



CITY OF MISSION VIEJO



HOUSING REHABILITATION PROGRAM



The City of Mission Viejo is offering housing rehabilitation deferred loans to improve the quality of life for low-income residents by providing funds to make property repairs and improvements.

Eligibility Requirements

1. Applicant(s) must be an owner-occupied City of Mission Viejo Resident.
2. Gross Household Income cannot exceed the income limits **for last two years** and current status as determined by HUD. (See income chart below)
3. Additional requirements such as equity, credit and other items as necessary.

<u>HOUSEHOLD SIZE</u>	<u>MAXIMUM GROSS ANNUAL INCOME</u>
1	\$66,500.00
2	\$76,000.00
3	\$85,500.00
4	\$94,950.00
5	\$102,550.00
6	\$110,150.00
7	\$117,750.00
8	\$125,350.00

Types of Financial Assistance

- ▶ Deferred Payment Loans at 0% interest rate, not to exceed \$25,000.
- ▶ In addition, Grants may be awarded, but are only for the purpose of funding emergency repairs (required by health and safety and /or welfare of the occupant) and meet specific criteria.

Eligible Repairs and Improvements

- ▶ Correction of dangerous conditions which are a direct threat to the health and safety of residents.
- ▶ Heating, plumbing, septic, or electrical.
- ▶ Repairs that remedy existing nonconforming uses such as garage conversions.
- ▶ Structural and foundation repairs.
- ▶ Repairs of sidewalks, driveways and fencing.
- ▶ Exterior painting, roofing, siding, and grading for flood control.
- ▶ Windows, screens and door replacement or repair.
- ▶ Interior plumbing, flooring, heating/furnace, built-in appliances, ceilings, and water heating.
- ▶ Fumigation and treatment of termites and pest control.
- ▶ Insulation, weather stripping and other energy-conserving repairs.
- ▶ Access improvements to aid the mobility of the elderly or physically disabled.
- ▶ Building permit and inspection fees and cost of the design for the preparation of plans and drawings.

Ineligible Repairs and Improvements

- ▶ Cosmetic improvements such as valances, cornice boards, drapes, and furnishings.
- ▶ Repair, purchase or installation of kitchen appliances which are designed to be freestanding.
- ▶ Luxury items such as burglar alarms, kennels, ceiling fans, patios or storage sheds.
- ▶ Addition or repair of air conditioning or cooling units.
- ▶ Any improvements that are inconsistent with the purpose of the Program.

Interested parties may contact the City of Mission Viejo Housing Rehabilitation Office at (949) 470-3026 or email tobbs@cityofmissionviejo.org.