

APPLICATION PROCESS

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Submit a completed and executed HIP-M Application along with all supporting documents 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.

PROJECT MANAGEMENT SERVICES:

Program staff will facilitate the following project management services:

- Inspect the property and prepare the Work Description and Bid Proposal Form.
- Prepare loan documents and construction contract.
- Project management oversight until project is complete.

APPLICANT IS RESPONSIBLE FOR:

- Complete application with supporting documents.
- Obtain 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 Department- Housing Division
460 N Euclid Avenue
Upland, California, 91786
909-931-4300



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CITY OF UPLAND
DEVELOPMENT SERVICES DEPARTMENT

HOUSING DIVISION

HOME IMPROVEMENT PROGRAM (M-HIP)



GENERAL INFORMATION

The City's Home Improvement Program (M-HIP) provides deferred, interest-free loans for rehabilitation work on owner-occupied manufactured homes located within City limits. This program is intended for low-income homeowners who need repairs to their homes and are unable to obtain conventional financing to make those 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)
• Be owner-occupant of a single-family home	1	\$68,900
• Live within the Upland city limits	2	\$78,750
• Have a total maximum household income of 80% or below the Area Median Income (AMI).	3	\$88,650
	4	\$98,400
	5	\$106,300
	6	\$114,150
	7	\$122,050
	8	\$129,900

LOAN CONDITIONS

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

- Sale
- Refinance
- Title Change
- Cease 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 through a cash-out refinance.” Should the Applicant refinance and the refinance pays back money, the funds must be used to reduce the principal of the City's loan.

- Loan applicants must have a simple and clear Title to the property, occupy the property as their primary residence, have a good credit history and be current on property taxes.
- Loans are evidenced by an executed promissory note and a recorded deed of trust on real property.
- Loans may only be subordinate to an existing first or second deed of trust.
- Loans can 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 by the city, not the applicant.

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

RATES AND CONDITIONS

Manufactured home loans are deferred at 0% or household income alone is the determining factor for qualification under the San Bernardino County Median Income Scale. See the 80% AMI table.

Loans will only be made to properties that have a maximum loan-to-value ratio of 100% after calculating all liens (including the City loan) on the property. The maximum loan amount will be based on the equity in the home.

Eligible Improvements:

The City determines the scope of work and the nature of materials used. Any fixtures or repairs must be of “modest quality,” as determined by Program staff.

Eligible Construction Items:

- Construction work (foundation and drainage);
- Code Violations
- Roofing, insulation and plumbing;
- Cabinets, countertops and floors;
- Electricity, refrigeration, heating and painting;
- Windows, doors and garage doors;
- Access improvements for the disabled
- Extermination and repair of rodents, pests;
- Health and safety and any other improvements deemed eligible by program staff.