



## About the Program

The Home Repair Program was established to assist homeowners who are unable to afford necessary repairs to their home. *Loans under this program can be made for two reasons:*

1. Emergency / Critical needs home repairs.
2. Modifications for persons with disabilities in need of ADA improvements.

*The goal of the program is to improve the living environment of our city's homeowners.*

## How the Program Works

- Homeowners may borrow up to \$20,000 (inclusive of all rehabilitation costs). Loan amount is for no more than cost of the work.
- Home repair loans are a 0% forgivable loan after home is retained as primary residence for 5 years.
- Loans may be paid off if the home is sold, the title is transferred, or the owner no longer lives in the home before the 5 year period is up.

## How Do I Apply?

Contact City of Nampa Home Repair Loan Program staff. You will be asked a few questions to determine eligibility.

It is the goal of Community Development Staff to always provide you with as much information as possible and we are happy to assist throughout the entire process. You are not left on your own to make this process happen; we are here to help!

## Who is Eligible?

- Must meet income guidelines (see table to right).
- Project must meet guidelines of program.
- Owner must occupy the home and home must be located within the city limits of Nampa.
- Mortgage and property taxes must be current.
- Home must be insured at completion of repair.
- Homeowner is clear of bankruptcy for two (2) years.
- Must be in compliance with City of Nampa Code Enforcement.
- **QUALIFYING STRUCTURES:** Single-family homes, condominiums, or manufactured homes on permanent foundations.

## Income Guidelines

Household Size	Not to Exceed
1 person	\$4 , 00
2 person	\$48, 00
3 person	\$54, 0
4 person	\$60, 0
5 person	\$65,100
6 person	\$69,900

- For income guidelines for larger households, contact the City of Nampa.
- Income limits are based on HUD published median income and are adjusted on a yearly basis in or around April.
- All gross income, including retirement, child support, unemployment, social security, alimony, etc. must be reported, whether taxable or not.
- Income of **ALL** adults in the household are to be included when calculating household income to determine income eligibility.

## What Will Happen?

- ◆ Home Loan staff will schedule a visit to inspect the house to determine extent and feasibility of the repairs.
- ◆ Home Loan staff prepares work order for homeowner to provide to contractors for bid.
- ◆ Homeowner obtains three (3) bids for work based on the work order provided.
- ◆ Contractor with lowest bid is selected and signs contract with homeowner to do the work.
- ◆ When the work is completed, it will be approved by the homeowner and City of Nampa Building Department.
- ◆ Contractor is paid directly by the City.
- ◆ A lien is placed on the property with repayment terms agreed upon at the time of application.