In the belief that it's a crime for a community to have a lack of homeowners, the city of San Diego is making it easier for displaced residents of City Heights to buy a house.

A total of $350,000 -- including $150,000 appropriated yesterday by the City Council -- has been earmarked for families being displaced by construction of two schools in their neighborhood.

The funds will be added to the $8,000-$10,000 that renters are due to receive from the San Diego Unified School District to relocate, said Councilwoman Chris Kehoe. Displaced homeowners will receive a grant of up to $22,500 from the state.

The elementary and middle schools are expected to be completed within the next three years.

One of the objectives of the program, Kehoe said, is to create pride of ownership and "a more stable neighborhood where people know their neighbors."

Added Lew Pond, executive director of the Mid-City Development Corp., "Over time, this should make it easier to establish neighborhood watch programs and should definitely have a positive effect in reducing crime in City Heights."

The ethnically diverse Mid-City community of 70,000 had almost double the rate of felony crimes committed by juveniles last year, according to Jerry Stratton, a San Diego Police Department community relations officer. And the adult felony rate, he said, was comparable to the juvenile figures.

Currently, an unusually low 16 percent of City Heights residents own homes, said Kehoe.

One soon-to-be-displaced renter who welcomes the opportunity to buy in City Heights is William Lankford, a civil service employee at North Island Naval Air Station. Lankford, whose wife, Olithia, and 8-year-old son, Darnell, have lived in a two-bedroom apartment on 45th Street for four years, said, "It sounds too good to be true. I'll believe it when I see it."

Lankford said most of the other displaced residents he knows will opt to leave the area, but "you can't just keep moving away."

"Given some good neighbors and more neighborhood watch, we can nip this crime thing in the bud.
Pond said that as many as 50 families, most of them first-time buyers, could benefit from the home buyers program. In addition to the City Council's Community Development Block Grant contribution, the program includes $100,000 from the Mid-City Development Corp. and $100,000 from the city Housing Commission, officials said.

Here's how the program works:

[] First-time home buyers could get as much as $12,000 to supplement funds from the school district in financing a new home. This would be part of a "forgiven" second mortgage loan, meaning that if the buyer stays in the home for 15 years he or she will not have to repay the loan.

The displaced buyers, however, must make their purchase within the City Heights Redevelopment Project area, which is bounded by Highway 805 on the west, Meade and Monroe avenues on the north, 54th Street on the east and Home Avenue on the south.

[] Displaced homeowners would be given $5,000 by the project should they elect to stay in City Heights. This is in addition to the potential $22,500 in state replacement housing payments that they're entitled to, Pond said.

Very few of the 260 residents to be displaced already have moved, Pond said.

"It will take a year for the relocation to be accomplished," he said. "For many of these people, this is their best -- or maybe the only -- opportunity of their life to buy a home."