

## ABOUT TARGETED CENSUS TRACTS

Every property falls within an area called a federal census tract. A small number of these are "Targeted" census tracts, meaning they have been designated as "low income". All the rest are called "Non-Targeted Census Tracts." If the property you are purchasing with an MCC is in a "Targeted" census tract, you do not have to be a First-Time Homebuyer, and the income and purchase price maximums are higher than in non-targeted census tracts. This is because the federal government wants to encourage stabilization and homeownership in targeted census tracts. Each MCC program must set aside part of its allocation for use only in targeted census tracts for the first year; after that, the funds not yet used for targeted census tracts can be released for use in non-targeted census tracts.

### **How do I find the census tract number of a property?**

Via Google, go to "American Fact Finder" on the Internet. Scroll down to "Address Search", click on "Street Address". Fill in the form with the complete property address. An info box will appear that includes the census tract number of the address you have entered. (Another place to find the census tract number is the property appraisal.)

Now compare this census tract with the list of Targeted Census Tracts for the MCC Program that interests you; they are listed under both the Lender and the First-time Homebuyer modules on this site. (Our Targeted Census Tracts are described with their North/South/East/West boundaries). They are about the size of a neighborhood. Targeted census tracts are identified by the federal government as a result of the census that takes place every decade. The next census will be in 2010. The tract numbers will not change before then.

### **San Diego County Targeted Census Tracts**

There are three MCC Programs in San Diego County: The County Regional; the City of San Diego, and the City of Oceanside. Because AHA Housing administers the County Regional and the City of Oceanside MCC Programs, you will find each program's Targeted Census Tracts on this web site. For the Targeted Census Tracts in the City of San Diego, contact the San Diego Housing Commission.

**San Diego County (MCC) Mortgage Credit Certificate Program  
Targeted Census Tracts**

**July 2004**

<b>City</b>	<b>Tract No. Bounded by</b>	<b>City</b>	<b>Tract No. Bounded by</b>
<b><u>Chula Vista</u></b>	<b>125.00</b> North: Sea Vale Street East: Interstate 5 West: Broadway South: H Street	<b><u>Escondido</u></b>	<b>202.07</b> North: Valley Parkway East: Midway Drive West: Rose Street South: Oak Hill Drive
	<b>131.03</b> North: L Street East: Broadway West: Interstate 5 South: Palomar Street		<b>202.12</b> North: Lincoln Avenue East: North Fig Street/Valley Blvd. West: Centre City Parkway South: East 2nd Avenue
	<b>132.06</b> North: Oxford Street East: 4th Avenue West: Broadway South: Otay River	<b><u>Imperial Beach</u></b>	<b>104.01</b> North: Donax Avenue East: Just to the east of Georgia Street West: 11th Street South: Imperial Beach Blvd.
<b><u>El Cajon</u></b>	<b>157.01</b> North: Madison Avenue East: Main Street West: Mollison Avenue South: Main Street		<b>105.02</b> North: Boulevard Avenue East: east of Georgia Street to Hwy 75 (west) to 13th Street West: Silver Strand Blvd. to Hwy 75 (West)/Palm Avenue to 7th St. South: Donax Avenue
	<b>157.03</b> North: Main Street East: 1st Street West: Lincoln Avenue South: Washington Avenue	<b><u>Lemon Grove</u></b>	<b>144.00</b> North: Highway 94 East: Spring Street West: College Avenue to Federal Blvd. South: Central Ave. to Massachusetts Ave. to Pacific Ave. to Buena Vista Ave. to Church St. to Central Ave. to School Lane to Golden Ave. to Washington St. to Broadway
	<b>158.01</b> North: Wisconsin Ave. to Ballantyne St. to Park Ave. East: Mollison Avenue West: Chambers Street South: Main Street	<b><u>National City</u></b>	<b>114.00</b> North: West Division Street to water East: National City Blvd. West: water South: West 18th St. to South on Harrison Ave. to West 19th St. to South on Tidelands Ave./Southwest to water
	<b>158.02</b> North: Main Street East: Lincoln Avenue West: Van Houten Avenue South: Washington Avenue		<b>115.00</b> North: West 18th St. to South on Harrison Ave. to West 19th St. to South on Tidelands Ave./Southwest to water East: National City Blvd./Broadway West: water South: C Street
	<b>159.01</b> North: Main Street East: Van Houten Avenue West: El Cajon Blvd. South: Washington Avenue		

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<b>City</b>	<b>Tract No. Bounded by</b>
<b><u>National City</u></b>	<b>116.01</b> North: East 18th Street East: National City Blvd. West: L Street South: East 24th Street
	<b>116.02</b> North: East 24th Street East: Highland Avenue West: National City Blvd. South: water
	<b>118.02</b> North: Delta Street East: Palm Avenue West: Highland Avenue South: East 8th Street
<b><u>San Marcos</u></b>	<b>200.09</b> North: South of West Mission Road East: North Twin Oaks Valley Road West: South Rancho Santa Fe Road South: West San Marcos Blvd.
<b><u>Vista</u></b>	<b>195.01</b> North: West Los Angeles Drive to Melrose Place East: North Santa Fe Avenue West: North Melrose Drive South: Olive Drive to Vista Way