Owner-Occupied Rehab and Reconstruction Program

The program will provide grants to eligible homeowners to rehabilitate or reconstruct homes damaged or destroyed in certain October and December 2017 federal disaster declared areas.

To participate, applicants:

- Must own the single-family dwelling (i.e. not a condo or duplex).
- Must have owned the home during the disasters.
- Must have occupied the home as their primary residence at the time of the disaster.
- Must have sustained damages as a result of the disaster.
- Must be current on all property taxes.

Applicants will be prioritized according to impacted area and by applicant income. The program is designed to ensure that the housing needs of low and moderate-income households and vulnerable populations are addressed, and that housing recovery helps prevent future damages.

Eligible costs include:

- Permitting, design, and planning.
- Reasonable relocation payments directly to displaced owners during construction.
- Replacement of damaged or destroyed necessary equipment, such as HVAC units.
- Repairs to disaster damaged primary structures.
- Reconstruction of the disaster damaged primary structure.
- Upgrades required to meet code.
- Handicap accessibility features (if applicable and supported by a Doctor’s recommendation).
- Lead-based paint and asbestos abatement (if applicable).

Program Highlights

Gap financing grants up to $150,000 for eligible homeowners based on remaining recovery need.

Expected Launch: Spring 2019

Eligible areas include:
- Butte County
- Lake County
- Mendocino County
- Napa County
- Nevada County
- Orange County
- Sonoma County
- Yuba County
- Los Angeles County
- San Diego County
- Santa Barbara County
- Ventura County

Have Questions?

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