

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 \$10,000 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. 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 Rental Housing 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 05/13/22)

Household Size	Maximum Annual Income
1	\$ 75,900
2	\$ 86,750
3	\$ 97,600
4	\$108,400
5	\$117,100

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...

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