

HOME BUYER EDUCATION CLASS PROVIDERS

One of the requirements for the City of **Vista Home Ownership Program (VHOP)** is that you, the applicant(s), attend a homebuyer education class. Be sure you receive a certificate from the agency after you take a class. This certificate will be submitted to the City by your lender as part of your application for a down payment assistance loan. Call one of these non-profit agencies to enroll in a homebuyer education class. Some agencies offer classes in Spanish, Chinese and Vietnamese.

Provider	Email	Phone	Fees
Community Housing Works - Escondido	www.chworks.org	760-432-6878	\$40.00
Faith based Community Development - Oceanside	www.fbcfdc.org	760-721-2117xt304	\$40.00
MAAC Project	www.maacproject.org	619-255-7284	no charge
Neighborhood House Association	www.neighborhoodhouse.org	619-263-7761	\$30.00
San Diego Home Loan Counseling & Education Center	www.sdhomeloan.org	619-624-2330	\$25.00
Springboard Nonprofit Consumer Credit Management	www.credit.org	800-947-3752	no charge
Union of Pan Asian Communities	www.pacsd.com	619-232-6454	no charge

New Homebuyer Tax Credit - For qualifying home purchases before July 1, 2009, the NEW HOUSING RESCUE AND FORECLOSURE PREVENTION ACT OF 2008 provides eligible first-time homebuyers a refundable tax credit equal to the **lesser** of 10% of the purchase price of a principal residence or \$7,500 (\$3,750 for married individuals filing separately). The credit phases out for individual taxpayers with modified adjusted gross income between \$75,000 and \$95,000 (\$150,000-\$170,000 for joint filers) for the year of the purchase. **Please Consult a professional advisor for further details.**

Mortgage Credit Certificate(MCC) A Federal Income Tax Credit Program - Contact Affordable Housing Applications Inc., 800-591-3111 or 858-292-3300

HOUSING QUALITY STANDARDS INSPECTION CHECKLIST

A home purchased with City of Vista assistance must meet **Housing Quality Standards (HQS)**. Use this checklist as a guide to ensure that the home you select will pass inspection. The City will not commit funds towards the purchase until the property meets these guidelines

- . At least one working smoke detector present on each level of the home
- . Any appliances included in the purchase must be clean and working properly.
- . The heater/furnace must be safe, properly vented and adequate for the home's size.
- . Electrical fixtures and wiring must be safe - no exposed wires - outlet covers must be in place and not cracked or broken.
- . Water heater must have earthquake bracing.
- . Plumbing must be in good working order - no leaking faucets or pipes or slow/plugged drains. Kitchen and baths must have hot and cold running water.
- . Bathroom must have an operable toilet and one bathroom must have a shower/bathtub.
- . Bathrooms must have a window that opens or a working ventilation fan.
- . All walls and ceiling must be free from hazardous defects. The roof must not leak. No mold or mildew around windows or on the walls or ceilings.
- . No peeling, cracking or chipping paint. Lead-based paint must be professionally treated.
- . Windows must be in a good condition to form a reasonable tight seal against the weather - no missing, broken, or cracked glass. Screen in good condition.
- . Windows and entry doors must have working locks. Window locks must be permanently affixed. Double-keyed deadbolt locks not allowed.
- . Flooring must be in good condition and not constitute a tripping hazard - no loose seams, tears, or holes.
- . No evidence of mice, rat and/or roach infestations. No excessive trash or debris in or around the home.