

San Clemente

Housing Rehabilitation Program



Eligibility Requirements

To qualify for assistance, homeowners must:

- Be at least 18 years old and meet income requirements (households earning 80% or less of the county's median income. This varies based on family size, as updated annually by HUD).
- Provide proof of homeownership (grant deed / mobile home title).
- The property must have enough equity, with debts not exceeding 80% of its value (including the loan request), and cannot have more than two liens or a reverse mortgage (grants excluded).

Improve your home with the City of San Clemente's Housing Rehabilitation Program!

Designed to help low/moderate-income homeowners, this program offers financial assistance for essential repairs. It's all about creating safe, affordable, and comfortable homes right here in our community.

Program Benefits

Home Repairs: Fixing code violations, improving energy efficiency, repairing leaky roofs, termite damage, peeling paint, and more.

Deferred Loans & Grants:

Homeowners: Deferred loans up to \$35,000 (zero interest, repaid upon property sale, refinancing, or transfer) and grants up to \$15,000 for health, safety, or code violation fixes.

Mobile Homeowners: Loans up to \$25,000 and grants up to \$10,000 for necessary repairs.

Contact us at:

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