

Housing Rehabilitation Programs

FACT SHEET

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Transform this...



...into this!



Old house gets a face

Built in 1921, this San Diego house was really starting to show its age. Problems included a leaking roof, peeling paint, damaged windows, and deteriorating doors and fencing. The homeowner needed help and turned to the San Diego Housing Commission for assistance. The result? This old house looks new again! ■

If your home is in need of repairs, the San Diego Housing Commission might be able to help. The agency's housing rehabilitation programs have assisted 10,000 homeowners and rental property owners by making homes safer and enhancing neighborhoods. Financial and project management assistance is available for repair needs such as leaking roofs, faulty plumbing, electrical or heating systems, broken windows, flooring, exterior or interior paint, or lead paint removal. Eligible applicants include low-income homeowners, as well as property owners renting to low-income tenants. (See income chart on back page.) SDHC also provides grants to help make properties accessible to persons with disabilities. ■

Rehabilitation Assistance for Homeowners

Zero interest deferred loans for single-unit properties, up to \$20,000. These loans do not require any payments until the property is sold or new loans are made against the property.

One percent deferred loans for owner-occupied, single-unit properties or for complexes up to four units (as long as the owner lives in one of them). These loans can be for up to \$35,000 for a single unit or \$50,000 for two to four units. The loans require no monthly payments, but full principal and one percent simple interest per year are due upon resale, when additional loans are made against the property, or in 30 years, whichever occurs first.

Mobile home repair grants up to \$5,500 to correct health or safety hazards.

For lead paint reduction, zero interest deferred loans are available, up to \$5,000 per unit or \$15,000 per housing complex. Repayment is deferred until the property is sold or when additional loans are made against the property. ■

Lead Paint Reduction Grants for Rental and Owner-Occupied Properties

Grants for removing lead paint hazards are available for properties built before 1979 and occupied by low-income families with children under six years of age (who either reside at or frequently visit the property). The grants can be up to \$10,000 for a single family unit and as much as \$5,000 per multi-family unit, with an additional \$5,000 available for common areas. Costs relate to lead testing and any temporary relocation are paid for with separate grant funding. ■

continued



The San Diego Housing Commission helps 80,000 individuals each year with affordable housing through award-winning programs that benefit the city's economy and revitalize neighborhoods.

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Accessibility Grants for Tenants with Disabilities

Grants of up to \$3,500 are available for making accessibility improvements to rental units leased by tenants with physical disabilities. Tenants must be low-income and obtain the property owner's permission. ■

Other Programs

SDHC also offers ten-year forgivable rehabilitation loans for the following Redevelopment Areas: City Heights, College Grove, Crossroads, Grantville, Linda Vista, North Park, San Ysidro and Southeast San Diego. ■

Contact Us

INCOME LIMITS FOR HOUSING REHABILITATION PROGRAMS

Household Size	Maximum Annual Income		
	60% Area Median Income* Zero interest deferred loans, mobile home repair grants, disabled tenant accessibility grants	80% Area Median Income* One percent deferred loans, lead paint reduction loans/ grants	100% Area Median Income* Targeted Redevelopment Area loans/grants
(Refers to number of people who will live in the home.)			
1 person	\$34,680	\$46,250	\$52,450
2 persons	\$39,660	\$52,900	\$59,900
3 persons	\$44,580	\$59,500	\$67,400
4 persons	\$49,560	\$66,100	\$74,900
5 persons	\$53,520	\$71,400	\$80,900
6 persons	\$57,480	\$76,700	\$86,900
7 persons	\$61,440	\$81,950	\$92,900
8 persons	\$65,400	\$87,250	\$98,850

**Income limits are based on percentage of San Diego's Area Median Income (AMI). For example, persons earning 80% AMI qualify for more assistance than those earning 100% AMI. Income limits are effective through Spring 2010.*

Note: All homes must be located within the City of San Diego. All programs are subject to income limits as shown in the chart above. Other eligibility requirements may apply.



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