



# San Clemente Housing Rehabilitation Program

## FAQ's (Frequently Asked Questions)

The San Clemente Housing Rehabilitation Program provides financial assistance to low- and moderate-income homeowners to improve their homes, ensuring they are safe, sanitary, and energy-efficient. Below are answers to some common questions. For further details, please visit the city's website or contact the Community Development Department.

**What is the Housing Rehabilitation Program?** The Housing Rehabilitation Program helps eligible homeowners in San Clemente make necessary repairs and improvements to their homes. Funded through the Community Development Block Grant (CDBG) Program, the goal is to provide financial assistance to improve the quality and safety of housing for low- and moderate-income residents.

**Who is eligible to apply for the program?** To qualify for assistance, you must:

- Be the owner of a single-family home, townhome, condominium, or mobile home within San Clemente.
- Meet income eligibility requirements (households earning 80% or less of the area median income).
- Provide proof of property ownership (e.g., grant deed or certificate of title).
- Ensure your property meets certain criteria, such as having no outstanding tax liens or recorded liens for child support.

**What are the income eligibility requirements?** The combined gross income of all household members (18 and older) must not exceed 80% of the area median income for your household size. Income documentation for all adults in the household is required, and income must be verified for the previous two years.

**What types of financial assistance are available?** There are two main types of assistance:

- **Deferred Payment Loans:** Up to \$35,000 for homeowners and \$25,000 for mobile homeowners. These loans are interest-free and require repayment only when the property is sold, refinanced, or if the owner moves out.
- **Grants:** Up to \$15,000 for qualifying low-income homeowners or \$10,000 for mobile homeowners to cover health, safety, or code violation repairs.

**Can I receive both a loan and a grant?** Yes, you may be eligible for both a deferred payment loan and a grant on the same property, depending on your circumstances. However, only one loan or grant is permitted per property, unless there are emergency circumstances.

**What kinds of repairs are covered by the program?** The program covers a variety of improvements, including:

- Correcting health and safety violations
- Energy efficiency improvements
- Weatherization and insulation
- Repair or replacement of plumbing, electrical, and mechanical systems
- Handicapped accessibility modifications
- Exterior and interior home repairs (e.g., roofing, flooring, windows, doors, painting, and more)

**What are the property eligibility requirements?** Your property must meet the following criteria:

- Be located within the city of San Clemente.
- Not have received previous assistance through a City program.
- Have sufficient equity for a loan (if applicable) and meet the 80% equity requirement.
- Be free of significant liens or tax issues.
- For mobile homes, the property must have a minimum remaining life of five years and be permanently anchored.

**Can I choose my own contractor for the repairs?** Yes, you can choose your own contractor for the rehabilitation work, but the contractor must be qualified, licensed, and approved by the City. All work must meet city code requirements and must be approved by the City's Community Development Department before starting. For more information on contractor requirements, please contact the program administrator.

**What happens if I sell my property before the loan is repaid?** If you sell or transfer ownership of your property before the deferred loan is repaid, the full amount of the loan becomes due. This includes any deferred payments, and the loan must be paid off at the time of the sale or transfer. If you refinance your property, the loan may also become due. Please consult with the program administrator for specific details and guidance if you're considering selling or refinancing your property.

**How do I apply for assistance?** To apply, visit the City of San Clemente's website or the Program Administrator's website [www.civicstone.com](http://www.civicstone.com), where you can find the application, flyer, and a DocuSign option to complete your application. You will need to provide income documentation, proof of property ownership, and other relevant information. For further details, please contact the Community Development Department or reach out to the Program Administrator, Monique Miner, for assistance with any questions or clarifications at 949-361-8231 or [MinerM-TEMP@san-clemente.org](mailto:MinerM-TEMP@san-clemente.org)