CITY OF SAN MATO
COMMUNITY DEVELOPMENT DEPARTMENT

330 West 20th Avenue
San Mateo, CA 94403

Housing Rehabilitation Loan Program

The City of San Mateo is here to help low-income homeowners with vital home repairs and improvements through our Housing Rehabilitation Loan Program. From correcting health and safety code violations to addressing general wear and tear, this program helps ensure San Mateo homes remain safe and habitable.

Key program highlights:

- Deferred payment loan of up to $60,000 for essential repairs, addressing health and safety code violations
- 3% simple interest rate, no repayment is due for 20 years or until the property is sold or transferred
- Refinancing is available at the end of the loan term in cases of financial hardship
- No prepayment penalty, you may pay off your loan early without extra fees

The City of San Mateo partners with Rebuilding Together Peninsula (RTP) to guide you through the home rehabilitation process – from determining your eligibility to scoping the repair work needed, selecting contractors, managing contractor repairs and paying contractor invoices.

Eligible Loan Applicants

To qualify, you must be a low-income homeowner, and your San Mateo property must be your principal residence. Income qualifications can be found on the City's Housing webpage. Contact our program partner, Rebuilding Together Peninsula, today at samloan@RTpeninsula.org to learn more!

Eligible Home Rehabilitation Repairs Include:

- System updates: electrical, HVAC and plumbing (solar panel installation is NOT an eligible expense)
- Roof replacement
- General property improvements to enhance health and safety, or remedy code violations
- Repairs to remedy lead paint, mold, dry rot, water damage or termite damage
- Accessibility modifications
- Weatherization and painting
- Demolition and disposal of dilapidated structures

(Rev. Oct. 2025)