



**Clovis Community
Development
Agency
Board of Directors**

Jose "Joe" Flores, Chair

Lynne Ashbeck, Vice-Chair

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Harry Armstrong

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Robert Woolley, Executive Director

Clovis Community

Development Agency

356 Pollasky Avenue, Suite 200

Clovis, CA 93612

(559) 324-2080

www.cityofclovis.com

356 Pollasky Avenue Suite 200, Clovis, CA 93612



Clovis

Housing

Improvement

Program

**Zero
Interest
Home Repair
Loans**



PRSRT: STD.
U.S. POSTAGE
PAID
FRESNO, CA
PERMIT NO. 2627

UP TO \$40,000 ZERO INTEREST LOAN

To be Eligible an Applicant must:

Own and Occupy the Home

Have Adequate Equity

and

Per Year, Make Less than:

Number of Persons in Household	Annual Gross
1	\$32,050
2	\$36,600
3	\$41,200
4	\$45,750
5	\$49,450
6	\$53,100
7	\$56,750
8	\$60,400

The Loan Can Be Used For:

Roof

Heating

Plumbing

Electrical

Structural

Weatherization

Handicap Accessibility



How the Loan Works:

-0% Interest-

-Deferred Payment-

Homeowner does not have to make loan payments for a deferred period of 30 years.

-Loans can be made up to \$40,000-

Interested?

Call Orlando Ramirez at (559) 324-2090

To request an application and ask any questions



TO HELP FIX UP YOUR HOME