



SAN DIEGO  
HOUSING  
COMMISSION

## HOUSING AUTHORITY REPORT

**DATE ISSUED:** May 9, 2011

**REPORT NO:** HAR 11-024

**ATTENTION:** Members of the San Diego Housing Authority  
For the Agenda of June 28, 2011

**SUBJECT:** San Diego Housing Commission FY2012 –Business Plan

**COUNCIL DISTRICT:** Citywide

**REQUESTED ACTION:**

Approval of the Housing Commission's FY2012 Business Plan

**STAFF RECOMMENDATION:**

Housing Authority approval of the Business Plan for FY2012.

**SUMMARY:**

Since 2005 the Housing Commission has used a multi-year Business Plan as the primary tool for establishing goals meant to achieve its mission. In FY 2011 the President and Chief Executive Officer, determined that in order to address the ongoing economic funding challenges, a one-year Plan was more realistic in providing a greater ability to make timely service adjustments and therefore achieve effectual short and long term goals. As the previous one-year Business Plan did, this Plan includes a detailed profile of the Agency's operations, financial projections, community outreach and customer profile. This format will allow a closer coordination between operations strategies and the annual budget process and will also facilitate operations evaluation and a follow-up review process.

The Housing Commission continues to explore and, whenever feasible, adopt private sector approaches to the development of affordable housing. A relevant business plan can be critical to the Housing Commission's ability to chart a path and vision, adopt measurable goals and activities, and follow a practical financial projection. This Plan also serves to communicate the Housing Commission's values to employees, advisors, partners, customers, and the community we serve. The following are the five goals for this business plan cycle:

1. Broaden SDHC's mission to provide housing for a wider population, focusing on assistance for the homeless and housing for the San Diego workforce.
2. Initiate effective application of private sector techniques in a public sector operation, emphasizing the SDHC's internal operations.
3. Continue national involvement while strengthening State of California relationships by implementing new, progressive ideas to address affordable housing issues.
4. Model a positive customer experience through respectful, efficient delivery of programs and services to all clients.
5. Continue as an employer of choice in the region by expanding professional development initiatives for staff and rewarding exemplary performance.

**FISCAL CONSIDERATIONS:**

There are no fiscal considerations associated with this action

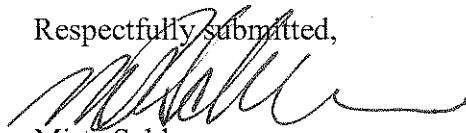
**PREVIOUS COUNCIL and/or COMMITTEE ACTION:**

This item was unanimously approved by the Housing Commission Board at the meeting of March 18, 2011.

**ENVIRONMENTAL REVIEW:**

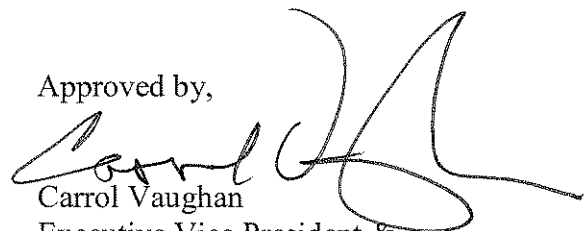
This activity is not a project within the meaning of the California Environmental Quality Act (CEQA) pursuant to Section 15060(c)(3) of the State CEQA guidelines. This activity is also exempt from review under the National Environmental Policy Act as no federal funds are involved.

Respectfully submitted,



Mirta Schloss  
Director of Program Oversight  
& Compliance

Approved by,



Carrol Vaughan  
Executive Vice President &  
Chief Operating Officer

Attachments: San Diego Housing Commission Fiscal Year 2012 Business Plan

Hard copies are available for review during business hours in the main lobby of the San Diego Housing Commission offices at 1122 Broadway, San Diego, CA 92101 and at the Office of the San Diego City Clerk, 202 C Street, San Diego, CA 92101. You may also review complete docket materials on the San Diego Housing Commission website at [www.sdhc.org](http://www.sdhc.org).



SAN DIEGO  
HOUSING  
COMMISSION

# Business Plan

## Fiscal Year 2012

**Richard C. Gentry, President & CEO**  
San Diego Housing Commission  
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[www.sdhc.org](http://www.sdhc.org)



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## Executive Summary

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The San Diego Housing Commission (SDHC) is a public agency with an “AA-” Standard & Poors issued credit rating, working to create affordable housing opportunities in the City of San Diego. Each year, the agency helps about 78,600 lower income and homeless individuals with affordable housing and supportive services through award-winning programs that benefit the city’s economy and revitalize neighborhoods. The agency also develops and finances affordable housing and advises the San Diego City Council on housing policy matters.

Founded in 1979 with just 50 employees and a budget of about \$15 million, the agency now has an annual budget of more than \$285 million and 268 employees. The agency’s primary source of funding is the U.S. Department of Housing and Urban Development (HUD). The agency does not receive any money from the general fund of the City of San Diego.

The agency’s Business Plan and financial reporting run on a fiscal calendar year of July 1 through June 30.

The FY 2012 Business Plan is being published as the agency begins the second year of a three-to-five-year finance plan aimed at increasing by more than 1,000 the number of agency owned affordable housing units.

### **Business Plan Structure:**

The Business Plan is modeled after private sector business planning practices:

- The Operations Plan includes goals in support of the Housing Commission mission;
- The Financial Analysis presents the agency’s fiscal position, revenue sources and financial projections for five years;
- The Agency Profile reviews the agency’s past success indicators and unique qualifications;
- The Market Analysis and Customer Profile provides context of the agency’s current environment and identifies the agency’s customers and their needs;
- The Community Outreach, describes the San Diego Housing Commission’s public programs and initiatives; provides a framework to heighten awareness and build support for the agency’s mission, programs, services, and funding.

## **FY 2012 Business Plan Goals**

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1. Broaden SDHC's mission to provide housing for a wider population, focusing on assistance for the homeless and housing for the San Diego workforce.
2. Initiate effective applications of private sector techniques in a public sector operation, emphasizing the SDHC's internal operations.
3. Continue national involvement while strengthening State of California relationships by implementing new, progressive ideas to address affordable housing issues.
4. Provide a positive customer experience through respectful, efficient delivery of programs and services to all clients.
5. Continue as an employer of choice in the region by expanding professional development initiatives for staff and rewarding exemplary performance.



**Affordable Housing Construction  
City View Apartments — 30 Units  
Completion 2012**



**Hotel Sandford Renovation  
Preserving affordable housing  
for seniors  
Completion 2012**



**Rental Assistance Program  
Serving more than 14,000 families**

## Operations Plan

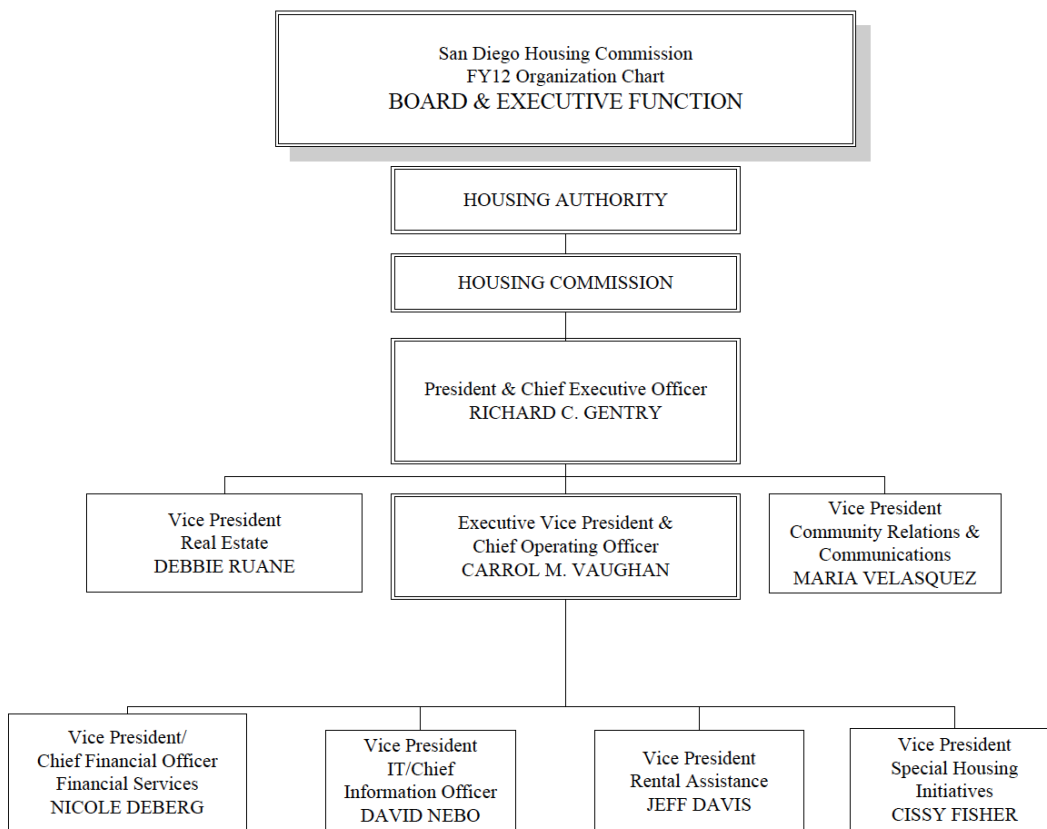


The San Diego Housing Commission's organizational structure is composed of a President & Chief Executive Officer, an Executive Vice President & Chief Operating Officer, and six Vice Presidents as shown below. The President & CEO is responsible to the Board of Commissioners and to the City of San Diego Housing Authority. The Vice Presidents are charged with developing and operating all programs and activities under the direction of the Executive Vice President.

Each year, Agency departments develop the next fiscal year budget based on existing strategies that continue and new goals that will be pursued.

The following Operations Plan includes new goals supported by the action to be implemented, the measurement of success, and approximate cost when available. Each of the goals identified support one or more of the agency's primary goals.

### Organizational Chart



## Operations Plan: Real Estate Department



The Real Estate Department (RED) applies its resources to five areas of work:

**Portfolio Management:** Responsible for the agency's real estate assets, a main office, and a satellite location, the Portfolio Management Unit includes: Portfolio Management, Property Management, Routine Maintenance, Construction Services and Portfolio Servicing.

**Rental Housing Development:** Identifies and pursues market opportunities to expand the Housing Commission's inventory of affordable housing. Responsible for implementing the 2009 Finance Plan, the Rental Housing Development Unit continues to create additional affordable housing units with the proceeds from the agency's leveraged real estate portfolio.

**Housing Rehabilitation:** Provides technical and financial assistance to owners of older homes in need of repair. This unit is also responsible for the elimination of lead paint from homes.

**Homeownership/Compliance:** Through closing cost assistance, down payment grants and "silent second" mortgages, SDHC has helped many families purchase their first home. This unit is also responsible for the on-going monitoring required to assure compliance with the various affordable housing policies and regulations.

**Rental Housing Finance:** Responsible for providing financing for other developers in the development and preservation of affordable housing units using a variety of financial sources.



**"Home Safe Home" Program  
Lead Remediation**



**"Home Safe Home Program"  
Testing for high blood lead levels  
April 14, 2011**



**Estrella del Mercado Apts.  
91 Units, Barrio Logan  
Groundbreaking, Jan 2011**



**Operations Plan:**  
**Real Estate Department**  
**Rental Housing Finance & Development**



Goals	Action to Implement	Measurement	Estimated \$ / Source
1. Complete Step II of the Finance Plan which covers the production of additional affordable housing through either public/private ventures or wholly owned Commission assets.	Engage consultants to produce a pipeline of available opportunities.	Approval of opportunity by the Housing Commission Board by: April 2012.	\$8.4MM
2. Leverage newly acquired assets to create financial resources to acquire and/or develop affordable rental housing.	Engage consultants to manage the refinance process.	Loan closing by April 2012.	\$24 MM estimated equity refinance at 60% LTV
3. Utilize capital produced through leveraging the newly acquired assets by acquiring or developing additional affordable housing units to be wholly owned by the Housing Commission.	Loan Closing. Engage consultants to produce a pipeline of available opportunities.	Approval of opportunity by the Housing Commission Board by: September 2012.	\$24MM from the refinance of the newly acquired assets
4. Complete the effort to develop/convert State funded sites to public housing units including capital rehabilitation work.	Determine scope of work and cost required to bring state sites to public housing unit standards.  Submit required proposals to State HCD & HUD.	Analysis completion and renovations to begin September 2011.  Proposal submitted and approval by State & HUD by June 2012.	Consulting/ Analysis estimates to be determined

**Operations Plan:**  
**Real Estate Department**  
**Rental Housing Finance & Development**



Goals	Action to Implement	Measurement	Estimated \$ / Source
5. Initiate creation or preservation of 330 rental units through financing or affordable housing program restrictions, affordable at/below 65% Area Median Income.	Provide project NOFA structuring, underwriting and residual receipts loans, administer multifamily bond program, and administer land use incentives through affordable housing agreements with affordable housing developers and operators.	Annual creation of 330 new or preserved affordable housing units restricted at or below 65% AMI for 55 years.	\$5.8 million of HOME/ Affordable Housing Fund
6. Fund the development of one special purpose housing development of 20 units or more.	Underwrite and provide a residual receipts loan to a special purpose housing development.	Fund the creation of 20 units or more of special purpose housing annually.	\$1.8 million of HOME/ Affordable Housing Fund
7. Develop priority for gap financing to projects that provide at least fifteen percent of total units to persons or households transitioning out of homelessness. Applicants may receive project based vouchers for the supportive units as available.	Revise NOFA to establish a priority for funding projects that include very low income units for persons transitioning out of homelessness.	Provide funding for a project that has 15% of the units targeted to households transitioning out of homelessness and assisted with project based vouchers.	Up to 30 project based vouchers as available

**Operations Plan:**  
**Real Estate Department**  
**Portfolio Management/Property Management**  
**Routine Maintenance/Compliance Monitoring**



Goals	Action to Implement	Measurement	Estimated \$ / Source
8. Refinancing of Office building.	Provide alternative funding options for the Housing Commission's office building.	Refinance the existing loan on the San Diego Housing Commission headquarters, prior to its maturity in 2011.	MTW
9. Measure operating performance of each real estate asset identified.	Recognize financial performance of each asset. Analyze sustainability and cost effectiveness.	New processes and benchmarks implemented for performance comparison by June 2012.	
10. Select and begin implementation of data base software to be used for Portfolio Management.	Identify existing off the shelf portfolio management software and determine software suitability to Housing Commission needs or necessity to create/write own data base software.	Portfolio Management / data base software selected and in roll out phase by June 2012.	
11. Implement systemic monitoring of private property management companies' performance on Housing Commission owned properties.	Review process of Budgets, reports and income certifications are in process. Completion of certification review to be completed by end of second quarter FY 2012.	New process to be completed by December 31, 2011.	
12. Research more modern uses of technology for maintenance technicians to improve workflow of work orders and maintenance requests.	Review available resources in the industry to identify possible hand held computers for inspections and work orders.	Review to be completed by August 31, 2011.	

**Operations Plan:**  
**Real Estate Department**  
**Portfolio Management/Property Management**  
**Routine Maintenance/Compliance Monitoring**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>13.</b> Utilize first-time homebuyer funding resources and tools to maximum effectiveness.	Underwrite, process and fund First Time Homebuyer Program loans and grants in accordance with SDHC policies, guidelines and regulations.	Use 100% of the funds allocated in the FY2012 budget for Homeownership.	\$2.8 million HOME funds and \$1.4 million CalHome funds
<b>14.</b> Pursue new housing financing sources and tools to obtain better leverage of loan dollars.	Identify at least one additional funding source or increase revenues for First Time Homebuyer Program.	Reflect supplemental funds through revisions to the FY2012 Homeownership budget.	
<b>15.</b> Maintain updated financial records for all multifamily rental property loans.	Review all multifamily property loan documents for reporting requirements. Send notices to owners for current year financial data, including residual receipts calculations and payment of funds due SDHC. Review submitted financial data and calculations for accuracy. Record payment made by every borrower.	Receipt of required financial reports from all borrowers of multifamily rental property loans or proceed with a Notice of Default action.	

**Operations Plan:**  
**Real Estate Department**  
**Portfolio Management/Property Management**  
**Routine Maintenance/Compliance Monitoring**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>16.</b> Assure loans serviced by Loan Management have current insurance coverage and are in compliance with occupancy requirements.	Run reports through LSSI to determine dates insurance policies are due to expire and annual occupancy certifications are required. Request proof of insurance and Declaration of Occupancy from owners.	Receipt of signed Declaration of Occupancy and Back-up documentation from every borrower. Receipt of insurance policy from every borrower or insurance company. All loans not in compliance regarding occupancy will be placed in default. SDHC will force place insurance on all properties proof of coverage has not been received; owners will then be placed on a repayment plan.	
<b>17.</b> Explore possibility of offering compliance monitoring services to other Housing Authorities and third parties.	Initiate meetings with compliance software providers. Gather information on product features and costs. Analyze the feasibility of becoming a compliance monitoring service bureau.	Review and recommendation to be completed by June 30, 2012.	

**Operations Plan:  
Real Estate Department  
Construction Services**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>18.</b> Begin design and prepare construction documents for major renovation work at State owned properties.	Prepare construction cost budget, seek available local and/or federal funding. Retain A&E consultants for design services.	Complete site & building rehabilitation design work and working construction documents by December 2011.	\$9 million from multiple possible sources: Local reserves and RHF – Fund.
<b>19.</b> Implement appropriate, green sustainability, energy efficiency and sound attenuation strategies in connection with the Maya Linda multifamily residential property major renovation project.	Research energy efficiency opportunities specific to the project site and design into the scope of work.	Complete building rehabilitation design work, bid project formally and begin first phase of construction by June 30, 2012.	\$1,230,093.00 CalTrans settlement.  \$1,284,482.00 Local Reserves.

**Operations Plan:  
Real Estate Department  
Rehabilitation**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>20.</b> Implement consultant's reassessment recommendations to improve quality, efficiency and effectiveness of the Rehab Unit.	Adopt consultant's recommendations by adjusting department's existing protocol/ procedures.	Departmental efficiency and productivity increase compared to previous year(s) performance.	
<b>21.</b> Offer Rehabilitation assistance through several programs.	Review, obtain approvals and fund rehabilitation loans & grants. Provide technical assistance to low-income owners/tenants. Fund lead remediation and Healthy Home projects with HUD grant funds. Apply for new HUD Lead Demo grant.	Provide 115 Housing Rehabilitation loans/ grants per year.	\$1.2 million/ year HOME, Housing Trust Fund, NSP
<b>22.</b> Administer Redevelopment Area rehabilitation programs in eight redevelopment areas.	Review, approve, and fund loans; provide technical assistance. Obtain a fee for services which generates \$300,000 per year, and continue to market our services for additional redevelopment areas.	Provide 60 rehabilitation loans per year.	\$1.8 million / year Redevelopment

## Operations Plan: Rental Assistance Department and Workforce & Economic Development



Each month, SDHC's Rental Assistance Program helps 14,000 low-income families, seniors and persons with disabilities pay rent in private apartments. Over the 2012 fiscal year, Rental Assistance will focus on maximizing available Housing Assistance Payment funding to serve the maximum number of clients possible while remaining in strict compliance with federal, state and local requirements.

The Department will also identify innovative methods to move away from the traditional model and toward a Profit Center/Private Sector model. Staff will streamline procedures involved in the processing of client files and adjust the structure of the department to remove redundancies among teams and maximize efficiency across the department.

In addition, the Department will explore areas in which the customer experience can be improved (for example, expanded internet tools and establishing a Participant Advisory Committee to ensure participant feedback when considering new program changes or initiatives).

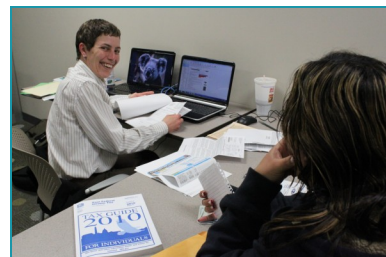
Administered by the Rental Assistance Department's Workforce and Economic Development Unit, the Achievement Academy of the San Diego Housing Commission is a state-of-the-art learning and skills center available at no charge to families receiving federal Housing Choice Vouchers (Section 8) and those living in our public housing properties.

The Achievement Academy's core curriculum is comprised of three programs: Family Self-Sufficiency, Aspire, and The Money Project for teenagers. The emphasis is on career planning, improving job skills and building savings and assets through Individual Development Accounts matched with funding from the U.S. Department of Health & Human Services and local partners.

### **Achievement Academy San Diego Housing Commission**



#### **Financial Skills Workshops**



#### **Tax Preparation Assistant**



#### **Sherwin-Williams Painter Training Program**



**Operations Plan:  
Rental Assistance Department**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>23.</b> Implement a rent calculation reform initiative that provides work-able households currently not employed or underemployed with incentives to locate employment. Incentives will include job skills training, placement and minimum rents.	Finalize the development and implement the commencement of a rent reform program that will include all families who qualify as “work-able”. The implementation plan will allow voucher clients sufficient notice of changes to current practice along with comprehensive supportive services to help train for and find employment.	Implementation begins on January 1, 2013.	\$540,000
<b>24.</b> Utilize Moving to Work authority to develop innovative solutions to homelessness in San Diego by providing a fixed project-based housing subsidy for units for homeless persons and families.	Receive HUD approval to allow for HCV funding to be used to assist families who are homeless with permanent housing.	Provide fixed subsidy assistance to project development owners that provide project-based units to homeless individuals and families.	

## Operations Plan: Workforce & Economic Development



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>25.</b> Align W&ED programming and services with the Paths to Success initiative.	Retain a consultant to conduct an analysis of W&ED programs, processes and procedures to maximize efficiencies and service delivery.	Complete the analysis resulting in recommendations and an implementation plan for program alignment, streamlining and cost savings.	\$85,000
<b>26.</b> Promote client self sufficiency efforts.	Expand client base beyond current FSS program participants to the greater rental assistance voucher population.	<p>250 new Achievement Academy enrollees.</p> <p>100 access income support and/or tax preparation services.</p> <p>75 attend employment related workshops.</p> <p>45 attend computer training.</p>	\$196,000 United Way Grants

**Operations Plan:  
Workforce & Economic Development**



Goals	Action to Implement	Measurement	Estimated \$ / Source
27. Implement new self-sufficiency efforts.	Establish Job Development and Retention programming to prepare client families for employment opportunities in high demand occupations.	<p>Complete analysis of local in-demand occupations with employment opportunities to identify vocational training need.</p> <p>Establish a minimum of one new vocational training program at the Achievement Academy.</p> <p>Pilot a tuition reimbursement program for a minimum of 5 clients.</p> <p>Establish linkage with a minimum of 2 employers for on-the-job training.</p>	<p>\$135,000 LISC Grant</p> <p>\$50,000 HCV Reserves</p>
28. Increase program sustainability.	Secure \$275,000 of new funding, to complement HUD funds, from other government agencies, financial institutions, and private and corporate foundations.	5 private and public partners provide in-kind services, technical support, and/or funding.	

**Operations Plan:**  
**Board & Executive Functions**  
**Policy/Program Oversight & Compliance**



The Board & Executive Functions is responsible for providing effective policy direction to the agency and developing new initiatives, programs and practices to carry out the Business Plan. Over the next year, the Policy unit will focus on local regulatory issues and maintain existing relationships and housing policy committee memberships. Staff will also seek to establish and strengthen both state and federal connections to better serve low-income families in San Diego and raise the agency's profile by bringing attention to SDHC's legislative priorities. The Program Oversight & Compliance unit will perform periodic evaluations of programs to ensure organizational effectiveness and efficiency.

The Reinvestment Task Force, a joint City/County effort, will continue to develop strategies for investment and capacity building in underserved areas.



**San Diego Housing Commission  
Board Meeting, June 2011**



**San Diego Housing Commission  
Board Meeting, June 2011**

**Operations Plan:  
Board & Executive Functions  
Policy /Program Oversight & Compliance**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>29.</b> Implement Transit-Oriented Development (TOD) Plan(s).	Identify potential activities & funding sources for Initiative.  Recommend additional funding sources to policy makers.	Submit application; Foster local & national partnership to enhance San Diego's presence in the TOD / Affordable Housing arena.	\$100,000
<b>30.</b> Expand the San Diego Housing Commission's state and national influence as a leader in the housing development community.	Strengthen collaboration with NAHRO, CLPHA, NHC, CRA, CAL-ALHFA, CHC, ULI, and other housing-related state and federal associations and affiliates.	Participate in 10 meetings, conferences, summits, seminars, and/or other housing-related activities.	
<b>31.</b> Prepare and conduct internal audit monitoring of the HOME Investment Partnership Program.	Review and prepare monitoring requirements for each one of the HOME eligible activities for program compliance.	Prepare auditing guide by July 1, 2011. Complete audit by November 31, 2011.	

**Operations Plan:**  
**Board & Executive Functions**  
**Reinvestment Task Force**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>32.</b> Develop alternative financial systems and capacity for increased economic development.	Partner with government & private entities to assist lenders with the development of innovative financial systems, programs & strategies.	Implement a process for creating an outreach effort to survey low-income communities. Develop the concept of low-income credit union.	
<b>33.</b> Increase efforts to promote affordable housing and consumer education in collaboration with the region's non-profits.	Collaborate with community organizations in developing Smart Money events to increase consumer awareness to avoid financial distress.	Collaboration efforts with community organizations to plan and participate in 5 smaller Smart Money events/workshops and 1 larger countywide event per year.	

## Operations Plan: Community Relations & Communication



Community Relations & Communications (CR&C) develops and implements community outreach strategies to educate the public and decision makers about the agency's affordable housing services and other programs that benefit the community. It serves as the clearinghouse for internal and external communications to ensure consistency and accuracy. The department produces written, video, graphics and electronic communications on behalf of the agency. It also maintains and updates the agency's Web site, as well as handles all media inquiries and public records requests.

CR&C will conduct a public opinion survey this year to measure perception of the agency and of affordable housing issues. Community relations efforts will also be heightened through the launch of a speakers' bureau that will employ agency personnel and Board Commissioners.



**"One Stop" Housing Resource Center  
Housing Opportunities Collaborative  
Located at SDHC  
Grand Opening, June 9, 2011**



**Blood Lead Level Testing News Conference  
King Chavez Primary School  
April 14, 2011**



**Homeless Find homes  
The last of 102 Former Winter Shelter Residents  
Housing Voucher, up to 1 year  
May 12, 2011**

**Operations Plan:**  
**Community Relations & Communication Department**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>34.</b> Develop a speakers' bureau using agency staff members and Commissioners.	Recruit staff and Board Commissioners to serve on speaker's bureau; Reach out to community and business organizations.	Number of requests that are processed.	
<b>35.</b> Inform public and decision makers about agency accomplishments.	Design and produce online informational report.	Number of visits to multimedia platforms such as agency Web site and social media.	



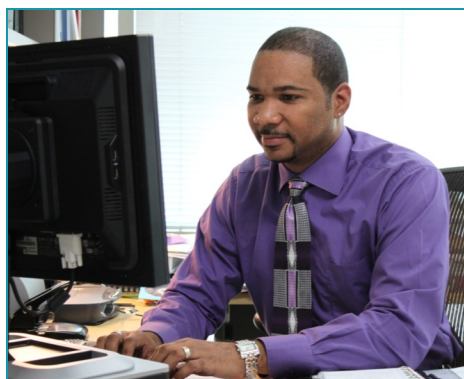
## Operations Plan: Business Services

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During the next fiscal year, the focus of the Business Services Department will be to continue to improve the customer experience and provide excellent service delivery in support of the operating departments through Human Resources, Procurement, Information Technology, and Organizational Development & Training.

The Agency's mission will be accomplished through broad collaboration, recruiting and developing appropriate staff, providing the right goods and services and delivering the best current technology.



**Procurement**



**Information Technology**

**Operations Plan:  
Business Services  
Information Technology**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>36.</b> Complete assessment of IT Department to address use of technology to increase effective business practices.	Identify efficient and cost effective structure based on departmental needs assessment and industry best practices.	Complete departmental I.T. needs assessment and identify industry best practices. June 2012 Identify ongoing staffing and outsourcing requirements by June 2012.	
<b>37.</b> Implement agency-wide Management Information Reporting system by June 2012.	In conjunction with management team, establish departmental and programmatic key performance reporting indicators and identify reporting requirements and structure.	Implementation of reporting system available to management staff.	

**Operations Plan:  
Business Services  
Human Resources**



Goals	Action to Implement	Measurement	Estimated \$ / Source
38. Engage a consultant to provide an assessment of the structure, services & operations of the Human Resources Section and make recommendations for appropriate improvements by June 30, 2012.	Initiate RFP and select consultant/firm to begin assessment.	Obtain consultant report; review/initiate recommendations for improvement.	
39. Develop a Wellness Program dedicated to providing awareness, education and support for a healthy and balanced work environment to potentially mitigate future health care costs and support our mission in being an employer of choice.	<p>Develop staff survey to identify needs/interests of wellness program.</p> <p>Identify and select vendor to coordinate wellness fair.</p> <p>Assess current health insurance wellness programs.</p>	<p>Analyze survey data collected from staff and initiate programs.</p> <p>Identify/select health insurance plan providers with the most successful wellness programs and resources.</p>	

**Operations Plan:  
Business Services  
Organizational Development & Training**



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>40.</b> Coordinate developmental seminars, courses and presentations in support of the agency's new core and technical competencies. Deliver a minimum of 3,000 hours of training/coaching to line staff by June 30, 2012.	Basic curriculum design to be completed by October 15, 2011.  Final design and selection of content delivery to be completed 60 days prior to start of each quarter.	Deliver a minimum of 3,000 hours of training/coaching to line staff by June 30, 2012.	
<b>41.</b> Continue the Internship program established with San Diego State University and the University of California San Diego to provide a minimum of nine interns with real world learning opportunities in the Affordable Housing Industry.	Provide a minimum of nine interns with real world learning opportunities in the Affordable Housing Industry.	Conduct pre and post knowledge surveys with all participants for target knowledge gain of 70%.	

**Operations Plan:  
Business Services  
Procurement**



Goals	Action to Implement	Measurement	Estimated \$ / Source
42. Implement a contract lifecycle/contract compliance management system to ensure standardization in the contracting process, increase efficiency and improve reporting capabilities.	Select software system. Implement and train staff on use of system. Integrate data from financial system.	Complete selection of Software, training and data integration for full use by FY13.	
43. Conduct small/disadvantaged business outreach workshops and participate in additional workshops with the Public Agency Consortium and support of vendor diversity.	Schedule and conduct quarterly workshops by June 30, 2012.	Completion of workshops; feedback from attendees; and number of and dollar amounts of contracts resulting from workshops.	

## Operations Plan: Financial Services

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Over the next year the Financial Services Department will be focusing on improving the processes within the department and improving the product delivered to the end user.



**“Government Finance Officers Association” Award  
Third consecutive year — since 2010**

## Operations Plan: Financial Services



Goals	Action to Implement	Measurement	Estimated \$ / Source
44. Create new financial management tools and benchmarks that enable the organization to maximize the use of its resources in order to accomplish its mission and to ensure long term financial stability and growth.	Design new reporting tools and benchmarks which integrate true activity based costing mechanisms and mission critical metrics to measure true cost of mission achievements by constituent.	Creation and completion of reporting tools and benchmark design. Initial deployment and use for evaluation and feedback.	In-House Finance Staff
45. Review and potentially modify the existing cost allocation methodology to better represent recent changes in business structure and to comply with current regulatory requirements.	Perform review of currently used overhead allocation drivers and pools. Review methodology for compliance with true activity based cost principles and regulatory guidelines. Compile analysis and recommendations as required. Assess impact on implementation and design of Enterprise Resource Planning and Financial Reporting system outlined in 46.	Complete review and issue internal review report.	In-House Finance Staff, potentially \$10,000 in consulting costs from SDHC Local Funds

## Operations Plan: Financial Services



Goals	Action to Implement	Measurement	Estimated \$ / Source
46. Complete needs and requirements analysis for new integrated Enterprise Resource Planning and Financial Reporting system.	Design processes which optimize Industry Best Practices and cost constraints. Create and assemble "Request For Proposal" including reporting and process requirements, scope of services and technical specifications for new system.	Completion of Request for Proposal documents.	\$50,000 SDHC Local Funds
47. Assist RED in the profitability analysis of current projects, potential acquisitions and potential dispositions of existing units or projects.	Collaborate with RED in development of accurate cost reporting and profitability tools to analyze the current and future portfolio of projects.	Completed recommendations in regards to units owned or to be owned.	



## Operations Plan: Special Housing Initiatives



Special Housing Initiatives (SHI) is responsible for the Housing Commission's efforts to end homelessness in the City and provide affordable housing for persons with special needs. In this regard, SHI works with City staff and other regional organizations to coordinate planning and activities, and to reduce the public sector costs of homelessness.



**Project Homeless Connect  
Annual Resource Fair for Homeless Individuals  
660 individuals served  
Community Concourse, Golden Hall  
January 5, 2011**



**A Trim for the New Year  
300 Haircuts**



**Health Screenings  
108 Flu Shots**

## Operations Plan: Special Housing Initiatives



Goals	Action to Implement	Measurement	Estimated \$ / Source
<b>48.</b> Expand HOME-funded temporary tenant-based rental assistance vouchers to 70 graduates of transitional housing, domestic violence programs, and HPRP clients.	Renew and expand rent subsidy program for families graduating from domestic violence transitional programs Initiate transition from HPRP to HOME TBRA for extremely low income, formerly homeless adults Design shallow rent subsidy programs to prevent homelessness for extremely low income adults.	Contracts with partners. Client enrollment and retention data Cost savings calculations.	HOME @ \$800,000 (two year program) HPRP



### Introduction

The Financial Analysis of the Business Plan will focus on proforma financial statements that forecast the financial performance of the agency. The proforma financial statements focus on the future financial position of the Commission, reflecting a vibrant environment in which change is possible and quick and varied alternatives can be forecasted. These proforma statements should not be relied upon for debt acquisition or credit worthiness which uses a more detailed and sophisticated analysis of income and expenses and simulation modeling.

### **Projected Financial Highlights during FY2011 – FY2015 based on Audited FY2010:**

- SDHC's total assets will increase 41 percent from \$463 million in FY2010 to \$652 million by FY2015 primarily due to a \$79 million increase in property acquisitions.
- SDHC's unrestricted net assets will increase 42 percent from \$214 million in FY2010 to \$303 million by FY2015 due to use of funds for ongoing programs.
- SDHC Capital Assets will increase 51 percent from \$107 million in FY2010 to \$162 million by FY15, a growth of \$55 million primarily due to the acquisition and development of real property less depreciation.
- Operating revenues will increase 44 percent or \$12 million from FY2010 to FY2015 due to increase in dwelling unit rents, land lease income, Smart Corner lease income and fee revenues.
- Net non-operating revenues are projected to increase, slightly, 2 percent or \$4 million from FY2010 to FY2015. The increase is largely attributed to projected 2 percent annual increases in state or local funds received during the next five years and offset by potential losses in Housing Choice Voucher revenues, as well as increases in investment income and, again, offset by increases in interest expenses due to an increase in debt service.
- Operating expenses will increase approximately 17 percent from \$189 million in FY2010 to \$221 million by FY2015. The increase is due principally to new programs growth, administrative costs, asset management costs, and general expenses, through 2015.



### Overview of the Proforma Financial Statements

The Proforma financial statements include historical data of the Statement of Net Assets, Statement of Activities and Changes in Net Assets and Statement of Capital Assets. The FY2009 and FY2010 audited financial statements were used as a starting point to which forecasts and estimates for FY2011-FY2015 were made to reflect the financial data projected for the time period covered by the proforma. These projections generally include an inflation factor, estimate of continuation of current federal and state grants, and the goals and future activities projected in the Business Plan.

These financial statements offer short-term financial information about the Housing Commission's activities using accounting methods similar to those used by private sector companies.

**Chart 1 - Balance Sheet (Statement of Net Assets)** includes the Housing Commission's assets and liabilities from actual amounts in FY2009 and FY2010 to projected amounts for FY2011 to FY2015, and provides information about the nature and projected amounts of investments in resources (assets) and the obligations to creditors (liabilities). It also provides the basis for computing liquidity ratios, evaluating the Housing Commission's capital structure and assessing the future financial flexibility.

**Chart 2 - Income Statement (Statement of Activities and Changes in Net Assets)** accounts for all of the Housing Commission's revenues and expenses from actual amounts in FY2009 and FY2010 to projected amounts for FY2011 to FY2015. The statement reflects the forecasted results of operations over this business plan cycle and can be used to determine the Commission's ability to successfully recover all costs through grants, tenant rents and other income.

**Chart 3 - Statement of Capital Assets** shows the Housing Commission's investment in fixed assets, including land, buildings, building improvements, office furniture and equipment, vehicles, and work in progress from actual amounts in FY2009 and FY2010 to projected amounts for FY2011 to FY2015.

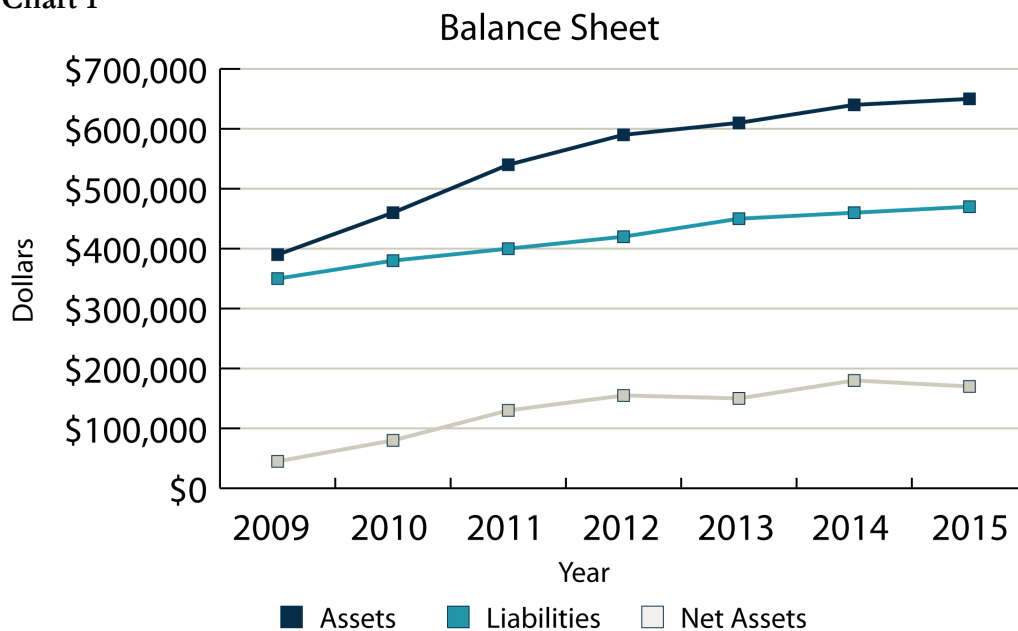
### Proforma Statements

The following analysis focuses on the Housing Commission's projected statement of net assets (**Chart 1 - Projected Balance Sheet**), and changes in net assets (**Chart 2 - Projected Income Statement**) during this five year (FY2011 – FY2015) cycle. The financial data expressed on Charts 1- 3 are taken from financial worksheets which are located in the Business Plan.



**Chart 1** illustrates that **Total Assets** are projected to increase by \$263 million (68 percent) to \$652 million by 2015 from FY2009 (base year) as a result of real estate acquisitions. **Total Liabilities** are projected to increase by \$131 million from FY2009 to FY2015 due to an increase in long term debt to acquire property and **Net Assets (Net Worth)** is projected to increase by \$132 million.

**Chart 1**



The financial worksheet (Appendix – Table A) also indicates that:

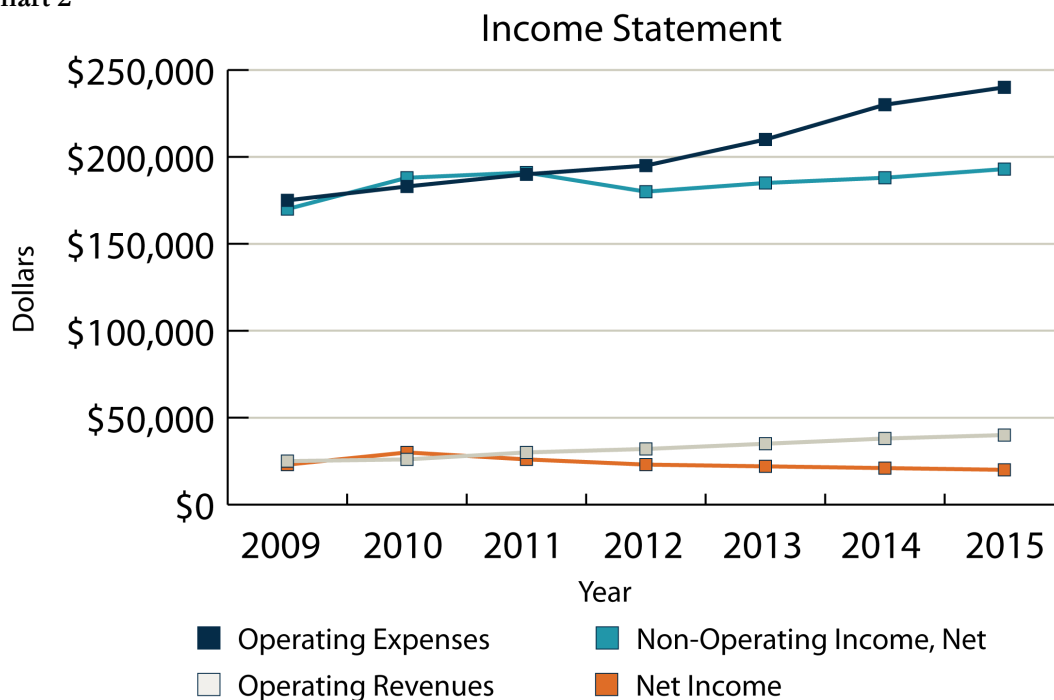
- Current assets besides cash are projected to increase by \$18 million and current liabilities are projected to increase \$20 million by 2015.
- Investments in capital assets, net of debt, are projected to decrease by \$54 million by 2015.
- Unrestricted net assets are projected to increase by \$151 million to \$303 million by 2015.
- Net assets include funds that have been encumbered for future years' contractual obligations, funds that are invested in notes receivable and unrestricted funds available for operations.
- Restricted net assets will increase to \$35 million, a 27 percent increase. Restricted net assets include HOME loans and associated accrued interest.

Fiscal years 2009-2015, combined overall operating surpluses of \$153 million represent similar yearly total net incomes as the base year. The surpluses are largely attributed to increases in grants and other income and gains on the portfolio investments. In addition, associated operating expenses will increase from year to year.



**Chart 2** indicates that operating revenues fall significantly short of operating expenses. The Housing Commission requires ongoing non-operating income in the form of grants and subsidies in order to provide essential services. The Housing Commission currently administers over 100 individual grants and contracts. By 2015, the agency will be administering over 115 individual grants and ongoing programs. Operating expenses will increase approximately 17% overall, primarily due to increases in administrative, tenant services, asset management, and grant expenditures.

**Chart 2**



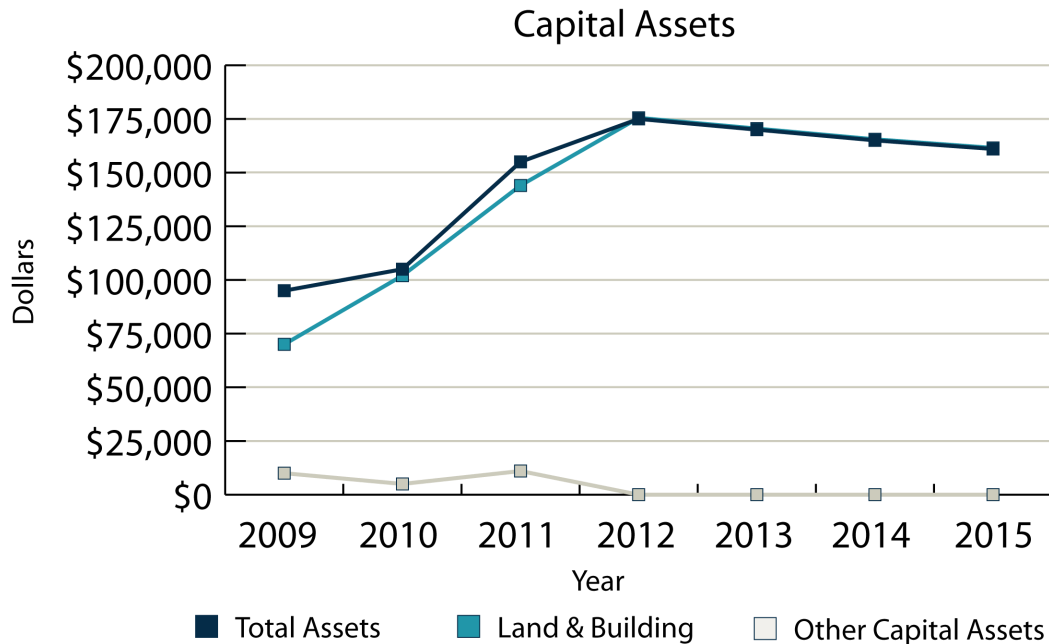
### Capital Assets

**Chart 3 – Projected Capital Assets** summarizes the Housing Commission’s capital assets from FY2009– FY2015. At the end of fiscal year 2010, the Commission had over \$107 million invested in fixed assets, including land, building, building improvements, office furniture and equipment and vehicles. The FY2010 increases in capital assets were largely due to the purchase of Hotel Sandford, Arbor Village and Riverwalk.

By the end of fiscal year 2015, an increase of 67 percent from FY2009 to \$162 million is projected to be invested in fixed assets, including land and building acquisitions, equipment, vehicles, and building improvements. This increase is primarily due to the planned acquisitions and construction of at least 1,000 additional units of affordable housing by FY2015.



Chart 3



### Proforma Financial Statements – Assumptions Made:

- General operating expenses will increase by 10 percent in FY2011 then 6% annually thereafter.
- Administrative expenses will increase by 10 percent in FY2011, then 3 percent FY2012-2015.
- Grant revenues will grow by approximately 2 percent annually, after a 5 percent decrease in FY2012.
- All goals, strategies, and activities identified in the Business Plan will occur as projected.
- Investment income will continue to be minimal due to a low interest rate environment.
- Dwelling rental income will have increases of 10 percent in FY2011 due to the acquisition of additional units, 7 percent in FY2012, and 5 percent in FY2013-15.
- Current liabilities will grow annually by 10-20 percent through FY2015 through the addition of the current portion of new debt.
- Current assets other than cash will increase by an average of 10 percent annually through 2015.
- The US Bank note for the SmartCorner office building due in full in 2011 will be refinanced and not paid off.
- The Commission will continue to expand and manage housing units.



### **Political, Business, and Economic Factors Affecting the Projections**

Historically, the need for affordable housing in the San Diego area has and will continue to be very high in comparison to other large cities. The number of people served and the level of services provided are questions that will be addressed in coming years. The Housing Commission's budget in FY2011 is balanced and reflects expected resources available to provide those services in the amount of over \$285 million.

The challenge the Housing Commission faces is the future role it will play in our community. The agency will work to address new issues by adding to its affordable housing stock and proactively expanding its housing role within the community. In addition, as new programs and grants are evaluated, staff will continue to apply discerning criteria to ensure that a program is self-supporting and administrative burdens are met, thus ensuring the ability to continue providing new and better services to our clients.

It is anticipated that most of the Housing Commission's programs will continue to receive renewal funding. Section 8 properties will continue to be near 100 percent leased-up. With new rent incentives, occupancy rates should improve in the near future for the Commission owned units. While there will be many financial, business, political and economical challenges in the future - the local economic growth is projected to be slow, local job growth will also be slow and housing development for the San Diego area will be sluggish, - the financial outlook for the agency appears outstanding. The San Diego Housing Commission will continue to strive to provide the highest quality services to all clients and the community, delivered in an efficient and fiscally prudent manner.

### **Contacting SDHC's Financial Management**

Questions concerning any of the information provided in this report or requests for additional information should be addressed to the Chief Financial Officer, San Diego Housing Commission, 1122 Broadway, Suite 300, and San Diego, California 92101.



## Agency Profile

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Established in 1979, the San Diego Housing Commission is an award-winning public agency that this year will improve the lives of close to 76,000 San Diegans through a variety of federal affordable housing programs that benefit the city's economy and revitalize neighborhoods.

The San Diego Housing Commission is regarded as one of the most innovative and well-managed housing agencies in the nation. The agency's success is largely due to applying private-sector management principles to ensure streamlined operations and fiscal accountability, as evidenced by a low annual overhead of less than six percent.

Our fiscally prudent management approach was recognized in 2009, when Standard & Poor's awarded the Housing Commission an AA- credit rating, the highest attained for a local housing authority. That exemplary rating was confirmed in October 2011.

For the second consecutive year, the Government Finance Officers Association in 2010 awarded its highest honor to the San Diego Housing Commission for annual financial reports prepared by the agency's Financial Services Department. The *Certificate of Achievement for Excellence in Financial Reporting* recognizes government agencies for producing annual financial reports that exhibit "transparency and full disclosure."

The San Diego Housing Commission is one of 30 housing authorities nationwide named by HUD as a "Moving to Work" agency, a designation that allows the Housing Commission the flexibility to design and implement more innovative approaches for providing federal housing assistance.

With 268 employees and an annual budget of over \$285 million, the agency focuses its resources on three areas:

### **Housing Assistance**

The largest program administered by the San Diego Housing Commission provides rent subsidies to low-income families through the federal Housing Choice Voucher (Section 8) program. Funded this year by \$173.9 million from the U.S. Department of Housing & Urban Development (HUD), the Housing Choice Voucher program helps 14,000 low-income households—more than 40,000 individuals—pay rents they can afford. About 55 percent of voucher recipients are seniors or persons with disabilities.

## Agency Profile

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### **Creating Affordable and Supportive Housing**

Since 1981, the Housing Commission has directed more than \$1 billion in loans and bond financing to help nonprofit and for-profit developers create nearly 25,000 homes, of which 13,000 are affordable.

In 2009, the Housing Commission issued \$80 million in bonds and provided about \$9 million in loans to help developers finance the construction of 664 affordable housing units citywide.

Using an innovative finance plan, the Housing Commission in 2009-10 leveraged the equity of its real estate portfolio to generate \$95 million in capital funds. The money has been used to begin creating more than 700 additional affordable rental units by building, buying, and renovating multi-family properties.

Agency programs have enabled nearly 5,000 families buy their first homes and 11,000 to repair older homes. The agency also assists in the development of housing for vulnerable populations. Over a 30 year period, the Housing Commission has contributed nearly \$22 million in federal and state dollars to nonprofit agencies that provide transitional and permanent supportive housing for families and individuals facing homelessness, chronic mental and physical health care issues, and domestic violence.

### **Housing Policy Advisor**

The agency helps shape the city's affordable housing programs by providing policy advice to the San Diego City Council, as well as initiating, monitoring or implementing municipal ordinances that advance affordable housing production and protect existing stock (inclusionary zoning, density bonus, single room occupancy preservation, and condo conversion protections).

### **Organizational Structure**

The Housing Commission is a state-chartered entity governed by the San Diego Housing Authority. Composed of the eight members of the San Diego City Council, the Housing Authority determines the Housing Commission's budget and major policy direction. A seven-member Board of Commissioners appointed by the Mayor and confirmed by the City Council oversees operations of the Housing Commission. Internally, the agency has a President & Chief Executive Officer, an Executive Vice President & Chief Operating Officer, and six Vice Presidents.

## Market Analysis



The activities of SDHC are affected by several external markets: first-time home buyers, housing development and rental housing. These external markets continue to be volatile as the result of a national economic recession. Adding to the impact of these external markets is the state of homelessness within the City of San Diego. During the economic recession, the number of homeless in San Diego has increased significantly. The SDHC has taken over responsibility for the citywide efforts to end homelessness. The external forces that impact homelessness also impact SDHC programs and resources.

### Present Market Conditions

The San Diego County 2010 Review conducted by Hendricks & Partners documents a modest growth in population, yet still declining employment and depressed rental housing construction.

- San Diego County population grew .8% while employment for the same period decreased .4%.
- The median home price increased 3.4% to \$334,500
- New apartment construction added approximately 900 units, up from 668 units in 2009
- Multifamily construction permits for 1,250 units were issued in 2010, up from 1,031 in 2009 but dramatically off compared to 15,673 units issued for the period 2005 to 2008
- Apartment vacancy rates tightened from 5.6% in 2009 to 5.1% in 2010
- 2010 countywide weighted average rents are \$1,040 for a studio (\$995 in 2009), \$1,175 for 1-bedroom (\$1,127 in 2009), \$1,440 for 2-bedroom (\$1,422 in 2009) and \$1,771 for 3 or more bedrooms (\$1,754 in 2009). (Fall 2010 Rental Rate & Availability Index Survey, San Diego County Apartment Association)

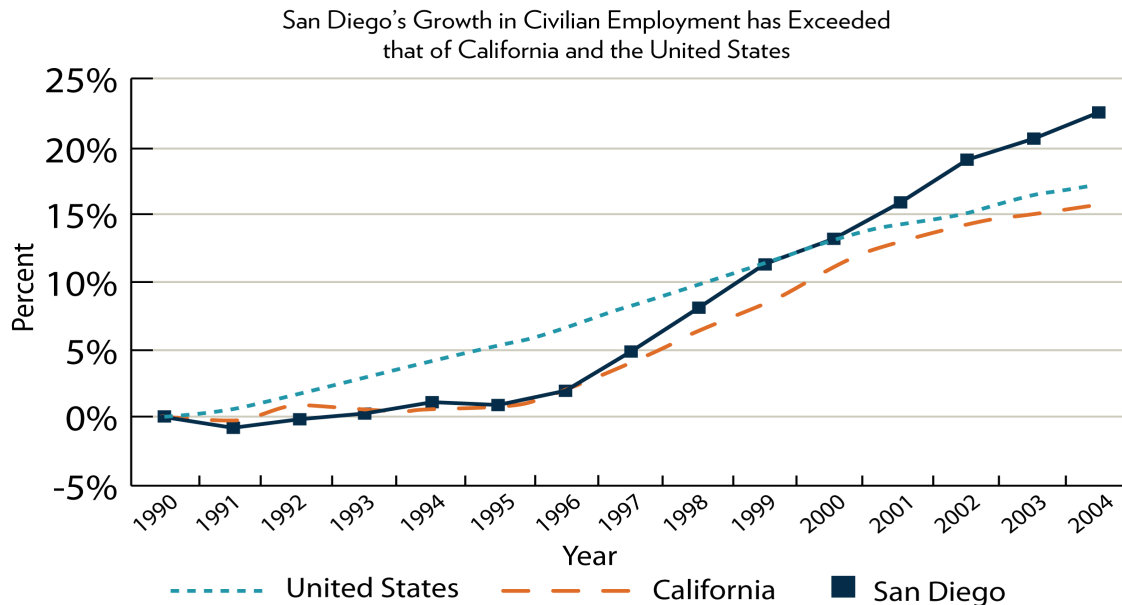
The San Diego Association of Governments (SANDAG) research concludes that the slow rate of growth in our standard of living is in part caused by relatively high rates of inflation for the region coupled with rising home prices and rental rates. “A shortage in the supply of housing units during the times that demand increased rapidly has contributed significantly to high home prices and rental rates which are a major impediment to sustainable economic growth.” (“The Regional Economic Prosperity Strategy,” SANDAG, 2008)

This inverse relationship of supply to demand widens the gap for what low and moderate income residents can afford and what the market is providing.

### Affordable Housing Need

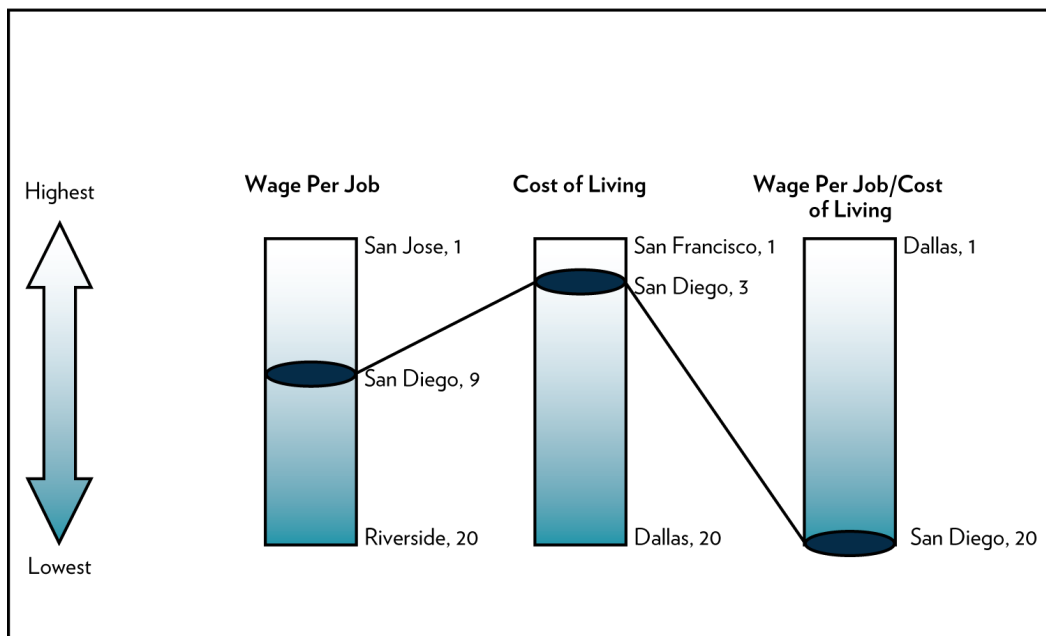
The affordability of housing to San Diegans is at an all time low. During 2004, households in San Diego spent 38% of their income on housing while the national average was 32%.

## Market Analysis



Source: U.S. Bureau of Labor Statistics, Downloaded File: Labor Force Statistics from the Current Population Survey. California and metropolitan areas: Bureau of Labor Statistics, Downloaded File: Local Area Unemployment Statistics.

## San Diego has the Lowest Average Wage Per Job, When Adjusted for Cost of Living



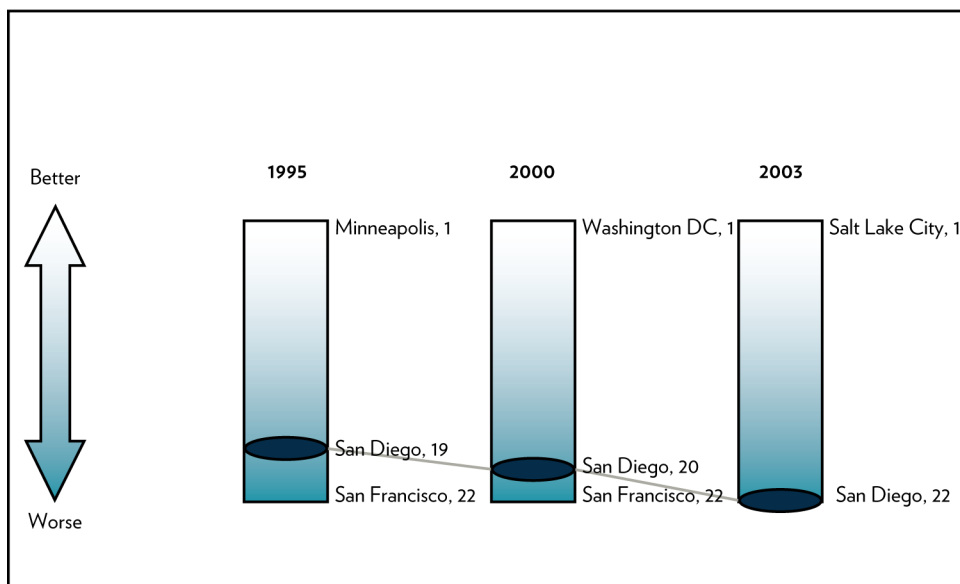
Source: Bureau of Economic Analysis, CNNMoney.com (data provided by ACCRA)

## Market Analysis



How did we get there? In the 10 years between 1998 and 2008, total housing stock in the region increased by less than 8 percent, while the total number of jobs increased by 14 percent. In 2003, among 22 comparable metropolitan areas, San Diego ranked last in affordability of owner-occupied homes. This was measured by the share of homes sold that could be purchased by a family earning the median area income. Only 11 percent of the units sold would have been affordable to a family earning the area median income. This “housing opportunity index,” shown below is one of many measures that demonstrate the critical need for affordable housing in San Diego.

### San Diego's Housing Opportunity Index is the Lowest Among Comparable Metropolitan Areas



Source: National Association of Home Builders

Note: The Housing Opportunity index for a given area is defined as the share of homes sold in that area that would have been affordable to a family earning the median income. A “better” Housing Opportunity Index represents a greater affordability.

The Regional Economic Prosperity Strategy, SANDAG 2008).

In 2010, the San Diego City Council declared once again a state of emergency regarding the supply of affordable housing.



### Affordable Housing Forecast

While forecasters of the local economy are cautiously optimistic, the demand for rental housing is expected to continue to out-pace supply through the near term. Many residents within the Generation Y demographic, as well as aging residents and empty-nesters are making a shift from owning to renting as a result of both the economic turmoil and a lifestyle choice. The Generation Y population is forecasted to increase by 5% annually over the next several years resulting in added demand pressure on the rental housing stock.

### Impact of Homelessness

In the face of an economic recession, many individuals and families who were struggling with minimum wage jobs and high housing costs now find themselves homeless or at risk of becoming homeless. The Regional Task Force on the Homeless (RTFH) conducted the County's annual homeless Point-In-Time Count (PITC) on January 28, 2011. The PITC is mandated by the U.S. Department of Housing and Urban Development (HUD) and the results are reported in City and County federal grant applications that are submitted to HUD each year. While this count was the most comprehensive to date, the final results indicate a growing crisis.

The 2011 PITC of unsheltered (street count) people: 4,981 (4,599 in 2010) – an increase of 8.3%

The 2011 sheltered (living in emergency shelters, transitional housing, safe havens or in hotels/motels with a voucher): 4,039 (3,918 in 2010) – an increase of 3.1%

Total 2011 PITC (shelter and unsheltered): 9,020 (8,517 in 2010) – an increase of 5.9%

Since 2008, the PITC for San Diego County has reported a 19% overall increase in homelessness.

Of the countywide total count, 67.5% of homeless individuals were within the city of San Diego. The population includes not only individuals, many with mental illness, but families, senior and youth. It is clear that an aggressive program is needed. Without one, the increasing numbers of people living on the street will strain other public resources including police and fire department response teams as well as emergency room and medical personnel.

The data collected during the PITC will enable the city to qualify for federal funding programs and for the SDHC to address homelessness on a comprehensive level that includes intake and transitional housing, referral to services, and eventually to supportive and permanent housing.

## Customer Profile



The San Diego Housing Commission draws its housing tenant customers from a waiting list, which currently numbers over 52,000. Due to lower incomes, households who currently rent on the open market are paying a disproportionate amount of their income for housing.

Within SDHC's various programs that draw from the waiting list there are established preferences to better serve the populations of elderly, disabled, homeless with disabilities, and families with children.

Chart 6 – SDHC Waiting List Families - FY 2010	
Annual Income	Percentage
Below \$20,000	80%
Between \$20,000 & \$30,000	16%
Between \$30,000 & \$40,000	3%
Families with Children	51%
Families with Disabilities	30%
Elderly Families	9%
Families Needing 1-Bedroom Unit	51%
Families Needing 2-Bedroom Unit	40%
Families Needing 3-Bedroom Unit	8%

### SDHC Owned and Managed Affordable Housing - Good Tenant / Neighbor Policy

SDHC's commitment to maintaining the quality of its housing is demonstrated by its responsibility to the public trust. SDHC's property management program is designed to achieve the following objectives:

- To provide improved living conditions for extremely low, very low, and low income families while maintaining their rent payments at an affordable level.
- To operate a socially and financially sound public housing agency that provides decent, safe, sanitary and in good repair housing within a drug free, suitable living environment for residents and their families.
- To lawfully deny the admission of applicants, or the continued occupancy of residents, whose habits and practices reasonably may be expected to adversely affect the health, safety, comfort

## Customer Profile



or welfare of other residents or the physical environment of the neighborhood, or create a danger to SDHC employees.

- To provide opportunities for upward mobility or families who desire to achieve self-sufficiency.

### Tenant Profile

SDHC owns and manages over 2200 affordable housing units that are rented to low-income households living or working in the City of San Diego, including seniors 62 years and older, the disabled and families.

**Chart 7** shows the maximum eligible total household income limits.

Household Size	Maximum Income		Household Size	Maximum Income
1 person	\$44,000		5 person	\$68,850
2 person	\$50,250		6 person	\$72,850
3 person	\$55,550		7 person	\$77,900
4 person	\$62,800		8 person	\$82,900

### Achievement Academy of the San Diego Housing Commission

The Achievement Academy of the San Diego Housing Commission is a state-of-the-art learning and skills center available at no charge to families receiving federal Housing Choice Vouchers (Section 8) and those living in our public housing properties.

The Achievement Academy evolved from a determination that SDHC's Family Self-Sufficiency programs needed a new strategic communications vision and a central facility to accommodate new programs and increased participation.

This was accomplished by:

- Constructing a one-stop learning and skills center, including a large computer lab, that offers on-site classes and instructional workshops.
- Reintroducing the agency's Family Self-Sufficiency programs and marketing the new skills center all under the umbrella of the Achievement Academy of the San Diego Housing Commission.



## Customer Profile

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Input from resident surveys and focus groups were considered when designing the space elements and technological features of the Achievement Academy, ensuring that the program would effectively represent the people it would be helping.

The Housing Commission's "Moving to Work" designation allowed for the use of \$1.26 million in federal Section 8 Housing Choice Voucher funds/reserves to design, construct and furnish the Achievement Academy, which continues to meet a 1990 HUD mandate that required Housing Authorities to help clients become less reliant on government assistance by achieving economic independence.

Administered by the Rental Assistance Department's Workforce and Economic Development Unit, the Achievement Academy's core curriculum is comprised of three programs: Family Self-Sufficiency, Aspire, and The Money Project for teenagers.

The emphasis is on career planning, improving job skills and building savings and assets through Individual Development Accounts matched with funding from the U.S. Department of Health & Human Services and local partners.

Beyond its core programs, the Achievement Academy offers additional client workshops and services including tax preparation assistance, benefits eligibility assessment, computer literacy, commercial painter training, tutoring, tenant rights, and one-on-one financial coaching.

Several private partners including the United Way, San Diego Workforce Partnership, Juma Ventures, Thrive, Citibank, U.S. Bank, Springboard, Community Housing Works, and the Small Business Development & International Trade Center of Southwestern College have signed on to provide supportive services and resources at the Achievement Academy.



### Achievement Academy Success Stories

The prospect of enhanced career development is a motivating factor that attracts many participants to the Achievement Academy of the San Diego Housing Commission.

#### **Eric M.**

Less than five years ago, Eric was on welfare trying to provide for three children. He now heads a high school teaching department, holds a Master's Degree in Education, and is on his way to becoming financially independent.

A single father, Eric attended the Achievement Academy of the San Diego Housing Commission, taking just four years to complete the five-year Family Self-Sufficiency program.

Eric credits the Achievement Academy for helping him realize his full potential. "I learned the importance of setting realistic goals and following through," he said.



#### **Rashidah A.**

Rashidah fulfilled her dream of opening a janitorial business after enrolling at the Achievement Academy of the San Diego Housing Commission.

The Family Self Sufficiency and Aspire programs inspired Rashidah to develop a career plan. Through the Achievement Academy, Rashidah was also able to build a savings account that allowed her to set aside enough money to pay for workers compensation and business insurance.



"Where do I see myself in a few years? My first number can be a one but I want 21 zeros to follow," she said. "Then, I won't be a small business anymore!"



### Introduction

The largest program administered by the San Diego Housing Commission provides rent subsidies to low-income families through the federal Housing Choice Voucher (Section 8) program. Funded this year by \$173.9 million from the U.S. Department of Housing & Urban Development (HUD), the Housing Choice Voucher program helps 14,000 low-income households—more than 40,000 individuals—pay rents they can afford. About 55 percent of voucher recipients are seniors or persons with disabilities.

Providing participants a bridge to a better financial future, the Achievement Academy of the San Diego Housing Commission is located at our downtown San Diego headquarters. Administered by the Rental Assistance Department's Workforce and Economic Development Unit, the Achievement Academy is a state-of-the-art learning and skills center available at no charge to families receiving federal Housing Choice Vouchers (Section 8) and those living in our public housing properties.

The Achievement Academy's core curriculum is comprised of three programs: Family Self-Sufficiency, Aspire, and The Money Project for teenagers. The emphasis is on career planning, improving job skills and building savings and assets through Individual Development Accounts matched with funding from the U.S. Department of Health & Human Services and local partners.

In an effort to expand its portfolio of agency-owned rental properties, the Housing Commission's Real Estate Department implemented an innovative Finance Plan in 2009 and raised \$95 million in low-interest Fannie Mae and FHA mortgages by leveraging the equity in 1,366 housing units granted to it in a 2007 agreement with HUD.

More than \$90 million has been committed to acquire directly or through development partnerships eight properties containing 822 affordable housing units, all required to remain affordable for at least 55 years.

When completed over the next three to five years, the number of affordable units the Housing Commission owns will increase to more than 2,100. Included are the Estrella del Mercado and Mission Apartments, two "smart growth" projects designed to provide workforce affordable housing adjacent to public transit corridors.

In 2009, a special First-Time Homebuyer program was launched after the Housing Commission received a \$9.4 million federal grant under HUD's Neighborhood Stabilization Program, which targets communities suffering high foreclosure rates. Approximately \$4.5 million was used to help 55 first-time homebuyers purchase homes that had fallen into foreclosure. An additional \$3.6 million from the federal grant was used to rescue a stalled multi-family development, which will produce 31 new affordable apartments when completed in late 2011.

## Community Outreach

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The San Diego Housing Commission plays a vital role in regional efforts to address homelessness. Since 1979, the Housing Commission has contributed nearly \$22 million in federal, state and local dollars to nonprofit agencies that provide transitional and permanent supportive housing for families and individuals facing homelessness, chronic mental and physical health care issues, and domestic violence.

On March 1, 2011, the Housing Authority of the City of San Diego approved development funding for a one-stop homeless service center called “Connections Housing Downtown” located at the World Trade Center in downtown San Diego. On-site medical services are a key component of the service center. The facility includes 150 interim beds and 73 permanent supportive housing units. Additional services such as job counseling, mental health screening, and drug and alcohol treatment will also be offered. The Housing Commission committed \$2 million for the building’s renovation. It also served as the facilitator to a Citizen’s Selection Committee regarding the establishment of the homeless service center.

The Housing Commission in 2009 created the Special Housing Initiatives Department to manage homelessness programs for the agency. The Housing Authority of the City of San Diego transferred oversight of the City’s homelessness programs to the Housing Commission in June 2010 under an agreement that will be in effect for the next two years with opportunity for renewals.

In 2009, the Housing Commission launched a cutting edge program to prevent homelessness funded by HUD. The Homelessness Prevention and Rapid Re-Housing program is a three-year, \$5.7 million federal program assisting families in danger of becoming homeless as a result of the economic downturn. Through direct payments to landlords for security deposits, back rent, and rent subsidies, eligible families can receive up to 18 months of assistance. The Housing Commission is administering the funds on behalf of the City of San Diego, which received the grant under the federal American Recovery & Reinvestment Act of 2009.

### Goals & Objectives

- Reinforce the Housing Commission’s role as the region’s affordable housing advocate;
- Heighten awareness of the Housing Commission’s accomplishments to build support for the mission, programs, services, and funding;
- Improve the flow of information within the agency to deliver seamless customer service; and
- Use private-sector business practices to inspire innovative ideas and strategies

## **Community Outreach**

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### **Audiences**

The Housing Commission's audiences are divided into six major groups:

- Opinion Leaders & Advocates (Commissioners, city staff, elected officials, other government agency leaders, housing advocacy groups, industry groups, community leaders, community planning groups, non-profits, and business & civic leaders)
- General Public
- Media (local, regional & national)
- Employees
- Users of agency programs and services
- Business Partners (developers, landlords, venders & donors)

### **Research**

Research is needed to examine current attitudes and opinions about the agency's public image, its delivery of programs and services, and its advocacy of affordable housing issues. The agency will conduct a public opinion survey in FY 2011 to measure the perception of the agency and of affordable housing issues among the agency's six primary audiences. The data will be used as another tool to set priorities.

### **Strategies**

#### **Advocacy**

Participate on affordable housing policy making boards at the local, regional and national levels.

#### **Customer Service**

- Expand interactive communications features for agency Web site;
- Restructure the agency's voicemail recording system to better serve customers who do not have access to the Internet;



### Heighten Awareness

- Develop a speakers' bureau to educate the public about the Housing Commission's programs and services;
- Produce ongoing video messages to reach out to different audiences about agency accomplishments and programs, and post on website and electronic communications;
- Incorporate social media tools to increase local, regional and national exposure of the agency's affordable housing mission, programs, and services;
- Promote the Achievement Academy of the San Diego Housing Commission to increase Rental Assistance client participation in the agency's family self-sufficiency programs;
- Increase community outreach efforts to market multi-family units that are rented at or below 80 percent of the Annual Median Income;
- Apply communications and community outreach tools to better publicize the Real Estate Department's federally funded household lead remediation and home renovation programs;
- Increase public awareness of homelessness issues and programs;
- Compete for national and housing industry awards that recognize the agency's programs and services;

Table A															
Net Assets															
(in thousands of dollars)															
	Audited June 30, 2008	2009 Growth Rate	Audited June 30, 2009	2010 Growth Rate	Audited June 30, 2010	2011 Growth Rate	Projected June 30, 2011	2012 Growth Rate	Projected June 30, 2012	2013 Growth Rate	Projected June 30, 2013	2014 Growth Rate	Projected June 30, 2014	2015 Growth Rate	Projected June 30, 2015
Assets:															
Cash & Investments	88,702	10.66%	98,157	19.19%	116,997	9.38%	127,971	3.48%	132,426	4.44%	138,309	15.65%	159,960	-1.13%	158,160
Other Current Assets	9,398	-28.87%	6,685	114.73%	14,355	15.00%	16,508	15.00%	18,984	7.50%	20,408	15.00%	23,470	7.50%	25,230
Capital & Non-Current Assets															
Current Assets	270,199	5.12%	284,031	16.71%	331,502	20.88%	400,727	8.56%	435,030	2.03%	443,858	3.26%	458,337	2.27%	468,749
Total Assets	\$368,299		\$388,873		\$462,854		\$545,206		\$586,440		\$602,576		\$641,767		\$652,138
Liabilities:															
Current Liabilities	7,738	14.13%	8,831	30.32%	11,509	27.57%	14,682	25.34%	18,402	28.15%	23,582	12.10%	26,436	10.01%	29,082
Notes Payable & Non-Current Liabilities															
Current Liabilities	31,744	-6.51%	29,679	130.83%	68,507	73.41%	118,798	15.91%	137,704	-5.35%	130,339	14.80%	149,629	-6.09%	140,523
Total Liabilities	\$39,482		\$38,510		\$80,016		\$133,480		\$156,106		\$153,921		\$176,065		\$169,605
Net Assets:															
Invested in Capital Assets, Net of Debt	68,982	0.69%	69,458	-42.72%	39,788	-8.05%	36,585	-7.03%	34,012	5.42%	35,857	-61.36%	13,856	13.32%	15,701
Restricted Assets	122,521	5.18%	128,863	0.16%	129,063	11.21%	143,530	3.48%	148,530	3.37%	153,530	3.26%	158,530	3.15%	163,530
Unrestricted Assets	137,314	10.73%	152,042	40.74%	213,987	8.24%	231,611	6.99%	247,792	4.63%	259,268	13.13%	293,316	3.40%	303,302
Total net assets	328,817		350,363		382,838		411,726		430,334		448,655		465,702		482,533
Ttl Liabilities & NA	\$368,299		\$388,873		\$462,854		\$545,206		\$586,440		\$602,576		\$641,767		\$652,138
	32,022		21,546		\$32,475		28,888		18,608		18,321		17,047		16,831
					\$32,474		\$28,888		\$18,608		\$18,321		\$17,047		\$16,831

# Appendix

Table B													
Changes in Net Assets (in thousands of dollars)													
	Audited	2010	Audited	2011	Projected	2012	Projected	2013	Projected	2014	Projected	2015	Projected
	June 30,	Growth	June 30,	Growth	June 30,	Growth	June 30,	Growth	June 30,	Growth	June 30,	Growth	June 30,
	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
Operating revenues	\$26,095	6.48%	\$27,787	18.17%	\$32,837	6.03%	\$34,816	4.62%	\$36,425	4.67%	\$38,125	4.72%	\$39,924
Operating expenses	175,395	6.38%	186,590	5.48%	196,824	0.66%	198,123	3.16%	204,384	3.10%	210,715	3.10%	217,251
Deficit before depreciation & other expenses	(\$149,300)	6.37%	(\$158,803)	3.26%	(\$163,987)	-0.41%	(\$163,308)	2.85%	(\$167,959)	2.76%	(\$172,590)	2.75%	(\$177,327)
Depreciation	2,367	9.63%	2,595	46.47%	3,801	23.60%	4,698	-11.56%	4,155	13.07%	4,698	-11.56%	4,155
Deficit before other non-operating income and expense	(151,667)	6.42%	(161,398)	3.96%	(167,788)	0.13%	(168,006)	2.45%	(172,114)	3.01%	(177,288)	2.37%	(181,482)
Non-operating income and expenses, net	173,213	11.93%	193,872	1.45%	196,676	-5.12%	186,614	2.05%	190,435	2.05%	194,335	2.05%	198,313
Increase in net assets	\$21,546	50.72%	\$32,474	-11.04%	\$28,888	-35.58%	\$18,608	-1.54%	\$18,321	-6.95%	\$17,047	-1.27%	\$16,831



## Appendix

[illegible]

# Appendix

Table D																				
NonCurrent Assets																				
(in thousands of dollars)																				
		Audited June 30,	Growth Rate	2010 Financial Plan	Audited June 30,	Growth Rate	2011 Financial Plan	Projected June 30,	Growth Rate	2012 Financial Plan	Projected June 30,	Growth Rate	2013 Financial Plan	Projected June 30,	Growth Rate	2014 Financial Plan	Projected June 30,	Growth Rate	2015 Financial Plan	Projected June 30,
	Growth Rate	2009	2010	2010	2010	2011	2011	2011	2012	2012	2012	2013	2013	2013	2014	2014	2014	2015	2015	2015

[illegible]

Table F											
Invested in Capital Assets, Net of Debt											
(in thousands of dollars)											
	Audited June 30 2004	2005 Growth Rate	Audited June 30 2005	2006 Growth Rate	Audited June 30 2006	2007 Growth Rate	Audited June 30 2007	2008 Growth Rate	Audited June 30 2008	2009 Growth Rate	Audited June 30 2009
Net Capital Asset	82,712	0.03%	82,739	-1.88%	81,180	24.55%	101,107	-1.66%	99,433	-2.22%	97,227
Notes Payable	-8,332	73.98%	-14,496	-6.05%	-13,619	140.45%	-32,747	-8.15%	-30,079	-9.01%	-27,368
Current Portion	-250	-10.00%	-225	20.89%	-272	71.69%	-467	-6.21%	-438	-8.45%	-401
Invested in Capital Assets, Net of Debt	74,130	-8.24%	68,018	-1.07%	67,289	0.90%	67,893	1.51%	68,916	0.79%	69,458

# Appendix

Table G																				
Operating Revenues																				
(in thousands of dollars)																				
	Growth Rate 2009	Audited June 30 2009	Growth Rate 2010	Build America 2010	Audited June 30 2010	Growth Rate 2011	Build America 2011	Projected June 30 2011	Growth Rate 2012	Build America 2012	Projected June 30 2012	Growth Rate 2013	Build America 2013	Projected June 30 2013	Growth Rate 2014	Build America 2014	Projected June 30 2014	Growth Rate 2015	Build America 2015	Projected June 30 2015
Dwelling rental income	42.86%	21,432	-1.12%		21,193	10.00%	686	23,998	7.00%	0	25,678	5.00%	0	26,962	5.00%	0	28,310	5.00%	0	29,726
Land lease & other rental income	5.88%	1,369	-9.86%		1,234	5.00%		1,296	5.00%		1,360	5.00%		1,429	5.00%		1,500	5.00%		1,575
Fee revenue	5.00%	1,648	10.01%		1,813	10.00%		1,994	10.00%		2,194	10.00%		2,413	10.00%		2,654	10.00%		2,920
Shared equity income	-70.32%	206	-11.65%		182	-12.00%		160	-12.00%		141	-12.00%		124	-12.00%		109	-12.00%		96
Other revenues	70.41%	1,440	133.68%	196	3,365	10.00%	1,687	5,389	1.00%	0	5,442	1.00%	0	5,497	1.00%	0	5,552	1.00%	0	5,607
	31.01%	26,095	6.48%		27,787	18.17%	2,373	32,837	6.03%	0	34,816	4.62%	0	36,425	4.67%	0	38,125	4.72%	0	39,924

# Appendix

Table H														
Operating Expenses														
(in thousands of dollars)														
	Growth Rate	Audited June 30, 2009	Growth Rate	Audited June 30, 2010	Growth Rate	Projected June 30, 2011	Growth Rate	Projected June 30, 2012	Growth Rate	Projected June 30, 2013	Growth Rate	Projected June 30, 2014	Growth Rate	Projected June 30, 2015
Administrative Expenses	5.19%	19,960	16.27%	23,208	10.00%	25,529	3.00%	26,295	3.00%	27,084	3.00%	27,896	3.00%	28,733
Tenant Services	-6.69%	1,688	10.37%	1,863	7.00%	1,993	5.00%	2,093	5.00%	2,198	5.00%	2,308	5.00%	2,423
Asset Management	-14.33%	6,665	6.14%	7,074	10.00%	7,781	5.00%	8,170	5.00%	8,579	4.00%	8,922	4.00%	9,279
General Expenses	35.34%	3,286	39.62%	4,588	10.00%	5,047	6.00%	5,350	6.00%	5,671	6.00%	6,011	6.00%	6,371
Grant Expense	-18.83%	4,561	11.07%	5,066	2.00%	5,167	-5.00%	4,909	2.00%	5,007	1.00%	5,057	1.00%	5,108
Housing Assistance	9.99%	139,235	3.99%	144,791	4.50%	151,307	0.00%	151,307	3.00%	155,846	3.00%	160,521	3.00%	165,337
	7.47%	175,395	6.38%	186,590	5.48%	196,824	0.66%	198,123	3.16%	204,384	3.10%	210,715	3.10%	217,251
Depreciation	-20.60%	2,367	9.63%	2,595	46.47%	3,801	23.60%	4,698	-11.56%	4,155	13.07%	4,698	-11.56%	4,155
Total Operating Expenses	6.97%	177,762	6.43%	189,185	6.05%	200,625	1.09%	202,821	2.82%	208,539	3.30%	215,413	2.78%	221,406

Table I													
NonOperating Revenues													
(in thousands of dollars)													
	Growth Rate	Audited June 30	Growth Rate	NSP Grant (& Other)	Audited June 30	Growth Rate	Projected June 30	Growth Rate	Projected June 30	Growth Rate	Projected June 30	Growth Rate	Projected June 30
	2009	2009	2010	2010	2010	2011	2011	2012	2012	2013	2013	2014	2015
Grant Revenues	-1.54%	169,456	11.59%	0	189,101	2.00%	192,883	-5.00%	183,239	2.00%	186,904	2.00%	190,642
Capital Grants	-100.00%	-			-	1.50%	1,500	1.50%	1,523	1.50%	1,545	1.50%	1,569
Investment income	-7.06%	6,374	14.72%		7,312	2.50%	7,495	2.50%	7,682	2.50%	7,874	2.50%	8,071
Gain on Sale/Mark-up of Capital Assets	-100.00%	-	#DIV/0!			#DIV/0!	-	#DIV/0!	-	#DIV/0!	-	#DIV/0!	-
Loss on Fair Market Value of Interest Rate Swap	#DIV/0!	(831)	-155.35%		460		350		-		-		-
Interest expense	0.73%	(1,786)	68.03%		(3,001)	85.00%	(5,552)	5.00%	(5,829)	1.00%	(5,888)	1.00%	(5,947)
	-2.84%	173,213	11.93%		193,872	1.45%	196,676	-5.12%	186,614	2.05%	190,435	2.05%	194,335
													198,313

## Our Partners



The San Diego Housing Commission partners with hundreds of community organizations, businesses and other entities throughout San Diego and nationwide. This is just a partial list of the agency's many partners, vendors and service providers.

For information on how to do business with SDHC and current contracting opportunities, please visit [www.sdhc.org](http://www.sdhc.org)

Access to Independence	Bonded Window Coverings, Inc	Capstar Financial Group
Barney & Barney	Boys & Girls Clubs of San Dieguito	Casa Familiar
Ace Parking	Bradley Security & Detective Agency	Catholic Charities
Affinity Financial	Burkett & Wong	Center for Social Advocacy
Affirmed Housing Group	Dress for Success	Centre City Development Corp.
African Alliance	ElderHelp of San Diego	Chase Home Finance
After-School All Stars	National University	Chelsea Investment Corp.
Aging & Independent Services	Nationwide Realty Services, Inc.	Citibank
Allstate Services Environmental	Neighborhood House Association	City of San Diego
Alvarado Design Studio	Networking Interpreting Service	Chase Home Finance
American Mortgage & Credit	Ninteman Construction Services	Chelsea Investment Corp.
Apple One Employment Services	San Diego Reinvestment Task Force	Citibank
Asher & Company	San Diego Foundation	City of San Diego
Keyser-Marston	San Diego Funding	College Opportunity Foundation
Community Interface Services	Nan McKay & Associates	Community Housing Works Housing Opportunities Collaborative
Consumer Credit Counseling	National Community Renaissance	Gamma Builders, Inc.
Aztec Landscaping	National Conflict Resolution Center	Council of Large Public Housing Agencies
Baja Pacific	National Credit Reporting (NCR)	Countrywide Home Loans
Bank of America	San Diego Bank & Trust	County of San Diego
Barrio Station	San Diego Safe Harbor	CSSE / Alpha Program
Bayside Community Center	Cal Pacific Mortgage	D.R. Elrod & Associates
BHI Mortgage	Capital Cleaning, Inc	Davis Davis Architects, Inc.



## Our Partners



Deaf Community Services of SD	Family Resource Centers of SD	Office Depot
Del Sol Apartments, L.P.	First American Mortgage	Office Max
Denny & Son	First Magnus Financial Corp	Office Pavilion
DHI Mortgage Company	First Mortgage Corporation	Optera
Dixieline Builders Fund Control	Fred Pryor Training	Palm Engineering
Housing Development Partners	FTHB & American Dream	Pathfinders of San Diego
Human Resources Capital	Center for Creative Leadership	Plaza Home Mortgage, Inc.
San Diego Housing Federation	Automated Data Processing, Inc	Public Relations Society of America
San Diego Interfaith Housing Found.	General Mortgage Corporation	San Diego Safe Harbor
San Diego National Bank	GMAC Mortgage Corporation	San Diego Second Chance
San Diego Padres	Golden Care Academy	San Diego Workforce Partnership
San Diego Regional Center	Green Point Mortgage Funding	Veterans Village of San Diego
Latino Builders Industry Assn.	Grondin Construction	Sadi Arbor Crest
Law Offices of Kimbal, Tirey & St John	Guild Mortgage Company	Salerno / Livingston Architects
Legal Aide Society	H&R Block	Tibbet & Associates
Loan Link Financial Services	Hawkins Delafield & Wood	Townpeople
Local Initiatives Support Corp.	Hazlo Inc.	Unifirst Corporation
M.W. Steele Group, Inc.	Heads on Fire	Union Bank of California
McCullough Landscape Architecture	The Performance Institute	Union of Pan Asian Communities
MDC Financial Service Group	Cal Home Shared Appreciation	United Way of San Diego
Mental Health Systems	J.P. Witherow Roofing Company	University of California, San Diego
Elder Legal Center of San Diego	Jacobs Family Foundation	University of San Diego
Emerald Mortgage	JTB Restorations, Inc.	National Leased Housing
Emphasys Computer Solutions, Inc.	Junior's Concrete	Urban Corps of San Diego
Episcopal Community Services	Kaiser Financial Services	US Bank
Fair Housing Council of SD	Nonprofit Management Solutions	Strategic Business Resources
Family Health Centers of SD	Novadebt	NAHRO

## Our Partners



Streamline Applications Solutions	The Association for Community Housing Solutions	MSC Janitorial Service
HARG	The Centre for Organizational Effectiveness	Salvation Army
YMCA of San Diego County	The Epler Company	SCME Mortgage Bankers
Youth Council of San Diego	Stewart National Mortgage Comp.	Senior Community Centers
YWCA of San Diego County	Villa Financial	Signs & Services Co.
San Diego Community College District	SANDAG	Skillpath
San Diego County Apartment Assn.	Cricket Telecommunications	Small Business Development & International Trade Center.
Environmental Health Coalition	7-11 Stores	South Bay Community Services
Southeast Economic Dev. Corp.	Steadfast Villa Nueva	South County Career Center
Clancy Contracting Services	Stepping Stone	South Pacific Financial Corp.
Urban Housing Corporation	Sterling Companies, Inc.	Springboard
San Diego Youth & Family Services	Hyland Software, Inc.	Father Joe's Villages/St. Vincent De Paul
Richard Bundy & David Thompson	Intergis	Wakeland Housing & Community Development Corp
San Ysidro Livable Neighborhoods	MAAC Project	Wells Fargo Home Mortgage
Mental Health Systems	City of SD Redevelopment Agency	West Coast Mortgage
Michael Baker Electric	Alpha Project	Windsor Capital Mortgage
Mission Federal Credit Union	City Heights CDC	Interwest Electric
Morgan Home Loan Funding Corp	Bayview CDC	San Diego Home Loan Counseling & Education Center
San Diego-Imperial Counties Labor Council	Ashkins & Associates	SDG&E Energy Team
SCH Consulting Services	Public Agency Director's Association	Jewish Family Services
The Lenders Group	Public Relations Society of America	Corporation for Supportive Housing
Strong Arm Construction	Rebuilding Together San Diego	Chicano Federation of SD County
Swift Real Estate Partners	Rolling Readers	HOPE Community Dev. Corp.
Tayman Industries, Inc.	San Diego Youth & Community Services	Chicago Title Company
TCS Mortgage, Inc.	Mortgage One Lending	