



**Community & Economic
Development Department**

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FOR IMMEDIATE RELEASE

City of Modesto Expands Homeowner Repair Assistance Program

MODESTO, CA – The City of Modesto is pleased to announce an expansion of its Homeowner Repair Assistance Program. Eligible residents may apply for low-interest loans and grants to make health, safety, and beautification repairs to a home's exterior.

With funding from the American Rescue Plan Act (ARPA), the City of Modesto is expanding its current Homeowner Repair Assistance Program. The program expansion will provide additional financial and technical assistance to repair or eliminate health and safety hazard conditions and assist in the beautification and sustainability of more homes in Modesto. The new funding source allows for expansion to residents who earn up to 140% of the Area Median Income increasing the maximum income limit from \$84,150 to \$151,500. Residents may qualify for a loan of up to \$25,000 in assistance for the repairs with a 10% grant of up to \$2,500. Financing will consist of a 10-year loan with a 3% annual accrual of interest. Allowed repairs are limited to the exterior of the home only.

The City's current Low-Moderate Income Homeowner Repair Assistance Program is funded by a Community Development Block Grant (CDBG) and is aimed at addressing private property nuisance issues and supporting residents with health and safety repairs. The CDBG funding source allows for clients to be served who earn up to 80% of the Area Median Income. Single-family homeowners can qualify for a 20- year deferred loan at 3% interest with 20% of the total project costs granted after a 10- year affordability period. Mobile homes are granted up to \$20,000 forgiven after a 5-year affordability period. Allowed repairs are limited to health and safety only.

For more information about the Homeowner Repair Assistance Program, you may visit:

<https://modestogov.com/696/Home-Repair-Assistance>

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