

REQUIREMENTS

To qualify for the program you must:

Own your home. Single-family or condominiums eligible.

Live in your home. For loans, you must live in your home throughout the duration of the loan.

The funding must not result in total loan debt to home value ratio of more than 85% after the work is completed.

Earn no more than the maximum income for your household size:

Total Persons In Household	Max. Annual Household Income
1	\$62,750
2	\$71,700
3	\$80,650
4	\$89,600
5	\$96,800
6	\$103,950
7	\$111,150
8	\$118,300

Funding provided by the US Department of Housing and Urban Development through the Community Development Block Grant.

HOME REPAIR *types and guidelines*

Emergency Repair Grants

Minor repairs, not to exceed \$20,000, are funded by a grant from your city government, so the repairs have no cost to you. Grants may be approved for health and safety problems only.

Common uses for the grant program are replacing railings, installation of grab bars, water heaters, and minor plumbing or electrical repairs.

Home Rehabilitation Loans

For major repairs up to loans up to \$65,000 are available. Subject to 1% simple interest with a 20-year term, they either require monthly payments (*amortized*) or require no payments until the home is sold or transferred (*deferred*) depending on the need of the borrower.

Common uses for the loan program include: reroofing, sewer line replacement, termite and dry rot damage repair, furnace installation, electrical/plumbing repair and solar

ABOUT HABITAT FOR HUMANITY EAST BAY/ SILICON VALLEY

Habitat brings people together to build homes, communities and hope. Since 1986, we have partnered with volunteers, the community, and qualified families with limited incomes to strengthen communities in Alameda, Contra Costa, and Santa Clara Counties.



By providing critical repairs and upgrades, our **Home Repair Program keeps homeowners in their homes, preserving the dream of homeownership.** With our skilled construction staff and the enlisted help of volunteers, each home repair means a safer, healthier home, a beautified community, and a proud homeowner with the ability to maintain and enjoy the home for years to come.

LEARN MORE visit us online at:
www.HabitatEBSV.org/Apply/HomeRepair

IS YOUR HOME IN NEED OF REPAIRS?

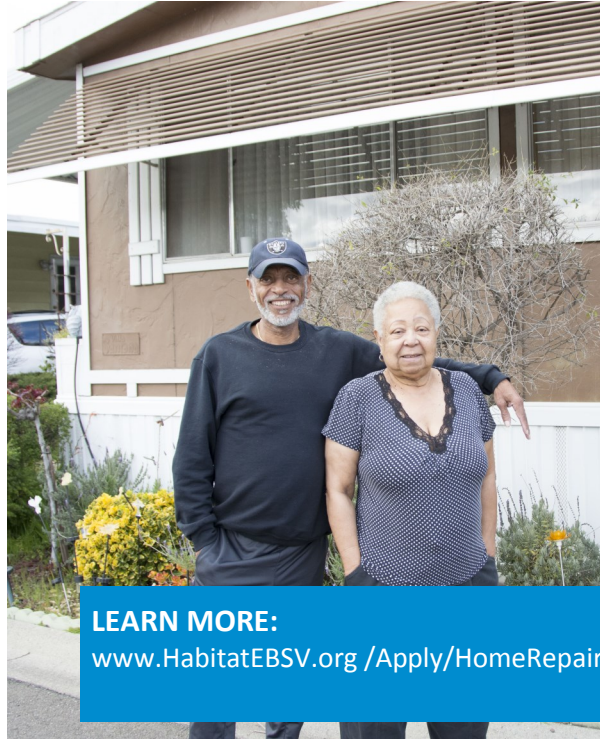
The City of Walnut Creek has partnered with Habitat for Humanity East Bay/Silicon Valley, an affordable housing non-profit, to provide health and safety, property maintenance, energy efficiency, and disability accommodation repairs to low and moderate income homeowners.

REPAIRS OFFERED:

Repairs and safety/accessibility upgrades include but are not limited to:

- + Exterior painting
- + Electrical
- + Roofs
- + Heating
- + Exterior siding
- + Cooling
- + Water heaters
- + Flooring
- + Stairs & porches
- + Ramps & grab bars
- + Plumbing
- + Carbon monoxide alarms

You can have your home repaired!



Equal Housing Opportunity
Habitat for Humanity East Bay/Silicon Valley selects families on an impartial and non-discriminatory basis. Race, color, gender, national origin, marital status, family status, sexual orientation, age, religion, and disability are not part of the decision-making process.



Contact Us:

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Silicon Valley Office:
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CITY OF
WALNUT
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HOME REHABILITATION LOAN & EMERGENCY REPAIR GRANT PROGRAM

