



SAN DIEGO
HOUSING
COMMISSION

Housing Repair/Rehabilitation Programs

PROGRAM SUMMARY

Programs	Target Areas	Property Types	Maximum Loan/ Grant Amount	Terms & Conditions	Occupant's Area Median Income
0% Deferred Payment Loan	Citywide (San Diego)	Owner-occupied 1 unit (Single Family/Condo)	\$20,000	Repay loan principal upon future sale, rental or further loans/refinance.	60% AMI
1% Deferred Payment Loan	Citywide (San Diego)	Owner-occupied (1-4 units)	\$35,000 (1 unit) \$50,000 (2-4 units)	Repay loan principal plus 1% interest per year upon future sale, further loans, or 30 years, whichever occurs first.	80% AMI
0% Deferred Payment Loan for Lead Paint Remediation	Citywide (San Diego)	Owner-occupied (1-4 units)	\$5,000 per unit to maximum of \$15,000 for a multi-family project	Repay loan principal upon future sale or further loans or refinance. For lead-based paint hazard remediation only.	80% AMI
Lead Safe San Diego Grant	Citywide (San Diego)	Owner-occupied or rental property built prior to 1979 and occupied or frequently visited by child under 6 years of age	\$10,000 for single family residence or \$5,000 per multi-family unit plus \$5,000 for common areas	Non-repayable grant for remediation of lead-based paint hazards only. If rental property, landlord agrees to give rental preference to families with children under 6 years of age.	80% AMI
Mobile Home Repair Grant	Citywide (San Diego)	Owner-occupied mobile home	\$5,500	One-time only non-repayable grant.	60% AMI
Tenant Accessibility Grant	Citywide (San Diego)	Privately owned rental property occupied by a tenant with disabilities	\$3,500	One-time only non-repayable grant for accessibility improvements only which are authorized by landlord.	60% AMI

REDEVELOPMENT AREAS

Programs	Target Areas	Property Types	Maximum Loan/ Grant Amount	Terms & Conditions	Occupant's Area Median Income
Southeast San Diego Redevelopment Area Housing Enhancement Loan Program ("HELP")	Residences located between: Hwy 94 on north, I-5 on west, National City border on south, Euclid Ave on east, plus narrow corridor on either side of Imperial Ave from Euclid Ave to 69 th Street	Owner-occupied 1- and 2-unit properties which are at least ten years old	\$20,000 plus \$10,000 incentive for water/energy conservation improvements as a Housing Enhancement Loan	Forgivable over 10 years conditioned on continued owner-occupancy and no new loans on property: No forgiveness years 1-5. 20% of principal is forgiven each year from years 6-10. If sold or further encumbered before 10 years, repay unforgiven principal plus 3% interest per year.	100% AMI
City Heights Redevelopment Area Housing Enhancement Loan Program ("HELP")	Residences located between: I-805 on west, Home Ave. to Euclid Ave. to University on south, 54 th St. between University & El Cajon Blvd. on east, Monroe Ave. from I-805 to Central, then Meade Ave. to 54 th on north	Owner-occupied 1- and 2-unit properties	\$25,000 plus \$5,000 incentive for water/energy conservation improvements as a Housing Enhancement Loan	Forgivable over 10 years conditioned on continued owner-occupancy and no new loans on property: No Forgiveness years 1-5. 20% of principal is forgiven each year from years 6-10. If sold or further encumbered before 10 years, repay unforgiven principal plus 3% interest per year.	100% AMI
College Grove Redevelopment Area Housing Enhancement Loan Program ("HELP")	Residences located in the Oak Park Community bordered by State Highway 94 on the south, Euclid Ave/Chollas Creek Channel on the west, Streamview Dr/Thorn St to College Grove Shopping Center on the north.	Owner-occupied 1- and 2-unit properties	\$20,000 plus \$5,000 incentive for water/energy conservation improvements as a Housing Enhancement Loan	Forgivable over 10 years conditioned on continued owner-occupancy and no new loans on property: No Forgiveness years 1-5. 20% of principal is forgiven each year from years 6-10. If sold or further encumbered before 10 years, repay unforgiven principal plus 3% interest per year.	100% AMI
Crossroads Redevelopment Area Housing Enhancement Loan Program ("HELP")	Residences located: Fox Canyon east side of Euclid Ave., 100 ft corridors of Streamview Dr. between 54 th & College Ave., University between 54 th & 59 th St, El Cajon Blvd. between 54 th & 73 rd	Owner-occupied 1- and 2-unit properties	\$20,000 plus \$5,000 incentive for water/energy conservation improvements as a Housing Enhancement Loan	Forgivable over 10 years conditioned on continued owner-occupancy and no new loans on property: No Forgiveness years 1-5. 20% of principal is forgiven each year from years 6-10. If sold or further encumbered before 10 years, repay unforgiven principal plus 3% interest per year.	100% AMI

REDEVELOPMENT AREAS

Grantville Redevelopment Area Housing Enhancement Loan Program (HELP)	Residences located in CensusTracts 96.02, 96.04 and 97.03 bounded by I-8 on the south, Mission Gorge Rd on west and northwest to Conestoga Way/ Fontaine St./Margerum Ave. on the northeast, and Waring Rd./ Navajo Rd on the east & SE.	Owner-occupied 1- and 2-unit properties	\$20,000 plus \$5,000 incentive for water/ energy conservation improvements as a Housing Enhancement Loan	Forgivable over 10 years conditioned on continued owner-occupancy and no new loans on property: No Forgiveness years 1- 5. 20% of principal is forgiven each year from years 6-10. If sold or further encumbered before 10 years, repay unforgiven principal plus 3% interest per year.	100% AMI
Linda Vista Redevelopment Area Housing Enhancement Loan Program (“HELP”)	Residences located between: I-5 on west, Hwy 163 on east, Friars Rd. on south, I- 805/Linda Vista Rd./Mesa Collage Dr./Tecalote Canyon Rd. on north	Owner-occupied pre-1980 Residences (one or more units)	\$20,000	Forgivable over 10 years conditioned on continued owner-occupancy and no new loans on property: No forgiveness years 1- 5. 20% of principal is forgiven each year from years 6-10. If sold or further encumbered before 10 years, repay unforgiven principal plus 3% interest per year.	
North Park Redevelopment Area Housing Enhancement Loan Program (“HELP”)	Residences located I-805 & I- 15 on east, Park Blvd. on west, Mission Valley overlook above I-8 on north, northern & eastern borders of Balboa Park down to Juniper St., to 32 nd St. and one block south to canyon which runs southeasterly to I-15 above Ash St. on south	Owner-occupied 1- and 2-unit properties	\$25,000 plus \$5,000 incentive for water/ energy conservation improvements as a Housing Enhancement Loan	Forgivable over 10 years conditioned on continued owner-occupancy and no new loans on property: No forgiveness years 1- 5. 20% of principal is forgiven each year from years 6-10. If sold or further encumbered before 10 years, repay unforgiven principal plus 3% interest per year.	100% AMI
San Ysidro Redevelopment Area Housing Enhancement Loan Program (“HELP”)	Residences located between Mexican border on south, E. Beyer Blvd. on east, Beyer Blvd. on north, Del Sur Blvd./ Via Las Tonadas/Averil Rd. to I-5 and to south of I-5 on a line with Smythe Ave. to Coral Gate Lane in San Ysidro	Owner-occupied 1- and 2-unit Properties	\$25,000 plus \$5,000 incentive for water/ energy conservation improvements as a Housing Enhancement Loan	Forgivable over 10 years conditioned on continued owner-occupancy and no new loans on property: No forgiveness years 1- 5. 20% of principal is forgiven each year from years 6-10. If sold or further encumbered before 10 years, repay unforgiven principal plus 3% interest per year.	100% AMI