

## Eligible Improvements & Expenditures

- Attic/roof insulation.
- Repairs/improvements to mechanical, heating, plumbing, structural and electrical systems.
- Painting (exterior and interior).
- Improvements to building security.
- Termite damage repair.
- Curbs, gutters, sidewalks, and drainage improvements.
- Repairs or replacement of roofing and fencing.
- Abatement of septic tanks.
- Improvements and modifications for physically disabled persons.
- Removal of blighting conditions on property.
- Architectural, engineering, survey, termite inspection, or drafting services in conjunction with eligible improvements.
- Building permits, title fees, and any other related fees.
- General permanent improvements with County approval with emphasis on exterior work which will improve overall neighborhood appearance.

### Abatement

- Lead Base Paint Abatement Grants may be available for properties located in the Monument Corridor.

*Translation services for non-English speaking applicants are available by making arrangements ahead of time with our office.*

*Servicios de traducción para solicitantes que no hablan Ingles están disponibles haciendo arreglos anticipado con nuestra oficina.*

Contra Costa County Neighborhood Preservation Program administers the City of Concord's Rehabilitation Loan and Grant Programs.  
Phone (925) 335-1137 • Fax (925) 646-4450  
[www.cityofconcord.org/living/housing.htm](http://www.cityofconcord.org/living/housing.htm)



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Contra Costa County  
Neighborhood Preservation Program  
651 Pine Street – 4<sup>th</sup> Floor  
Martinez, CA 94553-1213

## CONCORD, CALIFORNIA

# Mobile Home Repair Loan Program



**Our mission** is to join with our community to make Concord a city of the highest quality. We do this by providing responsive, cost effective and innovative local government services.

Superior quality of life **Concord**

The Concord logo features a stylized sunburst above the word "Concord".

## General Conditions About the Low Interest Loan Program

- Loan interest rate is fixed at below market rate.
- Loans are repaid with regular monthly installments, or in some cases, payments are deferred until sale, transfer of title, or the end of an agreed upon term.
- Mobile home loans are secured with a lien filed with the State.
- Work must be completed by State licensed and insured contractors.
- Loans funded under this program are not assumable.
- A credit check, employment and income verification, title search and verification of homeowners insurance are required as part of the loan application review.
- Mobile homes to receive repair must meet the definition of a manufactured home in the State of California Health and Safety Code, Section 18007, and be located within the incorporated boundaries of the City of Concord.

## Loan Terms

- The interest rate is fixed at below market rate.
- The maximum loan amount is generally \$15,000.
- The maximum loan term is 10 years.
- Title fees may range from \$50 to \$150. These fees can be included as part of the loan.
- Loans are due in full if property is sold or transferred to another owner.
- Generally, there is no prepayment penalty.
- Additional restrictions may apply.

## Security Required For Loan

- Loans will be secured by a Primary Lien, First Junior Lien or, in some cases, a Second Junior Lien on the mobile home.
- All existing liens will be evaluated to determine if the property can be used as security for the loan.

## Insurance

Homeowners insurance, including fire insurance in an amount to cover all property debt, must be maintained over the term of the loan. Flood insurance will be required if the mobile home is located in an identified flood hazard zone.

## Borrower Eligibility

- Occupant must be the owner of record.
- To qualify for a deferred payment loan, an applicant must be a senior (60 years or older) and/or a disabled applicant.

## County Services and Assistance

County housing rehabilitation staff are available for assistance with determining work items, writing project specifications, collecting bids from contractors, executing city-provided contracts and documents, project supervision and payment coordination to help assure proper completion of your project.

## Income and Asset Limits

The annual family income must be less than:

Income limits as of June 2010	
Family Size	Median Income (80%)
1	\$45,100
2	\$51,550
3	\$58,000
4	\$64,400
5	\$69,600
6	\$74,750
7	\$79,900
8	\$85,050

In addition to annual income, household assets must not exceed \$20,000 for a single householder, or \$30,000 for a household of two or more. Assets mean: savings accounts, time certificates of deposit, equity in stocks or bonds, real property, or any other capital investments. Assets *exclude* your principal residence and other personal effects such as furniture, appliances and automobiles.

No adjustments to income are allowed.

## Adjustments to Income

You may deduct the following from your gross annual income:

- \$480 for each dependent 18 years of age or younger, a full-time student or a handicapped person.
- Child care expenses for working parents in certain cases.
- Medical expenses that exceed 7½% of gross annual income.
- \$400 for a family with a member over the age of 60.