

LOAN TERMS

- Available to homeowners whose gross household income does not exceed 100 percent of the Area Median Income (AMI)*
- Homeowners must live in the home
- Annual simple interest of three percent
- A deed restriction will be recorded
- Forgivable over 10 years
- One-time loan

The Housing Enhancement Loan Program is administered by Civic San Diego and the San Diego Housing Commission on behalf of the City of San Diego.

HELP loans are funded by former redevelopment project area housing set-aside funds.

* Area Median Income (AMI) varies from region to region



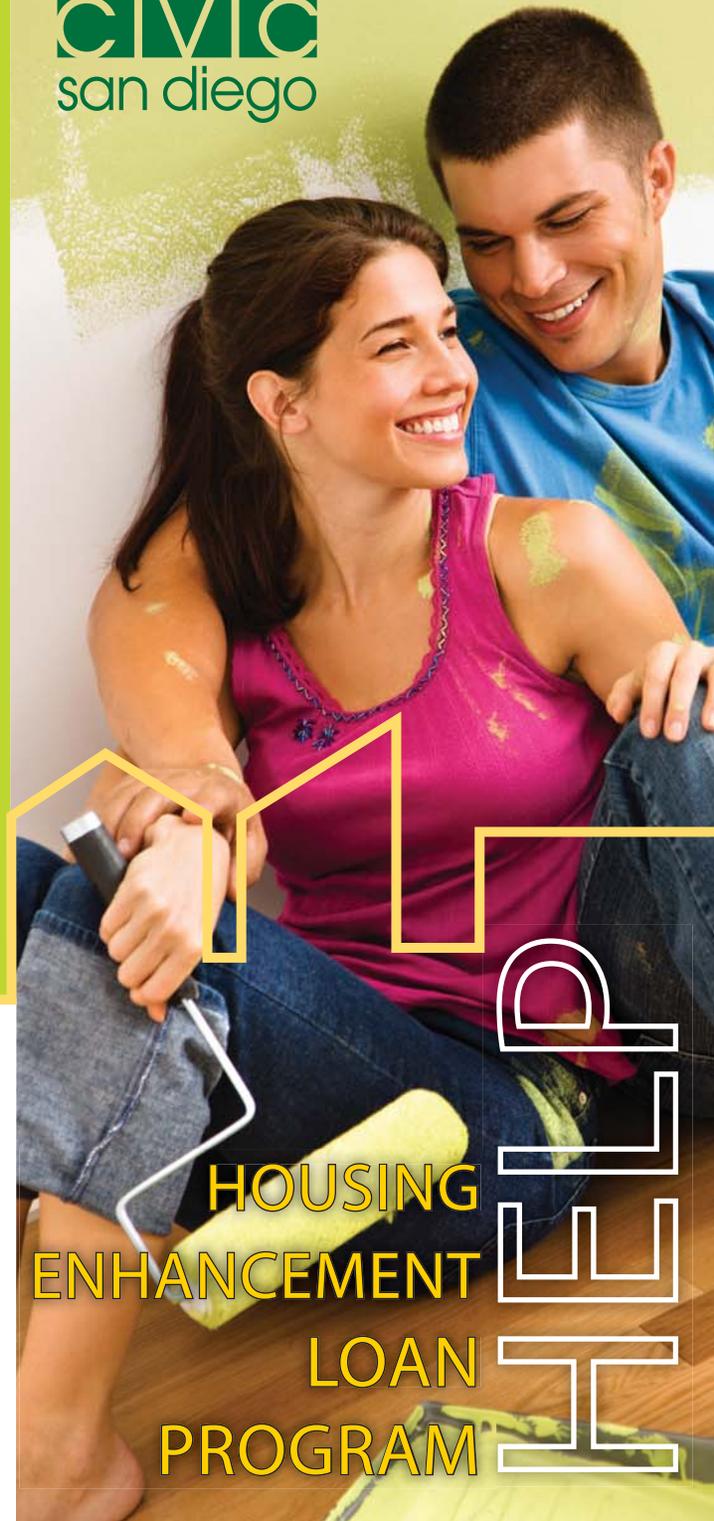
LOAN PROGRAMS

Loan programs for each redevelopment project area have unique sets of requirements.

For more information about these loan programs, contact:

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www.civicsd.com



HOUSING
ENHANCEMENT
LOAN
PROGRAM



HELP LOANS

The Housing Enhancement Loan Program (HELP) improves and preserves the supply of housing owned and occupied by persons and families of extremely low to moderate income.

Forgivable loan amounts range from \$5,000 - \$30,000.

HELP loans are available to qualified homeowners living in or near these redevelopment project areas:

- City Heights
- College Grove
- Crossroads
- Linda Vista
- North Park
- San Ysidro
- SEDC Area of Influence

HELP PROGRAM

Housing rehabilitation and enhancement benefits the homeowner AND the community by ...

- Improving home interior and exterior conditions
- Reducing energy consumption
- Reducing water consumption
- Encouraging community stability and beautification
- Increasing pride in the neighborhood
- Improving health and safety
- Stabilizing the housing market
- Supporting the growth and vitality of the business environment
- Improving housing affordability
- Preserving positive neighborhood characteristics

IMPROVEMENTS

Eligible improvements

- Improve/repair interior and/or exterior conditions
- Repair health and safety hazards
- Enhance curb appeal
- Reduce energy and/or landscape-related water consumption

HELP is unique because the funds may be used for ...

- Roofs
- Gutters
- Downspouts
- Furnaces
- Water heaters
- Exterior door and window upgrades
- Exterior painting
- Exterior waterproofing
- Plaster repairs
- Carpentry repairs
- Universal Design standards compliance (wheelchair access)
- Drought-tolerant landscaping



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