

## RESIDENTIAL REHABILITATION PROGRAM

The Residential Rehabilitation Program, funded by the Pinole Redevelopment Agency, provides loans and grants to low income property owners for the improvement of residential structures within the redevelopment project area (see map).

Program funding categories include: Emergency Repairs, Exterior Paint/Clean up, Seismic Retrofit/Foundation Repair and Owner Occupied Rehabilitation.

### THE APPLICATION PROCESS

**1 Homeowner:** Calls the Housing Division at (510) 724-9831 to request an application and obtain additional information. The completed application is submitted along with income and ownership verification.

**2 Homeowner:** Contacts contractors and submits copies of three bids to the Housing Division for the work to be done. The owner decides which contractor to use and informs the Housing Division of the decision.

**3 Housing Division:** Contacts the Building Division to schedule a courtesy inspection of the property. The Building Division submits the inspection report to the Housing Division.

**4 Housing Division:** Reviews the final project and develops a proposal for review by the Redevelopment Agency Board. Loans and grants are reviewed by the full Redevelopment Agency Board.

**5 Housing Division:** Funds the approved projects upon completion or through "progress payments" depending on the size and scope of the rehabilitation. The owner submits invoices to the Housing Division. Payments are made jointly to owner and contractor.



RESIDENTIAL

REHABILITATION



PROGRAM



CITY OF PINOLE



CITY OF PINOLE  
REDEVELOPMENT AGENCY  
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(510) 724-9831

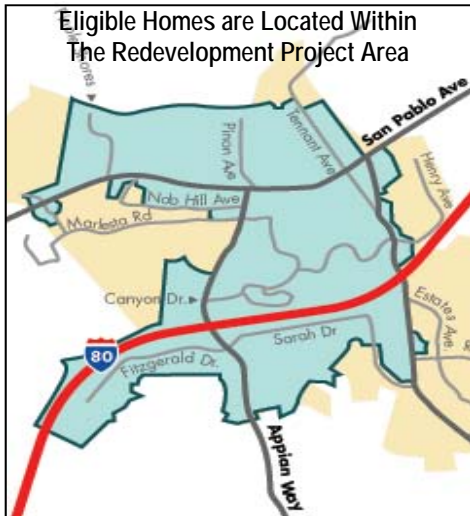


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The household maximum qualifying incomes are revised annually and are as follows in 2010:

### MAXIMUM ANNUAL GROSS INCOME

Household Size	Low	Moderate
1	\$45,100	\$75,850
2	\$51,550	\$86,700
3	\$58,000	\$97,500
4	\$64,400	\$108,350
5	\$69,600	\$117,000
6	\$74,750	\$125,700



## ELIGIBILITY

The property must be in the Redevelopment Project Area. The occupants must be within the income range established for the program.

## PROGRAM FUNDING

The Redevelopment Agency may provide up to \$30,000 in assistance per property in the project area, which can be a combination of grants and loan.

## PROGRAM FUNDING CATEGORIES

### EMERGENCY REPAIR GRANT

The Emergency Repair Grant provides funding for repairs needed to remediate conditions which adversely effect the health and/or safety of the occupants. The Emergency Repair Grant is available to low-income households; has a limit of \$2,500; and can be used for roof, electrical, furnace, plumbing and ADA improvements.

### EXTERIOR PAINT / CLEAN UP GRANT

The Paint Grant pays all or a portion of the cost for exterior painting of single family homes occupied by low-income households.

The program has a cap of \$2,000 and can be used for exterior paint or for major debris removal or exterior health and/or safety remediation.

### SEISMIC RETROFIT / FOUNDATION REPAIR GRANT

Through the Seismic Retrofit Program the low-income owner can receive a grant of up to \$8,000 for major foundation repairs or seismic retrofit of the property.

### OWNER OCCUPIED REHABILITATION LOAN

The Owner Occupied Rehabilitation Loan Program is designed to cover the cost of repairs that exceed grant availability.

This program also funds rehabilitation projects which are not covered by the grant programs. Maximum funding is \$30,000 per property which can be any combination of grants with the loan.

Annual interest rate is 2%, and the term is 15 years.

The borrower, who must be moderate income or lower, will be required to execute a Promissory Note, and a Deed of Trust will be recorded against the property.

Special terms, such as a senior deferment, can be arranged through the Agency.

FOR MORE INFORMATION  
CONTACT THE CITY OF PINOLE  
REDEVELOPMENT AGENCY  
WWW.CI.PINOLE.CA.US  
(510) 724-9831