

# County of San Diego Housing Programs

The County of San Diego Department of Housing and Community Development oversees a number of housing programs for residents of the unincorporated area of the county, and for residents of Chula Vista, Coronado, Del Mar, El Cajon, Escondido, Imperial Beach, La Mesa, Lemon Grove, Poway, San Marcos, Santee, Solana Beach, and Vista.

These housing programs include:

## Section 8 Rental Assistance Programs

The Section 8 Rental Assistance Programs assist low-income households with rent subsidies so that their housing costs are lowered. The two Section 8 rental assistance programs are:

- Housing Choice Voucher Program
- Moderate Rehabilitation Program.

## Housing Choice Voucher Program

Participants of the Housing Choice Voucher (HCV) Program are responsible for finding a rental unit that complies with program guidelines. All assisted units must be inspected to ensure that they are in decent, safe, and sanitary condition at the time of move in, and annually thereafter.

Under the HCV Program, a monthly rental assistance payment is issued directly to the landlord. The assistance is based on the difference between the Gross Rent (rent plus utilities) or applicable payment standard (whichever is less) and 30 % of monthly adjusted family income. The family may choose to rent a

unit for more or less than the payment standard; however, initially, the family's share of the rent may not exceed 40% of their adjusted monthly income. Applicants are placed on a waiting list and are contacted for an eligibility evaluation when funding becomes available.

### Examples of Section 8 Assistance Payments Housing Choice Voucher Program

2 Bedroom Unit Payment Standard = \$1244

Example 1: Gross Rent is Less Than Payment Standard

a. Rent	\$807	a. Rent	\$1,300
b. Utility allowance (if any)	\$34	b. Utility allowance (if any)	\$34
c. Gross rent (a plus b)	\$841	c. Gross rent (a plus b)	\$1,334
d. Lower of payment standard or gross rent	\$841	d. Lower of payment standard or gross rent	\$1,158
e. Housing assistance payment to owner*	\$641	e. Housing assistance payment to owner*	\$958
f. Tenant rent to owner* (a minus e)	\$166	f. Tenant rent to owner* (a minus e)	\$342

Note: Vouchers can also be used for space rent of owner-occupied mobilehomes.

\* Assistance is based on 30% of participant's monthly-adjusted income of \$200. Actual payment to owner and tenant rent will vary depending upon participant's monthly adjusted income. Participant may not initially pay more than 40% of monthly adjusted income for rent and utilities.

## Moderate Rehabilitation Program

Rental assistance through the Moderate Rehabilitation Program differs from the HCV Program in that participants only receive assistance if they live in specified housing units. The County notifies individuals on the Moderate

Rehabilitation waiting list of vacancies in the Moderate Rehabilitation units. If an individual on the waiting list fills the vacancy, his/her name remains on the Section 8 waiting list so he/she can receive Section 8 rental assistance in the future. When individuals place their names on the Section 8 waiting list, they can request to be placed on the Moderate Rehabilitation list as well. There are approximately 95 of these units, primarily located in East County. Local eligibility preferences are not applied to participants of this program.

## Eligibility (All Section 8 Rental Assistance Programs)

Priorities for Section 8 Programs are: homeless, families with children, elderly, disabled, working families and veterans or surviving spouses of veterans.

**Geography** - You must either live or work in an unincorporated area of San Diego County, or in the cities of Chula Vista, Coronado, Del Mar, El Cajon, Escondido, Imperial Beach, La Mesa, Lemon Grove, Poway, San Marcos, Santee, Solana Beach, or Vista.

**Income** - Your household's annual gross income must be at or below 50% of San Diego's Area Median Income (AMI). Refer to the chart on page 3 for the specific income limit figures.

## Section 8 Rental Assistance Programs (Continued)

### **Contact**

To obtain more information or to apply online for Section 8 Rental Assistance Programs, go to [www.sdhcd.org](http://www.sdhcd.org). For additional information or to apply to the waiting list by telephone, call (858) 694-4801, or (877) 478-LIST.

### **Public Housing**

The San Diego County Housing Authority administers several publicly owned, low-rent housing units in Chula Vista. These rental units are available to low-income families, senior citizens, and disabled persons.

### **Eligibility**

Priorities for Public Housing are: homeless, families with children, elderly families, disabled families, working families and veterans or surviving spouses of veterans.

**Geography** - You must either live in an unincorporated area of San Diego County or in the cities of Chula Vista, Coronado, Del Mar, El Cajon, Escondido, Imperial Beach, La Mesa, Lemon Grove, Poway, San Marcos, Santee, Solana Beach, or Vista.

**Income** - Your household's annual gross income must be at or below 50% of San Diego's AMI. Refer to page 3 for specific income limit figures.

### **Contact**

To obtain more information or to apply online for the Public Housing waiting list, visit our website at [www.sdhcd.org](http://www.sdhcd.org). For additional information or to apply to the waiting list by telephone, call (858) 694-4801, or (877) 478-LIST.

**Home Repair Program for Owner-Occupied Property**

The Home Repair Program for Owner-Occupied Property provides loans for the repair of owner-occupied single-family homes and mobile homes.

**Deferred Loan**

Deferred loans are available to eligible single-family homeowners and do not require monthly payments. Qualified homeowners may borrow a maximum of \$25,000 for a single-family home.

Three percent interest is calculated annually on the unpaid principal. The total amount borrowed must be repaid when the property changes hands, the recipient moves from the property, or in 30 years, whichever event occurs first.

The loan amount is determined by cost of repairs and is subject to approval by a loan committee.

**Grant**

Grants are available to eligible mobile home owner occupants and do not require monthly payments. Qualified mobile home owners may be eligible for a maximum of \$12,000.

**Eligibility**

This program assists single-family homeowners or mobile home owners. You must live in the residence you would like to repair.

**Geography** - You must live in the Urban County, which consists of the unincorporated area and the cities of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway and Solana Beach.

**Income** - Your household's annual gross income must be at or below 80% of San Diego's AMI. Refer to the chart on page 3 for specific income limit figures.

**Contact**

Call (858) 694-4877 for information on the Home Repair Program.

**San Diego Regional Mortgage Credit Certificate Program (MCC)**

The San Diego Regional Mortgage Credit Certificate Program allows qualified first-time homebuyers to reduce their federal income tax by up to 20% of the annual interest paid on a mortgage loan. With less being paid in taxes, the homebuyer's net earnings increase, enabling him/her to more easily qualify for a mortgage loan. The MCC may only be used to purchase single-family detached homes, condominiums, townhouses, or owner-occupied duplexes.

**MCC Max. Purchase Price**

House Type	*Non-Targeted Area	*Targeted Area
Resale	\$536,705	\$655,970
New	\$536,705	\$655,970

**Eligibility**

**Geography** - You must either live in an unincorporated area of San Diego County, or in the cities of Carlsbad, Chula Vista, Coronado, El Cajon, Encinitas, Escondido, Imperial Beach, La Mesa, Lemon Grove, National City, Poway, San Marcos, Santee, or Vista. The cities of San Diego and Oceanside operate their own individual MCC programs.

**MCC Income Eligibility Limits**

Family Size	*Non-Targeted Area	*Targeted Area
1-2 Persons	\$97,200	\$97,200
3+ Persons	\$113,400	\$113,400

**Contact**

Call the California Housing Finance Agency (CalHFA) at (877) 922-5432 for information on the MCC program.

*\* Targeted/Non-Targeted Area depends on the location of the property. Please call the contact listed above (CalHFA) for more information.*

### **Down Payment and Closing Cost Assistance Program (DCCA)**

The County of San Diego offers low-interest deferred payment loans of up to \$70,000 or 33% of the purchase price, whichever is lower, for low-income first-time homebuyers. The loan funds may be used to pay down payment and closing costs on the purchase of a new or re-sale home. The home may be a single-family home, condominium, townhouse or manufactured home on a permanent foundation, with an appraised value not to exceed \$390,000. Participants must contribute a minimum of one percent of the purchase price from their personal funds.

#### **Eligibility**

**Geography** - You must either live in an unincorporated area of San Diego County, or in the cities of Carlsbad, Coronado, Del Mar, Encinitas, Imperial Beach, La Mesa, Lemon Grove, Poway, San Marcos, Santee, Solana Beach or Vista.

**Income** - Your household's annual gross income must be at or below 80% of San Diego's AMI. Refer to the chart on page 3 for specific income limit figures.

#### **Contact**

The County of San Diego has partnered with the San Diego Housing Commission to administer this program. A pre-approved lender list and a list of providers for the required Homebuyer Education Class are on our website or at <http://sdhc.org/Affordable-Housing/First-Time-Homebuyers/>. Call **(858) 694-4810** for information on the DCCA program or visit our website at [www.sdhcd.org](http://www.sdhcd.org).

### **Developer Incentive Program Density Bonus Program**

The Density Bonus Program allows housing developers to build more units on a property than are otherwise permitted, provided that a certain percentage of the total number of additional units is reserved for low or moderate-income households.

#### **Eligibility**

**Geography** - The County administers the Density Bonus Program in the unincorporated area of San Diego County.

#### **Contact**

Call the County of San Diego, Planning and Development Services at **(858) 694-2960** for information on the Density Bonus Program.

### **Low-Cost Financing for the Development of Affordable Housing**

The County of San Diego also provides affordable housing developers with low-cost financing opportunities.

#### **Tax-Exempt Multi-Family Housing Revenue Bond Program**

Under this program, the County issues tax-exempt revenue bonds and uses the proceeds to provide below-market construction and permanent financing for rental housing developments. Bond-financed developments must reserve, at a minimum, either 20% of total units for households whose annual income is at or below 50% of San Diego's AMI (see chart on page 3), or 40% of total units for households whose annual income is at or below 60% of San Diego's AMI (see chart on page 3). Affordable rental rate restrictions and occupancy requirements for the reserved units shall remain in place for a minimum of 20 years.

#### **Contact**

Call County of San Diego Auditor and Controller Debt Manager, at **(619) 685-2329** for information on the Tax-Exempt Multi-Family Housing Revenue Bond Program.

### **Affordable Housing Notice of Funding Availability (NOFA)**

Federal Community Development Block Grant Funds and HOME Investment Partnership funds are available for affordable multi-family housing development loans. Nonprofit and for-profit housing developers compete for funding by submitting a proposal. Notice of Funding Availability (NOFA) eligible activities are the acquisition, rehabilitation, and/or new construction of affordable housing units.

#### **Eligibility**

The selection procedure will include evaluation of proposal financing demonstrated in the HCD General NOFA Application and the development pro forma submitted by the developer. A determination will also be made concerning the consistency of the proposal with the priorities outlined in the County of San Diego Consortium Consolidated Plan. Funded proposals must comply with the regulations of the program(s) through which they receive funding—CDBG and/or HOME.

**Geography** – The property/project must be in the Urban County, which consists of the unincorporated area and the cities of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway and Solana Beach. Affordable housing activities located outside the unincorporated areas may be considered only for those proposals which clearly demonstrate a benefit to "special needs" residents.

#### **Contact**

Call **(858) 694-4805** for information on the Affordable Housing Development Loan Program or visit the website at: [www.sdcounty.ca.gov/sdhcd/library/nofa.html](http://www.sdcounty.ca.gov/sdhcd/library/nofa.html)

### **Housing Opportunities for Persons with AIDS (HOPWA)**

The Housing Opportunities for Persons with AIDS (HOPWA) Program provides an assortment of housing and related support services for low-income persons living with HIV/AIDS and their families throughout the San Diego County region. HOPWA funds are allocated through a Notice of Funding Availability (NOFA) process.

#### **Eligibility**

In order for you and your family to participate in HOPWA-funded activities, you must be diagnosed with HIV/AIDS.

**Geography** - You may live anywhere in San Diego County.

**Income** - Your household's annual gross income must be at or below 50% of San Diego's AMI. Refer to the chart on page 3 for specific income limit figures.

#### **Contact**

Call **(858) 694-8710** for information on the HOPWA Program.