



Forgivable Home Repair Loans Available



The San Diego Housing Commission (SDHC) provides loans to qualified moderate-income homeowners for home improvements. Forgivable loans from \$20,000 to \$30,000, which are incrementally forgiven starting at the sixth year of occupancy, are available for enhancements such as:

- Solar Energy
- Energy Efficiency
- Water Conservation
- Hazardous Materials
- Health and Safety
- Indoor Air Quality
- Tree Planting
- Waste Reduction
- Curb Appeal Enhancement
- General Property Improvement

These funds are available in the following Redevelopment Areas: City Heights, College Grove, Crossroads, Linda Vista, North Park, San Ysidro and the Southeastern part of the city of San Diego.

Subject to funding availability

Requirements

To qualify for this funding, you must:

- Be an owner-occupant with a home-loan balance below 90 percent of the value of the home;
- Have a credit score of 640 or higher;
- Not have previously received a loan through this program; and
- Qualify based on household size and maximum income limit of 100 percent of San Diego’s Area Median Income as shown in the chart below:

Persons:	1	2	3	4	5	6	7	8+
Income:	\$51,450	\$58,800	\$66,150	\$73,500	\$79,400	\$85,250	\$91,150	\$97,000

Contact

For more information, contact the SDHC Housing Rehabilitation Unit of the Real Estate Division at (619) 578-7523

Read our online 2015-16 Fiscal Year
SDHC Annual Report & Highlights at www.sdhc.org



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