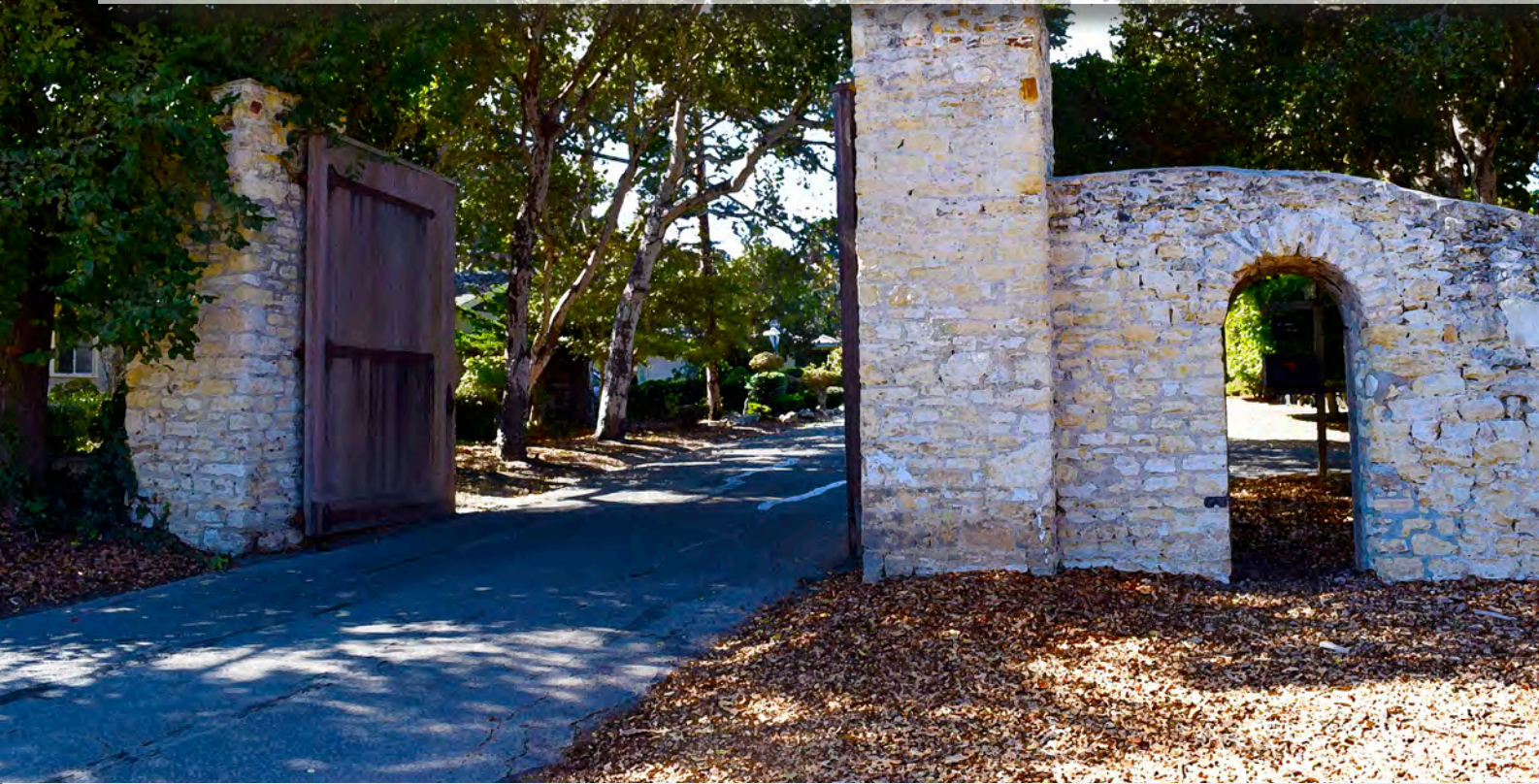


Housing Rehabilitation Grant and Loan Programs

City of Monterey, California



What is the Housing Rehabilitation Program?

The City of Monterey's Housing and Property Management Office administers and manages a Housing Rehabilitation Program which encompasses a variety of housing rehabilitation home repair grants and loans. The Housing Rehabilitation Program is intended to improve the condition of substandard owner-occupied single-family homes with special emphasis placed on the remediation of health and safety housing issues. The Housing HCD Coordinator works closely with participating homeowners, helping to select a contractor, supervising construction along with the contractor, and inspecting all work completed - all at no cost to the homeowner.

GRANT PROGRAMS:

Mr. Fix-It
Home Safety
Housing Accessibility

LOAN PROGRAMS:

Major Rehabilitation
Emergency Repair



COMPLETE AN APPLICATION ONLINE:

monterey.org/housing or call (831) 646-3995



We offer three grant programs

What is the grant program? A gift.

Yes, that is correct - it is a gift from the City of Monterey for construction work on your property, through the Community Development Block Grant (CDBG) program of the U.S. Department of Housing and Urban Development (HUD).

What grant programs do you offer?

The City of Monterey currently offers three grant programs: Mr. Fix-it (MRF), Home Safety (HS) and Housing Accessibility (HAG).

Mr. Fix-It Grant Program

The MRF Grant Program assists the homeowner with maintaining their home through small repairs. Examples of eligible repairs include: small plumbing repairs, small electrical repairs, toilets, window and door repairs or replacement, a new water heater or repairs to a furnace or wall heater.

Home Safety Grant Program

The HS Grant Program provides homeowners with home safety items that may include, but are not limited to: safety grab bars, handrails on stairs, wheelchair access ramps, fire extinguishers, chimney cleaning, small electrical repairs and hard wired smoke detectors.

Housing Accessibility Grant Program

The HAG Program works like both the Mr. Fix-it and Home Safety grant programs, but it was designed to help on larger projects and with items that will keep your home accessible. Maybe it's a front access ramp and widening of a doorway. Or it could be a driveway/walkway repair or replacement. We believe in having no "trip hazards". Or, perhaps you need a sewer lateral.

Because these three programs are grant programs, there is no repayment to the City.

All repairs in all of our programs are made by City-screened contractors that are State and City licensed, bonded and insured.

This brochure is also available in Spanish. If you need other assistance, please call the City of Monterey Housing Office at (831) 646-3995.

See if you qualify

Is your house falling apart? How are you fixed for your golden years? Can you answer "YES" to any of these questions?

Do you need:

A new roof? new gutters? paint? water heater? furnace? plumbing fixtures? chimney cleaned? any wall, window or door repairs? grab bars? ramps or doorways opened up for accessibility?

Do you have:

Slow drains? dripping faucets? light fixtures or fans that don't work? sticking doors? torn or missing screens? broken glass? sufficient insulation? termite problems? new carbon dioxide or smoke detectors? a fire extinguisher under the sink? light bulbs burned out that you can't reach?

Do your door locks all work? Do you still have single pane windows?

When was the last time you:

Cleaned your gutters? Replaced your furnace filter? Cleaned your dryer vent?

If you answered "YES" or "A VERY LONG TIME" to any of these questions, then we may be able to help.



If you can answer "YES" to these five statements then you qualify for a grant or a loan. It's as easy as that!

1. I live in the city of Monterey.
2. My home is a "single family" residence.
3. I live in the home that I own.
4. I do not have any rentals, aka "granny units" on my property.
5. My income is 80% of median or lower for a household my size.



Learn how both the grant and loan programs for housing rehabilitation in the City of Monterey work. If you qualify, we can help you with needed repairs and help you stay in your home longer than you expected.

See monterey.org/housing for current income rates or call 646-3995



The City of Monterey does not discriminate against persons with disabilities, minorities or other disadvantaged persons or groups. Any inquires as to how these persons may receive assistance in obtaining information and/or services related to the City's housing programs should be directed to the Housing and Property Management Office. Find out more about the federal program at hud.gov.

We offer two loan programs

Major Rehabilitation Loan Program

The Major Rehabilitation Loan (MAJ) Program provides low, simple-interest loans. Because the loan is a deferred-payment simple-interest loan, interest is calculated on the loan only, and the homeowner does not repay the loan until the home is sold, the title is changed, or thirty years has passed. These loans assist those on fixed incomes to live in more comfortable conditions and remain in their homes. The program assists homeowners with major rehabilitation projects or modernization of their home. All repairs are made by City-screened general contractors that are State and City licensed, bonded and insured.

Major repairs can include: new foundations; bringing the home up to current Uniform Building Code; repairing or replacing major systems, which also includes mandatory health and safety upgrades.

The City assists the homeowner in contractor selection and coordinates inspections of all work.

Because HUD provides funding for this program, all loans must include a Lead-Based Paint (LBP) inspection. Any lead-based paint must be addressed pursuant to HUD guidelines (this is only for homes built prior to 1978).

Emergency Loan Program

The Emergency Loan (EL) Program is designed to do the construction work first and the loan paperwork later. It also provides low, simple-interest loans with deferred-payments. Since the payments are deferred, they do not have to be repaid until the homeowner sells their home, title is changed, or thirty years has passed. The City will provide assistance with items such as: emergency roof repair or replacement, or emergency work on plumbing or electrical systems.



BEFORE - water damaged windows



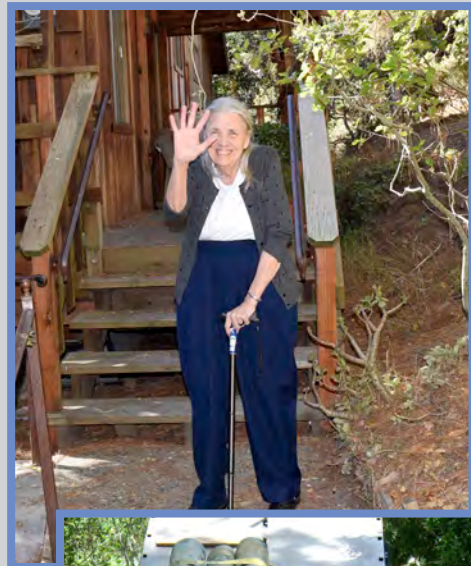
AFTER

Artist, Carol

"The city has helped me replace my windows, fix my roof, and remove a dangerously rotted tree. Regarding the roof, I had big buckets all over the house. I felt like Lucille Ball! I just can't believe the City had come to my rescue the way they did. Everyone was just wonderful. Everything was taken care of."

Before and After Testimonials

See videos and read more about their stories online at monterey.org/housing



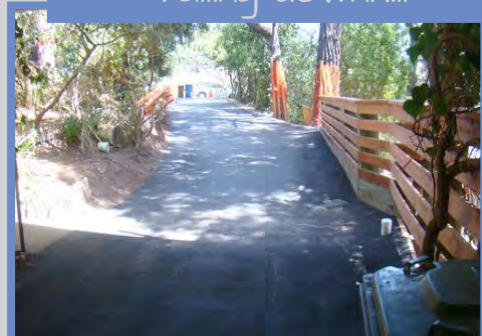
BEFORE - rotted stairs and deck



BEFORE - driveway falling downhill



AFTER



AFTER

Teacher, Olivia

"As a senior you have a home that you simply can't maintain no matter how hard you work. I can't tell you how grateful I am for a program like this and the people involved in it. I have a tremendous amount of admiration for the compassion and sincerity that goes into this program. It's been a lifesaver!"

Artist, Carolyn

"I participated in both the loan and grant programs. I had the floors and fixtures replaced in my bathrooms, they replaced a deteriorated deck, and my entire driveway that was falling down the hill. They (the workers) were always considerate, timely, and they did a great job."



CITY OF MONTEREY
HOUSING & PROPERTY MANAGEMENT OFFICE
CITY HALL
MONTEREY, CA 93940



CITY OF MONTEREY
Housing and Property Management Office
Plans & Public Works Department
City Hall, Monterey, CA 93940

Open Monday through Friday from 8 am to 5 pm

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