

**City of South El Monte
CalHome Owner Occupied Rehabilitation Program
Preliminary Application**



GENERAL INFORMATION

The City of South El Monte Community Development Department is accepting preliminary applications for the Owner Occupied Rehabilitation Program funded by the State Department of Housing and Community Development (HCD) through its CalHome program.

The Owner Occupied Rehabilitation Program will provide financial assistance homeowners for repairs through a 30-year deferred-payment loan with no monthly payments for up to \$57,000. Loans become payable upon the sale or transfer of the property and accrue zero percent (0%) simple interest until repaid. Loans will be secured with a Promissory Note and a Deed of Trust. Applicants must show proof of property ownership and must live in their property as their primary residence. Tenant-occupied units are not eligible for assistance.

The City's goal is to preserve the quality and value of housing stock by assisting low-income homeowners. The program enables homeowner to address health and safety repairs, code enforcement violations, and increase accessibility to improve their quality of life. Funding for the program includes all labor, equipment, supplies/materials necessary for the repairs. The program is administered on a citywide basis.

Funding is available on a first come, first serve basis to income eligible, owner-occupied homes located in the City of South El Monte. All City programs are subject to staffing and funding availability.

ELIGIBILITY REQUIREMENTS

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

INCOME LIMIT

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

2025 Los Angeles County Income Limit

APPLICATION PROCESS

City Staff will contact you if your preliminary application is being considered and you will be given an official application packet. If you do not have access to the internet to submit online, please contact the City of South El Monte Community Development Department to discuss alternative application process.

Email the Preliminary Application to [Homerepair@soelmonte.org](mailto:homerepair@soelmonte.org)

The City of South El Monte Community Development Department is available to answer questions about the Owner Occupied Rehabilitation Program by phone at (626) 652-6800 or by email at homerepair@soelmonte.org

PROPERTY INFORMATION

List the exact owner(s) of the property as shown on your Grant Deed:

Property address

City State Zip

Mortgage Information House is fully paid off

Year Built Square Footage

First Trust Deed Lender \$

\$ Estimated Value

Second Trust Deed Lender \$

No. Bed No. Bath

Remaining Balance

APPLICANT INFORMATION

Homeowner Name

Co-owner Name

Phone

Phone

Email

Email

Is the homeowner occupying the property as their primary residence? Yes No

Is the co-owner occupying the property as their primary residence? Yes No

HOUSEHOLD INCOME

Full Name	Age	Employed	Source of Income	Monthly Income
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		
		<input type="checkbox"/> Yes <input type="checkbox"/> No		

Household size: _____

Total gross monthly household income: \$ _____

LIST HOME IMPROVEMENTS REQUESTED

Interior: _____

Exterior: _____

Code Violations: _____

Have you received assistance from the City of South El Monte before for Home Repair? Yes, Year: _____ No

Homeowner Signature Date

Co-owner Signature Date

Email the Preliminary Application to Homerepair@soelmonte.org