



## Community HousingWorks Lending Division

LOAN PROGRAMS	FUNDING AVAILABILITY	PURPOSE	MAXIMUM LOAN	RATE	MAXIMUM TERM	PAYMENTS	INCOME CRITERIA	ELIGIBILITY REQUIREMENT	MAXIMUM HOME	Geographic Availability	LIEN POSITION
<b>City of Chula Vista</b>	On Hold, Funds Audit	Down Payment Assistance	Up to \$70,000	0% (except in case of default)	15 Year Equity Share, thereafter only principal due	Silent Mortg. w/ Shared Equity first 15 yrs.O/O	Up to \$70K for FTHB 80% AMI or less w/REO in Census Tracts or up to \$40K for FTHB 80% AMI or less in CV	First Time Homebuyer Owner Occupied Borrower must contribute 3% own funds	95% of the Median Home Price	CV Census maps for a vacant REO or anywhere in CV <\$40K	2nd
<b>City of Carlsbad</b>	Available	Down Payment Assistance	5% of P/P to a maximum of \$20,000.	0% (except in case of default)	Shared Appreciation 30 yrs	Silent Mortg. w/ Shared Appreciation & initial loan amt for 30 years. O/O	80% AMI or less 3% of PP from Buyer Own Funds	First Time Homebuyer Owner Occupied	95% of the Median Home Price	Property in City of Carlsbad	2nd
<b>City of Santee</b>	Available	Down Payment Assistance	\$40,000	30 Yrs Deferred with Simple 3% Interest	3%	Deferred for 30 Years, due if not an O/O or in 30 Years	80% AMI or less	First Time Homebuyer Owner Occupied borrower must contribute 2% of own funds	95% of the Median Home Price	City of Santee only	2nd, 3rd
<b>CASH</b>	Available	Closing Cost Assistance	\$10,000	3%	10 Yrs	O/O, Either deferred or full amort call for guidelines	120% AMI or less	First Time Homebuyer Owner Occupied must contribute \$500	Median Home Price for SD Cty	San Diego County	2nd, 3rd, or 4th
<b>City of Carlsbad</b>	Available Please contact the City of Carlsbad	Minor Home Repair	\$5,000	0%	5 Years	Deferred loan forgiven 20% per year that home remains in orig. ownership	80% AMI or less	Owner Occupants of Real Property- City of Carlsbad	95% Median Home Price	City of Carlsbad Only	2nd, 3rd or 4th
<b>City of National City</b>	Available	Down Payment Assistance	Up \$ 40,000.	Equity Share	10Year Equity Share thereafter only principal due	Deferred loan with Equity Share O/O	80% AMI or less	First Time Homebuyer Owner Occupied Borrower must contribute 3% of own funds	95%Median Home Price	City of National City	2nd, 3rd
<b>CAL HOME</b>	Available	Down Payment Assistance	Up to \$38,000. (fam of 3 or more (\$25,000 w/fam of <2)	3%	30 Years	Deferred for 30 Years, due if not an O/O or in 30 Years. O/O	80% AMI or less	First Time Homebuyer Owner Occupied	95% of the Median Home Price	San Diego County	2nd, 3rd, or 4th

**Note: CHW advises you not to enter into any contract dependent on CHW loan programs without a final written approval from CHW team.**

\*\* Median Home price and AMI is relative to San Diego County