

YOU'RE INVITED

SATURDAY | MARCH 30, 2019 8:30 AM - 5:00PM

**Location | Twin Pine Event Center 22223 CA-29
Middleton, CA 95461**

CALHOME LOAN PROGRAM

**LEARN MORE ABOUT FUNDING FOR LAKE COUNTY RESIDENTS IMPACTED
BY THE VALLEY & SUBSEQUENT FIRES**

\$4.6 million has been secured to fund the building of 80-100 homes in Lake County. Attend, call or email info@hammersforhope.org to find out if you qualify for funding.

Hammers for Hope's CalHome Loan Program is here to implement the state funded rebuilding efforts for home owners and renters impacted by **all Lake County fires.**



FIND OUT MORE

NCO and Hammers for Hope representatives will be available at this open house to provide information and answer questions.



CALHOME LOANS AVAILABLE TO REBUILD

The program supports low income homeowners and renters with loans to rebuild homes damaged or destroyed by the wildfires in Lake County.



0 % INTEREST 30 YEARS DEFERRED

Loan repayment plans will be determined based on the homeowners' income and expenses.



HAMMERS FOR HOPE IS READY TO HELP

The program supports low-income homeowners with loans to rebuild homes damaged or destroyed by the September 2015 Valley Fire, and subsequent fires.

YOU ARE ELIGIBLE IF:

- You earn less than the 80% of the Lake County median income adjusted for household size.

Household Size	1	2	3	4	5	6	7	8
Annual Income	\$33,600	\$38,400	\$43,200	\$47,920	\$51,760	\$55,600	\$59,440	\$63,280

- You owned a home that was destroyed by Lake County wildfires, or rented a home that was destroyed and now own or could purchase property for construction of a new home.
- You were a full time resident of your home before the fires.
- Your property taxes are paid and current.
- You have maintained property insurance, as appropriate.

THE PROCESS

Step 1: Sign up for the waiting list!

Step 2 Complete the loan application and submit documentation.

Step 3: Schedule an interview.

Step 4: Verification and income determination.

Step 5: Get approved for replacement home construction.

Step 6: Begin the construction of replacement home.

Step 7: Repay the loan.

FOR MORE INFORMATION

OR

APPLICANTS INTERESTED IN THE PROGRAM VISIT

WWW.HAMMERSFORHOPE.ORG

CONTACT JON AT (707) 489- 4647

OR EMAIL INFO@HAMMERSFORHOPE.ORG