

MINOR HOME REPAIR PROGRAM MANUAL



**City of Carlsbad
Housing Services
1200 Carlsbad Village Drive
Carlsbad, CA 92008
Phone: 760-434-2812**

Effective: November 1, 2008

INTENT

The Minor Home Repair Program provides loans to homeowners of single family dwellings units with the following goals:

- 1) Maintain safe homes and attractive neighborhoods
- 2) Preserve and improve the quality of the housing stock
- 3) Assist seniors to age in-place or the disabled to remain in their home
- 4) Enhance the security of the home through the awarding of loans/loans

To be eligible, homes must be owner-occupied single-family units and located within the city limits of the City of Carlsbad and receive written approval of a proposed scope of work to be completed with the loan proceeds.

ASSISTANCE PROVIDED

The maximum loan amount that a household may borrow under the Minor Home Repair Program is *\$5,000 maximum per unit*.

All Minor Home Repair Program loans are zero percent interest deferred payment loans. Each loan will have a five year term. The principal amount of the loans will be forgiven by 20% per year for each year that the home remains under the original ownership. If the home is sold (or there is a transfer of ownership) prior to the expiration of the 5 year term, the portion of the loan which has not yet been forgiven must be repaid at the time the home is sold or there is a change in ownership. These loans are available to low income households who own and occupy their home as their primary residence. Homes may not be rented during the 5 year term of the Minor Home Repair Program loan.

Manufactured homes are eligible so long as the homeowner also maintains ownership of the land underneath their home, if the land is rented than the homeowner is not eligible. There shall be only one loan of funds allowed per property in any 5 year period.

Carlsbad homeowners are eligible to receive one grant for the duration of the program.

PROGRAM ADMINISTRATION

The City of Carlsbad administers the Minor Home Repair Program and may set forth additional policies and procedures as determined to be appropriate to maintain the integrity of the program and provide for its intended implementation.

ELIGIBILITY REQUIREMENTS

In order to participate, you must be the owner-occupant of a single family dwelling unit and the property must be located in the City of Carlsbad. Additionally, applicants

may not exceed the low income household income limits established by the U.S Housing and Urban Development Department (See Attachment 1).

→ **Please note: APPLICATIONS WILL NOT BE PROCESSED WITHOUT VERIFICATION OF ADDRESS, INCOME, OWNERSHIP and PHOTOGRAPHS OF POTENTIAL IMPROVEMENTS.**

Proof of Address: California Driver's License, California I.D., or utility bill.

Proof of Income: Verification papers are required for all forms of household income. For example, city staff may ask for: IRS tax forms submitted in prior years, award letters for social security, supplemental security income (SSI), aid to families with dependent children (AFDC), pension, unemployment insurance, disability or workmen's compensation, child support or alimony, and any other income. The total income (gross income before deductions and withholding taxes) must include income received by all persons living in the household. Applicants must indicate any change of income status and provide documentation (i.e. divorce, death, etc.)

Proof of ownership: A copy of the property deed must be attached.

Photographs of potential improvements: Homeowners **must** provide photographs of the potential improvements as record of the needed repairs. If the homeowner is unable to provide photographs, city staff would need permission to enter the home and document the potential improvements as necessary.

ELIGIBLE COSTS

The loan funds may be used to make minor repairs to remedy unsafe living conditions, including but not limited to leaky plumbing, lack of smoke detectors, and replacing broken light switches. For a complete list of eligible repairs please see Attachment 2.

On a case-by-case basis, loan funds may be used to improve the appearance of the exterior of the residence. Mobile homes are only eligible for this program if the homeowner owns the land that the mobile home resides on. For additional examples of eligible repairs please see Attachment 2.

The applicant must submit a scope of work and three bids to complete the work prepared by a licensed contractor and said scope of work must be approved by the City of Carlsbad. Loans will not be granted for work completed prior to obtaining written approval of the scope of work from The City of Carlsbad. All repairs and/or rehabilitation must be completed in accordance with City Building Codes and other related codes. The applicant must pay for the eligible improvements and then request

reimbursement from the City of Carlsbad. A licensed contractor must certify that the work has been completed before payment or reimbursement shall be provided.

APPLICATION PROCESS

The City of Carlsbad will complete an initial screening of all potential applicants to confirm:

1. The applicant is improving or repairing an eligible home within the City of Carlsbad.
2. The applicant resides within the home as a primary residence.
3. Initial information indicates that the applicant qualifies for the assistance.
4. Initial information, including photographs, indicates that the proposed improvements/repairs are eligible expenses.

After initial eligibility has been determined, the City of Carlsbad will provide the applicant with written approval of the proposed scope of work and the necessary packet of information to proceed with the repairs and/or obtain the loan proceeds. A credit report and title report may be required as part of the verification documentation.

Any household that participates in the program will need to sign a loan agreement and note evidencing the loan. A deed of trust securing the loan will also be recorded against title to the participant's home.

Please complete the Application, photographs and return all documents to:

**CITY OF CARLSBAD
HOUSING SERVICES
1200 CARLSBAD VILLAGE DRIVE
Carlsbad, CA 92008**

For questions, please call: 760-434-2812.
Se habla español.

APPLICATION

NAME: _____

PROPERTY ADDRESS: _____

TELEPHONE NUMBER: _____

HOUSEHOLD MEMBERS: List yourself and ALL persons living/staying in your home. Attach a separate page if needed. Please list the correct legal name as it appears on the Social Security Card.

*Note: All information collected is kept confidential and is used for statistical purposes only.

Name	Relationship

INCOME INFORMATION *all income information is subject to verification

Name:				Age:	
\$	\$	\$	\$	\$	\$
Employment Income	SSI	Pension Income	AFDC Income	Child Support/Alimony	Other Income
Total Individual Annual Income: \$					
Name:				Age:	
\$	\$	\$	\$	\$	\$
Employment Income	SSI	Pension Income	AFDC Income	Child Support/Alimony	Other Income
Total Individual Annual Income: \$					
Name:				Age:	
\$	\$	\$	\$	\$	\$
Employment Income	SSI	Pension Income	AFDC Income	Child Support/Alimony	Other Income
Total Individual Annual Income: \$					
Name:				Age:	
\$	\$	\$	\$	\$	\$
Employment Income	SSI	Pension Income	AFDC Income	Child Support/Alimony	Other Income
Total Individual Annual Income: \$					
Name:				Age:	
\$	\$	\$	\$	\$	\$
Employment Income	SSI	Pension Income	AFDC Income	Child Support/Alimony	Other Income
Total Individual Annual Income: \$					

*Note: All information collected is kept confidential and is used for statistical purposes only.

TOTAL HOUSEHOLD INCOME: \$

APPLICATION (2 of 2)

I hereby submit ***completed application and photographs of the areas to be repaired*** to the City of Carlsbad’s Minor Home Repair Program. I further certify that all information provided is true and correct, and that the income I stated above represents the total household income for the past year preceding this application including the income of all persons in the home.

I hereby grant permission to the City of Carlsbad’s Minor Home Repair Program staff to use the information provided to effectively administer the program.

The income information provided above is subject to verification by the City of Carlsbad. I agree to submit copies of federal income tax returns, and I am aware that all of the employers may be contacted to verify income received as a result of employment.

All household members 18 years and older must sign this document.

I, the undersigned, do hereby swear under penalty of perjury that all information contained on the application is true and correct to the best of my knowledge and belief.

Signature of Applicant:

Signature of Applicant:

Signature of Applicant:

Signature of Applicant:

Date:

**United States Housing and Urban Development Department
2020 Household Income Limits**

Effective: April 30, 2020

Household Size	Low Income
1	\$64,700
2	\$73,950
3	\$83,200
4	\$92,400
5	\$99,800
6	\$107,200
7	\$114,600
8	\$122,000

Minor Home Repair Program

List of eligible repairs include, but are not limited to:

Plumbing:

- Clear clogged drains
- Fix leaking plumbing and faucets
- Replace defective toilets and sinks
- Replace defective water heaters

Carpentry:

- Install window locks, door locks
- Rebuild broken steps
- Remove architectural barriers for access
- Replace broken windows, window panes, door hinges
- Restoring porches and stairs
- Repair termite damage or dry rot repair
- Weatherization of doors or windows

Electrical:

- Install smoke detectors
- Replace broken light switches, outlets, fixtures
- Repair unsafe wiring

Special aids for disabled/seniors:

- Install wheelchair ramps, grab bars, levers, railing
- Install devices for the hearing and sight impaired
- Install accessible showers, bathtub, toilets

Exterior Residence:

- Driveway repair
- Eliminating trip hazards
- Fence improvements
- Overgrown shrubbery
- Removal of debris
- Removal of hazardous trees

List of ineligible repairs:

- Repairs to appliances
- Cosmetic repairs
- Tree pruning, unless a safety hazard exists
- Repairs to garages or accessory structures
- Carpet cleaning
- Any item that is “Lead-Based Paint” related or would otherwise require a risk assessment
- Replacement of kitchen cabinets, countertops

→ Any unmentioned repairs will be considered on a case-by-case basis.

For more information please call the City of Carlsbad Housing Services Department for more information at 760-434-2812. Se Habla Español.