

City of Whittier



Home Improvement Loan/Grant Programs



For more information please call:

(562) 567-9320

Does the cost of repairing your home seem unattainable?

The City of Whittier may be able to assist you. Whittier offers low-interest or no-interest loans and even grants to promote the improvement, rehabilitation and/or the preservation of your property and your neighborhood.

What types of improvements and repairs are eligible?

Electrical, heating, plumbing, roofing, lead-based paint testing & hazard reduction, stucco application, exterior and interior painting, windows, insulation, concrete driveway, kitchen & bathroom repairs, flooring, etc.

How does the program work?

- ◆ The property must be located within the City of Whittier limits
- ◆ Eligibility is based on family size and adjusted gross-income levels determined by the U.S. Department of Housing and Urban Development Department (HUD) (See Income Limits chart)
- ◆ There must be sufficient equity in the property to be eligible for a loan, but grants are also available for qualified owners
- ◆ Property owner(s) must submit a loan/grant application and obtain loan/grant approval prior to beginning repairs
- ◆ 100% of the loan/grant funds must be used to rehabilitate the home (i.e. no cash is provided to the property owner(s))
- ◆ Building Code violations, health and safety problems, and community objectives must be addressed before general upgraded home improvements can be considered
- ◆ All work must be performed by qualified licensed and insured contractors

What types of loans/grants are available to property owner(s)?

- ◆ 0% *Deferred Loans*
- ◆ 3% *Simple Interest for 10 years with deferral*
- ◆ *Grants*

Loan/Grant Criteria

- ◆ 1-2 units on a lot, qualified owner-occupant
- ◆ Loan limits are a minimum of \$2,500 and a maximum of \$50,000
- ◆ Grant limit maximum is \$10,000
- ◆ Loan repayment is deferred until sale/transfer
- ◆ A \$1,000 exterior beautification grant may be combined with a loan
- ◆ A lead-based paint removal grant, of up to \$15,000 or 50% of the removal and replacement cost (whichever is less) may be combined with a loan, if applicable

INCOME LIMITS

Family Size	Maximum Annual <u>Household</u> income	
	0% Loan	3% Loan / Grant
1	\$33,950	\$54,250
2	\$38,800	\$62,000
3	\$43,650	\$69,750
4	\$48,450	\$77,500
5	\$52,350	\$83,700
6	\$56,250	\$89,900
7	\$60,100	\$96,100
8	\$64,000	\$102,300

Maximum annual gross income - **Effective** June 1, 2018

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“Se Habla Español”

City of Whittier



City of Whittier
13230 Penn Street
Whittier, CA 90602

Programa De Préstamos Para Reparaciones De Casas



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