

Fresno helps rehab homes

Homeowners, landlords can get interest-free loans to repair, improve properties.

By Sanford Hax
The Fresno Bee

Faced with a leaky roof and wanting to improve a triplex he owns, Tom Wray turned to a Fresno housing rehabilitation program.

He obtained a no-interest loan that he doesn't have to start repaying for five years. With only a 10% down payment, Wray's \$33,000 loan paid for a new roof and carpet, new doors and windows, renovated bathrooms, complete with granite countertops, fresh paint and other improvements.

"I guarantee you," he said. "These are the best programs in the world. I would have had to do all these repairs anyway ... I did it all for \$3,300."

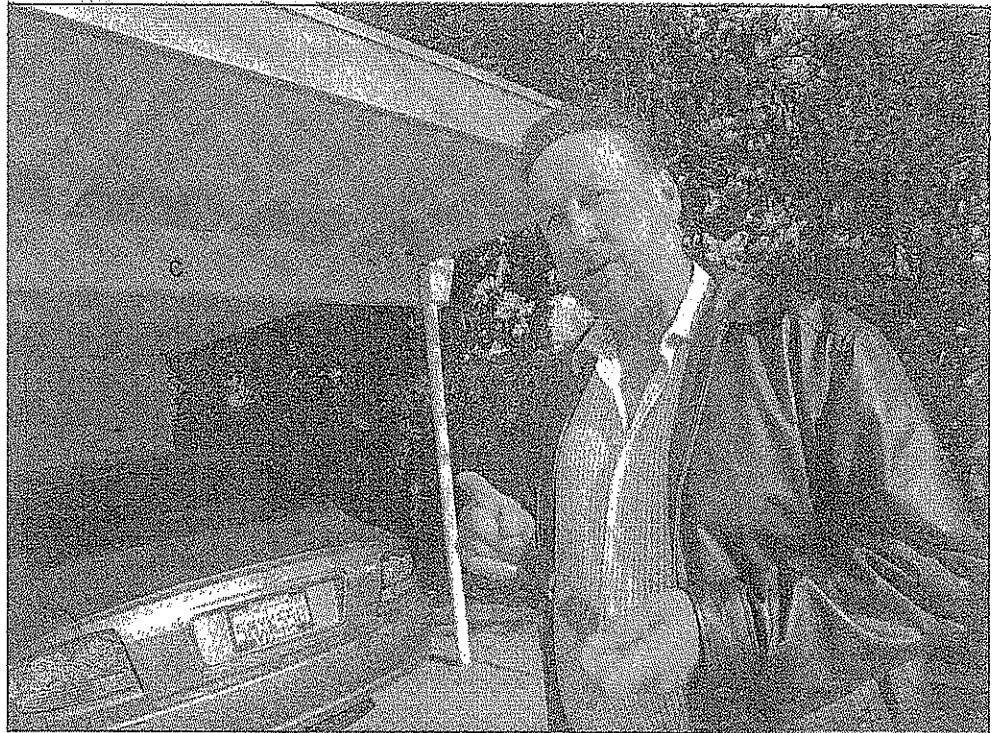
In return, he has to keep a certain number of units at affordable rates.

Wray obtained the loan through a new city program that helps landlords of low-income families upgrade their properties. The buildings have to be between two and 10 units.

But that's only one of the programs city officials are promoting (559-621-8300 for information). Homeowners who meet certain income requirements can receive zero-percent loans to rehab their houses — and get half the loan amount forgiven if they stay in the house for five years.

Programs also are available that help disabled seniors and others make necessary modifications, and \$3,000 grants that pay for painting the exterior and, if they want, constructing a white picket fence.

Jennie Molina used the city's home improvement program to get a zero-interest loan for almost \$25,000. She used the money to fix the roof of the house she has lived in for 30 years and to replace the garage door and swamp cooler. She also got a new kitchen floor, dual-pane windows, fence and gate.



ERIC PAUL ZAMORA/THE FRESNO BEE

Tom Wray, who owns rentals, was able to upgrade a triplex in central Fresno with a \$33,000, zero-interest loan with 10% down. In return, he has to keep a certain number of units at affordable rates.

A single parent who also is raising her grandson, Molina would not have otherwise been able to afford the work. "The program is awesome, just awesome," she said.

The \$4 million earmarked for the programs comes from the federal government and is part of the city's housing element of the new general plan, which puts rehabilitation of properties as a priority. The home improvement program also is partially financed by Proposition 46 funds, which voters approved.

Molina's is one of about 30 families who have applied for no-interest loans for their homes. In addition, 11 landlords' properties are participating in the same rental rehab program that Wray enrolled in.

City officials have a goal of 60 participants in the rental rehab program, 90 in the home improvement program, and 40 and 114 respectively in the disabled accessibility and senior painting plans.

Wray learned of the program through a flier in the mail. "I acted on it fast," he said. "I'm ecstatic."

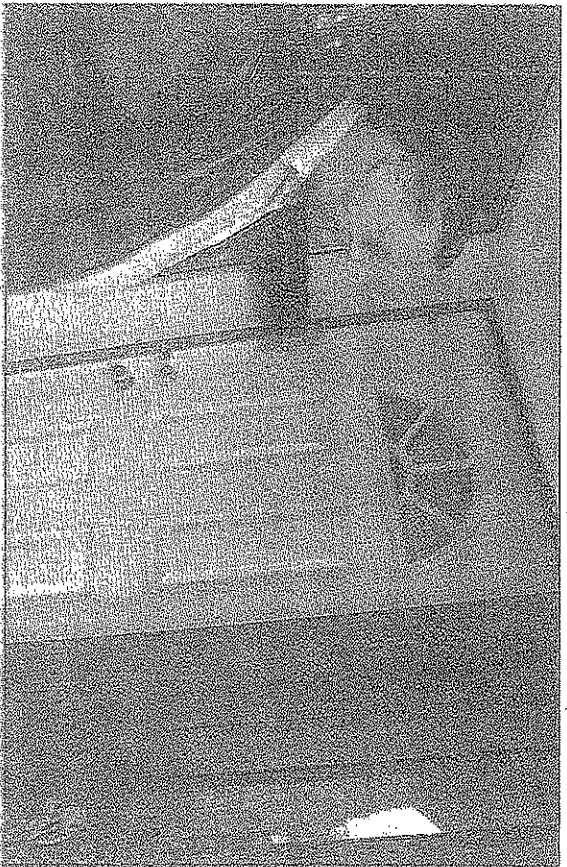
Even his tenants got into the act, including one who was so impressed with what he was doing that she paid for new blinds and a ceiling fan. She also bought new furniture.

"She did it just because everything looked so nice," Wray said.

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"These are the best programs in the world."

— Tom Wray, who used a Fresno housing rehabilitation program to obtain a no-interest loan for repairs to a triplex he owns



Loan: Another program gives assistance to disabled elderly

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Juan Martinez used the loan program to partially finance \$75,000 worth of upgrades at his five-unit property near Belmont and Blackstone avenues. Martinez got a loan for about \$60,000 and contributed an additional \$15,000 to pay for a substantial amount of work at the converted house he has owned since 2000.

The apartments shared three water heaters, so Martinez used some of the money to allocate a water heater to each unit. Each apartment now has its own gas and electric meter, and the entire

building received a new roof and other upgrades, including fresh paint, new windows and a new support structure for the front porch, said Robert Flynn, a neighborhood services specialist with the city's Planning and Development Department.

"It was an enormous undertaking," Flynn said. Martinez said, "There were a lot of things that needed to be done. I wouldn't have been able to do it otherwise."

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