



Deferred Payment Loans for Low-Income Home Owners



Each year, Habitat for Humanity of Greater Los Angeles (Habitat LA) partners with low-income homeowners to provide critical health and safety repairs to the interior and exterior of their homes. To determine if they qualify, homeowners must submit a complete program application along with documentation to establish their eligibility. Apply today!

Before



After



CalHome Deferred Payment Loans:

- Up to \$75,000 in loans per household
- No payment required during 30-year term
- 0% interest
- Applicants must be at or below the low-income level (See table)
- Eligible Costs
 - reconstruction or repairs to an existing home
 - construction of an accessory dwelling unit
 - replacement of a manufactured home

* These are just some of the requirements.

2022 Income Eligibility Limits

Number of People in Household	Maximum Income Limit
1	\$66,750
2	\$76,250
3	\$85,800
4	\$95,300
5	\$102,950
6	\$110,550
7	\$118,200
8	\$125,800

Questions?

Please email krodriguez@habitatla.org for more information.