

What is the Housing Services Program?

The Housing Services Program (HSP) is a home repair and improvement program serving property owners within the Salinas city limits.

Through the HSP, the City of Salinas provides technical and financial assistance, allowing property owners to correct deficiencies and improve the livability of their residential property.



Eligible improvements and repairs include: roofs, plumbing, windows, foundations, floors, electrical systems, bathrooms and kitchens, etc.

Low interest loans in amounts up to \$90,000 are available to eligible property owners to make repairs to their residential property.

The loans are processed by the HSP and have an interest rate of 5% for owner occupied residences and 6% for the owners of rental property. The loans have an amortized term of 15 years.

The rates and terms of the program are established by the City Council and are subject to change. In certain hardship situations repayment of the loan may be deferred. In these instances the interest rate is 3% and the loan is reviewed every five years.

There is no charge for the HSP loan, or the staff time, however, the property owner is responsible for all project costs and fees such as title insurance, appraisal, plan preparation, etc. These costs may be wrapped into the loan.

How do I apply?

Interested households should first call the City of Salinas Housing Services Division and be advised of eligibility criteria and the application process. Potential applicants are provided an application to determine eligibility. Upon successful determination of preliminary eligibility, staff completes necessary title and income verifications. Next, the site is inspected and a list of repairs/modifications is written up. Staff obtains bids, monitors the work and processes payment.

Applications may be downloaded at http://www.ci.salinas.ca.us/services/comdev/housing_services_program.cfm

Who is Eligible?

Households with an income not exceeding 80% of the median family income for Salinas or property owners willing to rent, at rates affordable to low income households.

*2011 Income Limits	
Family Size	Maximum
1	\$38,000
2	\$43,400
3	\$48,850
4	\$54,250
5	\$58,600
6	\$62,950
7	\$67,300
8	\$71,650

*Subject to Change



How to Apply

Call:

Joel Alvarez
Vivian McCormick

Office of Community and Economic
Development
City of Salinas
Housing Division

200 Lincoln Avenue
Salinas, CA 93901



(831) 758 – 7334

TDD users may contact the
California Relay Service
711

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Housing Division
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City of Salinas



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