



CITY OF GRASS VALLEY HOUSING REHABILITATION PROGRAM

The City of Grass Valley provides loans with fixed low-interest rates to property owners wanting to repair their homes.

- NO application fees!
- NO construction fees!
- NO out of pocket escrow/loan fees!

"The City provided a great opportunity for my family to improve our home. Their support made each step easy to follow and understand." - Katy Anderson



TYPES OF REPAIRS

PRIORITY IS GIVEN TO ELIMINATE ALL HEALTH AND SAFETY HAZARDS. THE FOLLOWING REPAIRS ARE ALSO ELIGIBLE:

- ✓ Roof and Siding Replacement
- ✓ Termite/Pest Damage
- ✓ Painting (Interior/Exterior)
- ✓ Foundations
- ✓ Structural Repairs
- ✓ Windows, Doors and Insulation
- ✓ Plumbing, Electrical & Heating/Cooling Systems
- ✓ Disabled Access Modifications

FUNDS CAN BE GRANTED FOR LEAD BASED PAINT AND ASBESTOS TESTING AND CLEARANCE.

"Having the opportunity to use this program to repair and upgrade my 126-year home was a positive experience from start to finish. The City's staff was efficient, knowledgeable, always friendly and helpful." - Debbie Johnson

PROPERTY ELIGIBILITY

Property eligible for the City of Grass Valley Housing Rehabilitation Program include:

- ✓ Single family houses
- ✓ Multi-family structures
- ✓ Condominium units
- ✓ **MUST BE LOCATED WITHIN GRASS VALLEY CITY LIMITS**

"The City's program enabled me to make handicap modifications which have allowed me to remain in my house and be independent. I am extremely pleased with the work that was done." - Lila Lowell

FINANCIAL PROGRAMS



Single Family, Owner-Occupied Loan Program

Loans of up to \$85,000 are available at 1% interest for 15 years.

Rental Property Loan Program

Loans of up to \$60,000 each for 1 or 2 unit structures and \$20,000 for each additional unit. Rent Limitation Agreements are required.

Emergency Repair Program

One-time only Grants of up to \$7,500 are available for emergency repairs to owner occupied residences.

Wood Stove Replacement Grant Program

The City will pay up to \$2,500 for replacement of a wood stove. Applicants are responsible for 10% of the cost.

"As a local investor/owner, we would like to commend the Grass Valley Block Grant Program in assisting us to provide improvements to our downtown rental property." - Ralph & Carol Phillips

INCOME ELIGIBILITY

Applicant's household income must not exceed the 2006 "Low-income" limit as shown below.

Family Size	Low-income	Very Low-income
1	\$35,950 or below	\$22,450 or below
2	\$41,100 or below	\$25,700 or below
3	46,200 or below	\$28,900 or below
4	\$51,350 or below	\$32,100 or below
5	\$55,450 or below	\$34,650 or below
6	\$59,550 or below	\$37,250 or below

*You may be eligible for a deferred loan if your household income does not exceed the "Very low-income limit.

**For more information contact:
Beth Owens (530) 274-4344**