



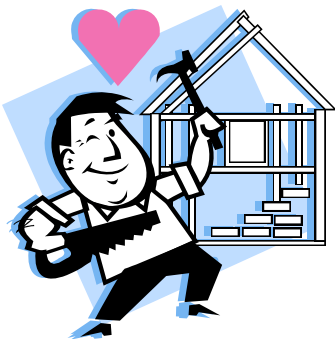
CITY OF VISTA  
REDEVELOPMENT  
& HOUSING  
DEPARTMENT

600 Eucalyptus Ave  
Vista, CA 92084

760-639-6191

Fax: 760-639-6188

[www.ci.vista.ca.us](http://www.ci.vista.ca.us)



Revised 4/2009

## How to Apply

1. Call City of Vista's Housing Department at 760-639-6191
2. A pre-application will be mailed. Households will then be placed on a waiting list
3. When your name is at the top of the list, you will be asked to submit additional information
4. You will be notified regarding your initial eligibility status and to schedule a work write-up inspection
5. Upon receiving your eligible list of work from the City of Vista, you will have two months to receive three completed bids, based on the work write-up. Household will select bid and submit to the City
6. City will review contractor's bid to make sure all costs are reasonable. After receiving loan committee approval, a pre-construction loan closing is scheduled for the applicant and contractor
7. After closing the loan, the contractor will complete eligible work within 90-120 days



## Housing Rehabilitation Loan Programs

- **Eligible repairs for Mobile Homes—up to \$40,000**
- **Eligible repairs for Single Family Homes—up to \$75,000**
- **Loans are silent seconds, with no monthly payments**
- **Annual income cannot exceed 80% of the area median income**



City of Vista  
Redevelopment & Housing  
600 Eucalyptus Avenue  
Vista, CA 92084  
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Mobile Home Loan  
Guidelines

- Residents must own Mobile Home and provide proof of ownership
- Loan type: 0% deferred loan. No monthly payments. Loan is due on sale, refinance, or no longer owner occupying the home
- Loan Amount: Up to \$40,000 for eligible improvements
- Family combined income cannot exceed 80% of the area median income as shown on the list



Single Family Rehabilitation Loan Program Guidelines

- Resident must own a 1 to 2 unit property, and provide proof of ownership such as a grant deed for real property
- Maximum Loan Amount: No more than \$75,000 for eligible improvements
- Loan Type: 5% simple interest loan. No monthly payments (deferred loan). At the end of 10 years, interest on the loan is forgiven and only the principal must be repaid upon non-occupancy. If the property is sold leased refinanced for cash back, or no longer owner occupied prior to the 10 year time frame, then the loan amount is repaid at the 5% interest.
- Applicant and family residents must have a combined annual income that does not exceed 80% of the area median income adjusted by family size as determined by the HUD table below.

HUD Income Limits 4/09

Family 1-\$46,250	Family 5-\$71,400
Family 2-\$52,900	Family 6-\$76,700
Family 3-\$59,500	Family 7-\$81,950
Family 4-\$66,100	Family 8-\$87,250