



**2014  
Organizational  
Leadership Award  
Winner  
City of Chula Vista**



### Application Process



# Single-Family Rehabilitation Loan Program

- Households < 80% AMI
- Low/mod census tracts
- Up to \$24,999
- 0% or 3 % deferred
- Leveraging “Green Homes For All”



## Western Homeowner Rehabilitation Loans

The City of Chula Vista's Housing Division provides improvement loans for up to \$24,999 for income eligible homeowners who need to make repairs to their single-family homes.



### Eligible Applicants

- Applicants may not have previously participated in the City's CHIP program.
- Must be the owner (for at least 1 year) and occupy the home.
- Total household income may not exceed the program limits (note, all household member's income is counted).
- Other resources not available (less than \$25,000 in total liquid assets).
- Minimum of 15% equity must exist in property (cannot owe more than 85% of home's value).



### Eligible Properties/Repairs

- Preference will be given to homes within eligible census tracts as designated by the U.S. Department of Housing and Urban Development, see map.
- Must be a single-family detached home (condominiums, mobilehomes, trailer, duplexes, etc. are not eligible).
- Eligible repairs and improvements include: roof, electrical system, plumbing, windows, carpet and flooring (safety hazard), energy efficiency improvements, ADA related improvements, and other improvements.

### Loan Terms

- 0% to 3% deferred loan depending on income, see chart.
- Loans must be repaid in full when transferred.

Maximum Annual Income	Applicable Interest Rate	Household Size (number of people)				
		1	2	3	4	5
50% AMI or less	0%	\$27,850	\$31,600	\$35,550	\$39,450	\$42,850
51% to 80% AMI	3%	\$44,250	\$50,500	\$56,800	\$63,100	\$68,150

\*Effective 12/18/12, using 24 CFR Part 5 definition of income

