

CIT Homeowner Occupied Rehabilitation Loan Program

WHAT IS THE CIT HOMEOWNER OCCUPIED REHABILITATION LOAN PROGRAM?

This program provides loans of up to \$25,000 to qualified low income homeowners to assist in the removal of health and safety code violations related to the building structure.



ELIGIBLE IMPROVEMENTS

- Abatement of code violations
- Accessibility modifications
- Demolition of unpermitted, deteriorated, or unsafe improvements
- Electrical repairs
- HVAC Systems
- Plumbing/sewer pipes and fixtures
- Roofing
- Smoke detectors
- Carbon Monoxide detectors
- Structural repairs/modifications
- Water heater repairs

WHO QUALIFIES?

Household with incomes at or below the income limits shown below are eligible to participate:

Household Size	2015 Annual Income (80% AMI)
1	\$34,800
2	\$39,800
3	\$44,750
4	\$49,700
5	\$53,700
6	\$57,700
7	\$61,650
8	\$65,650

Income limits are subject to change.

ELIGIBLE PROPERTIES

Eligible properties must be owner-occupied properties located within designated census tracts and that have been cited for one or more code violations related to the building structure.

LOAN AND REPAYMENT TERMS

The assistance is provided in the form of a deferred, 0% interest loan.

The loan is due and payable only when the property is sold, refinanced, no longer an owner-occupied property, or there is a change in title.

HOW DO I GET STARTED?

Complete the Income Self-Certification Form on the City's website at:
<http://www.ontarioca.gov/housing-municipal-services/cdbg-home-esg>.



(909) 395-2006

**208 W. Emporia St.
Ontario, CA 91762**

This program is funded through Community Development Block Grant funds through the United States Department of Housing and Urban Development

