

# Loudoun County Home Improvement Loan Program (LCHIP)



**Do you own a home in Loudoun County?**

**Is your household income at or below 80% of the  
Area Median Income (AMI)?**

# of Persons	1	2	3	4	5	6	7	8
80% AMI	\$67,950	\$77,650	\$87,350	\$97,050	\$104,850	\$112,600	\$120,350	\$128,150

Based on Area Median Income of \$121,300 (HUD effective 4-24-19)

**LCHIP offers funds to repair an owner's primary residence.**

**Loans have a 10 year term and may be forgivable and/or interest free.**

**Homeowner, county construction technician, and contractor assess  
repair needs of property.**

**Front and back ratios cannot be higher than 30% / 40%.**

**Loan to value on home must be lower than 80%.**

**For more information, contact the  
Home Improvement  
Coordinator:  
Robert McCarthy  
703-777-0506**

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[www.loudoun.gov/housing](http://www.loudoun.gov/housing)**

