

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.

Linda Vista Home Renovations



BEFORE



AFTER

City Heights Home Renovations



BEFORE



AFTER

