

*We Can Help  
You Fix Your  
Home*



**Housing Program Services**

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City of Turlock

# Housing Rehabilitation Program



Housing Program Services Division

## What work can I have done?



The following are some of the areas that can be repaired with loan funds:

Electrical, plumbing, roofing, broken windows, foundation, pest control, interior/exterior paint, floor coverings, fencing, bathroom & kitchen remodel. Staff will assist in determining the scope of work.

## What are the loan interest rates?

Housing Rehabilitation loans are available at the following annual percentage rates for a 20 year term.

Home Owner: 0% - Fully Amortized  
2% - Deferred Loan

Investor Owned:  
3% - Fully Amortized

The loan amount is determined by the scope of the work to be performed or the amount of equity remaining (95% loan to value), which ever is less.

## What are the requirements?

- Home must be located within the city limits of Turlock.
- Household income must be at or below 80% of the median area income for Stanislaus County depending on the number of people in your household (Based on combined household gross income— before taxes and deductions) (See table below). The limits are subject to change.
- Stable income.
- Have good credit.

### Income Limits Table

Number in Household	80% of Median Income for Stanislaus County
1	\$44,650
2	\$51,000
3	\$57,400
4	\$63,750
5	\$68,850
6	\$73,950
7	\$79,050
8	\$84,150

(HUD CDBG Limits June 2022)

## How do I get started?

Gather these documents:

1. Grant Deed or Deed of Trust
2. Last two years tax returns (including W-2 forms)
3. Most recent month pay stubs
4. Statement showing balance(s) on existing mortgages(s)
5. Last three months bank statements for all open accounts
6. Paid property tax statement
7. Fire insurance policy

## For more information contact:

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