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.
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)

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$75,900</td>
</tr>
<tr>
<td>2</td>
<td>$86,750</td>
</tr>
<tr>
<td>3</td>
<td>$97,600</td>
</tr>
<tr>
<td>4</td>
<td>$108,400</td>
</tr>
<tr>
<td>5</td>
<td>$117,100</td>
</tr>
</tbody>
</table>

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