

I'm Interested! What Next?

- Complete a Loan Program application to determine eligibility
- Schedule a site visit with City staff to inspect the house to determine extent and feasibility of the repairs
- City staff prepares work order
- Homeowner obtains three estimates for work
- Homeowner selects contractor
- Sign loan documents with the City
- Sign contract between the homeowner and contractor

The Critical Needs Repair Loan Program was established for the purpose of addressing life and safety issues for homeowners who are unable to afford to make the repairs. Through the "emergency" repairs of residential homeowners, *the goal of the program is to improve the living environment of our city's most needy homeowners.*

What happens after the work is completed?

- Work is approved by the homeowner and building department
- Contractor is paid directly by the City
- A lien is placed on the property with repayment terms agreed upon at the time of application.



For Further Information Contact:

Community Development Specialist

Phone: (208) 468-5472

communitydevelopment@cityofnampa.us

Funding provided by the City of Nampa's Community Development Block Grant program from the U.S. Department of Housing and Urban Development



Community Development

**Have a Housing
Repair Problem?**

Let Us Help!

**Critical Needs Repair
Loan Program**

*Addressing Health and Safety
Concerns in Nampa*



The Loan Program

The City of Nampa offers assistance to qualified homeowners needing immediate help with emergency and critical needs home repairs that meet HUD Housing Quality Standards and the City of Nampa Housing Codes.

The funds available are limited and the maximum amount available per loan is \$10,000. Loans are made on a first come first serve basis.



Interest on Loans

- Home repair loans range from 0% - 3% interest and is based upon income.
- Some loans are deferred until the home is sold, the title is transferred, or the owner no longer lived in the home.
- Contact the City of Nampa today to find out what rate you may qualify for.



FOR MORE INFORMATION OR TO COMPLETE AN APPLICATION FOR THE LOAN PROGRAM, CALL (208) 468-5472

Income Guidelines for Nampa Area Median

2009 HUD Income Guidelines for Nampa Area Median Income	
Number in Household	Not to Exceed
1	\$35,000
2	\$40,000
3	\$45,000
4	\$50,000
5	\$54,000
6	\$58,000

- For larger households, contact City of Nampa for income guidelines.
- Income limits are adjusted on a yearly basis in or about April and are based on household size.
- All gross income including retirement, child support, unemployment, social security, alimony, etc. must be reported, whether taxable or not.
- Income of **ALL** adults in the household, are to be included when calculating household income to determine income eligibility.



Eligibility Requirements

- Must be income eligible.
- Must be an owner occupied home within the city limits of Nampa.
- Qualifying structures include; single-family homes, condominiums, or manufactured homes on permanent foundations.
- Mortgage and property taxes must be current.
- Home must be insured for the life of the loan.
- Clear of bankruptcy for two years.
- Must be in compliance with City of Nampa Code Enforcement.

Eligible Improvements May Include:

- Roof Repair
- Plumbing Repairs
- Heating Repairs/Replacement
- Electrical Repairs
- Broken Windows/Doors
- Structural Repairs
- Some ADA Modifications that are considered life and safety (i.e. ramps and safety rails)
- Other items of repair necessary to cure an immediate problem affecting the health and safety of the occupants.