



HOUSING REHABILITATION PROGRAM HOMEOWNERS INFORMATION SHEET

What Is the Program?

The County of Tuolumne's Housing Rehabilitation for Homeowners Program provides financing through loans for income qualified households living in the unincorporated areas of the County who own their home but are unable to afford to rehabilitate their property. The work to be performed will correct health and safety issues and serious deterioration, such as a leaky roof, non-functioning or poorly functioning appliances, such as a stove or refrigerator, inadequate or no heat, deteriorated windows or doors, leaky pipes and deteriorated exterior paint or stucco. Accessibility features such as wheelchair ramps can be included as long as the home also has at least one health and safety-type of issue. Non-essential items and upgrades will not be a part of the loan.

How Do I Qualify?

- Homeowners in the unincorporated areas of Tuolumne County whose home is in need of serious health and safety-type repairs.
- Households must be income qualified.
- Homeowner must be current on property taxes and have homeowner's insurance.
- There must be sufficient equity in the property to cover the amount of the loan.
- Home value cannot exceed \$214,000.
- Mobilehomes in rental parks are not eligible for the program.

What Are the Income Qualifications?

The household must earn at or below 80% of the County median income. Current income figures per household size are listed in the Housing Program Income Qualifications hand-out.

What Are the Terms of the Loan?

- 30 Year Term.
- 3% simple interest.
- Loan is fully due and payable in 30 years or if you sell or transfer your home or no longer live there as your primary residence.

What Is the Maximum Amount of County Assistance?

An eligible homeowner may qualify for the full cost of rehabilitation/reconstruction work needed to comply with State and local codes and ordinances. The amount of assistance is determined on a case by case basis. The typical range is \$30,000 - \$70,000.

What Is Involved in the Rehabilitation Process?

- The homeowner provides the County with a list of items to be repaired.
- County staff inspects the property and determines the scope of work.
- The homeowner will select a contractor from the “Approved Contractors List” and solicit bids. The homeowner and the County will review the bids and the homeowner will select a contractor.
- The homeowner enters into a loan agreement with the County to cover the cost of improvements and loan costs such as escrow fees, title insurance and appraisal.
- The homeowner enters into a contract with the contractor.
- Homeowner oversees the work performed and the County inspects the work as it progresses until the work is completed.

How Are Contractors Selected for the Approved Contractors List?

Any contractor can apply to be on the County’s Approved Contractors List as long as they meet the following criteria:

- Contractors are required to be licensed and bonded by the State of California Contractors Licensing Board, and be active and in good standing with the Board.
- Contractors will be checked against HUD’s federally debarred list of contractors. No award will be granted to a contractor on that list.
- Contractors must have Comprehensive General Liability and Property Damage Insurance with Combined Single Limits of at least \$1,000,000.
- If applicable, contractors must have worker’s compensation, unemployment and disability insurance to the extent required by State law.

Are Green Building Practices Encouraged?

Homeowners who participate in the program are encouraged to use green building methods and materials such as effective air sealing, weather-stripping, water-saving fixtures, long-lasting materials, low or zero-VOC paint and other green features. Low or zero VOC (volatile organic compounds) paint is paint that does not release toxic emissions into the air. If appliances, such as hot water heater systems, or heating/cooling systems need to be replaced as part of the scope of work, borrowers will be encouraged to use products meeting ENERGY STAR standards.

Who Do I Contact to Apply or Learn More about the Program?

Please call or email Sheila Shanahan, Housing Program Coordinator at 209-533-6904 or sshanahan@co.tuolumne.ca.us.

