



**Housing Rehabilitation Program**  
 City of Hayward – HRP, 2<sup>nd</sup> Floor  
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 Hayward, CA 94541  
 510-583-4225

## HOUSING REHABILITATION PROGRAM GUIDELINES AND THRESHOLDS

The City of Hayward’s Housing Rehabilitation Program offers loans and grants to eligible Hayward homeowners with projects that meet the City’s criteria. Applicants must provide verifiable documentation of eligibility as seniors (age 62 and older), severely disabled, or HUD qualified low income.

**RESTRICTIONS:** City policy is to offer one-time assistance to each property. Repairs are limited to owner-occupied, single family residences. Rental housing, townhomes and condos are not eligible for this program. Additions or projects which require plan approvals are ineligible for the program. The household must 1) not be in violation of any local codes and/or ordinances – *or* – 2) the proposed rehabilitation project must correct those violations. The homeowner and those in the living in the household must not be in violation of any criminal or civil laws. Where multiple health and safety concerns or code violations exist, funds are restricted to \$25,000 and must be sufficient to resolve those concerns completely. It is not within the intended scope of the program to undertake projects where substantial rehabilitation of a home would be necessary to restore it to a condition considered safe for residential use.

**ELIGIBLE REPAIRS:** Repair requests must meet the criteria listed below, and are prioritized by health and safety or those required to mitigate violations. Repairs are subject to available space on the project calendar. When the calendar is filled, the City will stop receiving applications for the current year.

**PROJECTS ARE RESTRICTED TO ONLY THE FOLLOWING TYPES OF WORK:**

- A. Improved accessibility:** Eligible work includes modifications to the home that would improve residents’ ability to use wheelchairs, canes, crutches, or walkers; or would aid in the performance of “activities of daily living (ADLs)” such as eating, bathing, or toileting. Examples of eligible work are ramps, single-handle doors and faucets, safety grab bars, and bathing accessibility alterations.
- B. Code corrections:** Eligible work includes the correction of violations documented in citations issued by safety, code enforcement or mobile-home park personnel. Examples of eligible work include broken doors and windows, tarped roofs, vegetation that prevents safe entry/exit of the home.
- C. System Failures:** Eligible work includes leaking roofs, rehabilitation of failing or inoperable systems including plumbing, electrical, or heating/air conditioning.

**LOAN PROGRAM TERMS (single-family homes only):** To qualify, an eligible client must retain a minimum of 20% equity in their home, after the City’s loan is executed. The City provides a deferred loan with an interest rate of 0%. The loan is deferred until transfer of title, sale of property or death of borrower, whichever comes first. The loan may be prepaid at the option of the borrower. Payments of \$100 or more may be made quarterly, at the option of the borrower. Additional information regarding income and finances will be required prior to loan signing.

FY 2014-15 Income Limits:

| Family of:                  | 1 Person            | 2 People            | 3 People           | 4 People           | 5 People           | 6 People           | 7 People            | 8 People            |
|-----------------------------|---------------------|---------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------------|
| <b>Extremely Low Income</b> | \$0 - \$19,350      | \$0 – 22,100        | \$0 - \$24,850     | \$0- \$27,600      | \$0 - \$29,850     | \$0 - \$32,050     | \$0 - \$34,250      | \$0 - \$36,450      |
| <b>Very Low Income</b>      | \$19,351- \$32,200  | \$22,101 - \$36,800 | \$24,851- \$44,400 | \$27,601- \$46,000 | \$29,851- \$49,700 | \$32,051- \$53,400 | \$34,251- \$57,050  | \$36,451- \$60,750  |
| <b>Low Income</b>           | \$32,201 - \$47,350 | \$36,801 - \$54,100 | \$44,401- \$60,850 | \$46,001- \$67,600 | \$49,701- \$73,050 | \$53,401- \$78,450 | \$57,051 - \$83,550 | \$60,751 - \$89,250 |

**GRANT PROGRAM:** Clients who do not qualify for the loan program due to insufficient equity in their homes, or mobile home owners, may be eligible for a grant. Eligibility requirements (seniors 62+, severely disabled, or HUD qualified low-income) and criteria apply. Grants are offered at the discretion of the program and subject to additional requirements.

**KEEP THIS PAGE FOR YOUR RECORDS: PROGRAMS ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.**

THIS PROJECT RECEIVES FUNDING FROM THE CITY OF HAYWARD’S COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM.