

## **EMERGENCY HOUSING REPAIR PROGRAM**

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### **PURPOSE**

The program provides a one-time housing repair assistance loan to low income property owners up to a maximum of \$30,000.

### **ELIGIBILITY**

1. Limited to owner-occupied households.
2. Property must be located within the limits of the City of Stockton.
3. Household income cannot exceed 80% of median family income, as amended from time to time. See below:

**Income Eligibility by Household Size  
(Fully-Documented Only – No Stated Income Accepted)**

<b>Household Size</b> (Number of Persons to Reside in Home)	<b>Maximum Allowable Gross Monthly Income</b> (Per Household)	<b>Maximum Allowable Gross Annual Income</b> (Per Household)
<b>1</b>	<b>\$2,854</b>	<b>\$35,700</b>
<b>2</b>	<b>\$3,262</b>	<b>\$40,800</b>
<b>3</b>	<b>\$3,671</b>	<b>\$45,900</b>
<b>4</b>	<b>\$4,075</b>	<b>\$50,950</b>
<b>5</b>	<b>\$4,404</b>	<b>\$55,050</b>
<b>6</b>	<b>\$4,729</b>	<b>\$59,150</b>
<b>7</b>	<b>\$5,054</b>	<b>\$63,200</b>
<b>8</b>	<b>\$5,379</b>	<b>\$67,300</b>

(Effective April 1, 2018)

### **LOAN TERMS**

1. \$30,000 maximum assistance per household.
2. Zero percent interest with deferred principal payments.
3. Total loan is due at the end of 30 years or upon sale, refinancing, transfer of title, or death of owner (except for right of survivorship of joint tenant) or breach of loan agreement.
4. Emergency Housing Repair loans are NOT assumable.

5. Assistance provided under this program may affect applicant's future assistance when applying for the City's owner-occupied housing repair programs.
6. The property loan-to-value ratio cannot exceed 105% of the total value of the property, as established by City Staff or a certified appraiser.
7. Required legal documents:
  - a) Deed of Trust
  - b) Promissory Note
  - c) Loan Agreement
  - d) Truth in Lending Statement
  - e) Contract (between homeowner and contractor)

### **TYPE OF REPAIRS**

1. Repairs are limited to corrections of code violations listed in official documents issued by the City of Stockton Municipal and adapted Building Codes, the Fire Marshal or the Health or Code Officer.

**OR**

2. Interior and exterior repairs including, but not limited to roof, water heater, furnace replacement, plumbing, electrical, and sewer repairs.
3. Accessibility modifications for handicap and disabled persons. ( i.e. doors, ramps and grab bars)
4. Energy and water conservation improvements.
5. Cosmetic conditions cannot be addressed with this loan.

**Contact:**  
**City of Stockton - Economic Development Department**  
**Housing Division**

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