How are the loans secured?
Deferred payment loans are secured with a Promissory Note and a Deed of Trust.

When must I repay the loan?
The deferred payment loan will become due and payable under the following conditions:
- The homeowner sells the property
- The homeowner no longer occupies the property as its permanent residence
- The homeowner transfers the title of the property
- The homeowner refinances the property without City approval
- The homeowner fails to maintain the property in a decent, safe and sanitary condition
- The primary mortgage of the home falls into default or foreclosure.

Are there any other requirements?
Other requirements include and are not limited to the following:
- For the duration of the loan the homeowner must maintain flood and fire insurance.
- Luxury improvements/repairs are not allowed.
- Funding is limited and is provided on a first-come, first-serve basis.
- Occupants are not eligible for temporary relocation benefits, unless health and safety threats are determined to exist by the City.

For more information, contact:
City of San Bernardino
Department of Economic and Housing Development
Mailing Address:
290 North D Street
San Bernardino, CA 92401
Phone: 909-384-7268

To apply, contact:
NPHS
909-988-5979

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What is the Owner Occupied Rehabilitation Program?
The Owner Occupied Rehabilitation Program is a program designed to assist income-eligible San Bernardino Homeowners improve the living conditions of their homes.

Who is eligible for a loan?
Program eligibility is based on household size and level of income. Households with incomes at or below 80 percent of Area Median Income may be eligible for a loan up to a $40,000.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Annual Gross Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$40,250</td>
</tr>
<tr>
<td>2</td>
<td>$46,000</td>
</tr>
<tr>
<td>3</td>
<td>$51,750</td>
</tr>
<tr>
<td>4</td>
<td>$57,450</td>
</tr>
<tr>
<td>5</td>
<td>$62,050</td>
</tr>
<tr>
<td>6</td>
<td>$66,650</td>
</tr>
<tr>
<td>7</td>
<td>$71,250</td>
</tr>
<tr>
<td>8</td>
<td>$75,850</td>
</tr>
</tbody>
</table>


What repairs are allowed under the program?
Health and safety, building code, and accessibility, and some general property related repairs are eligible for reimbursement. Improvements may include, but not limited to, the following:
- Interior/exterior painting
- Plumbing
- Electrical
- Roofing
- Heating
- Structural issues (foundation)
- Landscaping
- Driveway repair/replacement
- Bedroom/Bathroom additions to relieve overcrowding
- ADA improvements
- Energy efficiency upgrades

Who will perform the repairs to my home?
All repairs will be provided by qualified, licensed and insured contractors who possess a valid City business registration.

How will financial assistance be provided to the homeowner?
Loans are all deferred loans at 3% interest per annum, with no payments due on the loan unless one of the following actions occur after receipt of the loan; property sale, transfer of title of the property, the borrower/owner ceases to occupy the home as their primary residence, the borrower/owner refinances the property to take cash out or receive an equity line of credit, or upon settlement of the borrower/owner's estate. Any repayments will be recorded as HOME program income.