



# MY WELL IS DRY... BUTTE COUNTY HOUSING REHABILITATION LOAN PROGRAM FAQ

**TO REPORT A WATER SUPPLY SHORTAGE:** GO TO THE [MYDRYWATERSUPPLY](https://mydrywatersupply.com) WEBPAGE, AND CLICK THE “SUBMIT REPORT” BUTTON. FOR MORE INFORMATION, EMAIL [SGMPS@WATER.CA.GOV](mailto:SGMPS@WATER.CA.GOV). THE DATA WILL BE MADE AVAILABLE ON A MAPPING APPLICATION HERE: [HTTPS://SGMA.WATER.CA.GOV/WEBGIS/?APPID=SGMADATAVIEWER#CURRENTCONDITIONS](https://sgma.water.ca.gov/webgis/?APPID=SGMADATAVIEWER#CURRENTCONDITIONS) UNDER THE “CURRENT CONDITIONS” TAB ON THE LEFT, CLICK THE “**LOCALLY REPORTED HOUSEHOLD WATER SUPPLY SHORTAGES**” BOX TO DISPLAY.

## WHAT IS A HOUSING REHABILITATION LOAN PROJECT?

Housing Rehabilitation Projects are meant to get a property up to health and safety standards and in line with County and State building code standards. Housing Rehabilitation projects improve the condition of the home for the current residents, as well as help to maintain that home to increase its lifespan. We want to help you get and keep your home in good condition.

Butte County currently has two funding sources for Housing Rehabilitation Projects for low-to-moderate income households: Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). Standards for residential properties include access to hot and cold running water. If your well is dry, your property may qualify for a housing rehabilitation loan.

## HOW DOES HOUSING REHABILITATION WORK?

### CDBG

If the property is eligible for CDBG housing rehabilitation, then the Program Operator will inspect the entire property for health and safety and code deficiencies, not just the well. For CDBG funding to be used, all pest-related issues will need to be addressed. Some health and safety or code violations may need to be included as well, depending on the severity of the deficiency. Housing Rehabilitation through CDBG is a loan program to assist homeowners in making needed repairs.

### HOME

If the property is eligible for HOME housing rehabilitation, then the Program Operator will inspect the entire property for health and safety and code deficiencies, not just the well. For HOME funding to be used, all health and safety and code deficiencies must be addressed, including lead paint exposure and pest issues, if applicable. Housing Rehabilitation through HOME is a loan program to assist homeowners in making needed repairs.

## IF I QUALIFY, WHAT KIND OF FUNDING ASSISTANCE COULD I RECEIVE?

### CDBG AND HOME

CDBG and HOME funding is in the form of a loan from the County for construction. Grant funds may be available for a portion of the work, depending on need and eligibility. Loans are 0% interest, with deferred payments for 30 years. The loan is secured by a Deed of Trust, meaning: if the property is sold, title is transferred,

delinquency occurs in payments of property taxes or homeowner's insurance, or upon death of all borrowers (whichever comes first), then the loan will be in "default" and all amounts will be immediately due.

## WHICH PROPERTIES QUALIFY FOR HOUSING REHABILITATION LOANS?

### CDBG AND HOME

Basic qualifications include: Low-to-Moderate income, owner-occupied, single-family residences in the unincorporated areas of Butte County. Household income must be at or lower than 80% of the Area Median Income (dependent upon household size; see table below). Other terms apply to each funding program. Eligibility is assessed through an Income Determination performed by the Program Operator, Regional Housing Authority.

Household Size	1	2	3	4	5	6	7	8
Maximum Annual Income	\$39,050	\$44,600	\$50,200	\$55,750	\$60,250	\$64,700	\$69,150	\$73,600

## IF I AM INTERESTED IN THE PROGRAM, WHAT'S NEXT?

Please call Regional Housing Authority to begin the process of assessing eligibility. Depending on how many properties are interested in the programs, you may have to be put on a waiting list. Like all construction-related projects, timelines have become severely impacted by building supply shortages and contractor shortages. We want to help and thank you for your patience. Please contact the Butte County Economic and Community Development Division if you have any questions.

- **Regional Housing Authority** •
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