

# APPLICATION PROCESS

## APPLICATION PROCESS:

Submit a completed and executed HIP Application along with all supporting documentation to the Housing Programs Administrator (by appointment only).

If the application is pre approved, the City will add the property owner's name to the project eligibility list and begin the loan underwriting process. At the initial meeting, Program staff will apprise the applicant of their anticipated wait time for assistance.

## PROJECT MANAGEMENT SERVICES:

Program staff will facilitate the following project management services:

- Review the property and prepare the Work Description and Bid Proposal Form.
- Prepare loan documents and construction contract.
- Provide construction management oversight services until project is completed.

## APPLICANT IS RESPONSIBLE FOR:

- Complete application with supporting documents.
- Obtaining three written estimates. Contractors are required to be licensed, bonded and insured.
- Document review in a timely manner: Work Description, Bid Proposal, Grant Agreement, Construction Contract, and other documents as applicable.
- Submit documents on time to avoid delays in the process.
- Complete cooperation with the contractor, inspectors, and City staff.

**\*Prior to authorizing any work, the City must pre-approve the contractor**

City of Upland Development Services  
Housing Division  
460 N Euclid Avenue  
Upland CA, 91786  
909-931-4300



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CITY OF UPLAND  
DEVELOPMENT SERVICES DEPARTMENT

HOUSING DIVISION

# HOME IMPROVEMENT PROGRAM



## GENERAL INFORMATION

The City of Upland Housing Improvement Program (HIP) provides deferred low or no interest loans for rehabilitation work to single-family owner-occupied homes located within city limits. This program targets lower income homeowners who are in need of housing repairs and cannot otherwise secure conventional funding to make said repairs.

LOAN AMOUNT(S)	
\$75,000	Home Repair Loan
\$15,000	Energy Efficiency Loan



To qualify for the program applicants must:

	Household Size	Low- Income (80% AMI)
• Owner-occupant of a single-family home.	1	\$62,650
• Live within the Upland City limits.	2	\$71,600
• Have a total maximum household income of 80% or below the Area Median Income (AMI).	3	\$80,550
	4	\$89,500
	5	\$96,700
	6	\$103,850
	7	\$111,000
	8	\$118,150

## LOAN CONDITIONS

Loan interest rates are set at 0% simple interest and deferred for 30-years or the first occurrence:

- Sale
- Refinance
- Title change
- Ceases being principal place of residence

Loans may be subordinated on a case-by-case basis, if the Applicant is seeking to make their mortgage payment more affordable by refinancing with “No-Cash-Out.” In the event the Applicant refinances and the refinancing returns money to the Applicant, the proceeds must be used to reduce the city loan principle.

- Loan Applicants must have clear fee simple title, occupy the property as their principal place of residence, have good credit history and be current on property taxes.
- Loans are evidenced by an executed promissory note and recorded deed of trust on real property.
- Loans may only be subordinate to an existing first or second deeds of trusts.
- Loans will not be made to mobile homes.
- Loans may be repaid at any time without penalty.
- Loan fees include property appraisal, title insurance, credit reports, tax service and recording fees. These loan fees are paid directly by City not the Applicant.
- Applicant must maintain insurance for the assisted property throughout the compliance period.

**For more information contact the Housing Division at:  
909-931-4300**

## RATES AND CONDITIONS

HIP Loans will be deferred at 0% interest. Household income alone is the qualifying factor for interest rate based on the San Bernardino County median income scale (refer to 80% AMI table).

Loans will only be made to properties that have a maximum 95% Loan-to-Value ratio after all encumbrances (including City loan) are calculated on the property.

**San Bernardino County**  
Rehabilitation Value Limits:  
**\$476,000**  
Existing Single-Family Units

Source: CA Dept. of Housing Community Development (HCD) 9/1/2024

### Eligible Improvements:

The City determines the scope of work and nature of the materials used. All appurtenances must be of “modest quality” as determined by the Program staff:

### Eligible Construction Items:

Site work (foundation and drainage).  
Code violations.  
Roofing, insulation and plumbing.  
Cabinets, countertops and flooring.  
Electric, cooling, heating and painting.  
Windows, doors and garage doors.  
Access improvements for the disabled.  
Rodent, pest extermination and repairs.  
Health and safety and any other improvement deemed eligible by the Program staff.