



SOUTH EL MONTE CALIFORNIA

OWNER-OCCUPIED REHABILITATION PROGRAM

LOAN HIGHLIGHTS

- Maximum loan amount: \$57K
- Minimum loan amount: \$1K
- Interest rate: 0% over the term of the loan
- Term: 30 years providing the home stays owner-occupied

ELIGIBILITY HIGHLIGHTS

- Property must be in the City of South El Monte
- After Rehabilitation Value must not exceed \$930,720
- Must have sufficient equity to support CalHome loan at time of application
- Minimum FICO score of 550
- Name current on title to real property
- Primary residence at time of application
- Must be a single family unit
- Rental property and life estates are not eligible
- Gross annual income at or below 80% LA county median income for size of household

ABOUT

The City of South El Monte is offering an owner-occupied housing rehabilitation loan to qualified applicants.

The City has CalHome funds allocated for this program. This funding is administered in accordance with guidelines adopted by the State Department of Housing and Community Development (HCD).

This is a 30-year, deferred-payment loan to assist homeowners by providing financial assistance to correct or rehabilitate health and safety and/or code violations.

GOAL

The City's goal is to preserve the quality and value of housing stock by assisting certain extremely low, very low-, and lower-income homeowners with a loan for home improvement.

2025 LOS ANGELES COUNTY INCOME LIMIT

Household Size	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Income Limit	\$ 84,850	\$96,950	\$109,050	\$121,150	\$130,850	\$140,550	\$150,250	\$159,950

For more information, or if you'd like a copy of the program requirements:



626 - 652 - 6800



homerepair@soelmonte.org



1415 Santa Anita Avenue
South El Monte, CA 91733

Please download
the preliminary
application here and
submit via email



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California Department of
Housing and Community
Development (HCD)

CalHome