



AFFORDABLE HOUSING OPPORTUNITIES

The County of San Bernardino Housing Development Department (<http://www.co.san-bernardino.ca.us/e.cd/housing/default.htm>) has various housing programs to assist low to moderate income households, and to assist in the acquisition and/or development of low to moderate income housing. In some instances, the housing units or a portion of the housing units that are created will be required to remain available to affordable households.

The programs are briefly described below. These programs are available to residents and builders of Big Bear Lake. For additional information contact the County of San Bernardino Housing Development Department at 909-388-0900, or the City of Big Bear Lake Planning Division at 909-866-5831.

HOME INVESTMENT PARTNERSHIP ACT (HOME) PROGRAMS

The HOME programs are federally funded housing programs. The HOME Program serves individuals and households earning 80% or less of the area median income level established by HUD, who agree to reside in housing located within the County of San Bernardino, and most cities of the County.

The Homeownership Assistance Program (HAP) (.PDF file)

This program serves households earning 35-80 percent of the area median income level established by HUD. Prospective homebuyer must meet minimum residency and financial program requirements. Applications are accepted on a first- come first-served basis.

Tenant Based (Rental) Assistance (TBA) Program

This program serves households (renters) earning fifty percent (50%) or less than the area median income level. The program is a two-part rental assistance program. One component provides monthly rental assistance; the other program provides one-time security deposit assistance to eligible applicants who have received a rental voucher through the Housing Authority.

The Rental Property Acquisition and Rehabilitation Assistance Program (.PDF file)

This program provides financial assistance to nonprofit, and for-profit developers of rental property for the acquisition and/or rehabilitation of residential rental units available to income-eligible tenants at affordable rates. Applications are accepted on a first-come, first-served basis until funds have been exhausted.





[The Community Housing Development Organization \(CHDO\) Program \(.PDF file\)](#)

This programs assists community-based nonprofit organizations established for the expressed purpose of providing affordable rental housing opportunities. Funds are distributed on a first-come, first-served basis.

MORTGAGE REVENUE BOND (MRB) PROGRAMS

The MRB Program is a countywide program that provides mortgage financing for affordable housing through tax-exempt bonds. In addition to the unincorporated areas of the County, all cities within the County are eligible to participate in these programs.

[The Single Family Home Mortgage Revenue Bond Program \(.PDF file\)](#)

This program assists eligible households throughout the County and who want to own and live in their own home by providing below-market interest rate loans, and down payment and closing cost assistance to eligible families who might not otherwise be able to purchase a home. Location and income-eligibility requirements apply.

A variation of this program is available to qualified teachers who commit to serve in designated low-performing schools throughout the County.

[The Multifamily Residential Rental Housing Revenue Bond Program \(.PDF file\)](#)

This program provides financing for new construction, acquisition, and/or rehabilitation of multifamily housing developments. A specified number of units are required to remain affordable to eligible, low-income households for a specified number of years after the initial financing is provided.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAMS

The CDBG program provides housing assistance to eligible homeowners who reside within San Bernardino County, and most cities of the County. These programs typically assist individuals or households

[The Senior Home Repair Program \(.PDF file\)](#)

The programs assists qualified seniors, at the age of 60 plus, with a one-time grant in the form of labor and materials to help correct code violations and/or health and safety problems. Income eligibility requirements apply.

[The Single Family Home Improvement Loan Program \(.PDF file\)](#)

The program provides home rehabilitation loans at or below market rates for a variety of home repairs to single family homes, including mobilehomes on permanent foundations. Household income, and other qualifications apply.

[The Acquisition/Rehabilitation Program](#)

(.PDF file)

This program facilitates homeownership within the County for its residents. The County acquires foreclosed deteriorating properties, rehabilitates them, and resells them to qualified income-eligible buyers.

Fair Housing Program

This program assists with the implementation of HUD's Voluntary Affirmative Marketing Agreement to guarantee the right of all people to choose freely where they want and can afford to live. It is promoted through a comprehensive program of training, education, advertising and marketing.

