

WHO ARE THE 80,000 INDIVIDUALS ASSISTED EACH YEAR BY THE SAN DIEGO HOUSING COMMISSION?

They are – or very well could be – your mother, brother, friend, neighbor, grandfather or daughter. In other words, people who need help with housing in costly San Diego could be just about anyone. The following are just a few examples.

Rental Assistance (“Section 8”)

SDHC helps low-income individuals, families, seniors and persons with disabilities pay rent in private sector housing. In San Diego, 13,700 households depend on a Section 8 housing voucher to make ends meet.

Rusty Krumm



Rusty grew up as a “regular kid.” Friendly and outgoing with good grades, he had a lot of potential. But

then the unthinkable happened. At age 12, a diving accident left him paralyzed from the neck down. Despite this tragic start, Rusty has done well in life.

Thanks to his affordable rent, Rusty was able to finish his education and land a job as a counselor for others with disabilities. To supplement his

steady but modest paycheck, Rusty depends on his Section 8 housing voucher to help him afford rent. He is grateful for the help he’s received because it allows him to live a comfortable, fulfilling life.

Home Buyer Assistance

SDHC has helped 4,300 low- to moderate income families purchase a home. Also, SDHC’s housing rehabilitation program has enabled 10,000 property owners to fix up older houses and apartments.

The Del Rio Family



If any family could buy a home in San Diego, you’d think it could be the Del Rio family – Marco,

Katia and their three young children. Marco worked his way up the career ladder in the social services field to a well-paying job as a probation officer. His wife Katia works part-time while attending college. For three years, the couple lived with Marco’s parents to save \$10,000. But as their savings account grew, so did San Diego’s housing prices. The family got help from SDHC’s home buyer program, including a “silent second” loan with deferred payments, a down

payment grant and a tax savings certificate. The Del Rios family now owns a three-bedroom town home in a park-like setting and a safe neighborhood.

SDHC Rental Housing

SDHC owns and manages 1,750 well-maintained affordable apartments in neighborhoods throughout the city.

Elaine McKinlay



Back in the day when Elaine McKinlay and her U.S. Air Force pilot husband were raising their kids,

Elaine never thought she’d have to worry about finances. But today she is widowed and living on a fixed income. She is thrilled to live at Belden Village – an SDHC apartment community serving persons who are elderly and/or have disabilities.

“I love it here,” she says. “It gives me peace of mind and also a sense of home and belonging.”

At Belden Village, Elaine enjoys activities such as bingo, crafts and daily lunches. She also appreciates that the apartments are located near bus lines so she can easily visit family or go to the market.

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Family Self-Sufficiency

SDHC helps residents in its housing programs to become economically independent. Programs include financial workshops, career planning, job training, and preparation for homeownership.

Khadija Basir



With help from a Section 8 housing voucher and the Family

Self-Sufficiency Program, Khadija Basir has paved a road to a promising future for herself and her young son.

For many years, Khadija worked for government organizations while attending college. She says that having an affordable rent and constant support and guidance from the Family Self-Sufficiency Program staff empowered her to achieve her goals.

Khadija's patience and hard work paid off. After earning a master's degree in public administration, she became a senior human resources specialist at the San Diego Marine Corps Depot. She also serves as a member of SDHC's Board of Commissioners as her way of giving back to the community.

"These programs have increased my quality of life, and I am so thankful. Now I can help others follow the same path," she says.

Special Purpose Housing

SDHC's Housing Finance Department works in partnership with nonprofit and for-profit developers to create affordable housing for diverse populations, ranging from working families to persons with special needs. To date, the agency has helped develop 12,000 affordable rental and for-sale homes.

Marie Brandes



Nineteen-year-old Marie is a former foster care child who lived in too many homes to count. Now she finally has a real

home – in her very own apartment.

"I decorated it myself," she likes to point out.

Marie lives at the newly renovated 35th Street Apartments – a transitional supportive housing development funded in part by SDHC. Operated by San Diego Youth & Community Services, the program helps foster care youth who are "aging out of the system" with no family to help them transition to the real world. The caring program staff works closely with residents to help them become self-sufficient so they can support themselves. And Marie – who works as a hospital orderly while studying to become an X-ray technician – is well on her way to just that.