

How to Apply

To find out if your household qualifies for low-income housing rehabilitation assistance, contact:

**Regional Housing Authority
1455 Butte House Road
Yuba City, CA 95993
(530) 671-0220, ext. 128
Toll Free (888) 671-0220, ext. 128**

The Housing Authority manages all phases of the rehabilitation process for you, from beginning to end. All rehab work is based on housing standards established by HUD (Department of Housing and Urban Development).



**The City of Williams
is an equal opportunity
fair housing lender.**

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Yuba City, CA 95993**

Regional Housing Authority

CITY OF WILLIAMS HOUSING REHAB PROGRAM



**Tel: 530-671-0220, ext. 128
Toll Free: 1-888-671-0220
Fax: 530-674-8505**

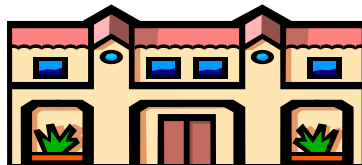
Owner-Occupied Housing Rehabilitation

The City of Williams currently has Federal Government funds available to help income-eligible homeowners fix up their homes. Maximum loan amounts vary. The following types of repairs are permitted:

- Health & Safety Repairs
- Energy & Water Conservation
- Extension of Useful Life
- Update to Current Building Codes
- External Repairs

Property must be located in the Williams city limits and can include the following:

- Single Family Homes
- Modular Units on Permanent Foundation



FINANCING TERMS

Terms and conditions for each loan are based on the applicant's income and household budget. Interest rates are currently at 3% percent. Monthly payments are deferred for a minimum of 5 years and a maximum term of 20 years depending on individual circumstances.

- NO application fees**
- NO out-of-pocket expenses**
- All escrow/loan fees are paid from the loan**

LOAN SECURITY

The City can loan up to 110% of your property's appraised value. Loans are secured by a recorded Deed of Trust and Promissory Note. Loans not in first position require a Request for Notice of Default to be recorded.

Owner-Investor Housing Rehabilitation

Housing Funds are also available to owner-investors seeking funds to make repairs to rental properties. Owner-Investor loans require a rent limitation agreement.

Current Income Limits CDBG 2018

<i>1 Person</i>	<i>\$33,450</i>
<i>2 Persons</i>	<i>\$38,200</i>
<i>3 Persons</i>	<i>\$43,000</i>
<i>4 Persons</i>	<i>\$47,750</i>
<i>5 Persons</i>	<i>\$51,600</i>
<i>6 Persons</i>	<i>\$55,400</i>
<i>7 Persons</i>	<i>\$59,250</i>
<i>8 Persons</i>	<i>\$63,050</i>

If your annual household income falls within these limits, you may qualify for the program. Call us today!

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