____ tenant?	

ETHNIC DATA OF HOUSEHOLD	
Racial, ethnicity or disability data you provide herein is used for government reporting purposes to monitor compliance with equal opportunity laws. Self-identification is VOLUNTARY, and is not used to determine your eligibility.	
<b>HISPANIC/LATINO ETHNICITY</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes, Mexican/Chicano <input type="checkbox"/> Yes, Cuban <input type="checkbox"/> Yes, Puerto Rican <input type="checkbox"/> Yes, Other Hispanic/Latino: _____	
<b>RACE OF APPLICANT(S)</b> (check all that apply): <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> American Indian or Alaskan Native and White <input type="checkbox"/> Asian and White <input type="checkbox"/> Black/African American and White <input type="checkbox"/> American Indian or Alaskan Native and Black/African American <input type="checkbox"/> Other	
<b>IS ANYONE IN THIS HOUSEHOLD HANDICAPPED OR DISABLED?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No <b>ARE YOU A VETERAN?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	

HOUSEHOLD INCOME INFORMATION				
Gross family income would include income from any of the following sources or any other source of income: wages, self-employment, farming income, public assistance, Social Security, retirement pensions, Veteran's or GI benefits, child/spousal support, unemployment/disability insurance, worker's compensation, contributions, cash gifts, rental income, sale of property, foster child care, interest, dividends, royalties, scholarships, grants and loans for school.				
Person Receiving Income	Age	Source of Income	How Long on this Job or in Line of Work	Gross Monthly Amount

PROPERTY INFORMATION	
Are you currently the owner of the property: <input type="checkbox"/> Yes <input type="checkbox"/> No, if "no" who is the current property owner: _____	
Are there any lien's against the property: <input type="checkbox"/> Yes <input type="checkbox"/> No, if "yes" what is the lien: _____	

LIABILITIES			
List all automobile loans, revolving charge accounts, real estate loans, alimony, child support, etc.			
Type of Loan	Company	Balance	Monthly Payment
Mortgage/Rent			
Auto Make & Year			
Credit Card			
Credit Card			

CREDIT INFORMATION	
Do you have any outstanding collections or judgments? <input type="checkbox"/> Yes <input type="checkbox"/> No      Are all your bills paid on time? <input type="checkbox"/> Yes <input type="checkbox"/> No	

**The above information is true and complete to the best of my/our knowledge and I/we intend it to be relied upon for the purpose of determining if I/We meet the basic eligibility requirements for the City of Shasta Lake Housing Rehabilitation Program.**

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_ Signature of Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

Penalty for false or fraudulent statement, U.S.C. Title 18, Sec. 1001, provides: "whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more that five years, or both."

**HOW DID YOU HEAR ABOUT THE PROGRAM (please check one):**

Local News Paper → \_\_\_ Record Searchlight \_\_\_ Shasta Lake Bulletin

City Website    Real Estate Agent/Lender    Previous HP Borrower

Advertisement was Posted at: \_\_\_\_\_

