



EXECUTIVE SUMMARY

MEETING DATE: April 16, 2026

HCR26-021

SUBJECT: Proposed Fiscal Year 2027 City of San Diego Affordable Housing Fund Annual Plan

COUNCIL DISTRICT: Citywide

ORIGINATING DEPARTMENT: Financial Services Department

CONTACT/PHONE NUMBER: Christelle Van Der Windt (619) 578-7427

REQUESTED ACTION:

Recommend that the San Diego City Council approve the proposed Fiscal Year 2027 City of San Diego Affordable Housing Fund Annual Plan as presented in this report.

EXECUTIVE SUMMARY OF KEY FACTORS:

- The San Diego Municipal Code requires the San Diego Housing Commission (SDHC) to present an Annual Plan for the use of the Affordable Housing Fund (AHF) revenues to the SDHC Board of Commissioners and City Council for approval by June 30 of each year and prescribes parameters for the distribution of those projected revenues.
- This is a request to approve the Proposed Fiscal Year (FY) 2027 AHF Annual Plan Program Activity Allocation of \$39,024,228 in anticipated funds (also included in the proposed FY 2027 SDHC Budget), of which \$22,467,422 was approved in prior years, and the proposed Model Programs.
- If all anticipated FY 2027 funds are collected and allocated as proposed, the AHF's estimated affordable housing production impact would be: 1) Gap financing for approximately 183 affordable rental housing units for households with very low-income; 2) 69 Transitional Housing beds provided for very low-income individuals and families experiencing homelessness; 3) housing opportunities created through the Landlord Engagement and Assistance Program (LEAP) for 645 households experiencing homelessness; and 4) 255 households prevented from becoming homeless and diverted out of the homelessness system through the Prevention and Diversion Program and Flexible Spending Program.
- Model Programs reflect programs to which the investment of AHF funds is permitted but is not required. In addition, they are not intended to preclude investment in an opportunity that is not specifically described in the Model Programs section.
- SDHC staff recommend 10 changes to the Model Programs, which are detailed in the staff report.



REPORT

DATE ISSUED: April 9, 2026

REPORT NO: HCR26-021

ATTENTION: Chair and Members of the San Diego Housing Commission Board of Commissioners
For the Agenda of April 16, 2026

SUBJECT: Proposed Fiscal Year 2027 City of San Diego Affordable Housing Fund Annual Plan

COUNCIL DISTRICT: Citywide

REQUESTED ACTION

Recommend that the San Diego City Council approve the proposed Fiscal Year 2027 City of San Diego Affordable Housing Fund Annual Plan. as presented in this report.

STAFF RECOMMENDATION

That the San Diego Housing Commission (SDHC) Board of Commissioners (Board) recommend that the San Diego City Council (City Council) take the following actions:

- 1) Approve the Proposed Fiscal Year (FY) 2027 City of San Diego Affordable Housing Fund Annual Plan Program Activity Allocation of \$39,024,228 in anticipated funds (also included in the proposed FY 2027 SDHC Budget), of which \$22,467,422 was approved in prior years, and the proposed Model Programs.
- 2) Authorize SDHC's President and Chief Executive Officer (President and CEO), or designee, to reallocate funds among the proposed Model Programs included in the FY 2027 AHF Annual Plan in response to market demands and opportunities.

SUMMARY

On June 3, 2003, the City Council amended San Diego Municipal Code (Municipal Code) Chapter 9, Article 8, Division 5 (Code) to create an Affordable Housing Fund (AHF). It was created to meet, in part, the housing needs of the City of San Diego's (City) very low-, low-, and median-income households and has two permanent, annually renewable funding sources:

1. Inclusionary Housing Fund (IHF), which is funded from fees charged to residential development; and
2. Housing Trust Fund (HTF), which is funded from fees charged to commercial development.

The Municipal Code requires SDHC to adopt an AHF Annual Plan for the use of the AHF revenues and prescribes parameters for the distribution of those projected revenues. The AHF Annual Plan must include a description of all proposed programs to be funded, intended beneficiaries and the allocation of anticipated funds. The AHF Annual Plan must be presented to the SDHC Board and City Council for approval by June 30 of each year. The AHF is one of the multiple funding sources SDHC administers for housing assistance and homelessness programs. The AHF Annual Plan includes the proposed uses of only the AHF, and the anticipated outcomes associated with the AHF. It does not reflect all anticipated outcomes for all programs and funding sources SDHC administers.

SDHC staff has proposed the FY 2027 (July 1, 2026 – June 30, 2027) allocations in accordance with estimated available resources and previously approved policy objectives. All proposed allocations are estimates. Attachment 2 details the FY 2027 projected revenue and fund balances and provides descriptions of AHF revenue sources. Attachment 3 shows the proposed allocation of funds by activity, as well as production estimates. Actual allocations will depend on SDHC Board and City Council final approvals, the timing of project applications, funding commitments and expenditure deadlines of other available funding sources. Attachment 4 shows approved and pending projects with funding from the AHF.

The proposed AHF Annual Plan (Attachment 1) describes the purpose and intent for the use of the AHF, descriptions on the uses of the two permanent sources of funds, fund allocations (including the reallocation of discontinued funds) and production.

Proposed Changes in the Model Programs

SDHC staff is recommending the following changes to the Model Programs:

1. Rental Housing Production
 - All programs now specify balloon payments due at maturity, loan termination, or transfer for unpaid principal and interest.
2. Preservation – Affordable Housing Preservation Revolving Loan Fund – Public-Private Investment
 - Refines scope to include initial operations of the fund performed by SDHC until such time as the fund has investors and the services of a Community Development Finance Institution is required.
 - “Loan Terms” clarified loans for predevelopment, acquisition and rehabilitation to include multifamily naturally occurring affordable housing (NOAH) as well as deed-restricted properties.
 - “Loan Underwriting” adjusted to allow SDHC to amend loan underwriting requirements as needed to acquire additional investor partners in the fund, to accommodate specific fund goals and/or provide a different loan product. Also added the requirement that such changes would require final approval from the SDHC Board, the Housing Authority and the City Council.
 - “Applications Method” updated to include the ability for SDHC (on its own; in a partnership with its nonprofit affiliate, Housing Development Partners (HDP); or in a partnership with another SDHC-sponsored entity) to utilize preservation funds directly for the purpose of acquisition or, where non-competitive resources are available, to leverage fund dollars.
3. City of San Diego’s Shelter Programs
 - Removed outdated language that does not affect or alter program terms or operations.
4. Transitional Housing
 - Removed the option of it being a loan (grant only)
5. Rapid Rehousing
 - Removed rental assistance and recategorized as financial assistance to capture all eligibility categories of support.
6. City of San Diego’s Year-Round Day Center Services
 - Removed
7. Landlord Engagement and Assistance Program (LEAP)
 - Removed outdated language that does not affect or alter program terms or operations.
8. Homelessness Prevention & Diversion
 - Removed outdated language that does not affect or alter program terms or operations.
9. Outreach
 - Widened the scope to add housing as one of the connections available through the program (along with shelter and other supportive services).

10. Flexible Housing Fund Program (FLEX)

- Removed outdated language that does not affect or alter program terms or operations
- Replaced homelessness with housing instability
- Updated one-time financial assistance to remove immediate barriers.

AFFORDABLE HOUSING IMPACT

If all anticipated FY 2027 funds are collected and allocated as proposed, the AHF's estimated affordable housing production impact would be: 1) Gap financing for approximately 183 affordable rental housing units for households with very low-income; 2) 69 Transitional Housing beds provided for very low-income individuals and families experiencing homelessness; 3) housing opportunities created through the Landlord Engagement and Assistance Program (LEAP) for 645 households experiencing homelessness; and 4) 255 households prevented from becoming homeless and diverted out of the homelessness system through the Prevention and Diversion Program and Flexible Spending Program.

NONDISCRIMINATION ASSURANCE

At SDHC, we're about people. We are committed to ensuring a compassionate, person-centered approach to SDHC's programs, policies, projects and activities and to serving our community impartially, fairly and without bias. We are also committed to ensuring compliance with all applicable federal, state and local laws and protections to the extent that they affect this action relative to nondiscrimination.

FISCAL CONSIDERATIONS

The proposed funding sources and uses approved by this action are included in the proposed FY 2027 SDHC budget. Approving this action will not change the FY 2027 Total Budget, but will allocate funding sources among uses as shown in the following table:

PREVIOUS COUNCIL and/or COMMITTEE ACTION

The San Diego City Council has adopted an AHF Annual Plan each year in accordance with the Municipal Code.

On December 10, 2019, the City Council voted 7-2 to approve Municipal Code amendments (Ordinance No. O-21167) to update the Inclusionary Housing Ordinance. These provisions were phased in over five years, beginning on July 1, 2020. Effective July 1, 2024, the updated ordinance requires new residential and mixed-use developments to include 10 percent of the on-site rental units as affordable housing for individuals with income up to 60 percent of the Area Median Income. Alternative compliance measures include the ability to pay a fee of \$25 per square foot to support the development of affordable rental housing, development of inclusionary units off-site, rehabilitation of existing units, and land dedication.

On March 8, 2016, the City Council voted 9-0 to approve Municipal Code amendments that would allow the payment of the Housing Impact Fees, which are charged to commercial developments, to be deferred from building permit issuance to final inspection through the use of a Fee Deferral Agreement. The Municipal Code revision implemented one of the requested changes in the Memorandum of Understanding between SDHC and the Jobs Coalition and is based on the existing City of San Diego fee deferral program for Facilities Benefit Assessments and Development Impact Fees.

SDHC STRATEGIC PLAN

This item relates to Strategic Priority Area Nos. 3 and 5 in SDHC's Strategic Plan for Fiscal Years (FY) 2026-2030. No. 3: Create and Preserve Housing and No. 5: Address and Prevent Homelessness.

COMMUNITY PARTICIPATION and PUBLIC OUTREACH EFFORTS

SDHC staff presented information about the AHF Annual Plan at community planning group meetings in University, Mission Beach and Chollas Valley. Staff gave a brief overview of the AHF, annual plan process and FY 2027 funding projections, with instructions on how to provide written comments. The public was invited to submit written comments via SDHC's public engagement platform, Public Input, through March 2, 2026. SDHC has received 76 written comments, 59 of which were relevant to the proposed AHF Annual Plan. These comments can be found in Attachment 5 of the AHF Annual Plan.

KEY STAKEHOLDERS and PROJECTED IMPACTS

The beneficiaries of AHF programs are extremely low- to median-income households in the City of San Diego. Residential developers, nonprofit housing providers, and financial institutions may also be impacted by program changes.

ENVIRONMENTAL REVIEW

California Environmental Quality Act

Approval of the FY 2027 AHF Annual Plan is not a project as defined by the California Environmental Quality Act (CEQA) Section 21065 and State CEQA Guidelines Section 15378(b)(4), as a government fiscal activity that does not involve any commitment of funds to a specific project and Section 15378(b)(5) as an administrative activity of government that will not result in direct or indirect physical changes in the environment. The determination that this activity is not subject to CEQA, pursuant to Section 15060(c)(3), is not appealable and a Notice of Right to Appeal the Environmental Determination (NORA) is not required.

National Environmental Policy Act.

Processing under the National Environmental Policy Act is not required as no federal funds are involved in the activities.

April 9, 2026

Proposed Fiscal Year 2027 City of San Diego Affordable Housing Fund Annual Plan

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Respectfully submitted,

Christelle Van Der Windt

Christelle Van Der Windt
Vice President of Financial Services
San Diego Housing Commission

Approved by,

Azucena Valladolid

Azucena Valladolid
Chief Operating Officer
San Diego Housing Commission

Attachments:

- 1) Fiscal Year 2027 City of San Diego Affordable Housing Fund Annual Plan
- 2) Projected Funding Sources FY 2027 Affordable Housing Fund Annual Plan
- 3) Proposed Allocation of FY 2027 AHF Revenues – Activity Detail
- 4) Summary of Approved and Pending Multifamily Development Loan Commitments
- 5) Public Comments relating to the Affordable Housing Fund Annual Plan

A printed copy is available for review during business hours at the information desk in the main lobby of SDHC's offices at 1122 Broadway, San Diego, CA 92101. Docket materials are also available in the "Governance & Legislative Affairs" section of SDHC's website at www.sdhc.org.



SAN DIEGO
HOUSING
COMMISSION

Attachment 1

City of San Diego **Affordable Housing Fund** **Fiscal Year 2027 Annual Plan**

Fiscal Year 2027
(July 1, 2026 – June 30, 2027)



The Iris at San Ysidro
1663 Dairy Mart Road, San Diego, 92173
City Council District 8
99 Affordable Housing Units
\$2.3 million Affordable Housing Fund
Grand Opening: December 16, 2025

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CITY OF SAN DIEGO AFFORDABLE HOUSING FUND

Fiscal Year 2027 Annual Plan

INTRODUCTION

The City of San Diego Affordable Housing Fund (AHF) was created by the San Diego City Council (City Council) on June 3, 2003, as a permanent and annually renewable source of revenue to help meet the housing needs of the City of San Diego's (City) lower-income households. The City Council expressed the purposes of the AHF in San Diego Municipal Code Chapter 9, Article 8, Division 5 (Code):

- Meet a portion of the need for housing that is affordable to households with very low, low, and median incomes;
- Leverage every \$1 of City funds with \$2 of non-City capital funds;
- Support the City's Balanced Communities Policy by fostering a mix of family incomes in AHF-assisted developments and dispersing affordable housing developments throughout the City;
- Preserve and maintain affordable rental and ownership housing; and
- Encourage private sector activities that advance these goals.

The AHF Annual Plan (Annual Plan) implements the City Council's intent by adopting an overall strategy for use of the AHF. Development of the Annual Plan is guided by the San Diego Housing Commission's (SDHC) annual budget process.

The Annual Plan provides revenue forecasts and suggested Fiscal Year (FY) 2027 fund allocation and production estimates. The proposed fund allocation takes into consideration policy parameters set by the Code, availability and requirements of other affordable housing funding sources, and the goals and objectives set forth in SDHC's FY 2027 Budget.

The FY 2027 Annual Plan also includes a description of SDHC's Model Programs. Model Programs reflect programs to which the investment of AHF funds is permitted but is not required. In addition, they are not intended to preclude investment in an opportunity that is not specifically described in the Model Programs section.

The AHF is one of the multiple funding sources SDHC administers for housing assistance and homelessness programs. The AHF Annual Plan includes the proposed uses of only the AHF and the anticipated outcomes associated with the AHF. It does not reflect all anticipated outcomes for all programs and funding sources SDHC administers.

OVERVIEW

The AHF is composed of two permanent, annually renewable funding sources:

Housing Trust Fund (HTF)

HTF is funded from fees charged to commercial development. Per Code Section 98.0504. HTF funds may be used in any manner, through loans, grants or indirect assistance, for the production and maintenance of assisted units and related facilities.

Inclusionary Housing Fund (IHF)

IHF is funded from fees charged to residential development. The expenditure of IHF is governed by Code Section 98.0505. Priority is given to the construction of new affordable housing stock. Funds may also be used for other programs if approved by City Council in the Annual Plan. SDHC monitors the revenue collected and is responsible for reinvesting the funds.

IHF also allows for funds to be expended on other programs SDHC administers, with City Council approval. Recognizing the significant need for affordable housing, including housing and services for individuals experiencing homelessness, SDHC will invest the funds in the following activities:

- Rental Housing Production
 - New construction
 - Acquisition and acquisition with rehabilitation

Rental units shall be affordable for a minimum of 55 years, unless otherwise approved in the activities listed in the Model Programs. Some activities require developers to apply for funding via SDHC's Notice of Funding Availability (NOFA).

- Homeownership Opportunities

Financing programs to encourage and increase homeownership opportunities for households that meet program eligibility and underwriting guidelines. First-time homebuyers apply through participating lenders.

 - Homeownership First-time Homebuyer Loan Program
- Homeless Housing Activities

Homeless Housing Activities include funding for transitional housing and interim housing operations support grants, and rapid rehousing. Funds are also spent on activities to provide housing for families and individuals at risk of or experiencing homelessness through programs like homelessness prevention, shelter diversion and landlord engagement.

Program Funds (HTF Other)

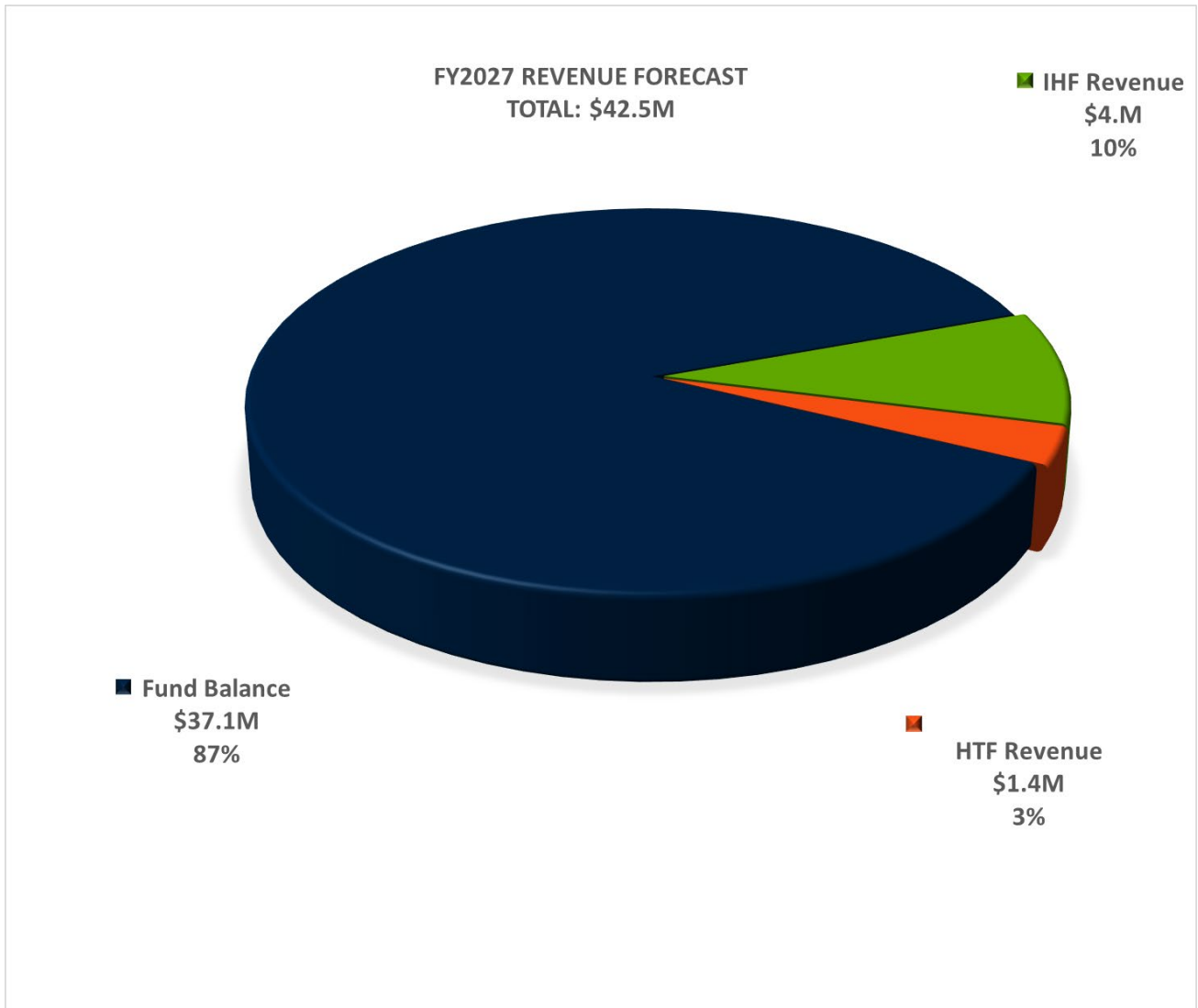
AHF revenues consist primarily of fees and loan repayments from the IHF and the HTF. Several sources of HTF revenue discontinued as primary revenue sources between 1993

and 1997 but continue to generate HTF revenue through loan repayments and interest. These sources are the Transient Occupancy Tax (TOT) Funds, the Housing Rehabilitation Trust Fund, and the Redevelopment Funds. These funds will be consolidated with HTF funds and allocated to be used as approved in the FY 2027 Proposed Allocation.

FY 2027 AHF ANNUAL PLAN

Revenue Forecast

Approximately \$42.5 million is expected to be available in FY 2027, consisting of \$5.4 million in new revenue and loan repayments and \$37.1 million in estimated fund balances. Of the fund balances, \$22.4 million is committed to affordable housing production through loans and through NOFAs (FY 2017 – FY 2026). The remaining fund balance is available to fund additional projects and activities. New revenue includes HTF Housing Impact Fees (also known as Commercial Linkage Fees) and IHF Fees.



Fund Allocation and Production

Funding recommendations are made in accordance with established SDHC policies and require approval of specific projects and activities by the SDHC Board of Commissioners and/or the Housing Authority of the City of San Diego (Housing Authority). Some discretionary transfer of funds between eligible activities is permitted, but all funding recommendations must be consistent with the Annual Plan and SDHC's budget process. The proposed allocation of AHF funds for FY 2027 is as follows:

Proposed Allocation of FY2027 AHF Revenues - Activity Detail

Program/Activity/Funding Source	FY27 Proposed Budget	Production
Rental Housing Production: Rental Housing Finance <i>Affordable Rental Housing Production & Permanent Supportive Housing</i> <i>Prior Year Board Commitments</i> FY24 NOFA (Earmarked) \$500,000 FY26 NOFA (Earmarked) \$9,800,000 FY27 NOFA Inclusionary \$6,500,000 HTF Housing Impact Fee \$2,500,000 HTF Other - TOTAL \$30,392,172		Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process. 183 units (represents new closings in FY 2027) and 348 units in development and for which funds were committed in a previous year
Homeownership: <i>Accessory Dwelling Unit Loans</i> Inclusionary - Prior Year Commitments \$1,000,000 TOTAL \$1,000,000		
Homeless Housing Initiatives: Housing Innovations <i>Transitional Housing Grants</i> HTF Housing Impact Fee \$150,000 HOUSING FIRST - SAN DIEGO <i>Landlord Engagement</i> Inclusionary \$2,757,001 <i>Prevention & Diversion</i> Inclusionary \$2,934,766 TOTAL \$5,841,767		69 transitional housing beds 645 households housed 255 households prevented from entering homelessness / diverted from the homeless system
Capacity Building: <i>Homeless Housing Initiatives</i> Inclusionary \$25,000 <i>Homeownership</i> Inclusionary - Prior Year Commitments \$75,250 \$100,250		One to four trainings (includes Housing Focused training through RTFH)
Administration \$1,680,039		Personnel, overhead, MOU expense
Administration - Legal \$10,000		
TOTAL	\$39,024,228	

Note that this may not represent total SDHC investment in programs

MODEL PROGRAMS OVERVIEW

SDHC allocates funding on an annual basis among the various activities authorized by the Code. Model Programs change from time to time; they are not intended to preclude investment in an opportunity that is not specifically described in the Model Programs section.

The following is a general description of the possible investment activities planned for FY 2027. These activities are described more fully in Model Programs below.

Rental Housing Production

- *Rental Housing Finance – Affordable Housing*

Financing for developers of affordable housing units with below-market rents: This includes deferred loans, below-market interest rates, and matching funds for State, Federal, and private financing. SDHC’s Affordable Housing and Permanent Supportive Housing Notices of Funding Availability (NOFAs) contain additional information regarding SDHC’s financial participation in affordable rental housing development, including new construction or acquisition with rehabilitation.

Financing for developers of affordable housing units nearing the end of the last regulatory term imposing affordable housing restrictions: Provides opportunities to assist in securing affordability covenants for up to an additional 15 years.

Homeownership

- *Homeownership Loan Program*

Deferred loan and closing cost grant programs to help first-time homebuyers with the purchase of a home in the City of San Diego.

Homeless Housing Initiatives

SDHC’s Homelessness Housing Innovations Division administers and operates multiple housing initiatives that serve individuals and families experiencing homelessness or at risk of homelessness throughout the City of San Diego. This division oversees the City of San Diego’s Homeless Shelters and Services Programs, as well as SDHC’s strategic homelessness initiatives.

- *Transitional Housing Grants*

A grant program for nonprofit operators of transitional housing. Funds may be used for the leasing or operating of transitional housing.

- *Rapid Rehousing Grants*

Rapid rehousing programs provide financial assistance and case management services to help individuals and families experiencing homelessness to obtain and maintain permanent housing.

- *Landlord Engagement*

The program provides incentives and benefits to landlords with rental properties in the City

of San Diego who rent to individuals and families experiencing homelessness. It also provides financial assistance for individuals and families experiencing homelessness to pay for move-in costs.

- *Homelessness Prevention and Diversion*

Homelessness Prevention provides financial assistance and case management services to help individuals and families who are at risk of homelessness to avoid becoming homeless. Diversion helps individuals and families who are newly experiencing homelessness to move into housing and prevent shelter stays.

- *Flexible Spending*

Flexible Funding Pool (FLEX) provides financial assistance for individuals and families experiencing housing instability to remove immediate barriers to maintaining permanent housing. It also provides shallow subsidies for people residing in City emergency shelters, safe parking, safe sleeping and transitional housing to obtain and sustain housing and prioritizes older adults and households on a fixed income.

Capacity Building

Technical assistance focused on increasing the capacity for service providers and development partners for permanent supportive housing.

Administration

Funds to provide reasonable compensation to the City of San Diego and SDHC for services related to the administration of the AHF and associated housing programs.

Legal

Expenses to obtain legal services and prepare loan and grant agreements and related documents.

SAN DIEGO HOUSING COMMISSION MODEL PROGRAMS

Legend: HTF: Housing Trust Fund (local funding) INCL: Inclusionary Housing Fund (local funding)
 HOME: HOME Investment Partnerships Program (Federal funding – U.S. Department of Housing and Urban Development [HUD] grants to the City of San Diego, administered by SDHC)

RENTAL HOUSING PRODUCTION				
Rental Housing Finance - 100% Traditional Affordable Project				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input checked="" type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	Subordinate loan program with below-market interest rate to increase the supply of affordable rental housing units in the City of San Diego through new construction, acquisition, and acquisition with rehabilitation. Projects must make 100 percent of the SDHC assisted units affordable to households at specified San Diego Area Median Income (AMI) levels in compliance with applicable federal, state, and local laws (manager units are excluded).			
Target Population	Extremely low-, very low- and low-income households.			
Loan Terms	Minimum term to maturity is 55 years. Principal and interest may be fully deferred for the term of the loan or repaid annually through either fixed payments and/or residual receipts. All unpaid principal and interest are due and payable as a balloon payment at maturity, loan termination or transfer. Loan may be originated as a construction or rehabilitation loan and converted into permanent financing.			
Loan Underwriting	Subject to SDHC's loan and underwriting policies, unless SDHC authorizes specific exceptions.			
Application Method	Funds for program to be made available through a competitive Notice of Funding Availability (NOFA).			
Rental Housing Finance – Permanent Supportive Housing				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input checked="" type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	Subordinate loan program with below-market interest rate to increase the supply of permanent supportive housing units in the City of San Diego through new construction, acquisition, and acquisition with rehabilitation. Projects must make 100 percent of the SDHC assisted units affordable to households at specified San Diego Area Median Income (AMI) levels in compliance with applicable federal, state and local laws (manager units are excluded). Permanent supportive housing units must be voucher subsidized with extensive supportive services.			
Target Population	Extremely low-, very low- and low-income individuals and families experiencing homelessness who are identified as needing permanent housing in a service-enhanced environment; individuals must be identified through the Continuum of Care Coordinated Entry System (CES) and be compatible with requirements of funding sources.			
Loan Terms	Minimum term to maturity is 55 years. Principal and interest may be fully deferred for the term of the loan or repaid annually through either fixed payments and/or residual receipts. All unpaid principal and interest are due and payable as a balloon payment at maturity, loan termination or transfer. Loan may be originated as a construction or rehabilitation loan and converted into permanent financing.			
Loan Underwriting	Subject to SDHC's loan and underwriting policies, unless SDHC authorizes specific exceptions.			
Application Method	Funds for program to be made available through a competitive Notice of Funding Availability (NOFA).			
Middle-Income Housing - Mixed-Income Projects				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	Subordinate loan program, with below-market interest rate, to increase the supply of middle income and affordable rental units in the City of San Diego, including new construction, acquisition, and acquisition with rehabilitation. Loans to developments wherein at least 40 percent of the units, excluding units available for managers, are affordable to and will be occupied by people with low-income and the remainder of the units be affordable and occupied by people with middle income.			
Target Population	Low-income households as well as middle-income households in mixed-income developments.			
Loan Terms	Minimum term to maturity is 55 years unless otherwise approved by SDHC. Principal and interest may be fully deferred for the term of the loan or repaid annually through either fixed payments and/or residual receipts. All unpaid principal and interest are due and payable as balloon payment at maturity, loan termination or transfer. Loan may be originated as a construction or rehabilitation loan and converted into permanent financing.			
Loan Underwriting	Subject to SDHC's loan and underwriting policies unless SDHC authorizes specific exceptions.			
Application Method	Funds for program to be made available through a competitive Notice of Funding Availability (NOFA).			

PRESERVATION

Affordable Housing Preservation Revolving Loan Fund – Public-Private Investment

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	An SDHC / City of San Diego partnership to support the creation of a San Diego Affordable Housing Preservation revolving loan fund (San Diego Preservation Fund), as further approved by the San Diego City Council in its final form. The public investment would serve as seed money to attract investment from commercial and nonprofit financial institutions, program-related investments provided by foundations, and additional potential sources, such as area employers, corporate philanthropists, and individuals. The Public Sponsors will affect which products the San Diego Preservation Fund will offer, which preservation opportunity types will be prioritized, and whether specific projects may receive a credit enhancement or guarantee. Initial operations of the Fund will be performed by SDHC until such time as the fund has investors who may require fund management be performed by a Community Development Finance Institution (CDFI).			
Target Population	Very low-, low- and middle-income households in deed-restricted and Naturally Occurring Affordable Housing (NOAH) properties.			
Loan Terms	Loan terms will be structured once all investors and financing are identified. The initial uses of the Fund may include but are not limited to: 1) Loans for predevelopment, acquisition, and rehabilitation of deed-restricted or NOAH multi-family housing that is a high-priority for preservation; 2) Loans for the rehabilitation of small- to mid-size (10-50 unit) NOAH properties that will preserve and create new deed-restricted affordable rental housing.			
Loan Underwriting	Subject to SDHC's loan underwriting policies unless amended by SDHC as it may deem necessary, in order to acquire additional investor-partners in the Fund, to accommodate specific fund goals, and/or to provide a different loan product of the preservation fund, with final approval of the Housing Commission Board, Housing Authority, and City Council.			
Application Method	Initial Preservation Fund program activity may be direct public acquisition performed by SDHC or by SDHC in partnership with it's nonprofit affiliate Housing Development Partners (HDP) or other entity sponsored by SDHC, where there are additional governmental or other non-competitive resources available to leverage Fund dollars. As additional investment is acquired for the Fund, funds for the program may be made available through a Preservation Fund NOFA loan application process, with underwriting and loan approval performed by SDHC, or a CDFI or other fund management entity, pursuant to terms as approved by the SDHC/City of San Diego partnership.			

Preservation – Rental Housing Anti-Displacement Fund

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	Assistance to help fund relocation costs incurred by very low-income households who are economically or physically displaced by the demolition, rehabilitation, conversion, or other redevelopment of their permanent residence, which costs are not covered by regulatory or other federal, state or local assistance programs.			
Target Population	Very low-income individuals and families residing in SRO's or other multifamily rental housing who are economically or physically displaced by the demolition, rehabilitation, conversion or other redevelopment of their permanent residence.			
Loan Terms	Variable based on project requirements (third party financial evaluation); may be provided as a grant, loan, or forgivable loan.			
Loan Underwriting	Subject to SDHC's loan, underwriting or grant policies, unless SDHC authorizes specific exceptions.			
Application Method	Funds for program may be made available through a competitive Notice of Funding Availability (NOFA) and/or may be used as a loan or grant to owners of rental units in the City of San Diego.			

Rental Housing Finance – Multifamily Rental Housing Preservation and Anti-Displacement

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	One-time assistance to owners of rental housing to extend expiring affordability restrictions or to preserve naturally affordable rents in rental housing currently without affordability restrictions. This will alleviate the potential displacement of low-income individuals and families. Assistance granted may be provided to preserve the affordability of units.			
Target Population	Individuals and families residing at properties with units converting from affordable to market-rate at the end of a term of affordability restrictions and/or naturally affordable properties.			
Loan Terms	Variable based on project underwriting (third-party financial evaluation) up to 15 years; may be provided as a grant, loan, or forgivable loan.			
Loan Underwriting	Subject to SDHC's loan, underwriting or grant policies, unless SDHC authorizes specific exceptions.			
Application Method	Funds for program may be made available through a competitive Notice of Funding Availability (NOFA) and/or may be used as a loan or grant to owners of rental units in the City of San Diego.			

HOMEOWNERSHIP PROGRAMS

Low-income (< 80% AMI), 3% Interest, Deferred-Payment Loan Program

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input checked="" type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	A deferred-payment, second trust deed loan program for low-income first-time homebuyers that bridges the gap between what households can afford and the actual cost of acquiring a home. The deferred-payment loan program provides a range of assistance based on a percentage calculation of the purchase price to be used toward down payment.			
Target Population	The loan program targets households that meet program eligibility and underwriting guidelines. The household income as a percentage of AMI is determined by the available funding source.			
Loan Terms	Loans are 3 percent simple interest and require no monthly payments. The loan term is 30 years. Principal and accrued interest are due as a balloon payment upon sale, cash-out refinance, non-owner occupancy, or upon maturity.			
Loan Underwriting	Subject to SDHC's loan policies and underwriting guidelines unless SDHC authorizes specific exceptions.			
Application Method	Purchasers apply through participating lenders. SDHC staff underwrite and approve applications.			

Closing Cost Assistance Program

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input checked="" type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	A closing cost assistance program for first-time homebuyers provides up to 4 percent of the purchase price – not to exceed \$10,000. This assistance is to be used toward the closing costs related to the purchase of a home in the City of San Diego.			
Target Population	Households that meet program eligibility and underwriting guidelines. The household AMI limit is determined by the available funding source.			
Terms	Borrowers earning up to 80 percent of AMI receive the assistance in the form of a grant, which is forgiven upon close of escrow. No repayment is required. Borrowers earning 80 to 100 percent of AMI receive the assistance in the form of a loan, which is forgiven after six years.			

Accessory Dwelling Unit Finance Program

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	A second trust deed loan program that would finance the construction of Accessory Dwelling Units. Financing may be achieved through one or more of the following options: 1. Short-term construction loans from SDHC with permanent take-out financing from a bank; 2. Permanent loan financing from SDHC; or 3. Other, to-be-identified loan product, such as gap financing or loan guarantee programs.			
Target Population	Financing options should be available to both Low-to-Moderate Income (LMI) and non-LMI homeowners who meet program eligibility and underwriting guidelines. Household AMIs and affordability terms are determined by the available funding source. Completed Accessory Dwelling Units (ADU) may meet the following affordability criteria: <ul style="list-style-type: none"> • Non-LMI Homeowner: ADU rented to a household with low income for the duration of a defined affordability period (potentially 7 – 15 years). • LMI Homeowner: ADU rented to a household with no restrictions on the renter's income level. By including both LMI and non-LMI homeowners, the intent of the ADU Finance Pilot Program is to increase housing production, improve financial self-sufficiency, avoid resident displacement, increase rental housing in high-opportunity neighborhoods, and provide a wealth-building opportunity for LMI homeowners.			
Loan Terms	Permanent Loan options: Loans would be amortized with principal paid in equal payments throughout the loan term and is determined by the funding source and homeowner's income as a percentage of the AMI. 1. Construction-to-Permanent option in partnership with a Bank. SDHC would fund a loan to the homeowner for construction of the ADU. Upon completion of construction, Bank would fund a permanent mortgage loan for borrower through a refinance. At that time, SDHC's construction loan would be paid back. 2. Permanent loan financing from SDHC. Loans would be amortized with principal paid in equal payments throughout the loan term and is determined by the funding source and homeowner's income as a percentage of the AMI. 3. Other, to-be-identified loan product, such as gap financing or loan guarantee programs.			
Loan Underwriting	Subject to SDHC's loan and underwriting policies unless SDHC authorizes specific exceptions.			
Application Method	Eligible homeowners apply directly or through participating lenders. SDHC staff underwrite and approve applications.			

Middle-Income First-Time Homebuyer Program				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input checked="" type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	A deferred-payment, second trust deed loan program for moderate-income first-time homebuyers that bridges the gap between what households can afford and the actual cost of acquiring a home. The deferred-payment loan program provides a range of assistance based on a percentage calculation of the purchase price or a fixed amount to be used toward down payment and closing costs.			
Target Population	The loan program targets households that meet program eligibility and underwriting guidelines. The household income as a percentage of AMI is determined by the available funding source			
Terms	Borrowers earning up to 120% AMI will be eligible. Loans are 3 percent simple interest and require no monthly payments. The loan term is 15 or 30 years. Principal and accrued interest are due as a balloon payment upon sale, cash-out refinance, non-owner occupancy, or upon maturity.			
Application Method	Subject to SDHC's loan policies and underwriting guidelines unless SDHC authorizes specific exceptions.			

HOMELESS HOUSING INITIATIVES

City of San Diego Shelter Programs

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	SDHC administers, on behalf of the City of San Diego, emergency shelter programs that provide temporary shelter with supportive services focused on placement into permanent housing, contributing to the regional goals of ensuring instances of homelessness are rare, brief, and non-reoccurring for people experiencing homelessness.			
Target Population	Individuals, families, transition-age youth, seniors, and veterans experiencing homelessness.			
Terms	Stays are not term limited. Exits and next steps are based on individualized case plans, and person-centered approach.			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			

Transitional Housing

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	A grant program for nonprofit operators of transitional housing. Funding may be used for the leasing or operating of transitional housing facilities. Transitional housing programs provide temporary housing in a service-enhanced environment, to assist families and individuals experiencing homelessness with achieving self-sufficiency and exiting to permanent housing.			
Target Population	Families and individuals experiencing homelessness.			
Terms	Up to 24 months			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			

Rapid Rehousing

Eligible Funding	<input type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	Financial assistance and case management services to help individuals and families experiencing homelessness to obtain and maintain permanent housing. Assistance may include temporary rental assistance, security deposits, move-in assistance, utility assistance and case management.			
Target Population	Individuals and families experiencing homelessness. At program enrollment, income is at or below 80 percent of AMI for Inclusionary, Moving to Work (MTW) and SDHC Real Estate funding sources and is below 50 percent of AMI for HTF (Linkage).			
Terms	Assistance up to three years, depending on the funding source.			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			

Regional Task Force on Homelessness (RTFH) Support

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	SDHC is a member of the RTFH, San Diego's lead organization on addressing homelessness, which consists of service providers, government agencies, the private sector, and other stakeholders key to achieving the mission. RTFH administers Federal Continuum of Care funds awarded by HUD and other sources of state and local funding for the region as well as the region's Homeless Management Information System (HMIS), a critical component of the community's service delivery system. Funds support for training, capacity building and technical assistance on service delivery and reporting best practices.			
Target Population	Programs and services for San Diegans experiencing homelessness.			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			

Landlord Engagement and Assistance Program (LEAP)	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	LEAP, provides incentives and benefits to landlords with rental properties in the City of San Diego (ZIP codes that begin with 921 and ZIP code 92037, excluding 92118 and 92178) who rent to individuals and families experiencing homelessness. In addition, landlords with rental properties in the City of National City (ZIP Code 91950) can rent to veterans who received federal rental housing vouchers through the Veterans Affairs Supportive Housing (VASH) program and participate in LEAP. LEAP also provides one-time financial assistance to remove any immediate barriers to housing.
Target Population	Individuals and families who are either imminently at risk of homelessness or experiencing homelessness whose income at enrollment is at or below 80 percent of AMI.
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.
Homelessness Prevention & Diversion	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Homelessness Prevention and Diversion supports individuals and families who are at imminent risk of or are newly experiencing homelessness in the City of San Diego avoid becoming or remaining homeless and prevents or decreases length of shelter stays. The program includes time-limited financial assistance and case management services.
Target Population	Prevention assists those at imminent risk of homelessness, while diversion assists individuals new to experiencing homelessness. Prevention helps individuals and families maintain their current housing situation or move into a new housing situation. Diversion helps individuals and families stay out of the shelter system or move out of the shelter by identifying alternative housing. Both populations must have income at or below 80 percent of AMI.
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.
Family Reunification Program	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	The program's objective is to provide housing relocation assistance to individuals experiencing homelessness in the City by connecting them back with family or other support systems, contributing to the regional goals of ensuring instances of homelessness are rare, brief and non-recurring. The program provides one-way, one-time transportation assistance services to participants who wish to reunify with family or other support systems in a distant part of the continental United States. Household income must be at or below 80 percent of AMI.
Target Population	Family Reunification targets individuals experiencing homelessness in the City of San Diego whose homelessness can be resolved through reunification with family or other support systems.
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.
Outreach	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Outreach programs expand support and coordination among street outreach efforts and other critical street-based services across the City. Outreach teams provide street-based case management focused on connections to permanent housing placements and provide support for meeting basic needs and connections to shelter, housing and other supportive services.
Target Population	Individuals and families experiencing homelessness with income at or below 80 percent of AMI for Inclusionary and below 50 percent of AMI for HTF (Linkage).
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.

SDHC Moving On Rental Assistance Program	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	<p>The SDHC Moving On Rental Assistance Program, one of the programs of HOUSING FIRST – SAN DIEGO, provides affordable housing solutions to families and individuals who previously experienced homelessness and are ready to transition out of permanent supportive housing, but who still need rental assistance. Rental assistance is provided through a federal MTW initiative for and up to 50 individuals. SDHC Moving On Rental Assistance provides assistance for individuals who previously experienced homelessness who have successfully stabilized and are able to live more independently while accessing community-based resources, as needed.</p> <p>Limited permanent supportive housing resources become available for vulnerable individuals experiencing homelessness with greater needs. SDHC Moving On Rental Assistance is an SDHC partnership with the County of San Diego Behavioral Health Service Division.</p>
Target Population	Low-income households with income at or below 80 percent of AMI who previously experienced homelessness
Terms	Permanent
Application Method	Applicants must be enrolled in a full-service partnership program and referrals sent by identified community partners. Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.
Flexible Housing Fund Program (FLEX)	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	FLEX, help individuals and families who are experiencing housing instability maintain permanent housing in the City of San Diego. The program provides a shallow subsidy to reduce households rental burden, and provides light-touch case management services. FLEX prioritizes older adults and households on a fixed income.
Target Population	Individuals and families experiencing homelessness with income at or below 80 percent of AMI at the time they enroll in the program.
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.
Homelessness HUB (HUB)/Service Coordination	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	The HUB provides a broad range of services to help individuals and families experiencing homelessness on their path to permanent or longer-term housing. The HRC provides system navigation services and triage and referrals to other support services. The Service Coordination team coordinates with all entities involved in moving the client to housing for participants who are eligible for or enrolled in CES resources, including working directly with the Regional Task Force on Homelessness (RTFH), the housing service provider, and SDHC's Landlord Engagement and Assistance Program (LEAP) and Rental Assistance Division, as needed.
Target Population	Programs and services for San Diegans experiencing homelessness.
Terms	Indefinite.
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.

CAPACITY BUILDING PROGRAM

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	A technical assistance and capacity building program that will: 1) Assist developers and operators of affordable housing, owners/operators of Naturally Occurring Affordable Housing (NOAH), owners/operators of Single Room Occupancy (SRO) hotels in increasing the capacity to develop and/or preserve affordable housing and partner with development consultants and service providers. Program to provide "hands on" technical assistance in such areas as concept development, site assessment and acquisition, cost estimating, feasibility analysis, specification writing, bid packaging and review, permit procedures, construction oversight, grants and application preparation, service delivery plan preparation, record keeping and developer capacity assessments required by funding sources; 2) Assist homeowners interested in developing Accessory Dwelling Units (ADUs); and 3) Assist the Commission and homelessness service providers to increase capacity to provide effective, efficient and high-quality programs to address homelessness.			
Target Population	Corporations, limited equity cooperatives, non-profit organizations, and other developers, owners and operators of affordable housing, NOAH, and SROs with limited housing and development experience, homeowners interested in developing ADUs, and homelessness service providers.			
Terms	Grant is for the delivery of technical assistance and capacity building services to housing developers, owners, operators, homeowners, and homelessness service providers. Scope of work will be articulated in contract documents.			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			

INCOME AND RENT CALCULATIONS

U.S. Department of Housing and Urban Development
2025 San Diego Median Income:
\$130,800
 *Income Limits 80% and Below are Based on HUD Formula Income
 Limits Adjusted for High Housing Cost Area

	Extremely Low Income			Very Low Income
Family Size	30% Income	35% Income	40% Income	50% Income
ONE	\$34,750	\$40,550	\$46,350	\$57,900
TWO	\$39,700	\$46,350	\$52,950	\$66,150
THREE	\$44,650	\$52,150	\$59,550	\$74,450
FOUR	\$49,600	\$57,900	\$66,150	\$82,700
FIVE	\$53,600	\$62,550	\$71,450	\$89,350
SIX	\$57,550	\$67,200	\$76,750	\$95,950
SEVEN	\$61,550	\$71,800	\$82,050	\$102,550
EIGHT	\$65,500	\$76,450	\$87,350	\$109,200

				Low Income
Family Size	60% Income	65% Income	70% Income	80% Income
ONE	\$69,480	\$75,250	\$81,050	\$92,700
TWO	\$79,380	\$86,000	\$92,650	\$105,950
THREE	\$89,340	\$96,750	\$104,200	\$119,200
FOUR	\$99,240	\$107,500	\$115,800	\$132,400
FIVE	\$107,220	\$116,100	\$125,050	\$143,000
SIX	\$115,140	\$124,700	\$134,350	\$153,600
SEVEN	\$123,060	\$133,300	\$143,600	\$164,200
EIGHT	\$131,040	\$141,900	\$152,850	\$174,800

	Moderate Income	Moderate Income	Moderate Income	Moderate Income
Family Size	90% Income	100% Income	110% Income	120% Income
ONE	\$82,400	\$91,550	\$100,750	\$109,850
TWO	\$94,150	\$104,650	\$115,100	\$125,550
THREE	\$105,950	\$117,700	\$129,500	\$141,250
FOUR	\$117,700	\$130,800	\$143,900	\$156,950
FIVE	\$127,100	\$141,250	\$155,400	\$169,500
SIX	\$136,550	\$151,750	\$166,900	\$182,050
SEVEN	\$145,950	\$162,200	\$178,450	\$194,600
EIGHT	\$155,350	\$172,650	\$189,950	\$207,150

Effective 04/1/2025

Revised 4/16/2025

Projected Funding Sources
FY 2027 Affordable Housing Fund Annual Plan

- | | |
|---|--|
| <p><u>The Housing Trust Fund (HTF)</u></p> <ul style="list-style-type: none"> • Housing Impact Fee • Loan Repayments: <ul style="list-style-type: none"> ▪ HTF; ▪ Housing Rehabilitation HTF; ▪ Redevelopment Funds; ▪ Transient Occupant Tax (TOT); and ▪ State Local Housing Trust Fund Program (LHTFP) | <p><u>The Inclusionary Housing Fund</u></p> <ul style="list-style-type: none"> • Affordable Housing Fees (Residential Development) • Loan Repayments |
|---|--|

Fund	Projected Fund Balances	Projected FY27 New Funding	Total FY27 Funds
HTF - Housing Impact Fees and Repayments	\$6,382,232	\$1,355,865	\$7,738,097
Inclusionary Housing Fund - Inclusionary Fees and Repayments	\$30,742,529	\$4,036,702	\$34,779,231
TOTAL, ALL FUNDS	\$37,124,761	\$5,392,567	\$42,517,328

Description of HTF Funds:

Housing Impact Fees: Sole source of new HTF funds: Commercial Impact Fees.

Other HTF Funds:

Local Housing Trust Fund Program (LHTFP): Initial source was a State match grant, which was expended. A new grant was awarded and included in FY16 funding. Fund balance consists of loan repayments and interest.

HTF Program Funds: Rehabilitation loan repayments that were recycled into the HTF.

Redevelopment: The HTF received Redevelopment funds in FY93 and FY95 (See TOT below).

TOT: At its 1990 inception the HTF received a portion of TOT funds. TOT funding ceased in 1992 and was replaced with Redevelopment funds in FY93. Repayments of loans are recycled into the HTF.

Proposed Allocation of FY2027 AHF Revenues - Activity Detail

Program/Activity/Funding Source	FY27 Proposed Budget	Production
Rental Housing Production: Rental Housing Finance <i>Affordable Rental Housing Production & Permanent Supportive Housing</i> <i>Prior Year Board Commitments</i> <i>FY24 NOFA (Earmarked)</i> <i>FY26 NOFA (Earmarked)</i> <i>FY27 NOFA</i> Inclusionary HTF Housing Impact Fee TOTAL	 \$11,092,172 \$500,000 \$9,800,000 \$6,500,000 \$2,500,000 \$30,392,172	Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process. 183 units (represents new closings in FY 2027) and 348 units in development and for which funds were committed in a previous year
Homeownership: <i>Accessory Dwelling Unit Loans</i> Inclusionary - Prior Year Commitments TOTAL	 \$1,000,000 \$1,000,000	
Homeless Housing Initiatives: Housing Innovations <i>Transitional Housing Grants</i> HTF Housing Impact Fee HOUSING FIRST - SAN DIEGO <i>Landlord Engagement</i> Inclusionary <i>Prevention & Diversion</i> Inclusionary TOTAL	 \$150,000 \$2,757,001 \$2,934,766 \$5,841,767	 69 transitional housing beds 645 households housed 255 households prevented from entering homelessness / diverted from the homeless system
Capacity Building: <i>Homeless Housing Initiatives</i> Inclusionary <i>Homeownership</i> Inclusionary - Prior Year Commitments TOTAL	 \$25,000 \$75,250 \$100,250	One to four trainings (includes Housing Focused training through RTFH)
Administration		
	\$1,680,039	Personnel, overhead, MOU expense
Administration - Legal		
	\$10,000	
TOTAL	\$39,024,228	

Note that this may not represent total SDHC investment in programs

ATTACHMENT 4

Summary of Approved Multifamily Development In Process

Project	Council District	Affordable Rental Units	FY27 Budget Housing Impact Fees	FY27 Budget Inclusionary Fees
Iris at San Ysidro Apts	8	99	\$ -	\$ 115,000
13th & Broadway	3	270	\$ 400,000	\$ -
Cortez Hill	3	87	\$ 184,000	\$ -
Navajo Family Aptmns	7	44	\$ 157,239	\$ -
Iris Trolley Apartments	8	63	\$ 1,000,000	\$ 2,185,200
Modica	2	93	\$ 50,000	\$ 100,000
Serenade on 43rd	9	64	\$ -	\$ 100,000
Kindred	3	125	\$ 100,000	\$ -
Rose Creek Village	1	59	\$ -	\$ 250,000
Market Street	4	137	\$ 666,487	\$ 1,333,513
Hillcrest Hall	3	97	\$ 400,000	\$ 125,000
A vanzando	8	101	\$ -	\$ 530,000
Grant at Mission Hills	7	47	\$ -	\$ 300,000
Serra Mesa	7	59	\$ -	\$ 125,000
Swift Avenue	9	56	\$ 500,000	\$ 500,000
Palm City Transit Village	8	78	\$ -	\$ 1,670,734
73rd Street Apartments	9	119	\$ 300,000	\$ -
Sub-Total		1598	\$11,092,172	
Summary of Pending Multifamily Development Loan Commitments				
FY24 NOFA			\$ -	\$ 500,000
FY26 NOFA			\$ 1,053,955	\$ 8,746,045
Sub-Total			\$10,300,000	
Summary of Other Prior Year Funds Available				
Prior Year Funds Available			\$15,732,589	
TOTAL			\$37,124,761	

ATTACHMENT 5
Affordable Housing Fund Fiscal Year 2027 Public Comment
Comment Period: February 2, 2026 – March 3, 2026

The public comment period for the AHF Annual Plan began on February 2, 2026, and concluded on March 3, 2026. Efforts were made to make residents, tenants, and the public aware of the availability of the Annual Plan and comment period, including emailing households who previously participated in a survey for the study “Analysis of Residential Evictions in the City of San Diego,” and posting on SDHC’s public social media pages, including LinkedIn, Facebook, and Instagram. A video of SDHC’s presentation, including closed captioning, was made publicly available on SDHC’s website and SDHC’s public engagement platform. Additionally, staff provided presentations about the AHF Annual Plan at three public meetings in the North, South and Central areas of the City, as required by the Municipal Code, including the University Community Planning Group (CPG) in Council District 1, Mission Beach CPG in Council District 2, and Chollas Valley CPG in Council District 4. All comments on the AHF Annual Plan were received through SDHC’s public engagement platform, Public Input, however options to submit public comment included in-person at public presentation or via the U.S. Postal Service.

#	COMMENT	DISTRICT
1	<p>Something that is really needed is a small community for people with disabilities. Ideally, it would be a few houses facing each other with a sidewalk and greenery in between. This community of the disabled would really like their space where there are people like them that they can connect with and make friends with. They feel isolated when they live by people who don't connect with them and their challenges.</p>	Council District 1
2	<p>In Fiscal Year 2027, AHF funds should prioritize building and preserving affordable rental housing for working families in San Diego. Housing costs remain extremely high, especially for single parents and essential workers.</p> <p>Funds should also expand first-time homebuyer assistance, eviction prevention programs, and short-term rental assistance to prevent homelessness before it happens. Supporting housing with services for people experiencing homelessness is also critical.</p> <p>Affordable housing creates stability for families and strengthens our community. I urge the City to focus on both production and prevention in this year's plan.</p> <p>Thank you for your consideration.</p>	Council District 1
3	<p>This funds are very important to help people in needs, like retired people without incomes to pay the very high leasing costs in San Diego area. It helps to give some dignity in our final years (I'm an 87 years old)</p>	Council District 1
4	<p>Please prioritize affordable housing for seniors and low income families thank you .</p>	Council District 1
5	<p>Rent control measures should be put in place that will allow working-class people affordable modern housing with amenities and a rent-to-own program for the working class. Overall, more programs for working-class people who don't receive section 8 or rental assistance.</p>	Council District 1
6	<p>I would be interested in seeing some type of first-time home buyer program that is like a rent-to-own type of assistance for low-income people. Create more low income for sale properties, I think currently there are only 6 in the city. I think also allowing people to sell their ADUs separately from their main house would allow some more first time homebuyers into the market.</p> <p>I also think the money should be continued to be used to build more affordable rental housing and rental assistance. I would like to see more housing that's not all high rise, but apartments over stores/restaurants etc in walkable areas.</p>	Council District 2
7	<p>Please fund section 8. I am on the wait list. I am 80 years old now. My rent increases every 2 years. My only income is ssa. My rent is more than half of my income now and every rent increase takes a higher percent. It's getting scary.</p>	Council District 2

#	COMMENT	DISTRICT
8	<p>As a 76 yr old resident, I am facing relocation due to my (10+ yrs) apt bldg having been sold to a condo developer. I found that an 18 month SHALLOW subsidy program really was helpful(\$500/mo). I Receive Social Security & I still work part-time, but facing the current rents, it is not enough. The so-called affordable low income buildings that were built in my area are hardly suitable for seniors. Little or no parking, inadequate management and substandard construction. Having visited friends who moved into such buildings, I observed the issues they faced once they were living there. Unacceptable is what most residents agreed and are taking legal action. I feel individual assistance is much better. I have lived in San Diego County and city, as well, for over 55 yrs, paid taxes, supported our parks, businesses, schools, volunteered at Center City Redevelopment for CCDC downtown. My friends are here & I don't want to move from the city/county I love. Wait lists are long & restrictive.</p>	Council District 2
9	<p>I have been on the housing commission for 6 yrs now, my case worker NEVER followed up with me or call me. I don't think she wanted to help me really, or even liked me for in that case. The only time I ever got an email was, to be added back to a 10 yr waiting list. And I was with Father Joe's for a year before, being moved to Golden Hall and forgotten. Everything, I have got was me which isn't a problem but if you say you can help just follow through. I'm still homeless just upgraded from the streets, to my car I say all that. Just to let yall know I have no faith in any of this anymore. It's going to be up to me to get something, because I'm thinking it's not set up for me knowing is half the battle I guess. So, atleast help the elderly because as a man and black I'm not getting help I see!! May god guide you guys decide on where to put this invisible money which most will never see and I pay tax's the whole time here in San Diego make it make sense! Blessing!!</p>	Council District 2
10	<p>As a homeless veteran, I would like to see the funds allocated to rental assistance and veterans programs.</p>	Council District 2
11	<p>I added my name to the Housing Commission wait list in 2015. The expected wait time was ten years. I anticipated that I would have a voucher in hand last year (2025). All I got was a letter stating that there would be a 2-year delay. I worried that after 12 years there would be yet another delay. But even worse, I was notified that the wait list would be closed and no more vouchers issued. Government has shown it cannot solve this problem just like it can't do simpler things like maintaining decent roads.</p>	Council District 2
12	<p>Reduce the waiting time .</p>	Council District 2
13	<p>As an employee of Dreams For Change, I hope our corporation and other shelters like us get more funds to house those facing the homeless crisis. I always thought we should get a building to keep clients indoors to deal with weather conditions, along with having therapists and mental health specialists to assist along the way to stability.</p>	Council District 3
14	<p>We need programs such as ADHD, Bipolar, Manic Depressive Mental health services. Need more Services for affordable housing such as for those kinds of services for those homeless people who really need services.</p>	Council District 3

#	COMMENT	DISTRICT
15	<p>I truly feel that some the mental health clubhouses should be saved regardless of prop 1. It really helps build stability in their lives while transitioning into housing and employment. I work for one of these programs in the gas lamp. We work with our unsheltered to provide goals they can work on, and get to where they want to go.</p> <p>We provide daily home cooked meals with the unsheltered that they can be proud of making and eating. These programs work. We work with where the people are, preparing them, and working with them instead of forcing people that are not ready yet to get housed.</p> <p>I do not speak on behalf of my organization, just someone who deeply cares about the people I work with.</p>	Council District 3
16	<p>Section 8 housing needs more funds. The years I have been waiting is 9 years. I live in an affordable housing building, Celadon. After I pay my rent I have less than \$200 for all of my other expenses. I am permanently disabled and have been for 10 years.?</p> <p>Next I believe funds need to be used for rent reduction in the affordable buildings.</p> <p>Homeless outreach is also an important part of this problem, I strongly believe that the housing commission should look at the individuals on the waiting list and how they are able to afford housing. I fear becoming homeless, I am disabled and would not be able to survive on the streets. Perhaps the way you consider who needs housing should be inspected and have a different process of determining who gets the assistance.</p> <p>I worked at Studio 15 as a leasing agent prior to becoming disabled. I am aware of the issues with the system, however I do think that there are many individuals that are able to work and survive that have Section 8</p> <p>Deborah</p>	Council District 3
17	<p>Not on administrative fees or lunches. How about on using the money to paint murals where graffiti has taken over? Turning empty buildings into housing or community benefit spaces, like food bank or community kitchen. What about funding a hospice house for low-income people, where they can get quality unbiased care at the end of life? PLEASE DO ANYTHING BUT LINE YOUR FAT POCKETS WITH HARD EARNED MONEY FROM MY TAXES!!!</p>	Council District 3
18	<p>More after school programs not everyone wants to go to the library there's chaos at the one in downtown. There's too many kids in the street and not enough in school</p>	Council District 3
19	<p>I think you should fund additional oversight on security especially in residential park spaces such as park and market and the housing complex with the shell near 12th and imperial across the street from the ball park and central library. But also regular parks like the childrens park near the children's museum. And even shopping areas like the buildings near seaport village that were recently built.</p> <p>Better signage about acceptable usage including open hours and length of usage or types of usage. Security has harassed people within these parks and their actions shouldn't be overlooked. Fraud is a crime and perhaps punishable by fines and imprisonment and maybe revocation of license would help.</p> <p>Thanks.</p>	Council District 3
20	<p>Funding for more shelters, that'll keep people indoors, provide job placement, have mental health counselors and therapist assist along with security to keep everyone safe.</p>	Council District 3

#	COMMENT	DISTRICT
21	Continue building new construction for low income continue with supporting the section 8 and voucher programs help those that want help some of these programs are accepting people that do not want change there life and are taking these programs for granite help family's not just individuals that are on the street	Council District 3
22	The funding should be used for section 8	Council District 3
23	I feel we need to improve the program for low income housing for families making the search and living process easier. I feel we should have better assistance for homelessness especially for families that are homeless. Funding should be provided to Section 8 housing to help families that have been on the list well over a decade like me I've been on the list so long my kids aged out that makes no sense when all I do is work and try to live. I've been homeless for 6 years but have been making sure my boys don't ever have to sleep outside. I feel the county should spend more money housing families and elderly people then building more apartments that people can't afford cause we don't make 2-3x the rent or have a deposit the same amount if not more then the rent.	Council District 3
24	It's hard to find someone who is trustworthy in the fair housing sector veterans are used to create funding and some how it's misused during the process and veterans are not being treated fairly if funding is distributed do it for the right reasons.	Council District 3
25	I would like to see AHF help victims of crime and have surveillance cameras installed, zip code 92104. I've had break-ins to my home and car. On the Nextdoor app, you hear about crime that is not enforced or acted upon because it is considered petty. It adds up. It is true, I work part-time at our local grocery store on 30th. It is management, I am put down for being honest and following policy. I need to go to Father Joe's Village to ensure I am safe when I hit rock bottom. For same reason, I was homeless before and needed to stay at in-patient long term stay although I was clean and a full time USD student, because DV is not taken seriously. We need jobs. I was over \$80k annually, and now I am just over \$20k. I've been targeted. I talk about it on my YouTube channel www.youtube.com/@jademarie2676 . Watch Episode 40 of my series titled Newsom News. I've been to emergency Food Banks and brought my concerns to the San Diego City Council in Public Comment more than once.	Council District 3
26	We need more affordable housing.	Council District 4
27	Considering the limited land for housing development and appropriate parking- have you all considered baking in alternative transportation methods for the units that are not equipped with a parking spot? Perhaps this should be a requirement for developers to add to their plans, along with other amenities like urban greening, recreation, etc...such features that will make their living experience more wholistic and quality. If this "wholistic living experience" isn't part of the criteria when developers apply for projects, then I hope the council will consider redrafting the criteria to something that meets the constituents needs and desires for a quality of life.	Council District 4

#	COMMENT	DISTRICT
28	<p>Our community wants housing projects that include higher quality of life amenities. If you look at projects like 5256 Naranja St, many of these amenities were sacrificed. How can a more nuanced scoring (rubric) system help our community? Maybe there needs to be additional categories to score? It shouldn't help developers dump a dis-proportionate amount of rentals in low resource areas. It should be helping people purchase homes to begin building generational wealth.</p>	Council District 4
29	<p>I'm a senior citizen on a fixed income, and without the section 8 affordable housing program, I could not afford to pay rent for an apartment, and definitely not buy a home in San Diego county. I really appreciate it, if you all will do everything in your power to continue, the section 8 and affordable housing programs, otherwise me and many others, would probably end up homeless. Thank you for everything that you are doing, to help San Diego county 🙏 and hope that you continue to do so.</p>	Council District 5
30	<p>All extra projects aside, we need support through legislation that keeps affordable housing affordable. Simply put, lower rent. Funds should be allocated to already developed communities and complexes that can use the money for overhead cost so they are able to lower rent. Also, we need laws in place (besides the allowed 10% increase yearly) that limits the landlord or property management company from being able to increase rent either yearly or percentage wise. Living in affordable housing is no longer affordable. Services like CalFresh have not caught up to inflation and are based on national average not local average. We can barely afford to pay for food and rent at the same time often having to choose which we will do first and usually being late on rent because our paychecks no longer cover the rent. There has to be a better way to fix this issue and actually make affordable housing affordable for families again.</p>	Council District 5
31	<p>More affordable housing and prevent landlords from pricing out long-term good standing tenants by increasing rates to the maximum they can. It's hard enough to make rent work when every year is \$200 more in rent. Actually check the properties and make sure landlords are keeping up their properties, we're poor, not less than. First time homebuyers funding would be nice and should continue.</p>	Council District 5

#	COMMENT	DISTRICT
32	<p>Dear San Diego Housing Commission Team,</p> <p>Greetings,</p> <p>I hope this message finds you well. I am writing to respectfully express the need for additional funding opportunities to support low-income families who are working hard to become homeowners in San Diego.</p> <p>With the rising cost of housing, many hardworking individuals and families continue to face significant financial barriers when trying to purchase a home. Programs that provide down payment assistance and affordable housing support make a meaningful difference in helping families achieve stability and long-term financial security.</p> <p>We sincerely appreciate the San Diego Housing Commission's continued efforts and dedication to assisting low-income residents. We respectfully ask that you consider expanding funding and resources so that more families may have the opportunity to achieve the dream of homeownership.</p> <p>Thank you very much for your time, support, and commitment to our community. Mekonene Lemlem</p>	Council District 5
33	Low income housing, rent assistance, food assistance.	Council District 5
34	You do not need to fund builders. Let the banks do that. But when you actually have something affordable (which 98% of the time it is NOT affordable) provide cash food and furniture to people over 75. They will DIE without it...	Council District 5
35	<p>Suggest that better use of funds by adjusting the amount the SDHC will pay: Using 92131 as an example, a 20-year military enlisted member with a family receives \$4,671 in housing allowance for this area. A 20 year school teacher for the San Diego Unified School District would typically qualify for \$4,166. A Section 8 tenant has a payment standard of \$6,175.</p> <p>Does this seem reasonable that a person living on taxpayer funds be given a higher rent home than a military person or teacher would make after 20 years employment?</p> <p>Recently I had a Section 8 tenant try to move from a \$3,625/month Carmel Mtn Ranch home to a larger, \$2.2M, \$5,000/mo Scripps Ranch home because they wanted a nicer place. The tenant's portion will not go up a penny. Tax paying citizens can't just make a change like that without serious consideration of finances. Hard working Americans have to make decisions on where they live and what type of home that they can afford. Reduce the payment standard to average.</p>	Council District 5
36	I've applied for Section 8 program since Oct 2015 and still on the waitlist. I've also applied for PBV since Aug 2024 and Public Housing since May 2025 and have yet to receive any acceptance to any rental assistance programs. I am a retired, 77 yrs old, U.S. citizen who is living off my Social Security income, which is hardly enough to pay for my constantly increasing rent year after year. Any permanent rental assistance is very much appreciated by me while I'm still alive. Thank you.	Council District 5

#	COMMENT	DISTRICT
37	Would like to see an increase in supported first-time homebuyer programs as well as funding for current homeowners to build ADUs. Continued funding for homelessness solutions programs is also very important.	Council District 6
38	If the families have children that attend school, have them live near schools- it makes it easier when its raining, very cold or a hot sun. Making it easier for the children to go school & come back home. If the family lives using city transit (busses or trolleys) having a close, & popular bus stop makes easier. And having near by affordable stores (department stores & food stores) - it makes easier to walk home when carrying groceries.	Council District 6
39	The funds should be used on those who need most help. Look at how the family has lived with limited help, how many years have they been that way, if they are consistent on keeping a job. Also keep the family's health in mind. (I have seizures, and finding an affordable place to live is difficult. Because I don't know when, for how long nor how drastic the seizures can become. The seizures limits my jobs, the locations of the stores, the buses I use to travel to work and take my daughter to school and more.	Council District 6
40	The best way the funds should be used is for affordable housing. Since the cost of food, clothing and medical coverage are increasing. This can really affect the costs of living.	Council District 6
41	Focus on more affordable housing new constructions.	Council District 6
42	stop runing our nebiorhoods with mass housing projects with no parking. OUR streets cant handle the inflex of cars and traffic. Public transpertation is unsafe and your bike lanes have created unsafe roadways not only for predestians but veheachils as well. Clean up the major homeless and drug problems that have taken over our once beatiful city.	Council District 6
43	We need more programs for utilities that covers ConAm and SDGE services. More programs like Cash Aid because landlords tend to add fees and surcharges as separate from the rent amount or separate charges for sewer, water me trash. I recommend more cash programs in order to assist people who are denied SSI or ssdi. These individuals usually have only cash aid for assistance which amounts to \$598 a month. Considering the inflation and rising grocery prices these households scramble to make it through the month.	Council District 7
44	I think the AHF funds should be use for those that most needed like senior citizen and those with children.	Council District 7
45	homelessness and transition/ emergency housing, fund rapid rehousing transitional beds and supporter (as seen in recent FYs funding hundreds of bed). Expands subsidies or vouchers for extremely low-income renters to prevent evictions and displacement. target vulnerable populations like seniors, veterans, families, and those with HIV/AIDS or others health needs. capacity Building and innovations provides technical assistance to developers/nonprofit for projects readiness. leverages others rouses combining AHF with federal HOME, LIHTC). state or private funds to stretch dollars further.	Council District 7
46	Seguir ayudaron a toda la gente de bajos recursos "Continuing to help all low-income people"	Council District 8

#	COMMENT	DISTRICT
47	Whatever you do please make sure that homeless families are made a priority as well. I am a family of 6 and single adults were able to get more help than me. There wasn't many places for me to go and shelters were full.	Council District 9
48	I think there should be more case management and actually help homeless in need not drug addicts	Council District 9
49	Help low-income individuals and seniors with affordable housing rental options, preserve existing affordable housing options, prevent homelessness, and help first-time homebuyers	Council District 9
50	I would like to see , more funding given to the section 8 programs so more people that have been on the list for like myself over 15 years could be accepted and get a rent break, I work 44 hours a week just to be able to pay my rent at my low income apartment complex it's really hard for a single mother, I'm just barely getting by paying rent and bills and God forbid I have to have a sick day or an emergency and have to take time off work then I'm late on my rent and I get behind so please I ask for funds to be given to section 8 so working class mothers like myself can afford to pay the rent and their bills.	I Don't Know My Council District
51	I think more money should be put into people in substance abuse treatment. They only have 90 days of funding for their sober living when they enroll in outpatient. That's not enough time to find a job and be able to rent their own place. If they're compliant with treatment and staying sober, they should be rewarded with help for housing. Help the people that are helping themselves. Stop giving hotel vouchers to drug addicts to use drugs in. There should be drug testing with anyone being housed! It's unfair to those who are making the effort to make positive change in their lives	I Don't Know My Council District
52	we need more affordable housing units, being a single mother myself I cannot catch a break with rent and I only live in a one bedroom apartment with 3 children. we need to reevaluate the actual income based apartments and see why the apartments that are supposed low income based are not really low income , I finally got called in for an apartment that was "low income" and turns out the rent for my self and 3 children based off my income which is less than 55k a yr they want me to pay 2300 dollars i cant even afford what I am paying now which is 1800, we need more actual income based apartments, thank you.	I Don't Know My Council District
53	<p>In Fiscal Year 2027, AHF funds should be prioritized toward programs that prevent homelessness, expand affordable housing options, and stabilize households most at risk of displacement in San Diego.</p> <p>First, the City should invest in affordable housing production and preservation, with a focus on extremely low-income households. This includes acquiring and rehabilitating existing buildings to keep rents affordable, incentivizing deeper affordability in new developments, and ensuring long-term affordability through strong covenants.</p> <p>Second, AHF should expand homelessness prevention and rapid rehousing services. Many people fall into homelessness due to a short-term crisis like job loss or medical bills. Funding should support emergency rental assistance, legal aid for tenants facing eviction, housing navigation, and rapid rehousing with short-term subsidies paired with case management.</p> <p>Third, AHF should support supportive housing and services for people with high needs, including senio</p>	I Don't Know My Council District

#	COMMENT	DISTRICT
54	The population is aging and seniors are slowly being priced out of the rental market. Please provide affordable housing for us	No City Council District Provided
55	Well you asked so don't cry when you hear this: most don't make 6 figures so prevent sky rocketing rent w/ rent control or keep rent under \$500 a mo. For studios and 1 bedroom. Improve section 8 by not being such a cheap skate & keep the tax assistance programme for low income people	No City Council District Provided
56	Increase first time homeownership assistance programs.	No City Council District Provided
57	We need more housing programs for people living with HIV and AIDS ,Im homeless for 5 years and I ve been waiting for 12 years for an affordable place to live ,it seems I will die before that happens.and I'm on disability,thanks .	No City Council District Provided
58	I believe building more affordable housing that is income Based. I have a disabled son and funding section 8 will help families like myself, veterans, seniors to be able to afford housing especially at the market price. Homelessness solution can be reduced by reducing housing to make it affordable for people that's not making extra income	No City Council District Provided
59	More housing funding	No City Council District Provided