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**Mission Statement**

“The City of Huron is dedicated to providing efficient and effective quality municipal services that enhance the quality of life that the community of Huron deserves.”

***Benefits of Homeownership***

* A measure of security for your loved ones.
* Overtime, the mortgage balance decreases and equity builds. Even if the value of the home does not increase.
* Property Tax Deductions.
* Builds your credit.
* Freedom.
* More Space.
* Pride of ownership.

*“Welcome to the Neighborhood”*

LOOKING FOR A PLACE TO CALL HOME?

WE CAN HELP

*HOMEBUYER*

*ASSISTANCE*

*PROGRAM*

City of Huron

36311 Lassen Ave Huron, CA 93234

Contact us at

**559-945-2241 Ext.14**

or bcalderacityofhuron@gmail.com



***State Income Limits for 2014***

***2011\****

|  |  |
| --- | --- |
| **Family** **Size** | **Total Family Income** |
| 1 | $32,100 |
| 2 | $36,700 |
| 3 | $41,300 |
| 4 | $45,850 |
| 5 | $50,550 |
| 6 | $53,200 |
| 7 | $56,900 |
| 8 | $60,550 |

\*www.hcd.ca.gov

1. Second mortgage loans are provided on a **first-come, first**- **served** basis to qualified first-time homebuyers. Please contact the City of Huron to place your name on the interest list.

2. Once your name is reached on the interest list, staff will contact you to fill out an application.

**Steps to take?**

The City of Huron offers the Homebuyer Assistance program to First-Time Homebuyers to help purchase an existing or qualifying new home. The program provides a 0% interest second mortgage which keeps the first mortgage payment affordable.

The Secondary loan can be up to $55,000 of the purchase price of the home which can not exceed the purchase price limits. The loan is deferred for 30 years. No monthly payments are due during the 30 year deferral period.

The loan is due immediately if the property is resold, the house is no longer owner-occupied, the house is refinanced for more than the current first mortgage balance, or there is a transfer of ownership.

**Eligibility Requirements**

* First-time homebuyers **OR**
* Have not owned a home in the last 3 years
* Provide a minimal 1% down payment
* Complete a homebuyer education class
* Meet income qualifications

**Property Requirements**

* Property may be a new construction or an existing single family home
* Any home located within the City limits of Huron

***What is the Homebuyer Assistance Program?***

**Find out if this program is right for you…**

* First-time homebuyers

Or

You have not owned a home in the last 3 years

* Provide a minimal 1% down payment
* Qualify for a 30 year fixed rate primary loan
* Complete a homebuyer education class
* Meet income qualifications
* May be a new construction or an existing single family home
* Located in the City limits of Huron

**Eligibility Requirements…**

*HOMEBUYER ASSISTANCE PROGRAM*



***Example…***







***The actual amount of assistance will be determined on a case-by-case basis according to program guidelines***.