



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
750 B Street, Suite 1600, San Diego, CA 92101 (619) 557-5305

This information guide on Single Family & First Time Homebuyer Programs was designed for potential homebuyers in the San Diego and Imperial County areas.

Learn to buy and maintain a home. You can call one of these non-profit agencies and enroll in a homebuying education class. All classes offered by the following agencies are free. Inquire if there's a charge for materials. Some offer classes in Spanish, Chinese and Vietnamese.

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| <p align="center">ACORN HOUSING (619) 521-2940 (619) 521-2942 (619) 521-2943 www.acornhousing.org</p> | <p align="center">NEIGHBORHOOD HOUSE ASSOCIATION (619) 263-7761 www.neighborhoodhouse.org/</p> |
| <p align="center">CAMPESINOS UNIDOS, INC. Brawley, CA (760) 351-5100</p> | <p align="center">NOVADEBT (619) 296-4700 www.novadebt.org</p> |
| <p align="center">COMMUNITY HOUSING WORKS (619) 282-6647 www.chworks.org/homeownership_center/</p> | <p align="center">SAN DIEGO HOME LOAN COUNSELING & EDUCATION CENTER (619) 624-2330 www.sdhomeloan.org/</p> |
| <p align="center">FAITH-BASED COMMUNITY DEVELOPMENT CORPORATION North County, (760) 721-2117 www.fbcfdc.org</p> | <p align="center">SAN DIEGO URBAN LEAGUE (619) 266-6264 www.sdul.org/services_hcd.asp</p> |
| <p align="center">MAAC PROJECT (619) 426-4592 www.maacproject.org/</p> | <p align="center">SPRINGBOARD NONPROFIT CONSUMER CREDIT MANAGEMENT (800) 947-3752 www.wiseplan.org/ www.credit.org/</p> |
| <p align="center">MONEY MANAGEMENT INTERNATIONAL (888) 298-2227 www.moneymanagement.org/</p> | <p align="center">UNION of PAN ASIAN COMMUNITIES (619) 286-8880 www.upacsd.com/</p> |

HUD/FHA Section 203(b) Mortgage Insurance Program

Section 203(b), for loans made by FHA approved lenders, are specially designed for the average homebuyer, offering a low down payment with a basic fixed rate. For specific information on purchasing a home using FHA Mortgage Insurance, you should contact a realtor or mortgage banker of your choice.

The loan limits in the jurisdiction of the San Diego Office are:

| | 1-Family Unit | 2-Family Unit | 3-Family Unit | 4-Family Unit |
|-------------------------|----------------------|----------------------|----------------------|----------------------|
| San Diego County | \$362,790 | \$464,449 | \$561,411 | \$697,696 |
| Imperial County | \$232,750 | \$262,150 | \$318,500 | \$384,936 |

FIRST - TIME HOMEBUYER PROGRAMS

Cities offer assistance to qualified homebuyers in the form of a **Mortgage Credit Certificate (MCC)**, which is a tax credit allocated to first time homebuyers to help them qualify for a **Larger First Mortgage, Down payment Assistance, Financing Assistance or Silent Second Mortgages**. To learn more about each City's programs, call the numbers listed below.

City of Carlsbad

Homebuyers Assistance Program
(760) 434-2810
www.ci.carlsbad.ca.us/housing/mcc.html

City of Chula Vista

Mortgage Credit Certificate Program
Judith Atwood, (619) 585-5722
www.chulavistaca.gov/City_Services/Development_Services/Community_Development/Housing/default.asp

City of El Cajon

Jenny Ficacci, (619) 441-1768
www.ci.el-cajon.ca.us/dept/comm/housing/homebuyer.asp

City of Encinitas

Downpayment Assistance Program
David Harris, (760) 633-2724
www.ci.encinitas.ca.us/Government/CityD/PlanningABSDL/Housing+Grants+CDBG.htm

City of Escondido

First Time Homebuyers
Judy Weichers, (760) 839-4532
www.ci.escondido.ca.us/depts/cs/housing/home-english.pdf

City of La Mesa

First Time Homebuyers
Chris Gonzales, (619) 667-1192
<http://www.ci.la-mesa.ca.us/Departments/CommunityDevelopment/HousingProg.htm>

City of National City

First Time Homebuyers Program
Xavier Velasco, (619) 336-4266
<http://www.ci.national-city.ca.us/Departments/CDC1/CDC-Firsttime.htm>

City of Oceanside

Housing Department
Frank Grana (760) 435-3375
<http://www.ci.oceanside.ca.us/datarelation.aspx?Content=186>

City of San Marcos

Julie Magee, (760) 744-1050 x3108
<http://www.san-marcos.net/departments.asp?id=4549>

City of Santee

Sharon Crockett, (619) 258-4100 x130
<http://www.ci.santee.ca.us/Index.aspx?page=151>

City of Vista

Kim M. Cruz, (760) 726-1340 x 1103
www.cityofvista.com/departments/redev/index.cfm

City of San Diego

First Time Homebuyers Information
(619) 578-7302
www.sdhc.net/hafirsttimebuyer1.shtml

Centre City Development Corp. (CCDC)

San Diego Redevelopment areas
Dale Royal (619) 235-2200

<http://www.ccdc.com/index.cfm/fuseaction/projects.loans/#first>

County of San Diego

First Time Homebuyer Assistance
Bonnie Petrach
(858) 694-8709

www.co.san-diego.ca.us/sdhcd/homeowners/home_purchase.html

For Cities not listed, as well as other areas of San Diego County,
you may visit www.sdcounty.ca.gov/sdhcd/homeowners/home_purchase.html
or contact: Affordable Housing Applications, Inc., 4579 Maple Avenue, Suite 1,
Suite 10, San Diego, CA 92123, (619) 469-2002, Web Site: www.ahahousing.com/

Regarding the IMPERIAL VALLEY areas, inquiries on First Time Homebuyer Programs may be directed to the following:

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|-------------------|------------------|----------------|
| City of Calexico | Ronnie Luna | (760) 768-2177 |
| City of El Centro | Norma Villicaña | (760) 337-4545 |
| City of Holtville | Vivia Arellano | (760) 356-2912 |
| City of Imperial | Gracie Havermale | (760) 355-3335 |
| City of Brawley | Eva Madueño | (760) 344-8622 |

The following list includes many of the loan programs available to residents of San Diego and Imperial Counties. You should check with local lenders about the loan packages that may interest you and for which you may qualify.

VA (VETERANS AFFAIRS): Insured by the Veterans Affairs Department of the federal government. VA loans are available through lending institutions; however, only eligible military veterans may apply. For more information, call (619) 641-5840.

CAL-VET: Only those veterans purchasing property in California and who were released honorably from active duty, having served at least 90 consecutive days during periods of war, are eligible for these loans. For more information, call (866) 653-2504

FHA (FEDERAL HOUSING ADMINISTRATION): Administered through the federal Housing and Urban Development (HUD) department, these loans are available from approved lenders. For more information, view the HUD website at www.hud.gov or contact a lender of your choice.

CHFA (CALIFORNIA HOUSING FINANCE AGENCY): These loans are available through many of the established mortgage banking firms for first-time homebuyers. Interested parties should call 1-800-789-2432 or visit the CHFA website: www.chafa.ca.gov for the most current loan information.

FANNIE MAE (FEDERAL NATIONAL MORTGAGE ASSOCIATION): The Community Home Buyers Program (CHBP) is a mortgage program that was created by Fannie Mae in partnership with mortgage lenders and mortgage insurance companies. These companies work closely with state and local governments, as well as community groups, to provide affordable homeownership opportunities. Please call (800) 732-6643.

HUD IS ONLINE

The U.S. Department of Housing and Urban Development has one of the most widely recognized and award winning web sites within the Federal Government. This site is a place where citizens, local governments, community organizations and elected officials can access information on all HUD programs, grants and services. In addition, local information is available about HUD homes and local investment and expenditures of HUD dollars in the San Diego jurisdiction.

www.hud.gov

<http://espanol.hud.gov>

Additionally, HUD Home sales in San Diego and Imperial Counties are administered by a marketing and management contractor called: **PEMCO, LTD.** Their website is located at:

www.hudpemco.com

This site will give you a complete guide and description of the home buying process including broker information, updated property listings, the bidding process and details of various single-family homebuyer programs such as Officer and Teacher Next Door.

PEMCO can also be reached at:

PEMCO, LTD. dba REO PEMCO. LTD.
1600 Sacramento Inn Way, Suite 210
Sacramento, California 95815
Tel 916.927.7313
Fax 916.927.7454
Toll Free: 877.927.7313
Email: hudpemco@aol.com

The HUD Homeownership Center (HOC) in Santa Ana monitors PEMCO, LTD and all HUD Home sales in Southern California. If you have any questions, comments, or complaints, please call them (toll-free) at:

(800) CALLFHA or (800) 225-5342

TDD/TDY: 1 (877) TDD2HUD or (877) 833-2483

Email: hud@custhelp.com

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