



CITY OF NORCO HOUSING ASSISTANCE PROGRAMS

APPLICATION QUESTIONNAIRE

The City of Norco offers numerous programs for home improvement for **owner-occupants of single family dwellings** within the boundaries of the City. All grants and loans are offered on a first-come, first-served basis.

To be eligible to participate, homeowners must have incomes equal to or lower than the following income guidelines established by the California Department of Housing and Community Development. The following table illustrates the total maximum gross income per household with corresponding programs.

NORCO/RIVERSIDE COUNTY* HOUSING PROGRAMS INCOME** QUALIFICATION CHART

	“A”	“B”
Number of Persons	Lower (51-80%)	Very Low (0-50%)
1	\$42,200	\$26,400
2	48,200	30,150
3	54,250	33,900
4	60,250	37,650
5	65,100	40,700
6	69,900	43,700
7	74,750	46,700
8	79,550	49,700

**Source: 2020 State Income Limits – California (Effective 04/30/2020)*

***Combined incomes for all persons living in dwelling, including retirement income such as Social Security pension.*

Emergency Repair Grant	Income Category “A & B”
Home Improvement Grant	Income Category “A & B”
Deferred Payment Loan (DPL)	Income Category “A & B”
Lead & Asbestos Remediation Grant	Income Category “A & B”
Utility Bill Assistance	Income Category “A & B”

If you have any questions, please contact the Housing Division at (951) 270-5625 or by email at housingdesk@ci.norco.ca.us.

EMERGENCY REPAIR GRANT

These grants are for specific emergency repairs up to \$5,000 to address immediate health and safety hazards. The Emergency Repair Grant is not generally used for general home improvements. A one-year covenant is placed on the property that requires repayment of the full amount of the grant if the property is sold, refinanced, transferred, or is otherwise non-compliant with the program requirements during that time. Non-compliance includes failure by the participating homeowner to occupy the property as his/her principal residence.

Conditions for Emergency Repair Grant: The property must be in need of immediate repairs to correct the following:

- ✓ No heating unit or inoperative heating unit (winter);
- ✓ No hot or cold running water;
- ✓ Inoperative water heater;
- ✓ Broken or clogged waste line;
- ✓ Failed septic system;
- ✓ Deteriorated water lines resulting in damage caused by leakage;
- ✓ Broken or cracked gas line;
- ✓ Systems of wiring which constitute a fire hazard, are unsafe, or are otherwise dangerous to human life;
- ✓ Lack of operating window or door locks;
- ✓ Emergency roof repair (visible signs of leakage or interior water damage); and/or other immediate health and/or safety risks.

HOME IMPROVEMENT GRANT

These grants are available for exterior and/or interior repairs and improvements of up to \$10,000 for eligible owner-occupants over the age of 62, or households where the head of household or spouse are handicapped and/or disabled. They are available when repairs or improvements can be made for under the \$10,000 grant amount.

If the code compliance or other health and/or safety repairs would exceed the grant amount, then participants will be required to fund the remaining improvements with their own funds or participate in the City's interest-free Deferred Payment Loan (DPL) Program. A one-year covenant is placed on the property that requires repayment of one-half of the value of the grant if the property is sold, refinanced, transferred, or otherwise non-compliant with program requirements during that time. Non-compliance includes failure by the participating homeowner to occupy the property as his/her principal residence.

Conditions for Home Improvement Grant: The property must be in need of repairs to correct the following:

- ✓ Correct existing nonconforming local and/or state code requirements;
- ✓ Correct existing local and/or state code violations;
- ✓ Correct existing nonconforming development standards;
- ✓ Protect structural integrity of the property;
- ✓ Promote City safety;
- ✓ Improve safety and security;

- ✓ Improve energy efficiency and water conservation;
- ✓ Connect to City sewer system from septic system;
- ✓ Improve interior/exterior conditions; and/or
- ✓ Provide home modifications for the physically disabled and elderly.

DEFERRED PAYMENT LOAN (DPL)

This program covers exterior and/or interior repairs and improvements of up to **\$40,000**.

Zero percent (0%) interest loans are available to eligible owner-occupants. **Repayment of the principal on the 0% interest loan is deferred until sale, transfer, refinance of the property, or non-compliance with program requirements.**

Noncompliance includes failure by the participating homeowner to occupy the property as his/her principal residence.

Additional loan funding of up to 50% of the maximum loan amount (\$40,000 x 50% = \$20,000 additional) may be approved by the City Manager for homeowners required to correct major code deficiencies, or in extenuating circumstances. This additional loan funding, if approved, would enable the homeowner to correct the code deficiencies and still complete some general property improvements.

Loans are secured by a Deed of Trust recorded against the property title and a Declaration of Covenants, Conditions, & Restrictions (CC&Rs) will be recorded against the assisted property.

Conditions for Deferred Payment Loan: The property must be in need of repairs to correct the following:

- ✓ Correct existing nonconforming local and/or state code requirements;
- ✓ Correct existing local and/or state code violations;
- ✓ Correct existing nonconforming development standards;
- ✓ Protect structural integrity of the property;
- ✓ Promote City safety;
- ✓ Connect to City sewer system;
- ✓ Improve energy efficiency and water conservation;
- ✓ Improve exterior/interior conditions;
- ✓ Provide home modifications for the physically disabled and elderly;
- ✓ Address overcrowded living conditions; and/or
- ✓ Enhance aesthetic appeal of the property.

LEAD AND ASBESTOS REMEDIATION GRANT

Grants are available to eligible homeowners of qualified units who are participating in one or more of the City's housing assistance programs, including emergency repair grants, home improvement grants and deferred payment loans. This grant must be used for lead and/or asbestos remediation related to work that is authorized under one of the City's housing rehabilitation programs.

The grant amount is dependent on lead and/or asbestos remediation required as a result of a combined test/risk assessment performed for the dwelling; however, the total grant shall not exceed \$10,000 per dwelling. The grant amount also includes any relocation required while remediation is taking place.

UTILITY BILL ASSISTANCE PROGRAM

This program provides discounts of low- and very-low income households. *There is a separate application for this program and participants are required to re-apply annually.*

NOTE: APPLICATION FOR PARTICIPATION, WORK WRITE-UP, BIDS, CONTRACTOR SELECTION AND WORK MUST ALL BE APPROVED IN ADVANCE IN ACCORDANCE WITH THESE PROGRAM GUIDELINES IN ORDER TO BE ELIGIBLE FOR ASSISTANCE. WORK COMPLETED BY HOMEOWNERS PRIOR TO APPLICATION IS NOT ELIBIGLE FOR REIMBURSEMENT.

MAIL OR RETURN COMPLETED APPLICATION QUESTIONNAIRE TO:

City of Norco Housing Division
2870 Clark Avenue
Norco, CA 92860



APPLICATION QUESTIONNAIRE HOUSING ASSISTANCE PROGRAMS

Please provide answers to the following questions. Submitting this application does not constitute an expressed or implied offer for a grant or loan.

CHECK THE PROGRAM(S) YOU ARE APPLYING FOR:

- | | |
|---|--|
| <input type="checkbox"/> Deferred Payment Loan | <input type="checkbox"/> Lead & Asbestos Remediation Grant |
| <input type="checkbox"/> Emergency Repair Grant | <input type="checkbox"/> Home Improvement Grant |

NAME OF APPLICANT(S): _____

ADDRESS: _____ **Female Head of Household?** ___Yes ___No

TELEPHONE #: _____ **SOCIAL SECURITY #:** _____

SOCIAL SECURITY #: _____

NAME(S) AND AGE(S) OF ALL HOUSEHOLD MEMBERS:

Name(s)	Relationship	Age	Household Income

TOTAL HOUSHOLD INCOME: _____

Handicapped or Disabled? ___Yes ___No **AGE(S):** _____

1. Do you own the property requiring rehabilitation? Yes ___ No ___
Is anybody on Title with you? If so, who? _____
2. Is the property to be rehabilitated owner-occupied? Yes ___ No ___
3. How long have you owned this property? _____ year(s)
4. Is the property located in the City of Norco? Yes ___ No ___
5. Approximate worth/value of property: \$_____ (appraised value or estimate)
6. What is the total amount owed on the property including trust deed, tax liens, and mechanics liens? \$_____
7. Is there a second mortgage or lien on the property? Yes ___ No ___
8. Are you behind on any of your payments? Yes ___ No ___

9. If yes to "8," how far behind are you? _____ Months
10. Are you in default (NOD) or foreclosure? Yes ___ No___
11. Have you ever had a housing loan or grant with the City of Norco? Yes ___ No___
If so, when? _____
12. What type of work does your property need? (Please list all code violations and any general property improvements you would like to have completed):

13. Are any of these repairs of an emergency nature? Yes ___ No ___
If so, which ones?

14. Do you own any other property? Yes ___ No___
15. **What is the total combined gross income of all your household members? \$ _____ per month. Income information will be verified. Using fraud to receive public funds is in violation of the law. Violators will be prosecuted.**

DEMOGRAPHIC DATA

	RACE CATEGORIES	CHECK ONLY ONE RACE CATEGORY
1	American Indian <i>or</i> Alaska Native	
2	Asian	
3	Black <i>or</i> African American	
4	Native Hawaiian <i>or</i> Other Pacific Islander	
5	White	
6	American Indian <i>or</i> Alaska Native <i>and</i> White	
7	Asian <i>and</i> White	
8	Black <i>or</i> African American <i>and</i> White	
9	American Indian <i>or</i> Alaska Native <i>and</i> Black <i>or</i> African American	
10	Other	

All application information is true and correct to the best of my knowledge.

Signature of Applicant

Date

Signature of Co-Applicant

Date