

# Housing Rehabilitation Program

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## Housing Division



**The purpose of the Housing Rehabilitation Program is to:**

- Preserve housing occupied by low-income households
- Correct health and safety problems in the home
- Help revitalize neighborhoods

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The City of Roseville’s Rehabilitation Program helps rehabilitate your home. The program is available to qualified applicants who are low income. The primary emphasis of this program is to repair health and safety problems. Typical repairs include electrical, plumbing, roofing, structural defects and weatherization.

### Rehabilitation Loans

Deferred payment loans up to \$100,000 at 0% interest are available to owner occupied properties only. There is no monthly payment. The loan is due and payable upon sale, change of title or change of use (such as change from owner occupied to renter occupied).

Loans are used to correct health and safety deficiencies and for general property improvements. Loans can also be used to make the home accessible to accommodate those with disabilities.

Loans are secured by a Deed of Trust.

The loan to value cannot exceed 95% including the City’s loan.

Low income homeowners who are over the age of 62 and/or permanently disabled may qualify for a grant (up to \$5,000) toward a rehabilitation loan. Housing Staff will inform program applicants of eligibility to receive a grant toward a rehabilitation loan once eligibility for the program has been established.

