



SAN DIEGO
HOUSING
COMMISSION



First-Time Homebuyer Assistance for Black, Indigenous and People of Color (BIPOC) Middle-Income Households

Financial help with down payments and closing costs

Visit www.sdhc.org/homebuyer

Eligibility

- BIPOC households
- Households that have not owned a home in the last three years
- Maximum Sales Price: \$1,250,000
- Household income of up to 80% and through 150% of San Diego's Area Median Income (Income dollar amounts vary based on family size.)

Household Size (# of Household Members)	Minimum Income (up to 80% of AMI)	Maximum Income (150% of AMI)
1	\$77,200	\$122,650
2	\$88,200	\$140,150
3	\$99,250	\$157,700
4	\$110,250	\$175,200
5	\$119,100	\$189,200
6	\$127,900	\$203,250
7	\$136,750	\$217,250
8	\$145,550	\$231,250

Types of Assistance

- Loan + Grant
\$20,000 Down Payment Assistance Loan (15-year loan with deferred payments for first 7 years, 1.5% simple interest)
+
\$20,000 Closing Cost Assistance Grant
\$40,000 Total Assistance

OR

- Grant Only
\$20,000 Total Assistance for Down Payment and Closing Costs

How to Apply

- To get started, contact a lender/loan officer who participates in San Diego Housing Commission first-time homebuyer assistance programs. A list is available online at <https://www.sdhc.org/sdhc-participating-lender-list/>
- The loan officer will be the primary point of contact from pre-approval to loan closing.
- The loan officer collects all required documentation and submits the application on the borrower's behalf to SDHC.

Program Partners



*Additional terms and conditions apply. Visit www.sdhc.org/homebuyer for details.



Established in 1979, the San Diego Housing Commission provides a variety of award-winning affordable housing programs and services that stimulate the local economy, revitalize neighborhoods, and impact the lives of San Diegans with low income and/or experiencing homelessness.

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