



EXECUTIVE SUMMARY

MEETING DATE: April 12, 2024

HCR24-023

SUBJECT: Proposed Fiscal Year 2025 City of San Diego Affordable Housing Fund Annual Plan

COUNCIL DISTRICT: Citywide

ORIGINATING DEPARTMENT: Financial Services Department

CONTACT/PHONE NUMBER: Suket Dayal (619) 578-7665

REQUESTED ACTION:

Recommend that the San Diego City Council approve the proposed Fiscal Year 2025 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 (Housing Commission) to present an Annual Plan for the use of the Affordable Housing Fund (AHF) revenues to the Housing Commission Board 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) 2025 AHF Annual Plan Program Activity Allocation of \$39,403,834 in anticipated funds (also included in the proposed FY 2025 Housing Commission Budget), of which \$23,119,854 was approved in prior years, and the proposed Model Programs.
- If all anticipated FY 2025 funds are collected and allocated as proposed, the AHF's estimated affordable housing production impact would be: 1) Gap financing for approximately 169 affordable rental housing units for very low-income households; 2) 20 first-time homebuyers assisted who meet program eligibility and underwriting guidelines; 3) Financing the construction of up to six Accessory Dwelling Units; 4) 143 Transitional Housing beds provided for very low-income individuals and families experiencing homelessness; 5) housing opportunities created through the Landlord Engagement and Assistance Program (LEAP) for 798 households experiencing homelessness; 6) rental assistance and wraparound case management through Rapid Rehousing for 29 households experiencing homelessness; and 7) 231 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.
- Housing Commission staff recommends the following changes to the Model Programs:
 - Expanded Homeownership programs through the addition of Middle-Income First-Time Homebuyer Program to incorporate deferred-payment loans or closing cost assistance for moderate-income first-time homebuyers.
 - Consolidated "City of San Diego Emergency Shelters," "City of San Diego Bridge Shelters," and "City of San Diego Interim Housing Programs" into a single model program "City of San Diego Shelter Programs."



REPORT

DATE ISSUED: April 4, 2024

REPORT NO: HCR24-023

ATTENTION: Chair and Members of the San Diego Housing Commission
For the Agenda of April 12, 2024

SUBJECT: Proposed Fiscal Year 2025 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 2025 City of San Diego Affordable Housing Fund Annual Plan as presented in this report.

STAFF RECOMMENDATION

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

- 1) Approve the Proposed Fiscal Year (FY) 2025 City of San Diego Affordable Housing Fund Annual Plan Program Activity Allocation of \$39,403,834 in anticipated funds (also included in the proposed FY 2025 Housing Commission Budget), of which \$23,119,854 was approved in prior years, and the proposed Model Programs.
- 2) Authorize the Housing Commission's President and Chief Executive Officer (President and CEO), or designee, to reallocate funds among the proposed Model Programs included in the FY 2025 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 the Housing Commission 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 Housing Commission and City Council for approval by June 30 of each year. The AHF is one of the multiple funding sources the Housing Commission 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 the Housing Commission administers.

Housing Commission staff has proposed the FY 2025 (July 1, 2024 – June 30, 2025) allocations in accordance with estimated available resources and previously approved policy objectives. All proposed allocations are estimates. Attachment 2 details the FY 2025 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 Housing Commission 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

Housing Commission staff is recommending the following changes to the Model Programs:

1. Expanded Homeownership programs through the addition of Middle-Income First-Time Homebuyer Program to incorporate deferred-payment loans or closing cost assistance for moderate-income first-time homebuyers.
2. Consolidated “City of San Diego Emergency Shelters,” “City of San Diego Bridge Shelters,” and “City of San Diego Interim Housing Programs” into a single model program “City of San Diego Shelter Programs.”

AFFORDABLE HOUSING IMPACT

If all anticipated FY 2025 funds are collected and allocated as proposed, the AHF’s estimated affordable housing production impact would be: 1) Gap financing for approximately 169 affordable rental housing units for very low-income households; 2) 20 first-time homebuyers assisted who meet program eligibility and underwriting guidelines; 3) Financing the construction of up to six Accessory Dwelling Units; 4) 143 Transitional Housing beds provided for very low-income, individuals and families experiencing homelessness; 5) housing opportunities created through the Landlord Engagement and Assistance Program (LEAP) for 798 households experiencing homelessness; 6) rental assistance and wraparound case management through Rapid Rehousing for 29 households experiencing homelessness; and 7) 231 households prevented from becoming homeless and diverted out of the homelessness system through the Prevention and Diversion Program and Flexible Spending Program.

EQUAL OPPORTUNITY CONTRACTING AND EQUITY ASSURANCE

The Housing Commission will continue to ensure the AHF Annual Plan is implemented equitably and in accordance with the model programs. The Housing Commission also expanded outreach efforts regarding the AHF Annual Plan to proactively support the Housing Commission’s commitment to equity and inclusivity. The following strategies were utilized to increase access for members of the community to learn about the AHF Annual Plan and provide comments.

- Information about the AHF Annual Plan and instructions on how to provide comments and how to attend a community meeting were disseminated via email to residents who provided their email

address to the Housing Commission and live in ZIP Codes in or around the location of the community planning group meeting.

- The Housing Commission utilized its community engagement platform to provide an additional way for members of the community to learn more about the AHF Annual Plan and provide comments or ask questions. Information on this platform can be translated into different languages.
- Information about the AHF Annual Plan was also disseminated to all residents who reside in properties the Housing Commission owns or manages to provide residents with an opportunity to learn about the AHF Annual Plan and provide comments.

FISCAL CONSIDERATIONS

The proposed funding sources and uses approved by this action are included in the proposed FY 2025 Housing Commission budget. Approving this action will not change the FY 2025 Total Budget, but will allocate funding sources among uses as shown in the following table:

April 4, 2024

Proposed Fiscal Year 2025 City of San Diego Affordable Housing Fund Annual Plan

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Proposed Allocation of FY2025 AHF Revenues - Activity Detail

Program/Activity/Funding Source	FY25 Budget	Production
Rental Housing Production: Rental Housing Finance <i>Affordable Rental Housing Production & Permanent Supportive Housing</i> <i>Prior Year Board Commitments</i> \$4,614,254 <i>FY23 NOFA (Earmarked)</i> \$3,005,600 <i>FY24 NOFA (Earmarked)</i> \$13,300,000 <i>FY25 NOFA</i> <i>Inclusionary</i> 4,000,000 <i>HTF Housing Impact Fee</i> 2,000,000 <i>HTF Other</i> - TOTAL \$26,919,854		Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process. 169 units (represents new closings in FY 2024) and 746 units in development and for which funds were committed in a previous year
Homeownership: <i>Deferred Payment loans; Closing Cost Assistance grants</i> <i>Inclusionary</i> <i>Accessory Dwelling Unit Loans</i> <i>Inclusionary</i> \$1,500,000 <i>Inclusionary - Prior Year Commitments</i> \$2,000,000 TOTAL \$4,000,000	\$500,000 \$1,500,000 \$2,000,000	Up to 20 households Up to 6 units 8 Units
Homeless Housing Initiatives: Housing Innovations <i>Transitional Housing Grants</i> <i>HTF Housing Impact Fee</i> HOUSING FIRST - SAN DIEGO <i>Landlord Engagement</i> <i>Inclusionary</i> <i>Prevention & Diversion</i> <i>Inclusionary</i> <i>Rapid Rehousing Grants</i> <i>Inclusionary</i> <i>Flexible Spending</i> <i>Inclusionary</i> TOTAL \$6,377,595	\$357,169 \$2,757,583 \$2,746,969 \$320,626 \$195,248	143 transitional housing beds 798 households housed 215 households prevented from entering homelessness / diverted from the homeless system 29 households served 16 households served
Capacity Building: <i>Homeless Housing Initiatives</i> <i>Inclusionary</i> <i>Homeownership</i> <i>Inclusionary</i> TOTAL \$400,000	\$50,000 \$350,000	One to four trainings (includes Housing Focused training through RTFH) ADU Technical Assistance
Administration	\$1,696,385	Personnel, overhead, MOU expense
Administration - Legal	\$10,000	
TOTAL	\$39,403,834	

Note that this may not represent total SDHC investment in programs

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 will require 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 the Housing Commission 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.

HOUSING COMMISSION STRATEGIC PLAN

This item relates to Strategic Priority Area Nos. 1 and 4 in the Housing Commission Strategic Plan for Fiscal Year (FY) 2022-2024. No. 1: Increasing and Preserving Housing Solutions and No. 4: Advancing Homelessness Solutions – Supporting the City of San Diego Community Action Plan on Homelessness.

COMMUNITY PARTICIPATION and PUBLIC OUTREACH EFFORTS

Housing Commission staff presented information about the AHF Annual Plan at community planning group meetings in Ocean Beach, Torrey Hills, and San Pasqual. Staff gave a brief overview of the AHF, annual plan process and FY 2025 funding projections, with instructions on how to provide written comments. The public was able to submit written comments through April 3, 2024. The Housing Commission has received written comments, which 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

Approval of the FY 2025 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 it is a government fiscal activity which does not involve any commitment to any specific project which may result in a potentially significant physical impact on the environment. The provision of any federal funds as the result of this action is conditioned on the City of San Diego's final NEPA review and approval.

April 4, 2024

Proposed Fiscal Year 2025 City of San Diego Affordable Housing Fund Annual Plan

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Respectfully submitted,



Suket Dayal

Executive Vice President of Business Administration and
Chief Financial Officer
San Diego Housing Commission

Approved by,



Jeff Davis

Deputy Chief Executive Officer
San Diego Housing Commission

Attachments:

- 1) Fiscal Year 2025 City of San Diego Affordable Housing Fund Annual Plan
- 2) Projected Funding Sources FY 2025 Affordable Housing Fund Annual Plan
- 3) Proposed Allocation of FY 2025 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

Hard copies are available for review during business hours at the information desk in the main lobby of the San Diego Housing Commission offices at 1122 Broadway, San Diego, CA 92101. Docket materials are also available in the “Governance & Legislative Affairs” section of the San Diego Housing Commission website at www.sdhc.org.



SAN DIEGO
HOUSING
COMMISSION

Attachment 1

City of San Diego Affordable Housing Fund Fiscal Year 2025 Annual Plan

Fiscal Year 2025
(July 1, 2024 – June 30, 2025)



Milejo Village

429 & 437 West San Ysidro Blvd., San Diego, 92173
City Council District 8

64 Affordable Housing Units

\$1.2 million Affordable Housing Fund

Grand Opening: November 2, 2023



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CITY OF SAN DIEGO AFFORDABLE HOUSING FUND

Fiscal Year 2025 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) 2025 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 2025 Budget.

The FY 2025 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.

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 Section 98.0504 of the Code, 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 Section 98.0505 of the Code. 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 that developers 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
- Accessory Dwelling Unit Finance Program

➤ Homeless Housing Activities

Homeless Housing Activities include funding for construction or rehabilitation of permanent supportive housing units, capitalized operating reserves for permanent supportive housing developments, 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)

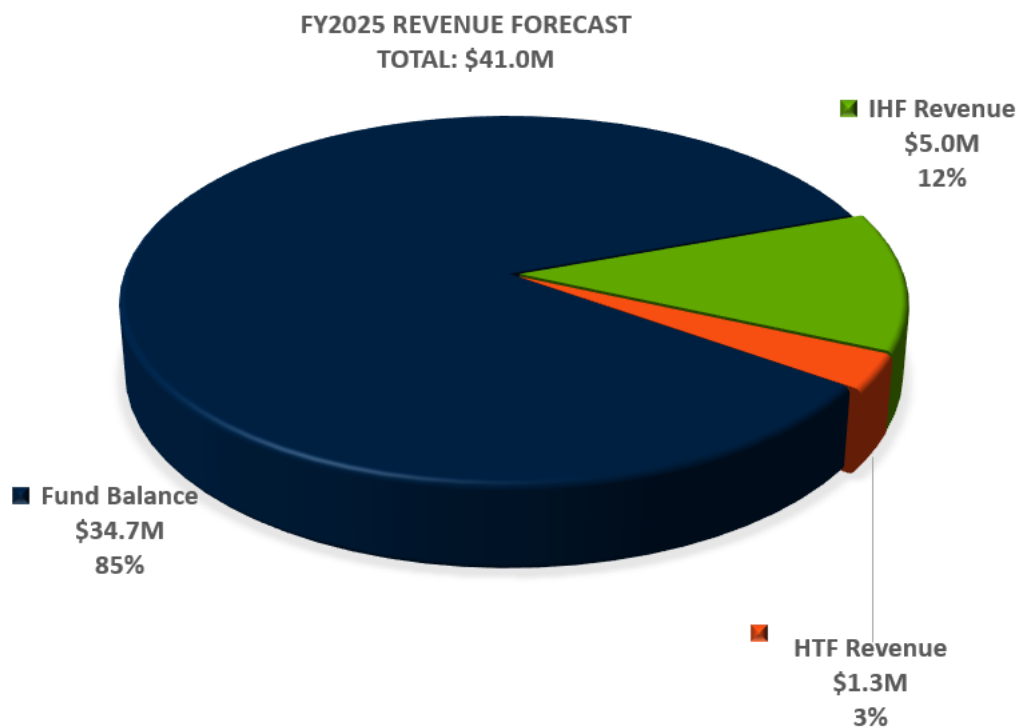
AHF revenues consist primarily of fees and loan repayments from the IHF and the HTF. Several sources of HTF revenue discontinued as primary revenue sources between 1993 and 1997 but continue to generate HTF revenue through loan repayments and interest. These sources are the Transient Occupancy Tax (TOT) Funds, the Housing Rehabilitation Trust Fund, and the Redevelopment Funds. These funds will be reallocated to be used as approved in the FY 2025 Proposed Allocation.



FY 2025 AHF ANNUAL PLAN

Revenue Forecast

Approximately \$41.0 million is expected to be available in FY 2025, consisting of \$6.3 million in new revenue and loan repayments and \$34.7 million in estimated fund balances. Of the fund balances, \$26.9 million is committed to affordable housing production through loans and through NOFAs (FY 2017 – FY 2025). 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 2025 is as follows:



Proposed Allocation of FY2025 AHF Revenues - Activity Detail

Program/Activity/Funding Source	FY25 Budget	Production
Rental Housing Production: Rental Housing Finance <i>Affordable Rental Housing Production & Permanent Supportive Housing</i> <i>Prior Year Board Commitments</i> \$4,814,254 <i>FY23 NOFA (Earmarked)</i> \$3,005,600 <i>FY24 NOFA (Earmarked)</i> \$13,300,000 <i>FY25 NOFA</i> Inclusionary 4,000,000 HTF Housing Impact Fee 2,000,000 HTF Other - TOTAL \$26,919,854		Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process. 169 units (represents new closings in FY 2024) and 746 units in development and for which funds were committed in a previous year
Homeownership: <i>Deferred Payment loans; Closing Cost Assistance grants</i> Inclusionary \$500,000 <i>Accessory Dwelling Unit Loans</i> Inclusionary \$1,500,000 Inclusionary - Prior Year Commitments \$2,000,000 TOTAL \$4,000,000		Up to 20 households Up to 6 units 8 Units
Homeless Housing Initiatives: Housing Innovations <i>Transitional Housing Grants</i> HTF Housing Impact Fee \$357,169 HOUSING FIRST - SAN DIEGO <i>Landlord Engagement</i> Inclusionary \$2,757,583 <i>Prevention & Diversion</i> Inclusionary \$2,746,969 <i>Rapid Rehousing Grants</i> Inclusionary \$320,626 <i>Flexible Spending</i> Inclusionary \$195,248 TOTAL \$6,377,595		143 transitional housing beds 798 households housed 215 households prevented from entering homelessness / diverted from the homeless system 29 households served 16 households served
Capacity Building: <i>Homeless Housing Initiatives</i> Inclusionary \$50,000 <i>Homeownership</i> Inclusionary \$350,000 \$400,000		One to four trainings (includes Housing Focused training through RTFH) ADU Technical Assistance
Administration	\$1,696,385	Personnel, overhead, MOU expense
Administration - Legal	\$10,000	
TOTAL	\$39,403,834	

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 2025. 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.

- *Accessory Dwelling Unit Finance Pilot Program*

A loan program that would finance the construction of Accessory Dwelling Units. Financing may be achieved through various loan products. The intent is to increase housing production, to provide a wealth-generating opportunity to low-income homeowners, as well as to increase rental housing in high-opportunity neighborhoods.

Homeless Housing Initiatives

SDHC's Strategic Initiatives and Homelessness 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, such as SDHC's homelessness



action plan HOUSING FIRST – SAN DIEGO.

- *Transitional Housing Grants*

A grant and loan program for nonprofit operators of transitional housing. Grants and loans may be used for the leasing or operating of transitional housing facilities, as well as improvements to existing leased facilities.

- *Rapid Rehousing Grants*

Rapid rehousing programs provide rental 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 homelessness to remove immediate barriers to obtaining 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 families.

Capacity Building

Technical assistance focused on increasing the capacity for service providers, development partners for permanent supportive housing, and homeowners interested in developing Accessory Dwelling Units.

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 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 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 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 Request for Proposals (RFP) or through a competitive Notice of Funding Availability (NOFA).			



PRESERVATION

Affordable Housing Preservation Revolving Loan Fund - Seed Money 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 which specific projects may receive a credit enhancement or guarantee. Day-to-day operations and comprehensive fund management services will be handled 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 are identified. The initial set of loan products to be offered by the fund may include but are not limited to: 1) Loans for acquisition, predevelopment and rehabilitation of deed-restricted 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 the public investor-partners in the fund to accommodate specific fund goals and/or loan products of the preservation fund.			
Application Method	Funds for program to be made available through a Preservation Fund NOFA loan application process, with underwriting and loan approval performed by 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 type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	A deferred-payment, second trust deed loan program for low-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, which corresponds to the affordability 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, which corresponds to the affordability 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.			



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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 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 needed to expedite placement into permanent housing, using the principles of Housing First, 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 and loan program for nonprofit operators of transitional housing. Grants and loans 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, rental 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.			

City of San Diego's Year-Round Day Center Services

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	Individuals experiencing homelessness are provided with basic needs assistance, such as laundry facilities, restrooms, showers, mail, storage and referral services. Locations include, but are not limited to, the Day Center Facility for Adults Experiencing Homelessness, formerly known as Neil Good Day Center.			
Target Population	Adults 18 and older experiencing homelessness.			
Terms	Day-time, year-round.			
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 oversees Federal Continuum of Care homeless assistance funds awarded by HUD 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 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, as a part of HOUSING FIRST - SAN DIEGO, SDHC's homelessness action plan, 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, income 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 assistance, which also is part of HOUSING FIRST – SAN DIEGO, will help 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 prevent 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 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 Unification 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 those individuals 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 those 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 and other supportive services such as critical behavioral medical care resources.			
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, which also is part of HOUSING FIRST – SAN DIEGO, will help individuals and families who are experiencing homelessness obtain and maintain permanent housing in the City of San Diego. The program includes one-time financial assistance to remove immediate barriers to obtaining housing, including but not limited to housing, employment, education, and transportation costs, limited rental assistance, and light-touch case management services. FLEX also provides shallow subsidies to people who are residing in a City shelter, transitional housing, safe parking lot or safe sleeping site and prioritizes older adults and families.			
Target Population	Individuals and families experiencing homelessness with income at or below 80 percent of AMI at the time they enroll in the program.			
Terms	Assistance can be up to one year.			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			
Homelessness Response Center (HRC)				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	<p>The HRC 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 other support services onsite. System navigators work directly with households and also coordinate with outreach teams and shelter providers to identify individuals and families for system navigation services. Intake coordinators and system navigators conduct assessments for anyone who is accessing HRC services and make referrals for additional services on site or in the community as well as collect data required to connect participants to the region's Coordinated Entry System (CES) when appropriate and conduct housing assessments. The System Navigation 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), as needed. The System Navigation team also leverages existing services and resources for clients, including case management through the shelter provider and the CES-matched housing service provider, as well as housing search and placement services through LEAP.</p>			
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				
2023 San Diego Median Income:				
\$116,800				
*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	\$28,950	\$33,800	\$38,600	\$48,250
TWO	\$33,100	\$38,600	\$44,100	\$55,150
THREE	\$37,250	\$43,450	\$49,600	\$62,050
FOUR	\$41,350	\$48,250	\$55,100	\$68,900
FIVE	\$44,700	\$52,150	\$59,550	\$74,450
SIX	\$48,000	\$56,000	\$63,950	\$79,950
SEVEN	\$51,300	\$59,850	\$68,350	\$85,450
EIGHT	\$54,600	\$63,700	\$72,750	\$90,950

				Low Income
Family Size	60% Income	65% Income	70% Income	80% Income
ONE	\$57,900	\$62,700	\$67,500	\$77,200
TWO	\$66,180	\$71,650	\$77,150	\$88,200
THREE	\$74,460	\$80,600	\$86,800	\$99,250
FOUR	\$82,680	\$89,550	\$96,450	\$110,250
FIVE	\$89,340	\$96,700	\$104,150	\$119,100
SIX	\$95,940	\$103,900	\$111,900	\$127,900
SEVEN	\$102,540	\$111,050	\$119,600	\$136,750
EIGHT	\$109,140	\$118,200	\$127,300	\$145,550

	Moderate Income	Moderate Income	Moderate Income	Moderate Income
Family Size	90% Income	100% Income	110% Income	120% Income
ONE	\$79,475	\$81,750	\$89,950	\$98,100
TWO	\$90,825	\$93,450	\$102,800	\$112,100
THREE	\$102,175	\$105,100	\$115,650	\$126,150
FOUR	\$113,525	\$116,800	\$128,500	\$140,150
FIVE	\$122,625	\$126,150	\$138,800	\$151,350
SIX	\$131,700	\$135,500	\$149,050	\$162,550
SEVEN	\$140,800	\$144,850	\$159,350	\$173,800
EIGHT	\$149,875	\$154,200	\$169,600	\$185,000



ATTACHMENT 2

Projected Funding Sources
FY 2025 Affordable Housing Fund Annual Plan

The Housing Trust Fund (HTF)

- Housing Impact Fee
- Loan Repayments:
 - HTF;
 - Housing Rehabilitation HTF;
 - Redevelopment Funds;
 - Transient Occupant Tax (TOT); and
 - State Local Housing Trust Fund Program (LHTFP)

The Inclusionary Housing Fund

- Affordable Housing Fees (Residential Development)
- Loan Repayments

Fund	Projected Fund Balances	Projected FY25 New Funding	Total FY24 Funds
HTF - Housing Impact Fees and Repayments	\$7,078,864	\$1,276,663	\$8,355,527
HTF - Other HTF Funds (loan repayments)	\$2,289,528	\$0	\$2,289,528
Inclusionary Housing Fund - Inclusionary Fees and Repayments	\$25,309,551	\$5,005,017	\$30,314,568
TOTAL, ALL FUNDS	\$34,677,943	\$6,281,680	\$40,959,623

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.



ATTACHMENT 3

Proposed Allocation of FY2025 AHF Revenues - Activity Detail

Program/Activity/Funding Source	FY25 Budget	Production
Rental Housing Production: Rental Housing Finance <i>Affordable Rental Housing Production & Permanent Supportive Housing</i> Prior Year Board Commitments \$4,614,254 FY23 NOFA (Earmarked) \$3,005,600 FY24 NOFA (Earmarked) \$13,300,000 FY25 NOFA Inclusionary 4,000,000 HTF Housing Impact Fee 2,000,000 HTF Other - TOTAL \$26,919,854		Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process. 169 units (represents new closings in FY 2024) and 746 units in development and for which funds were committed in a previous year
Homeownership: Deferred Payment loans; Closing Cost Assistance grants Inclusionary \$500,000 Accessory Dwelling Unit Loans Inclusionary \$1,500,000 Inclusionary - Prior Year Commitments \$2,000,000 TOTAL \$4,000,000		Up to 20 households Up to 6 units 8 Units
Homeless Housing Initiatives: Housing Innovations Transitional Housing Grants HTF Housing Impact Fee \$357,169 HOUSING FIRST - SAN DIEGO Landlord Engagement Inclusionary \$2,757,583 Prevention & Diversion Inclusionary \$2,746,969 Rapid Rehousing Grants Inclusionary \$320,626 Flexible Spending Inclusionary \$195,248 TOTAL \$6,377,595		143 transitional housing beds 798 households housed 215 households prevented from entering homelessness / diverted from the homeless system 29 households served 16 households served
Capacity Building: Homeless Housing Initiatives Inclusionary \$50,000 Homeownership Inclusionary \$350,000 \$400,000		One to four trainings (includes Housing Focused training through RTFH) ADU Technical Assistance
Administration	\$1,696,385	Personnel, overhead, MOU expense
Administration - Legal	\$10,000	
TOTAL	\$39,403,834	

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	FY25 Budget Housing Impact Fees	FY25 Budget Inclusionary Fees	FY25 Budget Program Funds
Ventana Al Sur	8	100	\$ -	\$ 440,000	\$ -
Ulric Street Apts II	7	59	\$ 100,000	\$ 103,750	\$ -
Tranquility at Post 310	4	42	\$ -	\$ 288,300	\$ -
Iris at San Ysidro Apts	8	99	\$ -	\$ 575,000	\$ -
Nestor Senior *	8	73	\$ -	\$ 55,500	\$ -
Mt Etna - Messina	6	78	\$ -	\$ 292,500	\$ -
Navajo Family Apartments	7	44	\$ 675,000	\$ 453,955	\$ -
Iris Trolley Apartments	8	63	\$ 250,000	\$ 603,800	\$ -
13th & Broadway	3	270	\$ -		\$ 250,000
Cortez Hill	3	87	\$ 191,115	\$ -	\$ -
Modica	2	93	\$ 213,000	\$ 47,333	\$ -
Serenade on 43rd	9	64	\$ -	\$ 75,000	\$ -
Sub-Total		1072		\$4,614,254	

Summary of Pending Multifamily Development Loan Commitments

FY23 NOFA			\$ 900,000	\$ 1,305,600	\$ 800,000
FY24 NOFA			\$ 3,386,487	\$ 8,620,306	\$ 1,293,207
Sub-Total				\$16,305,600	

Summary of Other Prior Year Funds Available

Prior Year Funds Available				\$13,758,089	
TOTAL				\$34,677,943	

*Grand Opening on April 4, 2024. Included due to final disbursement pending



City of San Diego Affordable Housing Fund – FY 2025 Annual Plan

AFFORDABLE HOUSING FUND FISCAL YEAR 2025 PUBLIC COMMENT		
Comment Period: February 6, 2024 – April 3, 2024		
ZIP CODE	COMMENT	DISTRICT
92037	Sect 8 voucher program needs to raise rent payment standard to be more realistically close to the going rent. I am 80 yrs. on soc. Sec. There is no payment standard yet for 2024. I was informed by my landlord of an increase of 6.5% and will need to pay \$45.00 +25.00 (utilities) because it is above the payment standard. This increase together with other increases of cost of living is very difficult. I am grateful for this program and the work of all the staff. Low fixed income elderly renters need a stable place to live. I have lived in my neighborhood for 50 yrs and am fearful of not being able to remain here. Thank you for your attention to this matter.	1
92109	Need to reduce the waiting time to receive assistance	1
92123	I encourage the San Diego Housing Commission to continue exploring innovative solutions and partnerships to maximize the impact of the Affordable Housing Fund.	1
92130	I think some of the funds should go to improve the section 8 voucher, to increase the voucher funds, Due to the increase of the rent in San Diego, as section 8 participants we have a hard time finding any managerial property have a rent equal to the approval voucher, the rent is always higher than the portion of the voucher and we stuck where to be accepted. that makes it even harder on top of the discrimination we face as a Section participant.	1
92130	As a single female in my mid 30s, I can attest to the difficulty in finding affordable housing in SD. I moved here from upstate NY in search of better opportunities. Since moving here, I've had to move 3 times due to rental increases outpacing any increase in income. I currently manage a retail store for an hourly rate and fall in the very low income category. I've been looking for a better job for over a year with no luck. I'm living paycheck to paycheck with no savings, only credit card debt. At this rate, I'll never be able to catch up. It has become impossible for younger adults in their 20s and 30s to live in San Diego. Every month I hear of people like me moving out of state. Pretty soon the younger generations will be gone completely. SD needs to focus on making this area more affordable so this doesn't happen. We need A LOT more affordable housing and programs/incentives to help the struggling younger population. My dream was to own my own home 1 day, now I pray I can pay rent.	1
90019	Well for people like me and where I live which is low income, I would like to see where we can get picked up or get rides over to clinics for our animals to get the free shots in to get their nails trimmed or whatever. A lot of us have service dogs but we have no way of getting there.. we have to take special precautions as well because there are still a lot of people that are on the streets that have dogs that's probably don't even have their shots so we have to watch our animals carefully I know that father Joe's does that but it'd be nice of a community bus or whatever will come by and pick us up you know you make the appointment and then pick us up.	2
92106	It needs to help the disabled the ones that can't help themselves if they have like epilepsy or have a stroke or something like that people are on the street right now homeless and can't afford a place and they have nobody that's the ones who should get the money spent on so there's low income housing more	2
92106	Community group #2. Ocean Beach/Point Loma The homeless need drug counseling & mental health services ALL AROUND SAN DIEGO COUNTY The Government needs to convert some of these emptied out prisons and abandoned buildings into drug rehabilitation livable establishments WHERE the City of San Diego and necessary resources can help these people and put these people to work PATCHING UP the STREETS CLEANING the COMMUNITIES AND the RAIN GUTTERS while getting the necessary mental health and counseling that they need while living in these places OFF The STREET AND SOME INDIVIDUALS NEEDING TO BE ORDERED BY THE COURT for an involuntary commitment or intervention	2
92107	We need more shelters (why do the shelters kick them out at 5AM?)	2
92107	Preserve existing low-cost/rental housing	2
92107	Need in these area	2
92107	I'm a school bus driver there is not enough affordable housing apt rentals and the wait lists are years long how is anybody under \$55k supposed to pay rent in San Diego County you give more financial assistance to illegal people than to your own tax paying San Diego County residents who truly need help but we're told we make too much but illegals get handed out voucher airfare hotels and full medical coverage but it's illegally being paid our law states they must be legal to receive financial assistance but nobody stops the horrible mess to verify they are illegal if we US citizens went to another country illegally we'd be put in jail or deported why don't you penalize employers who give jobs to these illegal workers	2
92107	please make it affordable for our hard working young adults to be able to go out in the world and survive . my son is 24 and can not make it due to housing and he has a great job	2



ZIP CODE	COMMENT	DISTRICT
92109	I entered my name on the SDHC Wait List and was told the wait time was ten years. It's been ten years and now I'm told the wait time is twelve years. No, maybe it's 12-years for people who apply today, but the goal posts should not be moved for people who were told ten, so that would be my first priority. Second and third would be development of affordable housing (including ADU's) and financial assistance for first-time homebuyers. There is a disturbing trend that is directly impacting seniors and low-income residents and that is the rising costs of space rent in mobile home parks. People are forced to sell because they can't afford the rent. Some of them end up homeless. This is an issue that needs to be addressed.	2
92116	Help the middle working class too. I do work, but can not find a place. The security deposit and first and last month of rent are too much to pay at once. I believe eventually middle/poor working class like me eventually are going to become homeless. I know you are prioritizing the homeless, but prevention could be a good strategy too! Invest in the middle/poor working class!	2
92117	Offering housing in Clairemont area. Also sending out agents to communicate and collect needs in that area.	2
92117	Bring back more SRO's absorbed by the downtown development and make more SR houses available for low to moderate income families to purchase!	2
92882	For persons like myself (single with no family assistance) the repeated layoffs experienced in the unstable biotech/tech industry has lead to eviction and repeated loss of housing. The reality is, that when we're living paycheck to paycheck in such an unaffordable market (because this IS NOT affordable in any way) a loss of job means homelessness is only a few weeks away. What programs and support do you plan to provide person experiencing job loss and how do you plan to implement this? Because all of the resources I've been guided to over my time living here have amounted to sleeping in my car when I can't afford an AirBnB or hotel for a few weeks.	2
92101	Anything that allows more funds to be given to renters to avoid evictions. The hiring market is tough post Covid, and rent is still increasing. With the recent halt on most affordable housing places giving leniency on rent or eviction due to Covid, it really help people out	3
92101	Affordable housing programs should provide assistance with Deposit and moving expenses or provide an accurate timeline to avoid additional fees during the moving process. I advocated for myself and complied to every request and was misinformed every step of the way and this created a mountain of pay day loan debts. Had I been properly informed I would not have incurred unnecessary fees. Also others who reside in my building have brought in roaches and it bed bugs. Protocols should be set to prevent street furniture to be brought into a brand new building. My suggestion would be a budget to include security deposit and furniture allowance to avoid roaches or bed bugs, moving allowance.	3
92101	The affordable housing fund annual plan is not accessible to all the people that it needs to help. There should be a priority system for people, such as single parents who simply cannot afford to live in San Diego without assistance. This would also include homeless and individuals or homeless parents	3
92101	I would like to see more affordable units available for single people. And working young adults like in that are in late 20s . And also programs that help with families that have faced evictions!	3
92101	Help Disabled Single families...Make it a reasonable amount of time Not making it a time frame....If itz 10 years, Dnt keep moving the time from 10 to 12 to 15 yrz....	3
92101	I live and work in the city of San Diego. Funds should be considered for who work and live in San Diego. Increase and having no rent control is a detrimental effect on physical and mental health.	3
92101	I believe that affordable housing keeps a community more productive, and in hebis deplorable living such as heptide; I think making a good cuminty, more productive is good for all around health and atmosphere, for a better and better living,	3
92101	I believe funding is definitely needed for senior living. There are many of us who have Medi-Cal. With that in mind there needs to be affordable living for seniors. Maybe it's through Section 8 for seniors which would help so many of us. But not have to wait for 10-12 yrs on some list. I'm 72 and have been waiting over 10 yrs, plus I'm disabled. This is not acceptable for seniors. Another idea would be to cap rent hikes from landlords. I live in a senior residence, not home. Our rent was recently raised \$127 !!! This bldg gets government grants so we could have affordable rent, or so I thought. I found out that they can raise it as much as they want because they get funding(?) -does that make sense?!!! Our governor set the cap at 10% and where I live it went up almost 15%. Almost more than half of my income goes to rent. I can't afford to live any place else. Moving is expensive. So, please acknowledge senior house funding. Thank you	3



ZIP CODE	COMMENT	DISTRICT
92101	SDHC does not participate in the HUD Section 8 Homeownership program. This prevents Section 8 voucher holders from achieving home ownership as well as increases the incomes of private and corporate landlords using Federal funds. This makes "affordable housing" merely a corporate welfare scheme. SDHC Payment Standards are some of the lowest in California but SD is one of the nation's most expensive housing markets. SDHC wastes \$\$ on things like the Achievement Academy that funnels SDHC clients into low paying jobs that the Feds reward corporations tax credit for hiring them. SDHC pays too much for hotels as well as allows so-called consultants to get large sums of \$\$ regardless of conflicts of interests. Overall, SDHC needs to be overhauled from the top down and policies put in place that benefit its client base.	3
92104	Funds should be directed towards section 8 program.	3
92105	Keep the affordable housing fund going with a few items I would like to see: Safer-area buildings for low-income seniors. The trolley areas are dangerous. Would like to see other rental agencies besides Conam to rent low-income apartments. They charge too much for supposed low-income units. Seniors cannot afford their prices. Continue with affordable housing for working-class residents. It's still too expensive to rent in San Diego even if a person is working. More 1 bedroom apartments between 500-600 square feet with air-conditioning.	3
92112	Rental Housing Assistance Activities that support homeless and the prevention of homelessness	3
92840	Senior housing affordable living on a fixed budget need help	3
90044	Yes this is an incredible step in the right direction for many people who can not afford to live in luxury People who make an honest living and want to be safe inside a home that they cherish. Honest families who want better for themselves and there children. I totally back you guys up 100% on this. Here is my email: [redacted] please email me so I can sign up for this. I am an honest hard working individual who right now rents a room and can not afford to buy a place of my own and is willing to meet any requirements. Have a wonderful rest of your year and God bless and great luck with you PLAN!	5
92025	Upgrading interior of low income housing	5
92045	Rental Housing Assistance Homelessness activities	5
92127	I live in 4s ranch and live at 4s reserve apartments. My rent increases 100.00 every year. In 2021 I moved in my rent was 2375.00 monthly . Now my rent when I renew my lease in April will 2749.00. This is a huge increase and this renewal it's going to be very hard to make rent . With affordable housing laws I think there should be a cap on annual rental increases. 400.00 in four years is a lot. My gross income is 75,000 a year and one paycheck goes to rent every month. I'm hoping in these forums there will be ideas to lower annual rent increases.	5
92127	Funds should be use to update any senior designated units (62 years +) are senior friendly and safe. All bathrooms should be equipped with handrails in/out of tub/showers. Consideration should be given to installation of washer/dryer in each senior unit, which would reduce the chance of germs/disease spreading through housing complex. Kitchen appliances should be upgraded to insure that stove/ovens are well insulated preventing burn/injury to residents	5
92128	Your plans are not effective enough. I am a senior now 70 and homeless for that last year. Your priority should be the homeless and for longtime u.s. citizens. I have been on a waitlist for more than 15 years for help.	5
92129	increase fund	5
92129	As a senior and a widow on a very limited income, I am very concerned with how these funds will be distributed, and what groups/members of the community will be eligible for assistance. Recently, seniors and those without children, or not living in select zip codes, have been excluded from having their pressing needs and hardship situations considered for related assistance. This has been unacceptable. I propose that seniors over 65 with net incomes below \$60,000 be given rent assistance, in their current living situation, of \$500-\$1000 per month, as rents have increased significantly more than social security over recent years; this would allow seniors to remain where they have been residing with continuing access to an established community of services and friends/support systems, and without the cost and distress of moving. Seniors, and in particular, widows, have been neglected for this assistance and need to be included to receive help.; As a senior and a widow on a very limited income, I am very concerned with how these funds will be distributed, and what groups/members of the community will be eligible for assistance. Recently, seniors and those without children, or not living in select zip codes, have been excluded from having their pressing needs and hardship situations considered for related assistance. This has been unacceptable. I propose that seniors over 65 with net incomes below \$60,000 be given rent assistance, in their current living situation, of \$500-\$1000 per month, as rents have increased significantly more than social security over recent years; this would allow seniors to remain where they have been residing with continuing access to an established community of services and friends/support systems, and without the cost and distress of moving. Seniors, and in particular, widows, have been neglected for this assistance and need to be included to receive help.	5



ZIP CODE	COMMENT	DISTRICT
92129	I think more money should go for Section 8 Housing Choice Vouchers. Section 8 waitlist	5
92198	I think a big step in creating a plan for affordable housing is to locate and secure unused, open or abandoned land to have space for new housing.	5
95336	I would like to see more affordable housing for people that have worked all their lives and are now retired and receiving a monthly benefit; however it is not enough to keep up with rising costs of food, utilities, etc. I receive \$1800.00 (gross) per month and my rent is \$1138.00. Thankfully my family helps out but it's not a guarantee.	5
92176	It would be helpful for my daughter (autistic) to have housing options in Scripps Ranch (district 6). She currently lives at home with us but needs to be more independent and there are no options available in our area. Please consider this as you develop your future affordable housing plans	6
92124	Belden Village issues that need more funding: 1.Trash overflows in the bins. Frequency of pick ups should be in increased. 2. Security gates do not operate; haven't operated for years. 3. Maintenance calls are not answered promptly. Some repair requests go unanswered for days, even weeks. Increase staff or retrain current staff.	7
22163	The funding should go to those most of need to disabled and homeless .like myself I have a child who is disabled and the wait time is 12 years waiting list and it's been really hard .but as for as the funding for low income I wouldn't change I like it but the wait time is just wrong.	8
92102	Would be nice to have a place I can rent that does not take all of my wages. All my stuff is in a storage. Living in my car sucks. I have asthma. Been to the ER a few times. I'm terrified I will die in my car. I just want a place I can afford to live. Working two jobs to pay rent for a place I'm never at because I work all the time to pay rent. It's hopeless, depressing, & un-American. Thanks for hearing my life story.	8
92102	Please make more affordable housing in the 'nicer' regions of San Diego County. As someone who was a former foster youth and experienced and is still experiencing homelessness, too often, homeless individuals flee to downtown San Diego, and end up on drugs or in dangerous environments ect. I am a single mom of three, trying to break the cycle with my children and would love to be placed in stable housing in a family friendly environment. Please help me make this realistic for individuals in my same situation. I have been on the wait-list for going on three years now. If you can also create safe shelter programs in these areas, for individuals who want better for their life and the lives of their children, please do so. Also the wait-list is pretty lengthy, please assist individuals with children first. Thank You!	8
92102	The plan looks good on paper. In reality, the programs are not easily accessed by those needing them. Different agencies have access to the funds, others don't and others are unaware. The SDHC is generally inaccessible by the general public.	8
92113	I've been in the housing lists for over 2 years.. still nothing	8
92105	Need more rent controlled housing for seniors that are large studio or 1 bedroom. It seems the city thinks all seniors that are low income don't need more than 300 Sq ft. There are seniors that are still active and would appreciate not being forced into a small coffin sized apt. Need more large studios and 1 bedroom for low income seniors that have a rent cap	9
92108	Having a social worker or peer support as staff on premises. A lot my neighbors come to me for help and I would find it beneficial to have a permanent presence on site.	9
27705	Housing for disabled and elderly should be a priority. Most homeless people are not on drugs, mentally ill, or simply enjoy living on the street. We are people who cannot afford a place to live because social security benefits and disability benefits are not enough to cover the rent. It's a problem of affordable, safe housing. Some people say that some people refuse a shelter. Please spend one night in a shelter to see why. It's simply not safe or clean. I suffered through breast cancer treatment living out of a car for most of the past year with my son who has autism. A shelter would have killed me because of my low immunity. My son, 18, has general anxiety disorder as well. We survived and I finished taxol and AC chemo, radiation, lymphadema and a seroma (a complication of breast cancer surgery). I will survive homelessness, but many people aren't as strong as we are. I am 58 and disabled for the past 2.5 years. I'm just like you. I have a B.A. in psychology. We need to do more.	<i>Zip Code Provided is Outside of City of San Diego</i>
84074	I'm retired age 76. I always worked in the Arts which typically did not offer 401k's, savings or retirement programs. Even though I had two college degrees the salaries I was paid barely kept me going as a single mother of two. Job pay disparity for careers in the Arts are under appreciated and under paid. Working for non profits were often political positions based on who you know and what circles you travel in! Living on 859. A month social security is impossible in San Diego, my hometown. Even extremely low rent is not that low. There needs to senior subsidized housing. Close to shopping and public transportation. I am a very active senior, I don't want to live in a 300 unit apartment complex. I want a small affordable cottage with save for a small garden. I like to grow my own vegetables! Live in an interesting area that has fun things to discover on my daily walks. ADU's, and a share bank of possible housing shares. I don't want to be penalized if I find a part time job.	<i>Zip Code Provided is Outside of City of San Diego</i>



ZIP CODE	COMMENT	DISTRICT
85003	Please keep it where it is needed for all low income families/people	<i>Zip Code Provided is Outside of City of San Diego</i>
91352	We need more housing is hard to find low income housing or apartments or houses that take section 8 in San Diego. I wonder why many people become homeless. So more housing for low income or housing that take section 8 is need. Also, San Diego housing becomes expensive for people who rent and own.	<i>Zip Code Provided is Outside of City of San Diego</i>
92026	More affordable living for single moms.	<i>Zip Code Provided is Outside of City of San Diego</i>
92404	I'm waiting for 10 years still my name is on the waiting lists the reason for not having funds I would like the fund should go to public housing community thanks	<i>Zip Code Provided is Outside of City of San Diego</i>
92584	Looking forward for affordable housing for those who apply for affordable housing like myself as soon as possible thanks	<i>Zip Code Provided is Outside of City of San Diego</i>
94014	Please build affordable safe housing for seniors and unsheltered people.	<i>Zip Code Provided is Outside of City of San Diego</i>
<i>No Zip Code Provided</i>	<p>Buenos días mi opinión es hacer más viviendas de pecio accesible ya q la lista de espera para estas casas son demaciado tardadas. El sueldo mínimo con que subsistimos es poco la vida es muy cara entrega gastos como renta luz agua teléfono internet pagar placas y aseguranza de los carros comida un poco de diversión para los niños todo es caro se q hay programas donde son más económicos pero también tardan demaciado en darlos. antes las escuelas tenían paseos a museos parques de diversión ahora ya no. La mayoría de las personas q vivimos en san Diego y tenemos trabajos de oficios y no de profesiones no sacamos lo suficiente para tener un apartamento por familia tenemos q compartir la renta con más familias y nuestros hijos no saben lo q es la comodidad ya q no tienen un espacio propio Y así puedo mencionar varias cosas q se derivan por no poder pagar el alquiler. Gracias por escucharme.</p> <p><i>"Good morning, there needs to be more housing with an accessible price, because the waiting list for these houses are way too long. The minimal wage we earn for items needed to survive is not enough. The cost of living is high when you consider living expenses like rent, light, water, phone, internet, vehicle license plates, car insurance, food, and a bit of entertainment for the children. Everything is expensive. I know there are programs that help make these more economical, but it takes so long to get them. In the past, schools had outings to museums, parks for diversion but not anymore. Most of the people that live in San Diego have nonprofessional jobs. We don't earn enough to have an apartment for our family. We have to share the rent with other families and our children don't know what it is like to have comfort; they don't have a space, they can call their own. I can go on about things that come from an inability to pay rent. Thank you for listening."</i></p>	<i>No City Council District Provided</i>
<i>No Zip Code Provided</i>	I support the San Diego Housing Commission Housing Plan for low to moderates income for affordable housing FY25 AHF Plan.	<i>No City Council District Provided</i>
<i>No Zip Code Provided</i>	Hello, I think we should have more affordable housing for the low income families, There is a dire need in affordability , I myself consider myself a low income family and I have a decent job but that still doesn't let me afford a good home . Especially right now that I am about to experience homelessness with my 3 kids , it is so difficult to find low income housing without the long wait time , I have applied various time for an apartment but still cant seem to get in. I just would like to see more low income apartments AVAILABLE to the community . Thank you .	<i>No City Council District Provided</i>
<i>No Zip Code Provided</i>	<p>Hello, Thanks for letting me be a part of this very importantimportantopportunity. My name is Diana I came here to San Diego 10 years ago.I was homeless from loosing my mortgage.I was helped by Rapid housing and Father Joes plus Alpha project. I'm currently on Section 8 and off the concrete.Thank</p> <p>Please make a part of these organizations planned in accordance of helping the homeless that are sick mentally and physically</p>	<i>No City Council District Provided</i>
<i>No Zip Code Provided</i>	Rent is able to be raised more than the 10%. My rent went up \$700 which is making it impossible for me to stay in the neighborhood I'm in this is going on all over San Diego years back. I remember most of section 8 being in a certain part of town, which didn't seem fair because your options were limited then it was more equal, and you're able to go in different parts of town, and integrate more with the public and the people living there Now it's to the point where everyone's going back to the same cheaper neighborhoods because that's the only rent they will accept at the rate we're given for section 8. I also feel like at any point the landlord could up the rent to appoint. It would not be approved by section 8, and I would be out of a place to live , and unable to find a place just because section 8 is accepted everywhere does not mean we're able to use it there because the rent is so high there's no way it would be approved so really they don't accept it and it's very misleading and	<i>No City Council District Provided</i>