

# CITY OF ROSEMEAD OWNER-OCCUPIED REHABILITATION (OOR) PROGRAM INFORMATION SHEET - PRE-APPLICATION

The City of Rosemead offers grants through its Owner-Occupied Rehabilitation programs to income-qualified households who **own and occupy** their residence including single-family, condominium, townhome and mobile homes. Through these programs, the City assists qualified homeowners with making certain rehabilitation improvements. Funds for these programs are limited and therefore, the City maintains a waiting list for each program. Applications are processed on a first-come, first-serve basis. On a case-by-case basis, <u>exceptions</u> to certain program criteria such as age of applicant, amount of assistance, and placement on the waiting list may be waived by the City to address immediate, extreme health and safety conditions. The attached interest/pre-application form must be submitted for a person to be added to the housing rehabilitation program waiting list.

To be eligible for any of the City programs, the total gross household income cannot exceed the following. These limits are adjusted annually.

2023 Maximum GROSS Income Guidelines								
Household Size (No. of persons)	1	2	3	4	5	6	7	8
Maximum Gross Annual Income	\$70,650	\$80,750	\$90,850	\$100,900	\$109,000	\$117,050	\$125,150	\$133,200

#### **EMERGENCY GRANT:**

Emergency grants are available to eligible low- and moderate-income Rosemead households over the age of 62 or handicapped/disabled who own and occupy a residential property that is their primary residence. The program is limited to corrections to emergency code deficiencies that constitute an <u>immediate</u> health-safety issue. The maximum emergency grant is \$5,000.00. Owner-occupants are eligible for only one (1) grant.

Emergency Grant - Eligible Repair Items						
Repair of Inoperative Heating unit	Repair of Inoperative Cooling system					
No hot or cold running water	Inoperative water heater					
Broken or clogged waste line	Deteriorated water lines					
Lack of standard operating window or door locks	Emergency roof repair (visible signs of water damage)					
Broken or cracked gas line	Systems or wiring that may cause fire hazard					

#### **GRANT:**

Grants are available to eligible low- and moderate-income Rosemead households over the age of 62 or handicapped/disabled who own and occupy a residential property that is their primary residence. The program is limited to the replacement and/or repair of non-compliant or substantially deteriorated major house systems including roofs, plumbing, sewer, electrical, heating, air conditioning, foundations of the primary dwelling only (garages are not eligible). The maximum grant is \$20,000 per dwelling. Owner-occupants are eligible for only one (1) grant.

Grant - Eligible Repair Items - Submittal of The Pre-Ap	plication Will Add Your Name To The Waiting List.
Roof Replacement (garages are not eligible)	Heating and air conditioning replacement
Water line system replacement/repair	Electrical system (rewire and/or electric panel
Waste/Drain Line replacement/repair	Sewer line replacement/repair
Window replacement	Foundation repair

#### **MATCH GRANT:**

The Match Grant Program provides a grant to match the owner's contribution for repair to their homes of up to \$30,000. Eligible households must be low- and moderate-income who own and occupy a residential property that is their primary residence. The match grant is available for repairs to the primary structure (detached garages are not included). The City will provide the homeowner(s) with a grant for the approved improvements based on the following percentages. *The homeowner minimum contribution is \$5,000.00*. Owner-occupants are eligible for only one (1) grant.

MATCH PROGRAM - CITY GRANT AMOUNT						
Homeowner Contribution	City Match (%)					
\$5,000	100%					
\$5,001 - \$10,000	125%					
\$10,001 - \$20,000	150%					

#### LOAN:

The Loan Program provides a 0%, no monthly payment, deferred loan that forgives 25% for every 5 years the owner continuously lives in the home, does not take cash-out and does not change ownership of the property. At the completion of 20 years, the loan is 100% forgiven (becomes a grant). Eligible households must be low- and moderate-income who own and occupy a residential property that is their primary residence. The loan is available for repairs to the primary structure (detached garages are not included).

### **PROCESS:**

- Pre-application (waiting list form) is submitted to the City
- Application is reviewed and approved/denied by City staff and name is put on program waitlist.
- Homeowner will receive a letter/call once you have reached the top of the waitlist.
- 2<sup>nd</sup> application and documentation will need to be submitted.
- On-site property inspection will be conducted by City staff.
- Homeowner will receive a scope of work letter.
- Homeowner will receive a minimum of two (2) estimates for the approved work.
- City reviews bids for cost reasonableness.
- Homeowner selects contractor.
- Homeowner/Contractor Construction/Covenant Signing.
- Review the contract with Homeowner/Contractor.
- Review lead-based paint requirements with Homeowner/Contractor.
- Grant Agreement and Covenant reviewed and signed by Homeowner.
- Notice to Proceed issued to Homeowner and Contractor/Construction can begin only when Notice to Proceed is issued.

**NOTE:** All grant programs (except emergency grant) require the recording of a covenant against the property for payment of liquidated damages in the amount of \$10,000 if ownership is changed within one (1) year of the date of the completion of the work.

To inquire further or request a pre-application for eligibility please call the Housing Division at (626) 569-2153 or you can email <a href="mailto:housingdivision@cityofrosemead.org">housingdivision@cityofrosemead.org</a>.

### COMPLETE AND RETURN THE FOLLOWING TWO (2) PAGES TO BE ADDED TO THE CITY CURRENT WAITING LIST



In accordance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d et seq.), Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. 794), and Americans with Disabilities Act of 1990 (42 U.S.C. 12101 et seq.), the City of Rosemead does not discriminate on the1 basis of race, creed, color, sex, age, political affiliation or belief, religion, sexual orientation, national origin, handicap or disability in acceptance for or provision of programs, benefits, or services/activities.





## **CITY OF ROSEMEAD** OWNER-OCCUPIED REHABILITATION PROGRAM

8838 E. Valley Boulevard, Rosemead, CA 91770 (626) 569-2153

OFFICE USE:	
Date Received:	

ORPORATED 189		F	re-App	olication								
APPLICANT(S) / HOMEOW	NER(S) INFO	DRMATION	<u>I</u>									
Applicant(s):			Rose	emead, CA 917	<u>70</u> A	ge:	F	Phone:	-			
Property Address:					Emai	l:						
Property) Type: Single-Mobile	Family Home	Townh	nome 🗌		☐ Du	plex (2	units c	on propei	rty			
How long have you owned	this proper	ty?		Years_			M	onths	(If le	ss than	1 year	·.)
PLEASE CHECK (X) THE PRO	OGRAM(S) Y	OU ARE A	PPLYING F	OR:								
Emergency Grant	Grant	t		Match (	Grant				Loan			
Maximum amount: \$5,000  Eligible senior citizens (62 years and older) for immediate health & safety code deficiencies.  Have you received a grant  To participate in the prograsize as defined by the Depar	Eligible senio older) ordisal safety related Submittal of Add Your Nation or a loan in m, family income.	come canno using and L	rears and or health & ents. cation Will iting List. Yes ot exceed & Urban Deve	80% of the app	nomeown me repai e (detach e ss" whe policable o). The	ers rs to the ed garage en ( <i>yea</i> e area i curren	nr): _ media t limi	case-b Providing assistanthe prince compline not incompline an incomplication for L	y-case e eligik ince for imary s iance (c cluded)  ome k Los A	ole homed r home re structure i detached ). — Dased o ngeles (	owners epairs to into cod garages on the Count	bring le sare family
Maximum	\$70,650	\$80,750	\$90,850			,000		7,050	\$17	25,150	\$13	33,200
Gross Annual Income Based on HUD's FY 2023 Income Limi						eive pub	•	ds is in vio	-	of the La	w.)	33,200 nt (if any
Is applicant/homeowner 62		r?					'es	No			es	No
Is applicant/homeowner dis							'es	No			es	No
Is this property your primary							'es	No			es	No
Are you on title to the prope				obile home?			'es	No			es	No
Does anyone own the house		ot live in the	house?				'es	No		Ye		No
Do you have a reverse mort							'es	No		Ye		No
Do you own any other prope	rtv?					V	'es	N	n l	l V	20	No

Are you in default (NOD) or foreclosure?

Is applicant/homeowner a Veteran?

Is there a second mortgage or lien on the property?

Is applicant/homeowner female head of household?

Are you delinquent (behind) in paying your property taxes?

What is the total amount owed on this property, including 1st mortgages, 2nd mortgage, tax liens, etc.?

Do you have renters?

Yes

Yes

Yes

Yes

Yes

Yes

No

No

No

No

No

No

Yes

Yes

Yes

Yes

Yes

No

No

No

No

No

No

LIST PROPOSED IMPROVEMEN	NTS		
	NIS		
o which of the following ethni	c groups do you belong? This	is for informational purpose	es only.
Race	Categories	Check <u>only</u> ONE Race Category	Check if <u>also</u> Hispanic
American Indian or Alaska Nativ	е		
Asian			
Black or African American			
Native Hawaiian or Other Pacific	Sislander		
White			
American Indian or Alaska Nativ	e and White		
Asian and White			
Black or African American and V	Vhite		
American Indian or Alaska Nativ	e and Black or African America	n 🗌	
Other			
	program eligibility. Inquiries ements or omissions are gro	may be made to verify	
understand that false state acknowledge that penalty fo in any manner, within the jur testifies or makes any fals imprisoned up to 5 years or but By signing below, I/We declar correct and certify that the	program eligibility. Inquiries ments or omissions are gro r false or fraudulent statemen isdiction of any department o e, fictitious, or fraudulent st	s may be made to verify sounds for disqualification at U.S.C Title 18, Section 10 ragency of the United State atement or entry, shall be hat the statements on this be liable for damages tha	statements herein. I/We and/or penalties. I/We 001, provides: "Whoever, es knowingly and willfully fined up to \$10,000 or application are true and
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