

Housing Rehabilitation Program Frequently Asked Questions

Q: What is the purpose of the Housing Rehabilitation Program?

A: The Housing Rehabilitation Program aims to provide financial assistance to eligible homeowners for addressing health and safety issues, as well as code violations, within designated program areas. SHE contracts with multiple jurisdictions to administer housing programs and offer financial assistance to eligible applicants. Additionally, SHE provides internal financing for specific unincorporated areas. Please refer to our website for areas with available funding.

Q: Who is eligible to apply for financing through this program?

A: To qualify for financing, the property must be owner-occupied, and applicants must meet all other property and income eligibility guidelines at the time of application.

Q: What types of repairs are available through the program?

Eligible repairs include, but are not limited to, energy-related improvements, lead-based paint hazard evaluation and reduction activities, improvements for handicapped accessibility, and repair or replacement of major housing systems.

Q: How do I apply for assistance through the program?

A: Contact SHE to initiate the process by completing a pre-application, which will determine whether you can proceed with a full application.

Q: What documents are required for the application process?

A: While specific requirements may vary, a checklist of general documents will be provided by SHE staff upon request.

Q: How long does the application process typically take?

A: The duration of the application process depends on the promptness of the applicant. A 30-day timeframe is allotted for the submission of all required documentation. Applications will only be reviewed once all necessary documents are received.

Q: Are there income requirements or financial qualifications for eligibility?

A: Income requirements vary depending on the funding source and can be found on our website.

Q: What is the difference between a loan and a grant in this program?

A: Loan and grant availability varies among funding sources and partner programs. Loans typically require property equity, whereas grants may not be available for all programs.

Q: What are the terms and conditions of the loans offered?

A: Loan terms vary depending on the funding source and partner program, but most loan programs offer 30-year deferred payment loans with 0% interest.

Q: How is the amount of assistance determined?

A: Assistance is determined based on the assessed need. A Project Manager will conduct a home inspection to identify repair work related to health and safety conditions.

Q: Is there a maximum amount of funding available per applicant or per project?

A: Funding availability varies depending on the funding source and partner program.

Q: What are the repayment options for loans obtained through the program?

A: Repayment terms vary, but most loan programs become due and payable in 30 years. If the homeowner sells, transfers title, or discontinues residence in the rehabilitated property, the loan becomes immediately due and payable.

Q: Are there any penalties for early repayment of loans?

A: All loans are free of pre-payment penalties and can be paid off at any time.

Q: Can I use my own contractor, or do I have to use contractors approved by the program?

A: Homeowners select eligible contractors from the Active Contractor List provided by SHE. Invitations to bid are sent to selected contractors to obtain a minimum of three reasonable bids. All eligible contractors must meet the requirements specified in the Housing Rehabilitation/Reconstruction Program Contractor Guidelines.

Q: What happens if my application is denied?

A: All appeals must be made in writing and filed with SHE. A meeting with the Partner's Loan Review Committee will be scheduled, and a written response will be provided within thirty (30) working days.

Q: Are there any ongoing maintenance requirements or inspections after repairs are completed?

A: Borrowers are required to maintain the property in its rehabilitated condition, meeting community standards and free of nuisances, for a minimum of five years. Failure to comply with maintenance requirements may result in loan repayment obligations.

Q: How can I get more information or assistance if I have further questions?

A: Feel free to contact SHE via telephone (559-802-1647), email (housingrehab@selfhelpenterprises.org), or in person (8445 W. Elowin Court, Visalia, CA 93291) for additional information or assistance. Additionally, SHE offers both in-person and virtual appointments upon request.