

Eligible Improvements:

Emergency / Critical Needs :

- Roof Repair
- Plumbing Repairs
- Heating Repairs/Replacement
- Electrical Repairs
- Broken Windows/Doors
- Structural Repairs

ADA Modifications:

- Ramps and Safety Rails
- Widening Doorways
- Walk In Showers
- Handicapped accessible toilets and lavatories
- Kitchen modifications

Other items of repair may be eligible as well, please contact us for further information.



For Further Information Contact:

Community Development Specialist

Phone: (208) 468-5472

communitydevelopment@cityofnampa.us

www.cityofnampa.us/repairloan



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

HOUSING REHABILITATION LOAN PROGRAM



*Addressing Health and
Safety Repairs
& ADA Modifications*



COMMUNITY DEVELOPMENT

About the Program

The Housing Rehab Loan Program was established to assist homeowners who are unable to afford necessary repairs to their home. *Loans under this program can be made for two reasons:*

1. Emergency / Critical needs home repairs
2. Modifications for limited mobility persons in need of ADA improvements

The goal of the program is to improve the living environment of our city's most needy homeowners.

Who is Eligible?

- Must meet income guidelines, see table to right.
- Owner must occupy the home, home must be located within the city limits of Nampa.
- Mortgage and property taxes must be current.
- Home must be insured.
- Homeowner is clear of bankruptcy for two years.
- Must be in compliance with City of Nampa Code Enforcement.
- **QUALIFYING STRUCTURES:** single-family homes, condominiums, or manufactured homes on permanent foundations.

How the Program Works

Homeowners may borrow up to \$10,000 (inclusive of all rehabilitation costs). Loan amount is for no more than cost of the work.

Home repair loans range from 0% - 3% interest and are 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.

Income Guidelines

Household Size	Not to Exceed
1 person	\$35,250
2 person	\$40,250
3 person	\$45,300
4 person	\$50,300
5 person	\$54,350
6 person	\$58,350

- For income guidelines for larger households, contact the City of Nampa.
- Income limits are based on HUD published median income and are adjusted on a yearly basis in or about April.
- 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.

What Will Happen?

City staff will schedule a visit to inspect the house to determine extent and feasibility of the repairs.

City staff prepares work order for homeowner to provide to contractors for bid.

Homeowner obtains three bids for work based on the work order provided.

Homeowner selects contractor and signs contract for the company to do the work.

When the work is completed, it needs to be approved by the homeowner and City of Nampa 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.

How to get Started

If you think you might be eligible, contact the City of Nampa Community Development Specialist. The Specialist will ask you a few questions and get an application to you. As soon as you've filled out the application and provided the requested documentation, the Specialist will be able to tell you within a short amount of time whether the proposed project is eligible and at what interest rate you will be approved. At that point, we will have someone come out to assess your home and write the work order.

It is the goal of City Staff to always provide you, the applicant, with as much information about the process as possible and we are happy to assist throughout the entire process. You are not left on your own to make this process happen; we are here to help!