



CITY OF LAKE FOREST HOUSING REHABILITATION LOAN PROGRAM

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City Manager

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The City of Lake Forest Housing Rehabilitation Program offers a zero percent deferred interest loan for homes, condominiums and mobile homes. In order to qualify for this loan provided by the City, you must **first** meet the required income qualifications. As a part of the qualifying review, current household income and income for the past two years will be evaluated.

Household Size	Income Limits for Loan Per Year
1	\$ 88,400
2	\$101,000
3	\$113,650
4	\$126,250
5	\$136,350
6	\$146,450
7	\$156,550

The zero percent (0%) interest deferred loan has no monthly payments. Total payment is due if you are no longer residing in the home, or at the time of sale, refinance or transfer of title. Mobile homeowners are eligible to receive up to \$25,000 and homeowners are eligible to receive up to \$40,000.

There are other requirements to qualify for these loans, including but not limited to: applicants must live on the property, may not have received assistance previously, not exceed the asset limitation, and have sufficient equity in the home as well as other requirements.

Most home improvement items are eligible for assistance. However, any code violations or health and safety items in the home **MUST** be corrected as a condition of funding. Any homes built prior to January 1, 1978, must meet the new federal regulations regarding lead-based paint. Eligible repairs for this Program include stucco, windows, painting, roofing, plumbing, electrical, energy and weatherization items, garage doors, fumigation, flooring and other items necessary for the health and safety of occupants. Examples of items that are not eligible are room additions, barbecue pits, ceiling fans, swimming pools, fireplace and other items determined ineligible.

If you have questions regarding the loan program, please email tdobbs@lakeforestca.gov or call Theresa Dobbs at (949) 461-3473 or. **All applications must be submitted to Lake Forest City Hall, 100 Civic Center Drive, Lake Forest, CA 92630.**

Lake Forest, Remember the Past ~ Challenge the Future.



t/rehab/forms/flyer

www.lakeforestca.gov

Lake Forest City Hall

100 Civic Center Drive

Lake Forest, CA 92630

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