

# BUTTE COUNTY DISASTER RECOVERY INITIATIVE

## *Housing Assistance Program*

### Frequently Asked Questions

#### General Questions

##### **How are the funds being spent?**

The Community Development Block Grant (CDBG) funds received by Butte County for the Disaster Recovery Initiative (DRI) are designated for Public Improvements to Concow Road (\$3.3 Million), the Housing Assistance Program (Program) (\$4 Million), a Local Hazard Mitigation Plan and reimbursement for the Safety Element in the 2030 General Plan.

##### **How are the Program funds distributed?**

For the Program, the loan funds are approved by a Loan Committee and distributed to an escrow account. Payment will be made, through out construction, to the contractor from the escrow account. The payments will be approved by the homeowner and the housing consultant.

##### **Who sets the Program Guidelines?**

The Program Guidelines are based upon the requirements of the Federal Housing and Urban Development Department and the State Community Development Block Grant Program. The County has been able to gain approval by the State for several specific items that will uniquely benefit the needs of the fire victims. (i.e. assistance for non-permitted structures, assistance with legal lot determination and 7-year forgivable loans)

#### Eligibility Requirements

##### **Why do I have to submit information about my income to apply for assistance through the DRI?**

Assisting property owners with low to moderate incomes is a State requirement of the Program. Your income information will only be used for the purpose of determining your qualification for the Program and will not be shared with any other agency.

##### **Can you explain the Income Limit chart?**

The Program Guidelines list income as an eligibility requirement. Eligible applicants must have a household income that is 80% or lower than the median income in Butte County. The Income Limit chart illustrates the upper income limit for a household based on size. For example, if you have 4 people in your household, your income must be at or below \$46,300 in order to meet the income eligibility requirement.

##### **Can I still qualify for assistance if the home I was living in was not permitted prior to the fire?**

Yes. You may still receive assistance for reconstruction even if your previous home was not properly permitted. You must meet all other Program eligibility requirements to qualify. Part of the assistance you receive will include properly permitting your new home. Contact Regional Housing Authority to be added to the waiting list.

#### **Income Limits per Household Size**

1 Person	\$32,450
2 Persons	\$37,050
3 Persons	\$41,700
4 Persons	\$46,300
5 Persons	\$50,050
6 Persons	\$53,750
7 Persons	\$57,450
8 Persons	\$61,150

***If your annual household income falls within these limits, you may qualify for the program.***

### Program Contacts



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The County of Butte is  
an equal opportunity fair  
housing lender.



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#### Eligibility Requirements

**I was living in a fifth wheel trailer, which was burned in the fire. Can I get assistance to rebuild?**

*No. Per State requirements, the residential structure to be reconstructed must have been occupied as a residence up until the wildfires of 2008. Fifth wheels, tents, sheds, or recreational vehicles, for example, are not considered dwellings by the State and therefore are not eligible under this Program.*

**I sold my property, which was in the burn area, but bought new property that was in the burn area. Can I get assistance?**

*No. Per State requirements, the homeowner on the Title who is currently applying for the Program must be the same homeowner listed on the Title in 2008 at the time of the damage.*

**Can I be reimbursed for work I have already completed to rebuild my home?**

*No. The Program does not allow for reimbursement. You may qualify for additional work if the work you already completed does not exceed 100% of the post-reconstruction appraised value.*

**Will the Program provide funding to cover personal property?**

*No, unfortunately the loan funds can not be utilized to purchase personal property.*

#### Loans Terms

**Can you explain what happens to the loan if I sell my house within 7 years?**

*Yes. The loan is fully forgivable after 7 years. 1/7 of the loan value is forgiven each year. If you sell your home within 7 years, the remainder of the loan is due and payable at that time.*

**What is the maximum funding for housing assistance?**

*The maximum amount of the loan is \$100,000. Each loan may be different, and an individual loan can not exceed 100% of the post-reconstruction appraised value.*

#### Construction

**How do you determine who will be the contractor?**

*Regional Housing Authority will issue a request for bids as part of the construction process to a list of approved contractors. The homeowner chooses the contractor from the list of bid respondents.*

**As an owner of the property, can I do the building reconstruction myself?**

*Yes. You may complete the building construction yourself if you are a general contractor meeting all CDBG DRI requirements for qualified contractors. Homeowners that are not general contractors may assist the hired contractor with components of the reconstruction to build "sweat equity" in their home at a rate of \$10 per hour. Regional Housing Authority can provide full details about the "sweat equity" guidelines and contractor requirements.*

**Can we rebuild out buildings, garages or structures other than our home with Program funds?**

*No. Per State requirements, Program funds may only be utilized to rebuild single-family housing units.*

**Will the contractor bids be required to be at prevailing wage if the contractor has employees?**

*No. Prevailing wage is not required for single-family housing unit construction under the Program.*

#### **Additional Questions?**

For specific questions related to the Butte County Disaster Recovery Initiative Housing Assistance Program contact Regional Housing Authority of Sutter and Nevada Counties, (530) 821-2206, ext. 127.