



Affordable Housing

Programs in San Diego



The City of San Diego—through its Housing Commission and Redevelopment Agency—offers a number of programs to help San Diegans renovate their homes or afford rental and for-sale housing. Assistance is provided in the form of property rehabilitation, rental assistance, affordable apartments created in partnership with developers, and first-time homebuyer programs.

There are a variety of housing programs currently offered by the City to help individuals and families of various income levels—from very-low income to moderate-income households. Eligibility for programs is based on how a family's income compares to the "Area Median Income," or AMI. (See first-time homebuyer section for income ranges for those programs; see Page 4 for income ranges for other programs.)



Citywide Property Rehabilitation Programs

Lower-income (60% to 80% AMI) homeowners and rental property owners may be eligible for programs to help make needed repairs to older housing. For more information, see the “Housing Rehabilitation” section of the Housing Commission’s website at www.sdhc.net, or call (619) 578-7521.

Rental Assistance and Public Housing Programs

Low-income families (earning no more than 60% AMI, or \$47,100 for a family of four using the 2010 AMI) may be eligible for housing assistance through the Housing Commission’s Rental Assistance and Public Housing programs. The Rental Assistance, or “Housing Choice Voucher” program (also known as “Section 8”) helps low-income families, seniors, and persons with disabilities afford their rent through supplemental rent payments from the Housing Commission paid directly to private landlords. The Housing Commission also owns and operates a number of attractive, well-maintained apartments (“public housing”) located throughout the city.



With both programs, the family pays only around 30% of their total household income for rent. Unfortunately, both programs have waiting lists. For information or to obtain an application, call (619) 578-7305 for English, (619) 578-7306 for Spanish, or (619) 578-7307 for Vietnamese; or visit the Housing Commission’s website, and click on [Rental Assistance Program](#).

Affordable apartments built by developers with city funding

Through low-interest loans and other incentives from the Housing Commission and Redevelopment Agencies, builders have created over 10,000 affordable apartments in San Diego. Income eligibility varies for these programs. To request a list of affordable apartments in San Diego, call (619) 578-7313 and ask for a copy of the Housing Commission’s Guide to Affordable Housing; or visit the Housing Commission’s website and click on [Affordable Housing Guide](#).

The San Diego Housing Commission and the City’s Redevelopment Agency provide a number of tools to help low- to moderate-income families purchase their first homes in the City of San Diego. Assistance is in the form of down payment grants, tax credits known as Mortgage Credit Certificates (which help you lower your tax rate so that you may keep more of your income to use to pay your mortgage), “silent second” loans (which help you increase your buying power through deferred secondary financing), “purchase and rehabilitate” programs (to help you buy and fix up older housing), and homebuyer counseling.

San Diego Citywide First-time Homebuyer Program

The San Diego Citywide First-time Homebuyer Program may only be used to purchase a home in the City of San Diego (zip code must begin with 921). Applicants must be first-time homebuyers, defined as not owning a home used as primary residence in the past three years, and earn no more than 80% of AMI in most cases. The San Diego Housing Commission provides three different programs for first-time homebuyers:

1) The Shared Appreciation Loan program provides financing in the form of second trust deed loans that are subordinate to the primary first position loan. The deferred loans will be funded using the Federal HOME Program. The maximum income limits taken from the Shared Appreciation Loan Program Guidelines are summarized on the table on the right.

2010 Maximum Income Limits Shared Appreciation Loan and Closing Cost Assistance Grant Programs	
Family Size	80% AMI
1 person	\$44,000
2 persons	\$50,250
3 persons	\$56,550
4 persons	\$62,800
5 persons	\$67,850
6 persons	\$72,850
7 persons	\$77,900
8 persons	\$82,900

2) The Closing Cost Assistance Grant program provides funds of up to 4% of the purchase price of the home (not to exceed \$15,000 for households earning up to 80% AMI and not to exceed \$10,000 for households earning up to 100% AMI) which can be used to pay actual closing costs incurred by the buyer but not paid by seller concessions or other subsidies. The maximum income limits for the Closing Cost Assistance Grant Program for 80% AMI can be found in the Shared Appreciation Loan Grant Program table above. The maximum income limits for 100% AMI households are summarized at the above right.

2010 Maximum Income Limits Closing Cost Assistance Grant Programs	
Family Size	100% AMI
1 person	\$52,850
2 persons	\$60,400
3 persons	\$67,950
4 persons	\$75,500
5 persons	\$81,550

2010 Maximum Household Income Mortgage Credit Certificate	
Family Size	Income Limit
Non-targeted MCCs	
1 to 2 persons	\$75,500
3 or more persons	\$86,825
Targeted MCCs	
1 to 2 persons	\$90,600
3 or more persons	\$105,700

3) Mortgage Credit Certificates (MCCs) operate as an IRS tax credit. Qualified homebuyers may receive federal income tax credit of either 15% or 20% of the annual interest paid on the mortgage each year for as long as the buyer lives in the home. A summary for maximum household income for MCCs is provided on the table on the left.

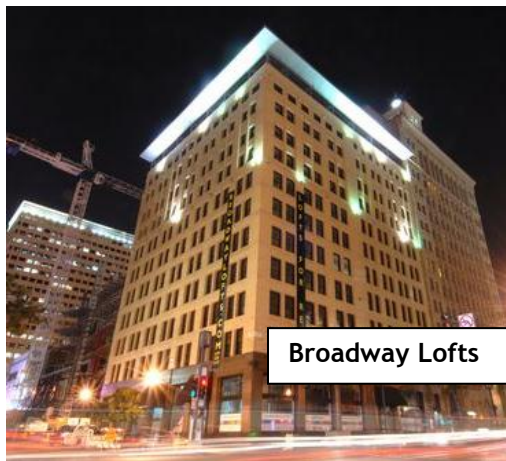
Areas considered targeted under the MCC program are listed on the MCC program guidelines.

For more information and for program guidelines, visit the [First Time Homebuyers](#) page of the Housing Commission's website, or call (619) 578-7302.

2010 Maximum Household Income CCDC's Downtown First-time Homebuyer Program (120% AMI)	
Family Size	Income Limit
1 person	\$62,950
2 persons	\$71,900
3 persons	\$80,900
4 persons	\$89,900
5 persons	\$97,100



El Cortez



Broadway Lofts

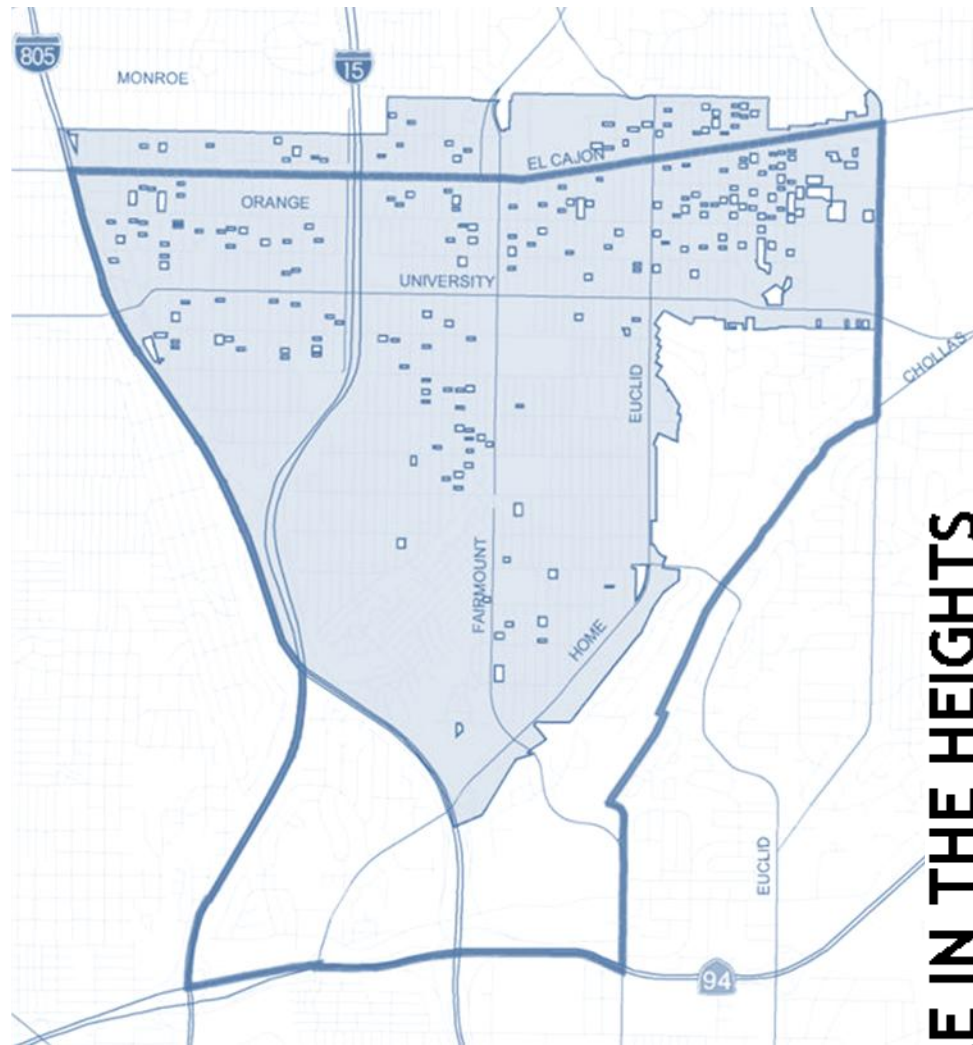
Centre City Development Corporation's (CCDC) Downtown First-time Homebuyer Program

In an effort to make home ownership more accessible and affordable, Centre City Development Corporation (CCDC) created a program that assists first-time homebuyers earning 120% or less of AMI to purchase a home in downtown San Diego.

This program provides financing, in the form of a second trust deed loan, not to exceed \$75,000.

The loan is for 30 years at 0% interest and has no monthly payments for the first five years. A summary of maximum household income limits is provided above.

Visit CCDC's [Downtown First-time Homebuyer Program](#) website for more details, or contact (619) 578-7302 for the Program's Guidelines.



HITH Program Area Map

HOME IN THE HEIGHTS

Home in the Heights Homebuyer Assistance Program (HITH)

The Home in the Heights Homebuyer Assistance Program provides loans to assist qualified first-time homebuyers purchase a home in the City Heights area. Participants earning 100% or less of AMI may receive up to \$30,000 from the Redevelopment Agency, forgivable over a 20 year period. HITH also provides education to participants on the financial responsibilities and considerations of homeownership. Visit the [Redevelopment Agency](#) website for Home in the Heights Homebuyer Assistance Program guidelines, or see [Community HousingWorks](#) for additional information or to apply for a loan.

HOUSING ENHANCEMENT LOAN PROGRAM

Housing Enhancement Loan Program (HELP)



The Redevelopment Agency’s Housing Enhancement Loan Program is designed to provide financial assistance to eligible owner-occupants of one- and two- unit residential properties located within either the Redevelopment Project Area or adjacent neighborhoods.



The loan is to be used for the purposes of rehabilitating and enhancing the interior and exterior conditions of dwellings and provide water conserving landscape improvements and/or energy conserving improvements to properties. Examples of eligible improvements include painting, lighting, windows, doors, stucco, tile, fencing,

front porches, sidewalks, landscaping for front yards, roofs, flooring, carpet, lead paint abatement, electrical, cabinets, carpentry, sprinklers, sod, water heaters, wall heaters, plumbing, sinks, showers, walkways, countertops, driveways, and garage doors.

The Program provides eligible Participants the opportunity to receive a loan, forgivable over a ten (10) year period. HELP guidelines, loan amounts and eligible properties can vary by project area. For more information, visit the [Redevelopment Agency](#) website and select the “Housing Enhancement Loan Programs” option.



The table below provides a summary of the 2010 Income Limits which are used to determine qualification levels as well as set maximum rental rates for projects funded with tax credits and/or redevelopment tax increment, as well as projects financed with tax exempt housing bonds. These limits are based upon the regional Area Median Incomes (AMI) released by the U.S. Department of Housing and Urban Development (HUD).

2010 Income Limits based on San Diego Area Median Income (AMI)						
Family Size	30% AMI Extremely Low	50% AMI Very Low	60% AMI	80% AMI	100% AMI	120% AMI
1 person	\$16,500	\$27,500	\$33,000	\$44,000	\$52,850	\$63,400
2 persons	\$18,850	\$31,400	\$37,680	\$50,250	\$60,400	\$72,500
3 persons	\$21,200	\$35,350	\$42,420	\$56,550	\$67,950	\$81,550
4 persons	\$23,550	\$39,250	\$47,100	\$62,800	\$75,500	\$90,600
5 persons	\$25,450	\$42,400	\$50,880	\$67,850	\$81,550	\$97,850

For information regarding all other programs and to sign up for workshops and one-on-one counseling, visit any of the following U.S. Department of Housing and Urban Development approved homebuyer program education agencies:

- [Acorn Housing](#)
- [Consumer Credit Counseling Services of San Diego](#)
- [Community HousingWorks](#)
- [Mabuhay Alliance](#)
- [Neighborhood House Association](#)
- [Novadebt](#)
- [San Diego Home Loan Counseling and Education Center](#)
- [San Diego Urban League](#)
- [Springboard](#)
- [Union of Pan Asian Communities](#)

For information on other programs within San Diego County, visit the [AHA Housing](#) website or the Housing Opportunities Collaborative at [Housing Opportunities Collaborative](#).

For information on other homebuyer assistance programs provided through the State of California, go to the [California Housing Finance Agency](#) website.

Contact Information:



San Diego Housing Commission
(619) 231-9400
www.sdhc.net



Redevelopment Agency of the City of San Diego
(619) 236-6700
www.sandiego.gov/redevelopment-agency

