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Learn how both the grant and loan programs for housing rehabilitation in the City of Monterey work. If you qualify, we can help you with needed repairs and help you stay in your home longer than you expected.

1. I live in the city of Monterey.
2. My home is a "single family" residence.
3. I live in the home that I own.
4. I do not have any rentals, aka "granny units" on my property.
5. My income is 80% of median or lower for a household my size.

See monterey.org/housing for current income rates or call 646-3995

Is your house falling down? How are you fixed for your golden years? Can you answer “YES” to any of these questions?

- Do you have: More than 30 steps to your home? Hole in your foundation? Sliding doors or windows missing screens? Broken glass? Torn or missing screens? a fire extinguisher under the sink? Light bulbs burned out that you can’t reach?
- Do your door locks all work? Did you still have single pane windows?
- Where was the last time you: Cleaned your gutters? Replaced your furnace filter? Cleaned your dryer vent?
- If you answered “YES” to any of these questions then you qualify for a grant or a loan. It’s as easy as that!

GRANT PROGRAMS:
- Mr. Fix-It
- Home Safety
- Housing Accessibility

LOAN PROGRAMS:
- Major Rehabilitation
- Emergency Repair

What is the Housing Rehabilitation Program?
The City of Monterey’s Housing and Property Management Office administers and manages a Housing Rehabilitation Program which encompasses a variety of housing rehabilitation home repair grants and loans. The Housing Rehabilitation Program is intended to improve the condition of substandard owner-occupied single-family homes with special emphasis placed on the remediation of health and safety housing issues. The Housing HCD Coordinator works closely with participating homeowners, helping to select a contractor, supervising construction along with the contractor, and inspecting all work completed – all at no cost to the homeowner.
We offer three grant programs

What is the grant program? A gift.
Yes, that is correct - it is a gift from the City of Monterey for construction work on your property, through the Community Development Block Grant (CDBG) program of the U.S. Department of Housing and Urban Development (HUD).

What grant programs do you offer?
The City of Monterey currently offers three grant programs: Mr. Fix-it (MRF), Home Safety (HS) and Housing Accessibility (HAG).

Mr. Fix It Grant Program
The MRF Grant Program assists the homeowner with maintaining their home through small repairs. Examples of eligible repairs include: small plumbing repairs, small electrical repairs, toilets, window and door repairs or replacement, a new water heater or repairs to a furnace or wall heater.

Home Safety Grant Program
The HS Grant Program provides homeowners with home safety items that may include, but are not limited to: safety grab bars, handrails on stairs, wheelchair access ramps, fire extinguishers, chimney cleaning, small electrical repairs and hard wired smoke detectors.

Housing Accessibility Grant Program
The HAG Program works like both the Mr. Fix-it and Home Safety grant programs, but it was designed to help on larger projects and with items that will keep your home accessible. Maybe it’s a front access ramp and widening of a doorway. Or it could be a driveway/walkway repair or replacement. We believe in having no “trip hazards”. Or, perhaps you need a sewer lateral.

Because these three programs are grant programs, there is no repayment to the City.

All repairs in all of our programs are made by City-screened contractors that are State and City licensed, bonded and insured.

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We offer two loan programs

Major Rehabilitation Loan Program
The Major Rehabilitation Loan (MAJ) Program provides low, simple-interest loans. Because the loan is a deferred payment simple-interest loan, interest is calculated on the loan only, and the homeowner does not repay the loan until the home is sold, the title is changed, or thirty years has passed. These loans assist those on fixed incomes to live in more comfortable conditions and remain in their homes. The program assists homeowners with major rehabilitation projects or modernization of their home. All repairs are made by City-screened general contractors that are State and City licensed, bonded and insured.

Major repairs can include: new foundations; bringing the home up to current Uniform Building Code; repairing or replacing major systems, which also includes mandatory health and safety upgrades.

The City assists the homeowner in contractor selection and coordinates inspections of all work.

Because HUD provides funding for this program, all loans must include a Lead-Based Paint (LBP) inspection. Any lead-based paint must be addressed pursuant to HUD guidelines (this is only for homes built prior to 1978).

Emergency Loan Program
The Emergency Loan (EL) Program is designed to do the construction work first and the loan paperwork later. It also provides low, simple-interest loans with deferred-payments. Since the payments are deferred, they do not have to be repaired until the homeowner sells their home, title is changed, or thirty years has passed. The City will provide assistance with items such as: emergency roof repair or replacement, or emergency work on plumbing or electrical systems.

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CITY OF MONTEREY
Housing and Property Management Office
Plans & Public Works Department
City Hall, Monterey, CA 93940
Open Monday through Friday from 8 am to 5 pm
voice • fax • email • web
(831) 646-3995   (831) 646-5616
housing@monterey.org  • monterey.org/housing

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Rev. November 2014

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Before and After Testimonials

Teacher, Olivia
"As a senior you have a home that you simply can’t maintain no matter how hard you work. I can’t tell you how grateful I am for a program like this and the people involved in it. I have a tremendous amount of admiration for the compassion and sincerity that goes into this program. It’s been a lifesaver!"

Artist, Carolyn
"I participated in both the loan and grant programs. I had the floors and fixtures replaced in my bathrooms; they replaced a deteriorated deck, and my entire driveway that was falling down the hill. They (the workers) were always considerate, timely, and they did a great job.”
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See if you qualify

Is your house falling apart? How are you fixed for your golden years? Can you answer “YES” to any of these questions?

Do you need:

Do you have:
Sinking floors? shifting floors? lights flicker? more than one stair step? uneven doors? torn or missing screens? broken glass? cracks or holes? a five foot egress under the back four light bulbs burned out that you can’t reach?

Do your door locks all work? Do you still have single pane windows?

Where was the last time you:
Cleaned your gutters? Replaced your furnace filter? Changed your dryer vent?

If you answered “YES” to any of these questions, then we may be able to help you.

If you answered “YES” to these five statements, then you qualify for a grant or a loan. It’s as easy as that!

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