



## COMMUNITY DEVELOPMENT BLOCK GRANT Home Improvement Grant Program

The City of Chino Hills has implemented a Home Improvement Grant Program as part of the City's overall strategy to assist low to moderate-income residents of Chino Hills in revitalizing their properties through the U.S. Department of Housing and Urban Development (HUD) Community Development Block Grant Program.

This is a one-time grant for low-income homeowners to make home improvements and/or modifications, which are designed to make the home safer. The type of improvements include: Improvements or repairs to meet local codes, standards, and ordinances; Repairs necessary for the proper operation of heating, plumbing and electrical systems; Energy-related improvements; Improvements for handicapped accessibility; and General exterior property improvements of a non-luxury nature. The grant covers all costs associated with the repairs, including labor, supplies, and materials.

Applications are prioritized for funding purposes on a first-come, first-served basis. Homeowners whose applications have been accepted for the program will receive a ONE-TIME GRANT in an amount up to \$5,000 for eligible home repairs and in accordance with housing rehabilitation standards as set forth in the Housing Code. The finished rehabilitation work must be free of any Health and Safety Code, Building Code, or other State and local code violations and must, at a minimum, meet Section 8 Housing Quality Standards (HQS).

To be eligible, you must:

1. Be a low-income owner occupant of a single-family home or mobile home in the City of Chino Hills. You are not eligible if you own rental property or other real estate holdings other than the household's primary residence.
2. Ownership and occupancy must be at least one year at application submittal. The home may not be for sale or sold for a period of one (1) year from the date funds are expended to the contractor.
3. Have a maximum total income (including all adult member of the household and all sources of income) of no more than:

<u>Household Size</u>	<u>Income*</u>
1	\$37,750
2	\$43,150
3	\$48,550
4	\$53,900
5	\$58,250
6	\$62,550
7	\$66,850
8	\$71,150

\*NOTE: Income levels are subject to change annually

4. Total household liquid assets may not exceed \$25,000. Liquid assets include all funds held in savings, checking, money market, brokerage and trust accounts. Assets held in Individual Retirement Accounts (IRA's), 401(k) and other qualified deferred compensation retirement accounts, and whole life and whole life derivative insurance policies shall not be considered liquid for the purposes of this program provided that no holder of said accounts is greater than fifty-nine and one-half (59½) years of age. In the event that one or more account holders exceed fifty-nine and one-half (59½) years of age, assets held in the above mentioned types of accounts would be considered liquid.

In the event that one or more account holders exceeds fifty-nine and one-half (59½) years of age and the gross household income (not adjusted for business losses) is less than or equal to 30% of the San Bernardino County median income adjusted for family size, the liquid asset limitation shall be \$100,000.

5. All property taxes and assessments must be paid current, and the property must not have any recorded property or income tax liens. All outstanding mortgages recorded against the subject property must be current.
6. The following is a list of what information you will be required to provide in order to initially submit a required application:

#### Proof of Household Make-up

- Copy of California Driver's License/identification card of all homeowners.
- Copy of the applicants Federal Income Tax Return to support the stated household size.
- A completed and signed Household Size Affidavit.

#### Proof of Home Ownership

- If you own a single-family home, please attach a copy of the recorded Grant Deed, and a copy of the most recent Property Tax bill for your property.
- If you own a Mobile Home, please attach a copy of the Certificate of Title and a copy of the current Department of Motor Vehicle (DMV) Registration Certificate.

#### Proof of Residency

- You must reside at the address listed on the application. Attach a copy of two (2) current, different utility bills (i.e. water, gas, telephone, or electricity bill) to your application. If you live in a mobile home park and have several utilities billed on your rent, please provide your space rent bill and another bill such as a telephone bill.

#### Proof of Income Eligibility

- If you are currently employed, please provide copies of the last two (2) paycheck stubs.
- If applicant(s) is self-employed, copy of the most recent profit & loss statement, balance sheet, and cash flow statement.
- If you are receiving Social Security, annuities, insurance policy benefits, retirement funds, pensions, unemployment, disability or death benefits, workers compensation, severance pay, alimony, child support, or Armed Forces income, please attach a copy of the entitlement letter or equivalent.

- If the applicant is receiving AFDC, other public assistance, or welfare income, a copy of the benefit statement shall be required from the Department of Social Services or other agency that states the amount benefits.
- Provide copies of two (2) most recent monthly bank statements for each account. If you have more than one bank account, please provide copies of the two most recent bank statements for each account.
- Provide a copy of your most recent income tax return or a letter from the Internal Revenue Service stating you were not obligated to file income taxes for the preceding calendar year.
- Complete and sign the Income Tax Affidavit with the supporting documents (letter from the IRS). You may contact the IRS at 1-800-829-1040.

Staff will review your completed application to determine whether you are eligible for assistance. At this time, please do not request bids or hire a contractor. If you are deemed eligible to participate in the program, you will be notified.

### **INSPECTION REQUIREMENTS**

An initial inspection will be conducted of the interior/exterior of all properties prior to the issuance of the Notice to Proceed. The purpose of this property inspection is to ascertain the amount of rehabilitation needed and/or determine the eligibility of the improvements requested. The inspection will be conducted in such a manner that each deficiency/violation will be recorded with respect to the property rehabilitation standards for the program that has been applied for. If there are conditions that threaten health and safety, these projects will be given priority over other applicants.

All work done under this program will be subject to inspection. If the project requires a building permit, a City Building Inspector will perform required inspections as mandated by the Uniform Building Code and/or the City's Municipal Code. The cost for all necessary building permits must be included in the total project cost.

A Final Inspection will be required for all work performed and completed under this contract and before any payments are issued to the contractor.

### **CONTRACTOR REQUIREMENTS**

Contractors performing work must adhere to the following guidelines:

- Contractor must have current valid Contractor's License and be in good standing.
- Contractor must have a current City of Chino Hills' Business License.
- Contractor must have current and valid Worker's Compensation and Liability Insurance.

A Notice to Proceed will be issued by the City of Chino Hills prior to the commencement of work. All projects must be completed within 90 days from the date of the Notice to Proceed, or as otherwise specified or permitted by the City of Chino Hills. The contract will solely be between the property owner and the contractor.

All work will be paid to the selected contractor by the City of Chino Hills within 60 days of completion of the project. A joint check will be issued to the homeowner and the contractor.