

THE PROGRAM

The City of Modesto Parks, Recreation and Neighborhoods Department administers the Home Repair Program/Disabled Access Program (HRP/DAP). This program is designed to repair or eliminate critical health and safety hazard conditions in homes, and to provide assistance for disabled persons in making their homes more accessible.

EXAMPLES OF ELIGIBLE REPAIRS

- Roofing and weatherization
- Heating, plumbing, and electrical systems
- Structural integrity of dwelling
- Ramps and handrails
- Alteration or installation of health and sanitary facilities
- Repair of other hazardous conditions that threaten the health and safety of disabled occupants
- Widening of doorways
- Lowering of counter tops
- Other repairs approved by the Parks, Recreation and Neighborhoods Department

WANT MORE INFORMATION?

For more information on
City of Modesto
Housing Rehabilitation Programs
Contact:

City of Modesto
Parks, Recreation and
Neighborhoods Department

P.O. Box 642
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Modesto, CA 95354

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209-577-5245
Spanish speaking staff available
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HOME REPAIR PROGRAM AND DISABLED ACCESS PROGRAM

Low Interest Loans to Correct Health and Safety Hazards and Provide Disabled Access Assistance



ELIGIBILITY

- Applicant must be the owner-occupant of a home located within the City limits of Modesto.
- Applicant must have legally recorded title to the property.
- Applicant's total gross annual household income may not exceed those shown on the [eligible income chart](#) (amended annually).

FINANCIAL ASSISTANCE

Financial Assistance is available in the form of a low interest loan, secured by the property.

- ***Very low-income applicants** may qualify for a 3% Deferred Payment Loan (DPL) on which no payments are required for 20 years, unless the house is sold, the title is transferred, or the borrower no longer occupies the home.
- ****Low-income applicants** may qualify for a 3% interest, Direct Payment Loan (DL), payable in monthly installments for 15 years.

ELIGIBLE INCOME LIMITS

<i>Household Size</i>	<i>*Very Low Income</i>	<i>**Low Income</i>
1	\$21,400	\$34,250
2	\$24,450	\$39,150
3	\$27,500	\$44,050
4	\$30,550	\$48,900
5	\$33,000	\$52,850
6	\$35,450	\$56,750
7	\$37,900	\$60,650
8	\$40,350	\$64,550

TECHNICAL ASSISTANCE

City staff offers technical assistance to property owners, involving them in each step. The City's Housing Rehabilitation Specialist prepares the specifications for the work to be done, develops repair plans, cost estimates, and provides bidding assistance.

The property owner selects the contractor from qualified bids, but the contractor must meet City requirements for licensing, insurance, and work references. City staff will assist with contract preparation. After a contract for the work is in place, the loan will be submitted to the City's Housing Rehabilitation Loan Committee for review. After the loan is approved and closed, the contractor will receive an order to proceed with the work.

During the course of the work, inspections by City staff will ensure that the work is done correctly. Progress payments will be made to the contractor from the loan proceeds. Each progress payment requires written authorization from the property owner.