

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.

## 2021 Homeowner and Tenant Income Limits

Household Size	Maximum Annual Income
1	\$75,300
2	\$86,050
3	\$96,800
4	\$107,550
5	\$116,200

## 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.**  
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*Hablamos Español*