



July 2010



Housing Rehabilitation Loan Program (HRLP)

If you own your home, need to make repairs and need financial assistance, the City of El Cajon Housing Rehabilitation Loan Program (HRLP) may be the answer.

GOALS OF THE PROGRAM: To improve neighborhoods by preserving and enhancing the housing stock, and provide financial assistance to eligible homeowners to make necessary home improvements.

ELIGIBILITY: The home must be located within the El Cajon city limits, and the homeowner must have owned and occupied the home for at least one year. Applicants must meet low-income criteria, have sufficient income to support all housing and debt payments, provide proof of U.S. citizenship or immigration status, and own no other real property. The appraised value of the home cannot exceed \$437,000.

HRLP FEATURES: The City offers loans up to \$100,000 (depending on available equity). The loan is secured by a deed of trust, bears no interest; and requires no monthly payments. Repayment of the loan is deferred until sale, rental, refinance, transfer, or the owners no longer occupy the property.

ELIGIBLE REPAIRS: Lead-based paint hazards; plumbing; roofing; doors and windows; heating; rewiring and electrical; paint; termite damage; insulation and weatherization; health or safety items; siding repair; new gutters and downspouts; smoke detectors; fumigation; furnace or water heater replacement; installation of garbage disposals; repair of damaged flooring; exterior awnings.

NON-ELIGIBLE REPAIRS: Room additions; retaining walls; landscaping; new garages; additional bathrooms; private walkways; porch enclosures; dormers; recreation rooms.

INCOME ELIGIBILITY REQUIREMENTS:

Household Size	Maximum Annual Income
1 person	\$44,000
2 people	\$50,250
3 people	\$56,550
4 people	\$62,800
5 people	\$67,850
6 people	\$72,850
7 people	\$77,900
8 people	\$82,900

Effective: June 26, 2010, subject to annual updates.

- The subject property must meet all local building and zoning codes by completion of project.
- Property taxes must be paid and current at the time of loan approval and closing.
- No more than 25% of the City loan can be used for cosmetic repairs.



Mobile Home Rehabilitation Loan Program

THIS popular program provides up to \$20,000 to repair/rehabilitate mobile homes.

THIS program is restricted to mobile homes in parks located in the City of El Cajon that meet all zoning and building codes, namely:

- El Cajon Valley Mobile Home Park
- Lexington Mobile Estates
- Lynwood Mobile Estates
- Melody Trailer Park
- Palms Mobile Homes
- Safari Mobile Lodge
- Sahara Mobile Lodge
- Villa Novia

ELIGIBLE repairs for mobile homes are the same as for single-family homes, listed above.

THIS loan is secured by a note and security agreement, bears no interest, and requires no monthly payments. Repayment of the loan is deferred until sale, rental, refinance, transfer, or the owners no longer occupy the property.

THE homeowner must have owned and occupied the mobile home for at least one year before application, and must meet the income eligibility requirements listed above.

FOR MORE INFORMATION ON THE CITY OF EL CAJON'S HOUSING OR MOBILE HOME REHABILITATION LOAN PROGRAMS, OR TO REQUEST AN APPLICATION, PLEASE CONTACT THE REDEVELOPMENT AND HOUSING DEPARTMENT AT (619) 441-1710.