

## Guidelines

If you meet the income guidelines below, you may be eligible for one of the housing programs offered by the City of Atwater.

Number of People In Household	Maximum Household Income
1	\$31,250
2	\$35,700
3	\$40,200
4	\$44,650
5	\$48,200
6	\$51,800
7	\$55,350
8	\$58,950

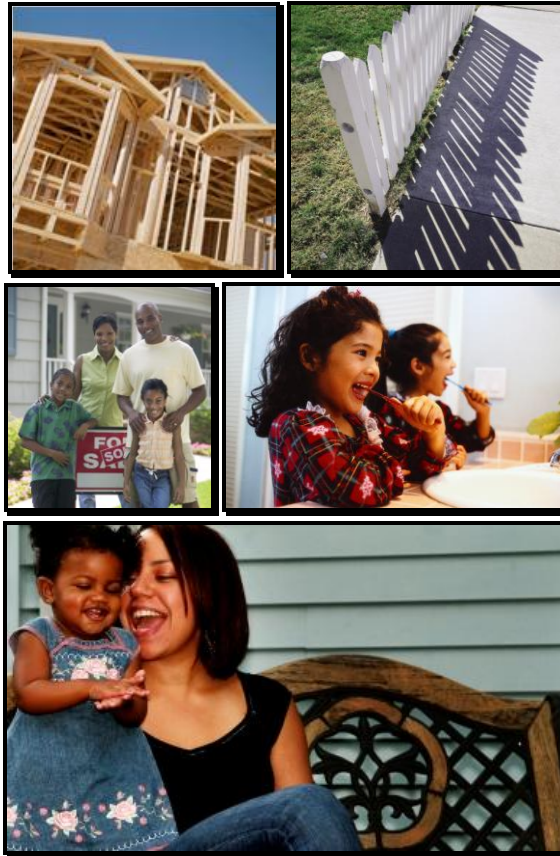
2009 limits. Updated annually by HUD. Subject to change. Limits shown are for Home and CDBG only.

Contact our  
Loan and Rehabilitation Specialists  
1-866-449-2600

TTY California Relay Service  
1-800-735-2929

Spanish speaking users:  
Voz y TTY  
1-800-855-3000

*Funding provided by  
The California Department of  
Housing and Community Development*



## Owner-Occupied Housing Repair

and

## First-Time Homebuyer Assistance Programs

Program administered by



www.cecusa.net  
Community Development Division  
1110 Civic Center Blvd. Suite 404  
Yuba City CA 95993  
1-530-751-0952

## City of Atwater

Owner-Occupied Housing Repair and First-Time Homebuyer Assistance Programs offer a wide variety of funding opportunities to meet the housing needs of the residents of the City of Atwater.

To apply for one of the programs, contact our program specialist, the CEC Community Development Division, at 1-866-449-2600.

Our team can determine if you prequalify over the phone. If you do prequalify, our program specialist will rush a loan application to you to complete and return. Once we receive your completed application, we will process your loan application.

Don't delay! Funding is limited and on a first-come, first-serve basis.

**Toll Free**  
**1-866-449-2600**

**TTY California Relay Service**  
**1-800-735-2929**

**Spanish (voz y TTY)**  
**1-800-855-3000**



## Owner-Occupied Housing Repair

### Eligibility

Residents of the City of Atwater who own and live in the home that requires repairs.

### Income Limitations

Household income may not exceed the maximum limits listed on the back of this brochure.

### Other Conditions

The maximum limit may not exceed current subsidy limits published by HUD. Call for details.

Grants may be available on a limited basis to address lead paint issues.

Total indebtedness may not exceed 100% of after rehabilitation value.

### Need

Repairs must be necessary to comply with building and local codes and/or to correct health and safety hazards.

### Mobile Homes

Mobile or modular homes from 1976 and earlier will be replaced to the greatest extent possible.

### Loan Terms

- ♦ 0% simple interest
- ♦ Deferred payments
- ♦ 30 years
- ♦ No prepayment penalty

### Insurance

Fire and flood insurance (when required) must be maintained on the property and list the City as an Additional Insured for the term of the loan. CEC staff can help secure the proper insurance for your property when the loan closes.

## First-Time Homebuyer

### Eligibility

Anyone who has not owned property within a 3-year period and displaced homemakers or single parents who previously resided in a home owned by a spouse.

### Income Limitations

May not exceed the maximum household income listed on the back of this brochure.

### Other Conditions

The maximum limit may not exceed current subsidy limits published by HUD. Call for details.

Closing costs may be included in your loan total.

### Loan Terms

- ♦ 0% simple interest
- ♦ Deferred payments
- ♦ 45 years

### First Mortgage

Preapproval is required. Taxes and insurance must be paid through an impound account. The interest rate charged may never be more than prime.

### Insurance

Fire and flood insurance (when required) must be maintained on the property and list the City as an Additional Insured for the term of the loan. CEC staff can help secure the proper insurance for your property when the loan closes.



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*The information in this brochure  
is only an overview of the programs available.  
For complete details,  
please contact CEC's program specialist.*