City of Santa Clara
Housing and Community Services Division
1500 Warburton Ave., Santa Clara, CA 95050
(408) 615-2490

Neighborhood Conservation & Improvement Program (NCIP)

Does your home need reroofing, plumbing, electrical, foundation, handicapped access modifications, water conservation devices or other repairs?

The City of Santa Clara may be able to help with financing through the Neighborhood Conservation & Improvement Program (NCIP). Since 1976, the City has assisted more than 1600 homeowners to rehabilitate, their homes, address health and safety issues, and ensure compliance with the current Building Code.

If your home is within the City of Santa Clara limits and you meet the income requirements listed below, you may be eligible for a 3% simple interest deferred payment rehabilitation loan. A deferred payment loan is repaid when the house is sold, transferred, or when it reaches the 20 year maturity, but there are no monthly payments. Other benefits of the City of Santa Clara's program are quality assurance with experienced City staff to oversee all phases of work and a one-year guarantee of workmanship by the contractor.

Grants may be available to install grab bars, wheelchair ramps and for other related accessibility installations.

2018 Maximum Income Limits*

Household size	80% Median Income
1	$66,150
2	$75,600
3	$85,050
4	$94,450
5	$102,050

*Rates in effect through March 31, 2019

For More Information Contact:
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