

# 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 no-interest loans and or 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
- ◆ Grants

### ***Loan/Grant Criteria***

- ◆ 1-2 units on a lot, qualified owner-occupant
- ◆ Loan limits are a minimum of \$5,000 and a maximum of \$50,000
- ◆ Grant limit maximum is \$12,500
- ◆ Loan repayment is deferred until sale/transfer
- ◆ The full \$12,500 grant may be combined with a loan, but \$5,000 of the Grant must be used for exterior beautification.
- ◆ An additional lead-based paint removal grant of up to \$15,000 or 50% of the removal and replacement cost (whichever is less) may also be combined with a loan, if applicable

### **INCOME LIMITS**

Family Size	Maximum Annual Household income
	<b>0% Loan</b>
1	\$70,650
2	<b>\$80,750</b>
3	\$90,850
4	<b>\$100,900</b>
5	\$109,000
6	<b>\$117,050</b>
7	\$125,150
8	<b>\$133,200</b>

Maximum annual gross income - Effective June 15, 2022

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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



**“Se Habla Español”**