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 Residential Rehabilitation Program?

The Owner Occupied Residential Rehabilitation Program is a forgivable second mortgage loan program designed to assist income-eligible San Bernardino homeowners improve the living conditions of their homes to meet the City's health and safety code requirements and extend the lives of their homes. Here's quick overview:

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>$42,200</td>
</tr>
<tr>
<td>2</td>
<td>$48,200</td>
</tr>
<tr>
<td>3</td>
<td>$54,250</td>
</tr>
<tr>
<td>4</td>
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<td>5</td>
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<td>6</td>
<td>$69,900</td>
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<tr>
<td>7</td>
<td>$74,750</td>
</tr>
<tr>
<td>8</td>
<td>$79,550</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?

Financial assistance will be provided to the homeowner in the form of a deferred payment loan. The term of the deferred payment loan is 10 years. The interest rate of the loan is zero percent. Beginning, at year six (6) of the loan period twenty percent of the loan will be forgiven on an annual basis.

What repairs are allowed under the program?

What repairs are allowed under the program?