Frequently Asked Questions

1. **Is this a home buyer program?**

   The HELP program a rehabilitation loan program.

2. **Is the program only for persons who are low income?**

   The HELP program is for low-income households. The annual income of the entire household must be below 80% area median income or AMI based on the number of persons living in the household. For the purposes of determining program eligibility, "household" means all persons occupying the property as their principal place of residence. Income limits are determined by HUD and can be found at FY 2024 Income Limits for Los Angeles County (huduser.gov).

3. **How do I apply for the HELP program?**

   The HELP program only accepts online applications. Applications can be submitted during the June 10 – July 12, 2024 application window period.

4. **If accepted for this program will a lien be placed on the property?**

   As part of the loan documentation, the homeowner will sign a promissory note and deed of trust to be recorded against the property's title. This security instrument creates a lien on the property, securing the loan with the property as collateral.

5. **What happens at the end of the loan term?**

   At the end of the 20-year loan, it must be paid in full back to the City. Failure to pay in full may result in an automatic loan conversion (with 1% conversion fee) to a conventional 30-year loan at prime plus 3% with monthly payments.

6. **Can I select my own contractor to perform the improvements?**

   The City has partnered with the San Gabriel Valley Habitat for Humanity to perform project management, construction management and as the prime contractor for all funded projects.

7. **How is the scope of work determined?**

   Selected homeowners will meet with City staff to identify improvements needed for the property to ensure that expectations are aligned with the program priorities. Improvements that require displacement of the homeowner are generally ineligible.

8. **How much funding is available for the HELP program in total?**

   The HELP program is funded by the HOME Investment Partnership ACT (HOME) which is a federal entitlement provided through the U.S. Department of Housing and Urban Development (HUD). The City has set aside $300,000 to fund the HELP program during this round.

9. **Are duplexes eligible for the program?**

   Only owner-occupied single-family houses located in Pasadena city limits are eligible for the program. Condos and historical properties are not eligible. If an ADU is located on the property, only the main house is eligible for rehabilitation.

10. **How are the pre-screening intake applications evaluated?**

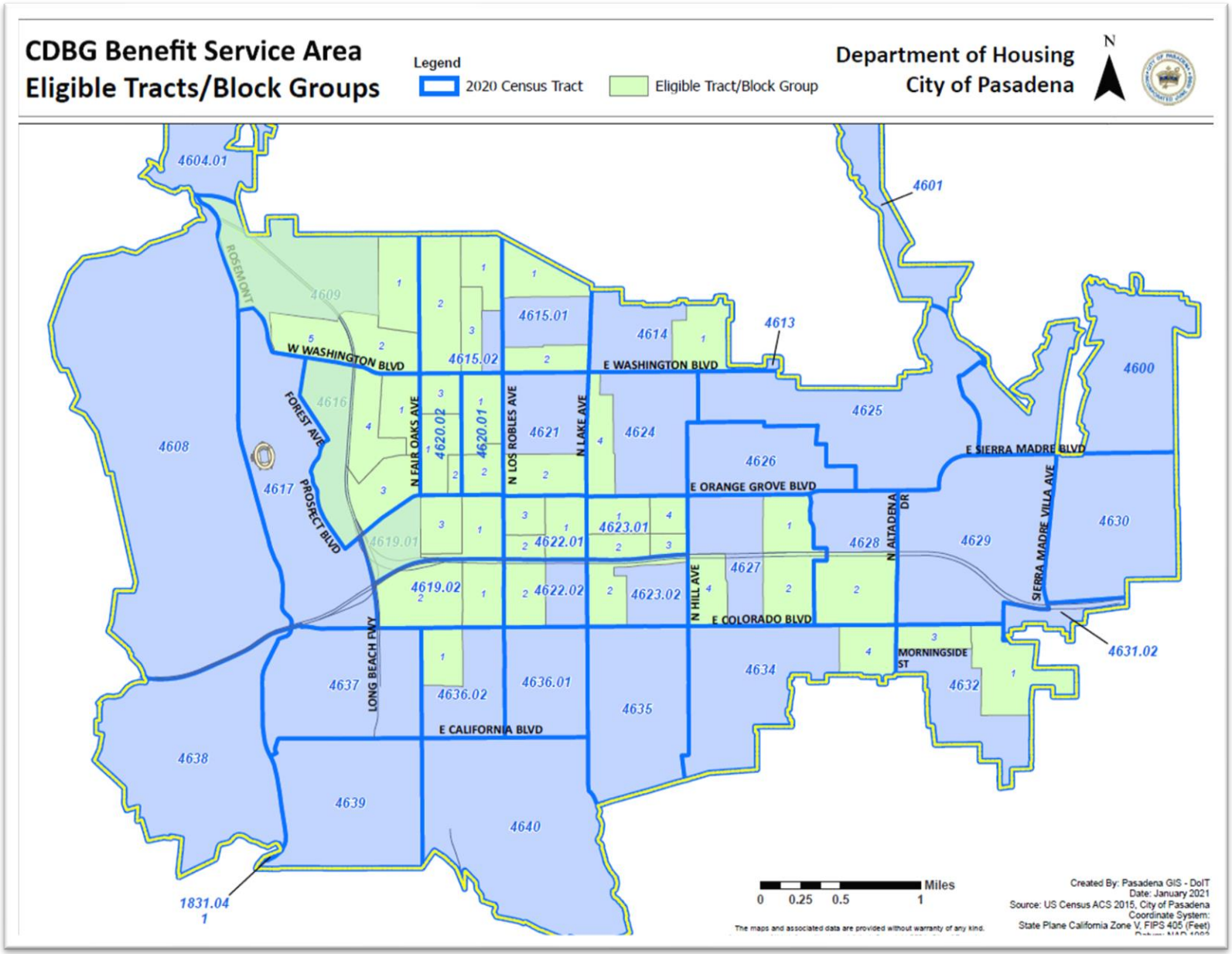
    Once the application window closes, duplicate applications for the same address or owner will be removed, leaving only the first submitted intake. Scoring is calculated automatically by the intake system. Eligibility is determined by City staff. Homeowners should expect to receive notification of their application status by July 31, 2024. No changes or corrections can be made to the intake application after submission.

11. **Can a co-signer apply with the homeowner?**

    Upon starting the pre-screening intake application, a prompt will ask if there is a co-signer/applicant. If yes, the applicant must enter in the co-signer/applicant's e-mail address so that they receive the application once the homeowner has completed the form. The co-signer/applicant must live in the same household as the homeowner. The intake application cannot be changed after indicating that there is a co-signer. If the co-signer/applicant changes their mind prior to submission of the intake form, the homeowner must start a new intake form and select "No" to the co-signer/applicant prompt question.

12. **What is a CDBG-eligible census tract?**

    Properties located in Community Development Block Grant (CDBG) eligible census tracts will receive points during the evaluation process. These are census tracts where majority of the residents are low income. The map below shows CDBG-eligible census tracts shaded in green for the City of Pasadena.


CDBG Benefit Service Area
Eligible Tracts/Block Groups
Legend
2020 Census Tract
Eligible Tract/Block Group
Department of Housing
City of Pasadena
N
4604.01
4601
4609
4615.01
4614
4613
4615.02
4600
4616
4625
4608
4620.02
4620.01
4621
4624
4626
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4637
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4636.01
4635
4632
4638
4639
4640
1831.04
1
ROSEMONT
W WASHINGTON BLVD
E WASHINGTON BLVD
FOREST AVE
PROSPECT BLVD
N FAIR OAKS AVE
N LOS ROBLES AVE
N LAKE AVE
E SIERRA MADRE BLVD
E ORANGE GROVE BLVD
N ALTADENA DR
SIERRA MADRE VILLA AVE
N HILL AVE
E COLORADO BLVD
MORNINGSIDE ST
LONG BEACH FWY
E CALIFORNIA BLVD
Miles
0 0.25 0.5 1
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Source: US Census ACS 2015, City of Pasadena
Coordinate System:
State Plane California Zone V, FIPS 405 (Feet)