

Application Process

Application Review

- Complete pre-application checklist and book appointment with Housing staff for review
- Complete and submit full application with supporting documents once pre-application checklist is approved by Housing staff

City staff will facilitate the following process:

- Property pre-inspection and post-inspection
- Preparation of Work Description and Bid Proposal forms
- Forgivable Loan Agreement and Construction Contract to Issue Notice to Proceed
- Direct invoice payments to contractor(s)
- All work is inspected and approved prior to payment release.

Applicant is responsible for the following:

- Pre-application checklist and application with supporting documents
- Obtain three written contractor estimates (Contractors must be licensed, bonded and insured*)
- Review of work description, bid proposal, agreement, construction contract, and other documents as applicable, in a timely manner
- Complete cooperation with the contractor, inspectors and City staff.

*Prior to authorizing any work, the City must pre-approve the contractor

City of El Cajon
200 Civic Center Drive
El Cajon, CA 92020

619.441.1710
housing@elcajon.gov
www.elcajon.gov/housing



Para información en español,
llame al 619-441-1710



City of El Cajon

**Emergency
Repair
Program**

Program Information

This program is designed to help eligible owner-occupied homeowners with a forgivable loan to make emergency repairs to single-family homes and eligible mobilehomes within El Cajon city limits (see guidelines for more details). The loan is forgiven one-fifth (1/5) for each year of certified and verified owner-occupancy for a total of five (5) years. Funding is available on a first come, first served basis.



Total Funding: \$10,000

Eligible costs include only emergency repairs such as electrical repairs, replacement of water heaters, leaking or broken windows, roof replacement/repair, plumbing repairs, HVAC replacement, and other eligible emergency repairs that impact the habitability of the unit.

Ineligible costs include interior furnishing, moving expenses, landscaping, luxury items (e.g. pools and non-standard grade items) and window air conditioning units.

Eligibility Requirements

To qualify for the program, applicants must:

- Be owner-occupant of a single family home or mobile home
- Live within the El Cajon City limits
- Have a total maximum household income of 50% or below the Area Median Income (AMI). See table below.
- Liquid assets may not exceed \$25,000
- Tenants are NOT eligible to apply for this program.

INCOME ELIGIBILITY REQUIREMENTS

Household Size	Maximum Annual Income
1	\$53,050
2	\$60,600
3	\$68,200
4	\$75,750
5	\$81,850
6	\$87,900
7	\$93,950
8	\$100,000

Effective: May 1, 2024, subject to annual updates

Program Information

What if I have unpermitted structures?
Structures must be permitted or demolished before the City can assist with emergency repairs.

Is there application priority?
Yes, priority will be given to the following:

- Applicants who reside in the City's Environmental Justice Areas* or located in a Racially and Ethnically Concentrated Areas of Poverty (RECAPs)*;
- Seniors age 62 and over; or
- Applicants with a severely disabled household member**.

How often can I apply?
Homeowners are eligible to apply once and must not have received a prior City grant.

How do I apply or look up information?
Program funds are limited, contact Housing staff for availability of program funds and checklist of required documents. Visit our website for program guidelines.

Phone: 619-441-1710
Email: housing@elcajon.gov
Website: www.elcajon.gov/housing

*maps located as exhibit in the ERP Guidelines
**must follow HUD definition

