



## NEIGHBORHOOD PRIDE PROGRAM FACT SHEET-2024/25

The City of Carson offers programs to assist low to moderate income homeowners with repairs to improve their single-family residence or mobile home. Prior participants are not allowed to participate due to funding availability. All applicants must meet the income eligibility requirements as described below to participate.

### **SINGLE-FAMILY HOME GRANTS**

Grants are available for up to \$30,000. Health and safety items eligible for rehabilitation include: roofing, new windows, new interior & exterior painting, stucco, faulty plumbing, heating and hazardous wiring repairs and security lighting.

### **MOBILE HOME GRANTS**

Grants are available for up to \$20,000. Health and safety items include, roofing, replacement of deteriorated stairs, faulty plumbing and heating, hazardous wiring repairs and security lighting.

GRANT GUIDELINE 2024-25			
MAXIMUM TOTAL HOUSEHOLD INCOME			
Person(s)	Household Income	Persons	Household Income
1	\$77,700	5	\$119,850
2	\$88,800	6	\$128,750
3	\$99,900	7	\$137,600
4	\$110,950	8	\$146,500

\*HUD updates the income guidelines every year. Contact NPP staff for more details.

- Household income **shall not exceed** the maximum total household income guidelines. Total household income is all income currently being received by all persons who live in the dwelling over the age of 18.
- Dwelling shall be owner-occupied, single-family homes and must have maintained ownership for the minimum of one (1) year at time of application submittal. (Condos, townhouse, etc. are **not** considered single-family dwellings.)
- Dwelling shall be over 25 years old and liens cannot be over 90% encumbered.
- Grants are to be used on a **one-time** per property basis, per applicant and cannot be used in conjunction with the Deferred Loan Program.

### **SINGLE-FAMILY HOME DEFERRED LOANS**

The maximum loan amount is up to \$50,000 or the amount needed for rehabilitation, whichever is less. The Deferred Loan interest rate is 0-3%. Payment in full, principal and accrued interest is due when title is transferred, property is refinanced with cash-out or property changes ownership. The Deferred Loan is to be used on a one-time per property basis and cannot be used in conjunction with the Grant Program.

DEFERRED LOAN GUIDELINE 2023-24			
MAXIMUM TOTAL HOUSEHOLD INCOME			
Person(s)	Household Income	Persons	Household Income
1	\$70,700	5	\$119,850
2	\$88,800	6	\$128,750
3	\$99,900	7	\$137,600
4	\$110,950	8	\$146,500

\*HUD updates the income guidelines every year. Contact NPP staff for more details.