

City of Lakeport Housing Loan Program

- ❖ Program Objective: To improve the housing conditions and opportunities for low and moderate income persons.
- ❖ Eligibility: Individual, family, household, nonprofit or other organization with occupant(s) conforming to the maximum income limits established by the State for low and moderate income individuals.
- ❖ Property Eligibility: Owner-occupied and rental residential properties, including single family dwellings, duplexes, and apartment units with eligibility determined on a case-by-case basis.
- ❖ Rehabilitation Projects: Including foundation construction or repair; electrical, plumbing, roof repair or replacement; heating installation or repair; window and door repair or replacement; installation of handicap facilities; and other health and safety improvements.
- ❖ New Housing Construction: Considered on a case-by-case basis.
- ❖ Financial Assistance: Direct (amortized) loans at below market interest to be repaid in monthly payments over not more than 15 years; deferred loans; or a combination of direct and deferred loans.
- ❖ Free Services: One-on-one consultations
Loan Packaging
Loan Presentation

How to Apply: Contact

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