

## Service Charges Assistance (Discount)

### Who will be eligible?

- Low income residents who qualify for the PG&E CARE discount program

### How much financial assistance can I get?

- Up to 20% discount on Service Charges (An estimated \$15 per month reduction for the average Single Family Residence)

### What are the income requirements?

- This program will follow the PG&E CARE program requirements at <http://www.pge.com/care>

### Where do I apply?

- Residents may apply by mailing a copy of their PG&E utility bill showing that they are enrolled in PG&E's CARE program to this address:

County Public Works  
 Attn: Ken Cardoza  
 County Government Center, Room 206  
 San Luis Obispo, CA 93408



## Lateral Connection Funding (Grant)

### Who will be eligible?

- Low income property owners of owner occupied properties

### How much financial assistance can I get?

- Eligible costs for lateral connections and septic system decommissioning up to \$10,000

### What are the income requirements?

- Low income criteria of 80% of Median Household Income (MHI)

### Where do I apply?

- Complete an Income Certification Application to verify eligibility and apply for the program. Further information can be found at <http://www.slocounty.ca.gov/PW/LOWWP.htm>



## Senior/Low Income Assistance Programs

1. Property Tax Postponement (Loan)
2. USDA 504 Program (Loan/Grant)
3. Service Charges Assistance (Discount)
4. Lateral Connection Funding (Grant)

2017 Median Household Income (2018 may be different).

Household Size	1	2	3	4	5
Very Low Income (50% of MHI)	\$28,600	\$32,700	\$36,800	\$40,850	\$44,150
Low Income (80% of MHI)	\$45,750	\$52,300	\$58,850	\$65,350	\$70,600

*\*The Service Charges Assistance and Lateral Connection Funding Programs are still being developed. All information is tentative until adopted by the Board of Supervisors.*

# Property Tax Postponement (Loan)

## Who Can Apply?

### Applicants must meet all the following criteria:

- Be at least 62 years of age, or blind or <sup>1</sup>disabled;
- Own and occupy the property as his or her principal place of residence;
- Have a total household income of \$35,500 or less; and
- Have at least 40% equity in the property each year an application is submitted

## What are the Terms?

### What does the postponement program cover?

- The program allows postponement of property taxes appearing on the County tax bill, which includes all ad valorem property taxes, special assessments and charges. (ie. sewer assessments and service charges)

### When and how often should I apply?

- Applications will be accepted beginning October 1, 2016. Applications will be approved and funded on a first-come, first-serve basis as long as funds are available. You must file an application for each new fiscal year.

### What is the Interest Rate?

- Beginning July 1, 2016, the rate of interest shall be 7% simple interest per annum.

*Example: On a \$1,000 PTP account balance x 7% simple interest= \$70.00 interest per year; \$70.00 divided by 12 months= \$5.83 in accrued interest each month.*

### When Will the Loan become due?

- The loan becomes due and payable when the claimant moves, sells, dies, changes title on the property, becomes delinquent on a senior lien, was erroneously approved into the program, refinances home, or participates in a reverse mortgage.

### Where do I apply?

- Under this bill, applications may be filed with the State Controller's Office beginning October 1, 2016. Applications will not be accepted prior to October 1, 2016.

### Property Tax Postponement Program

[http://www.sco.ca.gov/ardtax\\_prop\\_tax\\_postponement.html](http://www.sco.ca.gov/ardtax_prop_tax_postponement.html)

# USDA 504 Program (Loan/Grant)

## What does this program do?

Provides loans to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards.

## Who Can Apply?

### Applicants must meet all the following criteria:

- Be the homeowner of owner occupied house;
- Be unable to obtain affordable credit elsewhere; and
- Have a family income below 50 percent of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

### How may funds be used?

- Loans may be used to repair, improve or modernize homes or remove health and safety hazards (including sewer lateral connections)

## What are the Loan/Grant Terms?

### How much money can I get?

- Maximum loan is \$20,000; maximum grant is \$7,500
- Loans and grants can be combined for up to \$27,500 in assistance

### What are the terms of the loan or grant?

- Loans can be repaid over 20 years at 1% fixed interest rate
- Grants have a lifetime limit of \$7,500
- Grants must be repaid if the property is sold in less than 3 years
- If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination

### Where do I apply?

- The County will assist eligible homeowners with applications. Applications are valid for 6 months, so they must be submitted close to the actual connection date.

### USDA 504 program

<http://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

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<sup>1</sup> Generally, a person is considered disabled if he or she is unable to engage in any substantial gainful activity due to a physical or mental impairment that is expected to last for a continuous period of 12 months or longer. Proof of disability is required every year.