



Homeowner Rehabilitation Loan Program

This program provides loans to homeowners to address building code violations and rehabilitate substandard conditions in their principal residence.

Program Overview

- **Income Restriction:**

U.S. DEPARTMENT OF HUD
STATE: GUAM

----- FY2025 ADJUSTED HOME INCOME LIMITS -----									
PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON	
Guam									
30% LIMITS	20350	23250	26150	29050	31400	33700	36050	38350	
VERY LOW INCOME	33950	38800	43650	48450	52350	56250	60100	64000	
60% LIMITS	40740	46560	52380	58140	62820	67500	72120	76800	
LOW INCOME	54250	62000	69750	77500	83700	89900	96100	102300	

- **Property Restriction:**

The property to be improved must be:

- ✓ A one to four family structure/condominium **and**;
- ✓ Occupied by the loan applicant as a principal residence **and**;
- ✓ Owned by the loan applicant **and**;
- ✓ In compliance with all zoning ordinances on Guam.

The property's value, including any improvements, must not exceed the HUD-published appraised value limits based on the bedroom size. Inquire for the most current limit with GHURA.

- **Loan Term:** 30 Years; **Loan types** are based on income and household size:

- ✓ For households earning below 50% of the area median income, the loan will be 100% deferred.
- ✓ Households earning 51% to 80% of the area median income are eligible for a 3% amortized loan that covers 50% of the assistance amount, with the remaining 50% deferred.

- **Maximum Loan:** Not to exceed 80% of the maximum subsidy per unit size as published by HUD.

- **Collateral Requirements:** The loan must be in first or second lien position, not to exceed a loan-to-value ratio of 95%. The property must comply with all zoning ordinances in Guam and be clear of any encumbrances (such as taxes or judgments).

- **Financial Standing:** Applicants must be able to afford the loan. Housing and debt ratio maximums are 33/45 including the estimated loan. Minimum credit score, 640.

- **Affordability Period:** Compliance periods are up to 15 years determined by loan amount. Recapture of assistance upon conveyance of the property.

For more information, please email GHURA's Community Development Office:

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This program is made available through the Home Investment Partnerships Program (HOME) funded by the U.S. Department of Housing and Urban Development (HUD).



Click here to apply: <https://forms.gle/dPeHKdAPXQisYZWx5>

Revised: June 1, 2025

