

## Housing Rehabilitation

“We’re About People”



Since 1979, the San Diego Housing Commission has provided more than \$107 million in federal loans and grants for home rehabilitation, allowing 11,910 low-income owners to improve their properties.

Funded by the U.S. Department of Housing and Urban Development, state redevelopment and local housing trust funds, the home rehabilitation programs focus on:

- Owner-occupied homes, both citywide and in targeted areas.
- Removing or neutralizing toxic lead paint at homes frequented by children 6 years old or younger.
- Improving safety for mobile home owners by providing grants up to \$5,500 each.

Funding for some rehabilitation programs is limited, and there may be a waiting list of applicants. Eligible properties must be located within the City of San Diego.

San Diego’s Lead Prevention Task Force, on which SDHC participated, received a 2010 Environmental Protection Agency Environmental Justice Award for protecting children from the threat of lead-based paint.

### Home Makeover

A retired veteran, Jim is one of thousands of San Diego city residents who have qualified for a federal rehabilitation loan from SDHC.



Built in 1963, Jim’s home had been heavily damaged by termites. He qualified for a loan to repair the damaged wood and weatherproof the home where he lives with his wife.

“I don’t know what I would’ve done if it weren’t for the San Diego Housing Commission,” Jim said.

## Financial Assistance Available

### Federal Rehab Loans & Grants

Low-income homeowners who want to make improvements to the interior or exterior of their properties can apply for financial assistance.

- Zero-interest, deferred loans up to \$20,000 are available for single-unit properties occupied by very low-income owners. These loans do not have to be repaid until the owner sells the property or takes out a new loan on it.
- Repayment of full principal is due upon resale, when new loans are taken out on the property, or in 30 years, whichever occurs first.

### “Home Safe Home”

Since 2002, the U.S. Department of Housing and Urban Development has provided \$22.4 million to SDHC’s “Home Safe Home” program, which protects low-income families in the City of San Diego from lead-based paint and other home health hazards. The funding, available through 2014, provides programs such as:

- Blood-lead level testing for children as part of “Home Safe Home’s” community outreach.
- “Home Safe Home” grants for lead paint remediation, available to low-income residents living in properties built before 1979. The dwelling unit must be inhabited or frequented by children 6 years old or younger.

Grant amounts are:

- Up to \$10,000 per unit for a single-family dwelling.
- Up to \$5,000 per multifamily unit, with an additional \$5,000 available for common areas.





## Additional Financial Assistance

### HELP Program

- The Housing Enhancement Loan Program was created to help low-income homeowners reduce blight by providing exterior enhancements to their properties and encouraging water and energy conservation improvements.
- SDHC administers this program on behalf of the City of San Diego.
- The program offers 10-year, simple interest, forgivable loans for interior and exterior improvements, including water conservation landscaping.

The program targets homeowners in the following areas:

- City Heights
- College Grove
- Crossroads
- Grantville
- Linda Vista
- North Park
- San Ysidro
- Southeastern San Diego

*For additional information on the programs or to apply for a loan, contact SDHC at (619) 578-7521, or visit our website at [www.sdhc.org](http://www.sdhc.org).*

### Linda Vista Home Renovations



BEFORE



AFTER

### City Heights Home Renovations



BEFORE



AFTER

