



Program Procedures

1. Prospective applicants of the program should contact the Program Administrator at (760) 943-2293.
2. Household eligibility information will be documented and verified.
3. An inspection of your home will be scheduled and necessary repairs and upgrades will be identified.
4. The homeowner selects a licensed contractor. The Program Administrator will review the bid, prepare the contract, security and loan documents.
5. The Program Administrator will assist the homeowner and monitor the progress of repairs in accordance with the contract.

If you or someone you know is interested in learning more about the Residential Rehabilitation Program, please contact the Program Administrator at (760) 943-2293 or visit the website at www.encinitasca.gov

Updated April 2020

City of Encinitas
505 S. Vulcan Avenue
Encinitas, CA 92024

RESIDENTIAL REHABILITATION PROGRAM

Program Guidelines and Eligibility Information



CITY OF ENCINITAS
505 S. Vulcan Avenue
Encinitas, CA 92024
(760) 943-2293
www.encinitasca.gov



OFFICE HOURS:
7:30 AM to 5:30 PM
Monday thru Friday
One Stop Shop alternating
Fridays

Through the Residential Rehabilitation Program, the City of Encinitas can assist homeowners with technical assistance and provide funds to make repairs and upgrades to single-family and multi-family residences, and mobile homes. Due to demand, your name may be added to a waiting list.



WHAT REPAIRS ARE ELIGIBLE?

Eligible repairs under the Residential Rehabilitation Program are those that correct health and safety problems and/or upgrade exterior appearance items. With your help, the Program Administrator will conduct an inspection of your property to determine necessary repairs or upgrades. Examples of eligible repairs are:

- Plumbing or electrical problems
- Inadequate heating
- Leaky roofs
- Bath and kitchen facilities
- Broken doors and windows
- Peeling paint
- Termites
- Damaged or missing skirting
- Unsafe porches and steps
- Worn carpeting and vinyl flooring
- Other necessary repairs

WHO IS ELIGIBLE?

You are eligible to participate in the program if the following all apply:

- Your house and/or space rent payments are current.
- You are the owner-occupant of a single-family or multi-family residence or mobile home; or owner of a renter occupied apartment complex.
- You have an annual gross household income at or below the following income guidelines.

2020 Income Limits

1 person	\$64,700
2 persons	\$73,950
3 persons	\$83,200
4 persons	\$92,400
5 persons	\$99,800
6 persons	\$107,200

Household income limits to determine program eligibility include: Social Security, pensions, disability, AFDC, or similar payments, and interest from savings or CDs, stock dividends, and income from other investments before taxes.

Renter occupied multi-family loans are based on the income qualifications of the tenants. Please contact the Program Administrator for more information regarding eligibility, affordability periods and potential loan terms.

WHAT FINANCIAL ASSISTANCE IS AVAILABLE?

Owner-

Occupied

Single-Family Loan	\$50,000 max.
Multi-Family Loan	\$50,000 max.
Mobilehome Loan	\$10,000 max.
Mobilehome Grant	\$ 5,000 max.

Renter-

Occupied

Multi-Family Loan	\$10,000/unit
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WHAT ARE THE TERMS OF THE LOAN?

Single - Family and Multi - Family: Principal and interest deferred, three percent simple annual interest. Loan amount is due when borrowing household no longer occupies the unit as a primary residence. If a borrower occupies the residence for a specified time period, the accrued interest will be forgiven over a designated period of time.

Mobile homes : For mobile homes and RVs located within a mobile home park, principal and interest are forgiven, prorated over a five year period at zero percent annual interest.

Renter - Occupied Multi - Family Unit: Principal and interest deferred, three percent simple annual interest. Loan amount due at the end of the affordability period. Interest forgiven over a designated period.