



SAN DIEGO  
HOUSING  
COMMISSION

“We’re About People”

# San Diego Housing Commission Clean & Green Program July 28, 2017

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# SDHC Clean & Green Program Recommendation

## That the San Diego Housing Commission (SDHC):

1. Approve the Housing Rehabilitation Clean & Green Program for established homeowners in the form of a 3 percent interest, deferred-payment loan up to \$25,000; and
2. Approve the First-Time Homebuyer Clean & Green Program in the form of a 3 percent interest, deferred-payment loan up to 8 percent of the purchase price or a maximum of \$25,000.





# SDHC Clean & Green Program Summary

- The proposed Clean & Green program will target sustainability, and energy efficiency improvements on single-family detached homes.
- These program objectives are in support of the City of San Diego's Climate Action Plan by:
  - Facilitating solar system installation;
  - Addressing indoor air quality; and
  - Prioritizing energy and water efficiency improvements.



# SDHC Clean & Green Program

## Eligible Improvements

### Solar Energy

- Roof Replacement
- Electrical Upgrades
- Solar System Coordination
- Solar System Installation by partners

### Energy Efficiency

- Appliances
- Window & Doors
- Lighting Upgrades
- Heating and Air Conditioning
- Insulation/Weatherization

### Hazardous Materials Remediation

- Lead-Based Paint
- Asbestos
- Mold
- Radon
- Carbon Monoxide
- Pest Control

### Water Conservation

- Toilet Replacement
- Plumbing Leak/Fixtures
- Rain Barrels
- Water-Smart Irrigation
- Water-wise Landscaping
- Water-Saving Devices

### Exterior Enhancements

- Exterior Painting
- Cleanup/Debris Removal
- Tree Trimming
- Tree Planting

### Indoor Air Quality

- Moisture Control
- Air Filtration/Ventilation
- Floor Covering



# SDHC Clean & Green Program

## Proposed Loan Terms

Amount:	Up to \$25,000 (minimum \$10,000)
Interest Rate:	3%
Term:	30-year deferred
Repayment: (sale, cash-out refinance, non owner-occupancy, or at year 30)	Principal + interest

- The Clean & Green program will meet the needs of lower income households on terms that are more favorable than financing available through the Property Assessed Clean Energy (PACE) legislation programs, such as Home Energy Renovation Opportunity (HERO) Program and California First, which require annual payments through property tax assessments at higher interest rates.





# SDHC Clean & Green Program Eligibility Criteria

Program Area:	Citywide
Income Limit:	80% - 100% of Area Median Income
Sales Price Limit:	\$570,000 FY2018 limit (adjusted annually)
Property Type:	Single-Family Detached
Occupancy:	Owner-occupied
Combined loan-to-value maximum:	105%
Eligible Applicants:	Established homeowners or in combination with First-Time Homebuyer program





# SDHC Clean & Green Program Funding

- Fiscal Year 2018 Funding - \$250,000
  - Community Development Block Grant Revolving Loan Fund
- Estimated 8-9 households to be assisted
- Pilot program will offer assistance in combination with the First-Time Homebuyer program.
- Funding in future years may be through any Local or Federal source, as approved through SDHC's annual budget.





# SDHC Clean & Green Program

## Questions & Comments

