



SAN DIEGO
HOUSING
COMMISSION

San Diego Housing Commission First-Time Homebuyer Programs January 22nd, 2026

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First-Time Homebuyer Programs

Background

- SDHC has administered a First-Time Homebuyer program in the City of San Diego since 1988.
 - **6,100+ families** have purchased a home in the City of San Diego with help from SDHC's First-Time Homebuyer programs as of September 30th, 2025.
 - More than **\$200** million in assistance provided (loans, grants and mortgage credit certificates)





First-Time Homebuyer Programs

Background (Continued)

- In 2014, the County of San Diego asked SDHC to administer their First-Time Homebuyer Program.
- SDHC has helped 275+ families purchase their first home through the County of San Diego program.
- In 2022, SDHC took on administration of First-time Homebuyer programs for Cities of Chula Vista and El Cajon and has assisted 15+ families.
- SDHC is the regional First-time Homebuyer Program administrator for the entire County and neighboring cities except for Escondido, Oceanside, and National City.





First-Time Homebuyer Programs

- **City of San Diego**
 - Low-income program (< 80% AMI) Down Payment Assistance Loan and Closing Cost Assistance Grant
 - Middle-income program (80%-150%AMI) Down Payment Assistance Loan and Closing Cost Assistance Grant
- **County of San Diego**
 - Low-income program (< 80% AMI) Down Payment Assistance Loan and Closing Cost Assistance Loan
 - Moderate-income program (80%-120%AMI) Down Payment Assistance Loan and Closing Cost Assistance Grant
- **City of Chula Vista**
 - Down Payment and Closing Cost Assistance Loan
- **City of El Cajon**
 - Down Payment and Closing Cost Assistance Loan



City of San Diego Middle-income Program

(funded by Wells Fargo WORTH grant)

For Middle-Income Households Earning 80% - 150% AMI

- \$50,000 Down payment and closing cost assistance
 - Loan of \$40,000 to be used toward down payment, plus Grant of \$10,000 to be used toward closing costs;
- Household Income Limit: 80%-150% AMI
- Interest Rate: 4%
- 15 Year Term
- Year 1 – 5, Deferred with no monthly payments required; Beginning in year 6, the outstanding principal and interest will be converted to an amortized loan with fixed monthly payments for a period of 120 months.
 - 55+ Homebuyers assisted, and 550+ clients received Homebuying counseling.



County of San Diego PROGRAM AREAS

- Subject property must be located in any “Unincorporated Area” of San Diego County; or
- For the DCCA Low Income (<80% AMI) program in:

Carlsbad	Coronado	Del Mar	Encinitas
Imperial Beach	La Mesa	Lemon Grove	Poway
San Marcos	Santee	Solana Beach	Vista

- The only areas not covered by a program administered by SDHC are: Escondido, National City, and Oceanside.



2025 / 2026 INCOME LIMITS

All Programs

Household Size	80% AMI	120% AMI	150% AMI
One	\$92,700	\$109,850	\$137,350
Two	\$105,950	\$125,550	\$156,950
Three	\$119,200	\$141,250	\$176,600
Four	\$132,400	\$156,950	\$196,200
Five	\$143,000	\$169,500	\$211,900
Six	\$153,600	\$182,050	\$227,600
Seven	\$164,200	\$194,600	\$243,300
Eight	\$174,800	\$207,150	\$259,000

These limits will be in effect until Spring 2026.





Home Purchase Sample

(Low-income program – with 19% SDHC assistance)

CONVENTIONAL FINANCING

\$660,000	<i>Purchase Price</i>
\$0	Subordinate Financing
-\$33,000	Minimum 5% Buyer's Down Payment
\$627,000	1st Loan Amount

6.500%	Interest Rate
30	Term
\$3,963.07	P&I Payment
\$687.50	Property Taxes
\$413.00	PMI
\$100.00	Hazard Insurance
\$5,163.57	Total Housing Payment

Household Size	4
Current Income Limit for 4 ppl	\$132,400
Household Income	\$132,000
Monthly Income	\$11,000
Monthly Debts	\$300

Debt to Income Ratio

Housing	46.94%
Total	49.67%

IMPACT TO SALES PRICE WITH 19% SDHC ASSISTANCE (up to \$125,000)

\$800,000	<i>Purchase Price</i>
-\$125,000	SDHC Deferred Loan (19% of Purchase Price)
-\$8,000	Minimum 1% Buyer's Down Payment
\$667,000	1st Loan Amount

6.500%	Interest Rate
30	Term
\$4,215.89	P&I Payment
\$833.33	Property Taxes
\$0.00	Mortgage Insurance
\$100.00	Hazard Insurance
\$5,149.23	Total Housing Payment

Household Size	4
Current Income Limit for 4 ppl	\$132,400
Household Income	\$132,000
Monthly Income	\$11,000
Monthly Debts	\$300

Debt to Income Ratio

Housing	46.81%
Total	49.54%

- With SDHC assistance, this buyer's purchasing power increases by \$140,000.



SDHC – First-Time Homebuyer Programs

How to Apply

How to Apply

- 1 Visit www.sdhc.org (From the main menu, select “Housing Opportunities” > “First-Time Homebuyers”)
- 2 Contact a loan officer from SDHC’s Participating Lender list on SDHC’s website. The loan officer will be the primary point of contact through loan closing and will submit the application on the borrower’s behalf to SDHC.
- 3 Review San Diego’s Area Median Income (AMI) limits to confirm your household’s annual gross income (before taxes) does not exceed the limit for your family size. This includes the income of all adult household members.
- 4 Review the program descriptions and guidelines.
- 5 Attend a Pre-Purchase Counseling and Homebuyer Education Course with an SDHC-approved provider from the list available on SDHC’s website.
- 6 Work with a real estate agent to find a property.



Homeownership Advisor

Homeownership Advisor available to assist First-Time Homebuyers to:

- Answer your questions
- Perform an initial assessment of your financial preparedness
- Refer and connect you to organizations for services, such as more in-depth evaluation of financial readiness, financial coaching, developing a plan to be ready for a mortgage, increasing your credit score, managing debt and overcoming financial challenges

Contact: (619) 578-7788 or homeownership@sdhc.org





For More Information

San Diego Housing Commission
1122 Broadway #300
San Diego, CA 92101

www.sdhc.org

(once on website, select “Housing Opportunities” then “First Time Homebuyer” from menu)

Questions / inquiries can be sent to: FTHB@sdhc.org

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Questions & Comments

