

## Household Income Limits

The City's housing programs require applicants to verify their household's gross annual income does not exceed the following thresholds established by the US Department of Housing and Urban Development (HUD). Each program has different income limits.

### Very Low-Income Households (50% of the Area Median Income)

Persons in Household	2010 Income Limit
1	\$25,600
2	\$29,250
3	\$32,900
4	\$36,550
5	\$39,500
6	\$42,400
7	\$45,350
8	\$48,250

### Low-Income Households (80% of the Area Median Income)

Persons in Household	2010 Income Limit
1	\$40,950
2	\$46,800
3	\$52,650
4	\$58,500
5	\$63,200
6	\$67,900
7	\$72,550
8	\$77,250

### Moderate-Income Households (120% of the Area Median Income)

Persons in Household	2010 Income Limit
1	\$51,150
2	\$58,500
3	\$65,800
4	\$73,100
5	\$78,950
6	\$84,800
7	\$90,650
8	\$96,500

## Homeless & At-Risk Homelessness

If you or somebody you know is homeless, or at risk of becoming homeless, the City may be able to help. The City of Elk Grove partners with **Sacramento Self Help Housing** to assist Elk Grove residents with a variety of homeless services including:

- ❖ Temporary and permanent housing placement
- ❖ Emergency shelter information
- ❖ Counseling and referral services
- ❖ And much more

To find out more, please contact **Sacramento Self Help Housing** at (916) 341-0593, or visit their website at [www.sacselfhelp.org](http://www.sacselfhelp.org).



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[www.egplanning.org/housing](http://www.egplanning.org/housing)

*These programs are funded by the City's Affordable Housing Trust Fund and the Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) Program and Neighborhood Stabilization Program (NSP).*

## City of Elk Grove



## Affordable Housing Programs and Opportunities

Current and prospective income-eligible residents of Elk Grove can take advantage of several housing programs that make for-sale and rental housing affordable or help homeowners fix health and safety hazards.

*Inside you will find:*

- ❖ Affordable Homeownership Opportunities
- ❖ Affordable Rental Opportunities
- ❖ Housing Repair and Rehabilitation Programs
- ❖ Homeless Services

For more information on the City's housing programs, please contact the Housing Division at (916) 478-2254 or email us at [housing@elkgrovecity.org](mailto:housing@elkgrovecity.org). Please also visit our website at [www.egplanning.org/housing](http://www.egplanning.org/housing).

City of Elk Grove Development Services  
Planning Division

## Housing Rehabilitation & Repair

The City has two programs that help homeowners remedy health and safety hazards in their homes:

The *Emergency Repair Program* offers forgivable loans of up to \$7,500 to **very low-income** households.

The *Owner-Occupied Rehabilitation Loan Program* offers low-interest loans of up to \$60,000 to qualified **low-income** households.

### Program Eligibility

- ❖ The property is owner-occupied
- ❖ The property is a single-family, duplex, fourplex, manufactured home, mobile home, or condo
- ❖ The property is in the City of Elk Grove
- ❖ The owner has title to the property
- ❖ The owner has lived in the property for one year or more

### What Repairs Are Eligible?

- ❖ Water heater replacement
- ❖ Plumbing and electrical repair
- ❖ Roof repair or replacement
- ❖ Heating and cooling system repair
- ❖ Structural repairs needed due to wind, water or fire damage
- ❖ Door, window and lock replacement
- ❖ Accessibility improvements such as grab bar installation, wheelchair ramps, and widening doorways to allow for wheelchair access

Applications are available at City Hall or on the City's website at [www.egplanning.org/housing](http://www.egplanning.org/housing). For more information, please contact the Housing Division at (916) 478-2254.

## Homes for First-Time Homebuyers

Beginning in January 2011, the City will unveil 15 completely rehabilitated homes for sale in various neighborhoods throughout the City! These homes and condos are move-in ready and are limited exclusively to first-time homebuyers. **Very low-income** and **low-income** households are eligible.



The City is working with **NeighborWorks** and **HomesbyTowne** to purchase and rehabilitate these previously foreclosed homes. Many of the homes have energy efficiency upgrades, remodeled kitchens and bathrooms, and new flooring.

To view homes that are available now, schedule an appointment, or for information on pricing and eligibility, please contact the Housing Division at (916) 478-2254 or visit our partners' websites at:

[www.homesacramento.org](http://www.homesacramento.org)

[www.hbtremodeling.com](http://www.hbtremodeling.com)

For additional information, please visit our website at [www.egplanning.org/housing](http://www.egplanning.org/housing) and click on **For Sale**. To receive updates of when these homes and others are available for sale, please place your name on the **Affordable Housing Interest List**.

## More Affordable Homes for Sale

In 2005 and 2006, the City worked with two housing developers to build nearly 40 affordable single-family homes and condominiums. One or two of these properties become available for resale each year. **Very low-**, **low-**, and **moderate-income** homes are available.

For more information about homes that are currently available for sale, please visit our website at [www.egplanning.org/housing](http://www.egplanning.org/housing) and click on **For Sale**.

*Don't forget to place your name on the affordable housing interest list!*

## Affordable Homes for Rent

There are also several multi-family complexes that offer more than 1,750 apartments for rent, from studios to four- bedrooms. In addition, the City has two complexes exclusively for seniors and more affordable units are slated for development in 2011.



To find a complete list of affordable multi-family complexes, please visit the City's website at [www.egplanning.org/housing](http://www.egplanning.org/housing) and click on **For Rent**, or contact the Housing Division at (916) 478-2254.