

One Irvine Home Improvement Loan Program

Application Guidelines and Instructions

Updated March 2023

The City of Irvine Home Improvement Loan Program provides no-interest loan of up to \$25,000 to owners of homes built in or prior to 1975 for sustainability upgrades. Funding is limited and applications are accepted on a first-come-first-serve basis until funding is exhausted.

Program Overview:

- Sustainability upgrades to single-family homes or condominiums in the City of Irvine built in or prior to 1975

Eligibility:

- Property must be a single-family home or condominium built in or prior to 1975
- Applicant must be the owner of record or the owner's legally-appointed representative
- Applicant must not have a Reverse Mortgage

Program Terms and Conditions:

- Homeowner or legal representative must submit a complete program application
- Applicant (owner of record) must:
 - Agree to program guidelines in online application form
 - Allow program staff to conduct at least two home inspections: one at application and one at completion. Additional inspections may be necessary during the project construction
- Sustainability upgrades must be:
 - Listed as Eligible Expenses in the Application Guidelines and Instructions or an Exception Request must be filed by the applicant and approved by City staff
 - Made **after** the City approves the application
 - Fixed to the single-family home property
 - Permitted for installation when required by Municipal Code (the chart below provides a sample of the necessary City permit types for the program)
 - Installed by a qualified, licensed, and insured contractor with a current [City of Irvine business license](#)

- The One Irvine Home Improvement Loan is no interest, and is repaid upon sale or transfer of the property
- During construction, funds are disbursed by the City to the contractor based on construction progress payments

Eligible Expenses:

- Driveway repair
- Electric dryer ([heat pump](#) or condensing)
- Electric vehicle chargers (level 2)
- Exterior paint
- Front fence repair
- Front yard landscaping
- Induction cooktop stove
- Insulation/windows
- Heat pump water heater replacement
- Heat pump space heating/cooling
- Home battery storage system
- Home Energy Rating System (HERS) inspection – [performed by qualified inspector](#)
- Roof repair
- Service panel upgrade
- Solar photovoltaic system

Other Home Improvement Loan Program proposed upgrades that are not listed here will be reviewed on a case-by-case basis by City staff.

Home Improvement Loan Program Steps

Step 1: Verify your eligibility for the Home Improvement Loan Program

- Are you the owner of record of your home?
- Is your home located in the City of Irvine?
- Are the repairs or improvements you are seeking listed among the eligible uses above or do you plan to submit a request for an alternative sustainable upgrade?
- Do you have a Reverse Mortgage loan?

If you answer “Yes” to all of the questions above, then proceed with the application process.

Step 2: Fill out the online [Home Improvement Loan Pre-Application](#)

Step 3: Complete the application forms.

Once your home improvement project is pre-qualified for the program, the City will provide you with the application forms and will be available to assist you through the application process.

Step 4: Receive program approval/denial notification from the City of Irvine and, if approved, finalize your loan documents.

You will be notified via email if your application is approved and your loan funding has been reserved. The City will contact you to prepare and process your loan documents, including signing the promissory note and the deed of trust that will be recorded against property title.

Step 5: Work with your contractor to submit a permit application, if required, for your sustainability upgrade.

Which permit applies to your project?

Sustainable Upgrade Type	Permit
Driveway repair	No permit required
Electric clothes dryer (heat pump or condensing)	Minor Residential Permit
Electric vehicle charging station outlet only - Level 1 (120V) or Level 2 (240V)	Electric Vehicle Charging Station (EVCS) Permit
Electric vehicle charging station – Level 2 (240V)	Electric Vehicle Charging Station (EVCS) Permit
Exterior paint	No permit required
Front fence repair	No permit required
Front yard landscaping	No permit required
Induction cooktop stove	Minor Residential Permit
Insulation/windows	Minor Residential Permit or No Permit (If like for like)
Heat pump water heater replacement	Minor Residential Permit
Heat pump space heating/cooling	Minor Residential Permit
Home battery storage system	Minor Residential Permit
Roof repair	Check here
Service panel upgrade	Minor Residential Permit
Solar photovoltaic system	Solar Photovoltaic Installations for Single Family

Permitting Tips

- You can electronically submit building permit applications online only at <https://www.irvineready.com/>
- Make sure that the email listed on the permit application matches the proper contact to respond to Plan Check comments (i.e. contractor)
- If applying online, respond to any Plan Check comments on your permit application ASAP to avoid permitting delays. Your contractor will receive an email notification if there are comments to review.

Step 6: Once permit is issued (if needed), begin work.

Step 7: Contractor submits progress or final invoices to homeowner and City representative. City representative and homeowner review the work and approve the invoice. City representative secures City approval and authorizes disbursement from the project escrow account.

Questions? Please contact us at oneirvine@cityofirvine.org or 949.724.6114