

HOMEBUYER ASSISTANCE PROGRAMS

In an effort to continue to support homeownership opportunities within the city, there are several government agencies and/or private organizations that offer additional assistance.

Neighborhood Partnership Housing Services (NPHS)

9551 Pittsburgh Ave,
Rancho Cucamonga, CA 91730
(909)988-5979
www.nphsinc.org

National Homebuyers Fund, Inc.

(866) 643-4968
Email: info@nhfloan.org

California Housing Finance Agency

Find a CalFHA lender near you.
www.calhfa.ca.gov/apps/PLO/

Neighborhood Housing Services of the Inland Empire (NHSIE)

1845 Business Center Dr S # 120,
San Bernardino, CA
(909) 884-6891
www.nhsie.org

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



Rev. 5/2025



CITY OF UPLAND
DEVELOPMENT SERVICES DEPARTMENT

HOUSING DIVISION

FIRST TIME HOME BUYER PROGRAM



CITY OF UPLAND FTHB



Interested in purchasing and residing in a home in Upland? The City of Upland First-Time Home Buyer (FTHB) Program can assist with the purchase of a single-family home, townhome or condominium located within the city limits.

PROGRAM ELIGIBILITY

Applicant(s) and co-applicant(s):

- Must be a first-time homeowner.
- Not have owned a home in the past three years.
- Must be a U.S. citizen or permanent resident alien.
- Must be able to contribute a minimum of one percent (1%) of the purchase prices and closing costs.
- Complete the FTHB Certification with a HUD certified housing counselor.
- Must maintain insurance for the assisted property throughout the compliance period.
- Housing costs (like mortgage, taxes, insurance) to be no more than 30% of your gross (before-tax) income.
- Your total monthly debt payments shouldn't go over 35% of your income.

PROGRAM REQUIREMENTS

- 1st Mortgage: 30-year fixed rate loan.
- The FTHB loan is a second loan (silent second).
- 0%-3% simple interest loan.
- Shared Net Appreciation of 20%.
- The loan is deferred for 30 years or the first occurrence:
 - Sale
 - Refinance
 - Title change
 - Ceases being principal place of residence
- Gross income does not exceed the 80% Area Medium Income (AMI) for San Bernardino County.

2025 INCOME LIMITS

Household Size	Low-Income (80% AMI)
1	\$62,650
2	\$71,600
3	\$80,550
4	\$89,500
5	\$96,700
6	\$103,850
7	\$111,000
8	\$118,150

Source: CA Dept. of Housing Community Development (HCD) 4/1/25

Funding is limited and available on a first-come, first-served basis.

PROGRAM FUNDING LIMITS

- The maximum FTHB assistance is up to 40% of the purchase price or \$200,000, whichever is lower.
- The maximum purchase price for the FTHB may not exceed the County's Limits Maximum Purchase Price Value.



San Bernardino County
Homeownership Value Limits

\$476,000

Existing Single-Family Units

\$503,000

New Development Single-Family Units

Source: CA Dept. of Housing Community Development (HCD) 9/1/24

How do I get started?

Program funds are limited, contact program staff for availability of program funds and checklist of required documents.

www.uplandca.gov/housing-programs

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