



HOME IMPROVEMENT LOAN

RENAISSANCE

PROGRAM HIGHLIGHTS



Up to \$20,000 loan for all home improvements including health and safety, code compliance, energy efficiency upgrades, or beautification.



Available, 30 Year loan terms with affordable monthly payments and no prepayment penalty.



Fully amortized loan at a 3% interest rate.



Ideal for energy efficiency upgrades, code compliance, health and safety issues.

QUALIFYING CRITERIA

Family households earning below 80% of the HCD Income Limits for San Bernardino/Riverside/Los Angeles County

Borrower must occupy the property as primary residence

Single family residences are eligible

Borrower must have a minimum 620 credit score

Combined-loan-to-value not to exceed 100% with 1st mortgage

Must use licensed contractor for home improvement repairs

HOUSEHOLD INCOME LIMITS

County	San Bernardino	Riverside	LA
1 MEMBER	\$37,550	\$37,550	\$47,850
2 MEMBERS	\$42,900	\$42,900	\$54,650
3 MEMBERS	\$48,250	\$48,250	\$61,500
4 MEMBERS	\$53,600	\$53,600	\$68,300

County	San Bernardino	Riverside	LA
5 MEMBERS	\$57,900	\$57,900	\$73,800
6 MEMBERS	\$62,200	\$62,200	\$79,250
7 MEMBERS	\$66,500	\$66,500	\$84,700
8 MEMBERS	\$70,800	\$70,800	\$90,200

Other restrictions apply. Please call NPHS at (909) 988-5979 for more information.

Information contained herein deemed reliable although not guaranteed.

www.nphsinc.org

Ver 10-10-16

