

The City
offers both
loans and
grants...

Deferred Payment
Loans for home
rehabilitation are
offered at below
market interest rates
to lower-income
households.

Qualified households,
including owners of
mobile homes, may
receive one-time
grants up to \$15,000
to address emergency
repairs and health-
and-safety-related
household
modifications.

Homeowner Rehabilitation Loans and Grants



**Assistance for
Lower-Income
Households**



Deferred Payment Loans

The City will lend up to \$75,000 to pay rehabilitation costs for a single family home, townhome, or condominium, and up to \$25,000 for a mobile home. The City charges 3% Simple Interest. Borrowers are not required to make monthly payments because repayment of the loan is deferred until your home is sold, assigned or transferred.

Multi-Family Rental Housing Rehabilitation Loans

If you own a duplex, triplex or four-plex and all of the residents are lower-income, you may qualify for a Multi-Family Rehabilitation Loan. To qualify you must have a minimum 20% equity investment in the property. Additional restrictions apply.

Primary Eligibility Factors

- Your home must be in need of repair to meet City Codes.
- You must reside in your home.
- Total household income must meet the guidelines below.
- You must have acceptable credit worthiness.

Homeowner and Tenant Income Limits (Effective 04/01/24)

Household Size	Maximum Annual Income
1	\$ 88,400
2	\$101,000
3	\$113,650
4	\$126,250
5	\$136,350

The Process

- Contact **GRC Associates, Inc.** to receive an application.
- Once you are determined to be eligible, a Consultant will visit your home to confirm the work to be done, and compile a work write-up.
- Contractors will be invited to bid on the work. The lowest priced, qualified contractor will be selected.
- Loan or grant documents will be prepared.
- Contractors will be given approval to begin construction.

Contact Us

Serving the Huntington Beach Community...

GRC Associates, Inc.

Robert G. Vasquez

562-553-0991

rvasquez@grcassoc.com

Hablamos Español