



**LAKE COUNTY REBUILDS: A Community Meeting on State Housing Funding for Survivors of the Valley and Clayton Fires**

**February 16, 2017  
Middletown, California**

# Who We Are



## Hammers for Hope - Neighbors Helping Neighbors

- We are a Lake County based nonprofit, formed in 2011
- All volunteer board
- We are here to help!

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

# CalHOME Fire Recovery Home Rebuild Program



- Flexible financing for low income households who lost their homes in the Valley and Clayton Fires of 2015 and 2016
- Hammers for Hope's Total State CalHOME Funds Award is \$4.6 million
- Eligibility is based on household income and the loss or damage to your home during the fires

Number of Persons in Household	Household Size							
	1	2	3	4	5	6	7	8
Maximum Annual Income Level	\$33,000	\$37,700	\$42,400	\$47,100	\$50,900	\$54,650	\$58,450	\$62,220

# This is a Loan Program



- Applicants must have owned and occupied a home within the areas impacted by the Valley or Clayton fires
- The repayment schedule is based on applicant household income and expenses
- Final payment is due at end of 30-year term
- Payments can be deferred
- Balance of loan will be due if house is sold

# This is a Loan Program



- Hammers for Hope is the lien holder for life of the loan
- Payments will be expected according to the household's capacity to make payments
- The loan is similar to a mortgage, but the repayment schedule is flexible with an interest rate below 3%
- Applicants must be current on property taxes, insurance and income taxes

# The Process



- Qualified residents interested in the program must apply to be on the wait list, and will be served on a first come, first served basis
- Potential applicants on the wait list will be contacted in order of sign up, in groups of 10
- Applicants will be required to complete the loan application within 30 days, and must provide all necessary supporting documentation
- If an applicant fails to respond within 30 days, he or she will be removed from the wait list, and the next applicant on the list will be contacted

# The Process



Since receiving the award letter on January 10, 2017, Hammers for Hope has received 39 applicants for the wait list. See below for the summary:

<b>HAMMERS FOR HOPE WAIT LIST as of 02/15/2017</b>				
Cobb	2		Lower Lake	5
Hidden Valley	1			
Middletown	29		Clearlake Oaks	2

# What Can the CalHOME Loan Pay For?

- Building materials for the house
- A pre-manufactured home
- Improvements necessary to build the house
- A new house must be built to current building code requirements
- A loan of up to \$60,000 is available in most cases
- We will work with organizations such as TLC, Hope City, the Mennonite Disaster Service, and area contractors



# Get Started!



- Sign Up at our website: <http://www.hammersforhope.org/signup/>
- Email us: [waitlistme@hammersforhope.org](mailto:waitlistme@hammersforhope.org)
- Sign up tonight at our table
- Grab a postcard, fill out the required information and mail it to us – **We will add you to the wait list right away**
- You can contact Team Lake County or North Coast Opportunities. Hammers for Hope is coordinating with TLC and NCO to prepare people for participation

# QUESTIONS?



## Hammers for Hope

Rob Brown, President

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