



HOME REPAIR LOAN RENAISSANCE

PROGRAM HIGHLIGHTS



Up to \$25,000 loan for all home improvements including health and safety, code compliance, energy efficiency upgrades, or beautifications.



Available, 20 Year loan terms with affordable monthly payments and no prepayment penalty.



2.99% Interest Rate



Ideal for energy efficiency upgrades, code compliance, or 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 85% with 1st mortgage

HOUSEHOLD INCOME LIMITS

County	San Bernardino	Riverside	LA
1 MEMBER	\$44,250	\$44,250	\$66,250
2 MEMBERS	\$50,600	\$50,600	\$75,700
3 MEMBERS	\$56,900	\$56,900	\$85,150
4 MEMBERS	\$63,200	\$63,200	\$94,600

County	San Bernardino	Riverside	LA
5 MEMBERS	\$68,300	\$68,300	\$102,200
6 MEMBERS	\$73,350	\$73,350	\$109,750
7 MEMBERS	\$78,400	\$78,400	\$117,350
8 MEMBERS	\$83,450	\$83,450	\$124,900

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

Information contained herein deemed reliable although not guaranteed

www.nphsinc.org

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