



Housing Rehabilitation Program



The City of Mission Viejo is offering housing rehabilitation deferred loans to improve the quality of life for low-income residents by providing funds to make property repairs and improvements.

Eligibility Requirements

1. Applicant(s) must be an owner-occupied City of Mission Viejo Resident.
2. Gross Household Income cannot exceed the income limits **for last two years** and current status as determined by HUD. (See *income chart below*)
3. Additional requirements such as equity, credit and other items as necessary.

HOUSEHOLD SIZE	MAXIMUM GROSS ANNUAL INCOME
1	\$75,300.00
2	\$86,050.00
3	\$96,800.00
4	\$107,550.00
5	\$116,200.00
6	\$124,800.00
7	\$133,400.00
8	\$142,000.00

Types of Financial Assistance

- Deferred Payment Loans at 0% interest rate, not to exceed \$25,000.
- In addition, Grants may be awarded, but are only for the purpose of funding emergency repairs (required by health and safety and /or welfare of the occupant) and meet specific criteria.

Eligible Repairs and Improvements

- Correction of dangerous conditions which are a direct threat to the health and safety of residents.
- Heating, plumbing, septic, or electrical.
- Repairs that remedy existing nonconforming uses such as garage conversions.
- Structural and foundation repairs.
- Repairs of sidewalks, driveways and fencing.
- Exterior painting, roofing, siding, and grading for flood control.
- Windows, screens and door replacement or repair.
- Interior plumbing, flooring, heating/furnace, built-in appliances, ceilings, and water heating.
- Fumigation and treatment of termites and pest control.
- Insulation, weather stripping and other energy-conserving repairs.
- Access improvements to aid the mobility of the elderly or physically disabled.
- Building permit and inspection fees and cost of the design for the preparation of plans and drawings.

Ineligible Repairs and Improvements

- Cosmetic improvements such as valances, cornice boards, drapes, and furnishings.
- Repair, purchase or installation of kitchen appliances which are designed to be freestanding.
- Luxury items such as burglar alarms, kennels, ceiling fans, patios or storage sheds.
- Addition or repair of air conditioning or cooling units.
- Any improvements that are inconsistent with the purpose of the Program.

**Interested parties may contact the City of Mission Viejo
Housing Rehabilitation Office
at (949) 470-3026 or email tdobbs@cityofmissionviejo.org.**

