



Home Repair Program Workshop

INTRODUCTION



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ABOUT THE PROGRAM

The Home Repair Program provides eligible low/mod income single-family homeowners of Huntington Park a **\$25,000 grant and a \$75,000 in 0% interest deferred loan** for repairs per single family residential unit

Loans become payable upon the sale or transfer of the property and accrue zero percent (0%) simple interest until repaid. Loans will be secured with a Promissory Note and a Deed of Trust.



ABOUT THE PROGRAM

The Home Repair Program is funded by federal Housing and Urban Development Department through the HOME Investment Partnerships Program (HOME) fund designed exclusively to create affordable housing for low-income households.

The goals of this program is to provide low-income homeowners the opportunity to afford the necessary repairs such as:

- to correct hazardous conditions and maintain a safe and healthy living environment
- to bring a property up to current code
- to eliminate lead and asbestos risk
- to make improvements considered necessary to eliminate blight and improve handicapped access
- Increase pride in homeownership



ELIGIBILITY

Individual case file eligibility is determined based upon practice and procedure within the US Department of Housing and Urban Development



2023 Maximum Income Limit (80% Area Median Income)

Household	1 Person	2 People	3 People	4 People	5 People	6 People
80% AMI	\$70,650	\$80,750	\$90,850	\$100,900	\$109,000	\$117,050

Property Eligibility:

- Must be single unit residential home in Huntington Park
- Must be the family's principal residence
- Must have lived there for at least 1 year prior to applying
- Home after rehab value must not exceed \$646,000



REPAIRS

The HOME funds the City received from HUD can be used for:

- Roof repairs
- Plumbing
- Wall Resurfacing/Patching
- Window replacements
- Wall Heater Replacements
- Water Heater Replacements

The program requires all repairs deemed **urgent improvements** by the Home Repair Inspector as mandatory repairs:

- Code Violations
- Hazardous conditions that are a direct threats to the health, safety and welfare of occupants
- Lead and Asbestos abatement for homes built prior to 1978



APPLICATION PROCESS

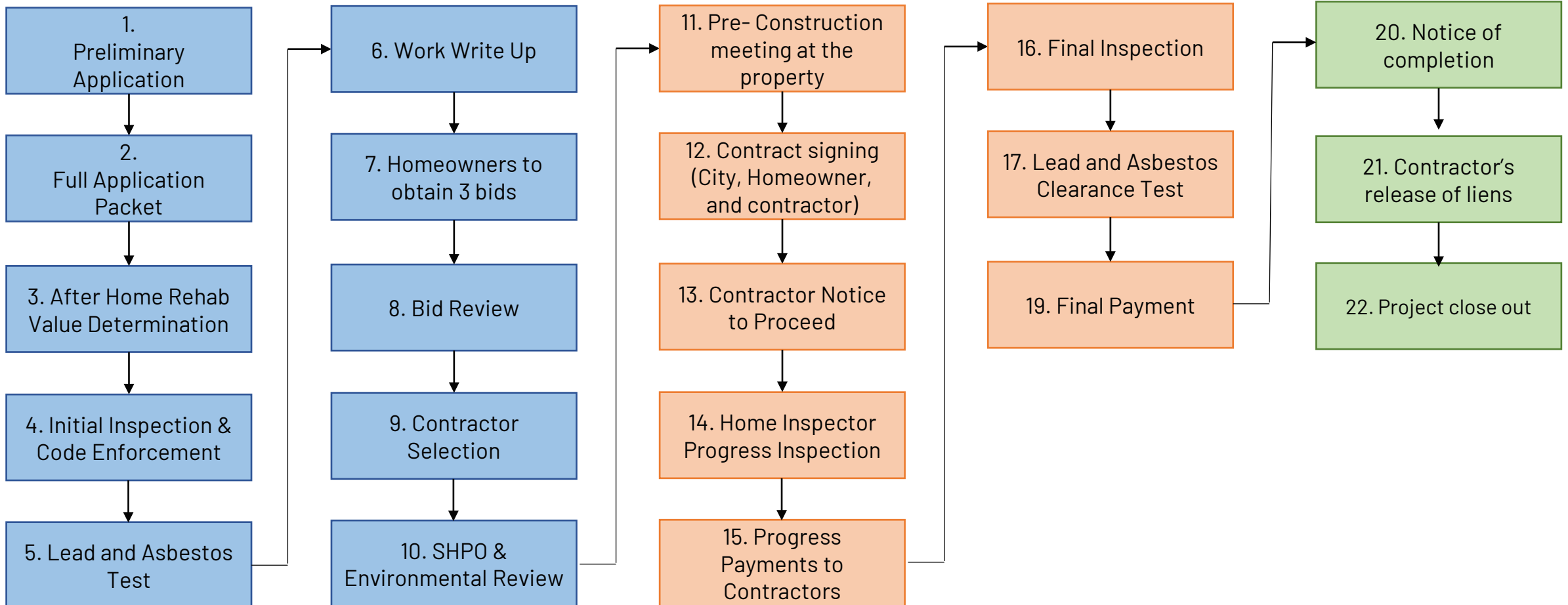


1. Submit Preliminary Application.
 - If applicant is income eligible, they may submit a complete application
2. Submit Complete Application Packet with required documentations

Email application and all necessary documents to the City at homerepair@hpca.gov for review and approval. Applications are reviewed on a first come first serve basis

If you do not have access to the internet, you may also submit applications in-person. Please contact the City of Huntington Park Community Development Department for further questions

HOME REPAIR PROCEDURES



Phase 1: Pre-settlement Activities

Phase 2: Construction

Phase 3: Close Out

FREQUENTLY ASKED QUESTIONS

Q: Can I choose which repair I want?

All mandatory health and safety repairs must be addressed, (e.g. including code violations and lead and asbestos abatement).

If the health and safety repairs total is more than \$25k, the remaining amount must be in the form of 0% interest deferred loan.

Q: Can I choose to pay off any amount over \$25k and not take the loan option?

Any amount over \$25k for health and safety repairs must be in 0% interest deferred loan. You can pay off this loan at any time after repair completion and project close out.

The loan only become payable upon the sale or transfer of the property and accrue zero percent (0%) simple interest until repaid.

FREQUENTLY ASKED QUESTIONS

Q: How can I pay off the 0% interest deferred loan?

You can schedule a flexible monthly / quarterly / annual payment plan or choose to pay off any amount at any time after the project completion time.

All payments towards your loan will be made directly to City Hall and recorded.

When your loan deed of trust is fully paid off, a full reconveyance will be issued to you.

Q: Will my children in a trust be affected by the loan?

The 0% interest loan does not become payable until the trustee decides to sell the home

FREQUENTLY ASKED QUESTIONS

Q: How many bids are required?

Homeowners are solely responsible for obtaining three bids and choosing their own B-1 licensed contractors.

Q: Can I use different contractors for each repair?

All repairs must be done through **ONE** general contractor with a B-1 License.

Q: Does the City have a preapproved list of contractors?

The City does not have a preapproved list of contractors and do not endorse any contractors. We will provide resources and guidance on how to select class B-1 Contractor from Contractors state license board with a generic list of local contractors.

- Refer to contractor's list
- Use the CSLB website: [Check A License - CSLB \(ca.gov\)](https://www.cslb.ca.gov/Check-A-License/)



FREQUENTLY ASKED QUESTIONS

Q: Are the lead and asbestos test necessary?

Yes, the lead and asbestos tests are necessary per HUD regulations for homes built prior to 1978. Copies of the Lead and Asbestos brochures were provided during the application process with signature acknowledgement forms.

If lead/asbestos are found in the home, the abatement will be a part of the bids

Q: What if my home was not tested for lead and asbestos yet?

We will reach out to you to schedule a lead and asbestos test.

Q: What if my home is tested positive for lead and asbestos?

You will be given copies of the lead and asbestos reports. If the reports indicate positive lead and asbestos. Lead and Asbestos treatment will be part of the required repairs.

Clearance test will be needed for homes positive with lead and asbestos.

FREQUENTLY ASKED QUESTIONS

Q: How much do lead and asbestos tests cost?

Lead and asbestos test are covered under the \$25k grant.

	TASK	COST
Lead Test	Comprehensive LBP Lead Inspection/Risk Assessment (LIRA) Report via XRF, including up to nine (9) dust wipes, and one (1) soil sample.	\$825 / Unit
Lead Clearance	LBP Clearance Inspection & Report, not including dust and soil sampling with a 24-hour turnaround for the report.	\$400 / Unit + dust/soil samples
Asbestos Test	Comprehensive Asbestos (ACM) Inspection & Report, including regular PLM analysis	\$1250 / SFR
Asbestos Clearance	Asbestos (ACM) Clearance Inspection & Report, including up to 3 Air PCM samples with a 24-hour turnaround for the report.	\$750 /EA

OTHER QUESTIONS?