

## 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](http://www.nphsinc.org)

### National Homebuyers Fund, Inc.

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

### California Housing Finance Agency

Find a CalFHA lender near you.  
[www.calhfa.ca.gov/apps/PLO/](http://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](http://www.nhsie.org)

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



Rev. 6/2026



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

- 1<sup>st</sup> 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.

### 2026 INCOME LIMITS

Household Size	Low-Income (80% AMI)
1	\$68,900
2	\$78,750
3	\$88,600
4	\$98,400
5	\$106,300
6	\$114,150
7	\$122,050
8	\$129,900

Source: CA Dept. of Housing Community Development (HCD) 6/1/26

**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](http://www.uplandca.gov/housing-programs)

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