



REPORT TO THE CITY COUNCIL

DATE ISSUED: April 25, 2017

REPORT NO: CCR17-011

ATTENTION: Council President and Members of the City Council
For the Agenda of June 6, 2017

SUBJECT: Proposed Fiscal Year 2018 Affordable Housing Fund Annual Plan

COUNCIL DISTRICT: Citywide

REQUESTED ACTION

That the San Diego City Council approve the proposed Fiscal Year 2018 Affordable Housing Fund Annual Plan as presented in this report.

STAFF RECOMMENDATION

That the San Diego City Council take the following actions:

- 1) Approve the Proposed Fiscal Year 2018 (FY 2018) Affordable Housing Fund (AHF) Annual Plan (Annual Plan) Program Activity Allocation of \$74,024,502 in anticipated funds (also included in the FY 2018 Housing Commission Proposed Budget) and the proposed Model Programs; and
- 2) Authorize the President & Chief Executive Officer (President & CEO), of the San Diego Housing Commission (Housing Commission) or designee, to reallocate funds among the proposed Model Programs included in the FY 2018 AHF Annual Plan in response to market demands and opportunities.

SUMMARY

On June 3, 2003, the City Council amended San Diego Municipal Code Chapter 9, Article 8, Division 5 (Municipal Code) to create an Affordable Housing Fund. 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 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.

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Proposed Fiscal Year 2018 Affordable Housing Fund Annual Plan

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Staff has proposed the FY 2018 (July 1, 2017 – June 30, 2018) allocations in accordance with estimated available resources and previously approved policy objectives. All proposed allocations are estimates. Attachment 1 details the FY 2018 projected revenue and fund balances and provides descriptions of AHF revenue sources. Attachment 2 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 3 shows approved and pending projects using Affordable Housing Funds.

The proposed AHF Annual Plan (Attachment 4) describes the purpose and intent of the AHF, restrictions on the uses of the two sources of funds, fund allocations and production. It also describes FY 2018 Model Programs. Each year the Model Programs are reviewed and updated in response to community needs and past performance. Only active programs are included in the Model Programs list.

Proposed Changes in the Model Programs

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

1. Rental Housing Production:
 - a. Rental Housing Finance - 100% Affordable Projects:
 - Updated scope, terms and application method.
 - b. Workforce Housing - Mixed Income Projects:
 - Updated scope, target population and terms.
 - c. Affordable Housing Transit-Oriented Development (TOD) Revolving Loan Fund - Seed Money Investment:
 - New program added to support the creation of a local TOD fund.
2. Housing Rehabilitation Programs:
 - a. New program added called Clean & Green to provide sustainable homeowner loans.
3. Homeownership Programs:
 - a. Neighborhood Stabilization Programs (NSP):
 - Deleted all NSP programs as none are funded with Affordable Housing Fund dollars.
4. Homeless Housing Initiatives:
 - a. Landlord Engagement:
 - New program added to provide incentives to landlords with rental properties in the city of San Diego.
 - b. Prevention and Diversion Assistance:
 - New program added to help at-risk individuals and families in the city of San Diego avoid becoming homeless and prevent long-term, repeated shelter stays.
 - c. Outreach and Housing Navigation:
 - New program added designed to target individuals and families experiencing homelessness and connect them to housing resources and decrease the amount of time living on the street.
 - d. Moving On Program:
 - New program added that provides affordable housing solutions to formerly homeless individuals who are transitioning out of permanent supportive housing and into permanent affordable housing.

AFFORDABLE HOUSING IMPACT

If all anticipated FY 2018 funds are collected and allocated as proposed, the estimated affordable housing production impact would be: 1) Gap financing for approximately 480 rental units created for very low-income households; 2) 10 low- to median-income first-time homebuyers assisted; 3) 625 transitional housing beds provided for very low-income, formerly homeless individuals and families; 4) assistance to 180 households through rapid rehousing; 5) 850 households housed through the Landlord Engagement Program and 6) 300 households diverted out of the homeless system through the Prevention and Diversion Program.

FISCAL CONSIDERATIONS

The proposed funding sources and uses approved by this action are included in the proposed FY 2018 Housing Commission budget. Approving this action will not change the FY 2018 Total Budget, but will allocate funding sources among uses as shown in the following table:

Program	Budget	Production
Rental Housing Finance – gap financing Affordable Rental Housing Production	\$54,944,369	480 units (represents projects that are anticipated to close financing in FY 2018)
Homeownership Deferred Payment Loans Closing Cost Assistance Grants	\$500,000	10 units
Housing Innovations Transitional Housing Rapid Rehousing Landlord Engagement Prevention and Diversion	\$1,340,602 \$1,849,206 \$2,645,000 \$450,684	625 transitional housing beds 180 households 850 households housed 300 households
Capacity Building Developer Capacity Review Service Provider Training	\$125,000	2 – 4 projects 2 – 4 Trainings
Transit- Oriented Development (TOD) Fund	\$10,000,000	To be determined after commitment of investors
Administration	\$2,059,641	Personnel, overhead, MOU expense
Administration - Legal	\$110,000	
Fund Balances To be determined.	\$0	Unallocated Fund Balances may be allocated during the fiscal year in accordance with the Municipal Code and subject to appropriate approval process.
TOTAL	\$74,024,502	

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Proposed Fiscal Year 2018 Affordable Housing Fund Annual Plan

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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.

COMMUNITY PARTICIPATION and PUBLIC OUTREACH EFFORTS

Housing Commission staff attended community group meetings in San Ysidro on March 13, 2017, and Encanto on March 20, 2017, and is scheduled to attend a meeting in the Navajo community on April 12, 2017. Staff gave a brief overview of the AHF and proposed changes to the Model Programs. The public may submit written comments through April 26, 2017. To date, one public comment has been received (Attachment 5).

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 2018 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 determination that this activity is not subject to CEQA, pursuant to Section 15060(c)(3), is not appealable and a Notice of Right to Appeal the Environmental Determination (NORA) is not required. Approval of the Annual Plan is also exempt under the National Environmental Policy Act pursuant to Section 58.34(a)(2) and (3) of Title 24 of the Code of Federal Regulations.

Respectfully submitted,

Liliana Caracoza

Liliana Caracoza
Senior Program Analyst
Real Estate Division

Approved by,

Deborah N. Ruane

Deborah N. Ruane
Executive Vice President & Chief Strategy Officer
San Diego Housing Commission

Attachments:

- 1) Projected Funding Sources FY 2018 Affordable Housing Fund Annual Plan
- 2) Proposed Allocation of FY 2018 AHF Revenues – Activity Detail
- 3) Summary of Approved and Pending Multifamily Development Loan Commitments
- 4) San Diego Affordable Housing Fund Annual Plan Fiscal Year 2018
- 5) Public Comment

Hard copies are available for review during business hours at the security information desk in the main lobby and the fifth floor reception desk of the San Diego Housing Commission offices at 1122 Broadway, San Diego, CA 92101 and at the Office of the San Diego City Clerk, 202 C Street, San Diego, CA 92101. You may also review complete docket materials in the “Public Meetings” section of the San Diego Housing Commission website at www.sdhc.org

Projected Funding Sources
FY 2018 Affordable Housing Fund Annual Plan

The Housing Trust Fund (HTF)

- Housing Impact Fee
- Loan Repayments (HTF, CDBG HTF, Housing Rehabilitation HTF, Redevelopment, TOT, and State LHTFP)

The Inclusionary Housing Fund

- Affordable Housing Fees (Residential Development)
- Loan Repayments

Fund	Projected Fund Balances	Projected FY18 New Funding		Total FY18 Funds
		In-Lieu Fee Collections	Program Income	
HTF - Housing Impact Fees and Repayments	\$5,178,767	\$813,203	\$536,200	\$6,528,170
HTF - Other HTF Funds (loan repayments)	\$3,198,433	\$0	\$309,858	\$3,508,291
Inclusionary Housing Fund - Inclusionary Fees and Repayments	\$54,288,041	\$9,200,000	\$500,000	\$63,988,041
TOTAL, ALL FUNDS	\$62,665,241	\$10,013,203	\$1,346,058	\$74,024,502

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.

CDBG HTF: Repayments of CDBG-funded affordable housing loans were permitted to be allocated to the HTF for Rehabilitation activity. Repayments of loans are recycled into the HTF for Rehabilitation activity.

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

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

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

Proposed Allocation of FY2018 AHF Revenues - Activity Detail

Program/Activity/Funding Source*	Fund Amounts	Estimated Production	Household AMIs served
Rental Housing Finance <i>Affordable Rental Housing Production</i> Inclusionary HTF Housing Impact Fee Program Funds <i>Capacity Building</i> HTF Housing Impact Fee TOTAL	 \$46,970,039 \$4,466,039 \$3,508,291 \$50,000 \$54,994,369	 480 Rental Housing units (represents new closings in FY2018) 2 - 4 Grants	 Inclusionary-funded units are 65% AMI or lower. AHF-funded units are typically 50% AMI or lower. Grants for Affordable Housing Developers
Homeownership <i>Deferred Payment loans; Closing Cost Assistance grants</i> Inclusionary	 \$500,000	 10 units	 Serves AMIs up to 100%, subject to the model programs
Housing Innovations <i>Transitional Housing grants</i> HTF Housing Impact Fee Inclusionary <i>Rapid Rehousing Grants</i> HTF Housing Impact Fee Inclusionary <i>Landlord Engagement</i> Inclusionary <i>Prevention & Diversion</i> Inclusionary <i>Capacity Building</i> Inclusionary TOTAL	 \$670,301 \$670,301 \$600,000 \$1,249,206 \$2,645,000 \$450,684 \$75,000 \$6,360,492	 625 transitional housing beds for Cortez Hill and 7 other programs. 180 households 850 households housed 300 households diverted out of the homeless system Funding to secure a consult and hold 2-4 trainings	 On average participants are extremely low to low income. Participants are extremely low to low income Served AMI up to 80% Serves AMI up to 80% Serves AMI up to 80% Training and education for currently contracted service providers to improve service delivery to homeless households
Transit Oriented Development Fund Inclusionary	 \$10,000,000 \$10,000,000	 TBD after commitment of investors	 Will comply with most restrictive regulations from all funding sources in a development project
Administration Inclusionary HTF Housing Impact Fee	 \$1,372,811 \$686,830 \$2,059,641	 Personnel, overhead, & MOU expense	
Administration - Legal Inclusionary HTF Housing Impact Fee	 \$55,000 \$55,000 \$110,000		
Fund Balances		Unallocated Fund Balances may be allocated during the fiscal year in accordance with the Code and subject to appropriate approval process.	
TOTAL	\$74,024,502		

*See projected funding Source List for details (Attachment 1)

ATTACHMENT 3

Summary of Approved Multifamily Development In Process

Project	Council District	Affordable Rental Units	FY18 Budget Housing Impact Fees	FY18 Budget Inclusionary Fees	FY17 Budget Program Funds
Cypress Apartments	3	62	\$ -	\$ 172,000	\$ -
Encanto Village	4	65	\$ -	\$ 5,250,000	\$ -
Fairmount Family Housing	7	79	\$ -	\$ 7,468,500	\$ -
Mission Gorge	7	89	\$ -	\$ 2,800,000	\$ -
New Palace	3	79	\$ 100,000	\$ -	\$ -
North Park Seniors	3	75	\$ -	\$ 1,313,586	\$ -
Talmadge Gateway	9	60	\$ -	\$ 100,000	\$ 1,000,000
Trolley Residential	4	51	\$ -	\$ 156,000	\$ -
The Lofts at Normal Heights	3	52	\$ 100,000	\$ 400,000	\$ -
The Post 310	4	42	\$ 114,524	\$ 2,100,000	\$ -
The Zephyr	7	84	\$ 100,000	\$ -	\$ -
Twain Veterans Housing	7	79	\$ 100,000	\$ 2,400,000	\$ -
Villa Encantada	4	66	\$ 500,000	\$ 1,850,000	\$ -
Vista Del Puente	9	51	\$ -	\$ 1,500,000	\$ -
Sub-Total			\$27,524,610		

Summary of Pending Multifamily Development Loan Commitments

Unidentified FY 17 Affordable Housing Projects			\$ 2,500,000	\$ 16,500,000	\$ -
Unidentified FY 18 Affordable Housing Projects			\$ 951,515	\$ 4,959,953	\$ 2,508,291
Sub-Total			\$27,419,759		
TOTAL			\$54,944,369		



SAN DIEGO
HOUSING
COMMISSION

Attachment 4

San Diego Affordable Housing Fund Annual Plan



Cypress Apartments
1435 Imperial Avenue
62 Permanent Supportive Housing Units
\$600,000 Inclusionary Housing Funds
Expected Completion: Spring 2017

Fiscal Year 2018
(July 1, 2017 – June 30, 2018)

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SAN DIEGO AFFORDABLE HOUSING FUND

Introduction

The 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, a suggested Fiscal Year (FY) 2018 fund allocation, and production estimates. 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 2018 Budget and FY2016-2020 Strategic Plan.

The FY 2018 Annual Plan also includes a description of SDHC's Model Programs.

Use

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

The 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 administered by SDHC with City Council approval. Recognizing the significant need for affordable housing, including housing and services for homeless individuals, SDHC will invest the funds in the following activities

- Rental Housing Production
 - New construction
 - Acquisition and acquisition with rehabilitation
 - Preservation of existing affordable rental housing
 - TOD revolving loan fund initial investment for raising capital

Rental units shall be affordable at or below 65 percent of San Diego Area Median Income (AMI) for a minimum of 55 years. Developers apply for funding via SDHC's Notice of Funding Availability (NOFA).

- Homeownership Opportunities

Financing programs to encourage and increase homeownership opportunities for low- to median-income households at or below 100 percent of AMI. First-time homebuyers apply through participating lenders.
- Homeless Activities

Homeless Activities include funding for construction of permanent affordable housing units with supportive services, capitalized operating reserves for permanent supportive housing developments, transitional housing operations support grants, and rapid rehousing. Funds may also be spent on activities to provide housing for homeless individuals, should SDHC receive direction to increase spending in this area, or opportunities arise for which other funds are unavailable.

FY 2018 AHF ANNUAL PLAN

Revenue Forecast

More than \$74 million is expected to be available in FY 2018, consisting of \$11.3 million in new revenue and loan repayments and \$62.7 million in estimated fund balances. More than \$27 million of fund balance includes funding commitments to 14 affordable rental housing developments. 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 FY2018 is as follows:

Program	Budget	Production
Rental Housing Finance – gap financing Affordable Rental Housing Production	\$54,944,369	480 units (represents new closings in FY2018)
Homeownership Deferred Payment Loans Closing Cost Assistance Grants	\$500,000	10 units
Housing Innovations Transitional Housing Rapid Re-Housing Landlord Engagement Prevention and Diversion	\$1,340,602 \$1,849,206 \$2,645,000 \$450,684	625 transitional housing beds 180 households 850 households housed 300 households
Capacity Building Developer Capacity Review Service Provider Training	\$125,000	2 – 4 projects 2 – 4 trainings
Transit- Oriented Development (TOD) Fund	\$10,000,000	To be determined after commitment of investors
Administration	\$2,059,641	Personnel, overhead, MOU expense
Administration - Legal	\$110,000	
Fund Balances To be determined.	\$0	Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process.
TOTAL	\$74,024,502	

SAN DIEGO HOUSING COMMISSION MODEL PROGRAMS OVERVIEW

Funding is allocated 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 2018. These activities are described more fully in the attached Model Programs.

Rental Housing Finance

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 Notice of Funding Availability (NOFA) contains additional information regarding SDHC's financial participation in affordable rental housing development, including new construction or acquisition with rehabilitation.

Permanent Supportive Rental Housing

Financing for developers of permanent affordable rental housing with supportive services that serve special resident populations, including those who are at risk of becoming homeless or need services related to physical or mental disabilities, chronic health problems (HIV/AIDS) or are recovering from substance abuse. This program includes deferred loans, below-market interest rates, revocable grants, and matching funds for State, Federal and private financing. SDHC's current Permanent Supportive Housing NOFA contains additional information regarding SDHC's financial participation in housing development.

Workforce Housing – Mixed-Income Projects

A program similar to the Rental Housing Finance program targeted to middle-income households.

Affordable Housing Transit-Oriented Development (TOD) Revolving Loan Fund - Seed Money Investment

An SDHC public investment of \$10 million dollars to support the creation of a San Diego Affordable Housing TOD revolving loan fund as approved by the City Council in its final form.

Housing Rehabilitation Programs

Deferred loan program to help homeowners, as well as first-time homebuyers, with the energy efficiency and sustainability upgrades.

First-Time Homeownership

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

Homeless Housing Initiatives

SDHC administers several programs that serve homeless San Diegans, ranging from the City of San Diego's emergency shelters, to operating support grants for transitional housing facilities, to providing rental assistance via rental assistance programs (such as Federal Sponsor-Based Housing Vouchers or Rapid Re-housing assistance). The latter are designed to assist low-income residents achieve stability by providing innovative housing solutions.

Capacity Building

Technical assistance increase the capacity for service providers and development partners for permanent supportive housing.

Administration

Funds to provide reasonable compensation to the City of San Diego and SDHC for services related to the administration of the Affordable Housing Fund 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 - HUD)
 - Represents eligible funding sources for each activity

RENTAL HOUSING PRODUCTION

Rental Housing Finance – 100% Affordable Projects		HTF	INCL	HOME	Other
Scope	<p>Below-market interest rate, subordinate loan program to increase the supply of affordable rental housing units in the City of San Diego, to include new construction, acquisition, and acquisition with rehabilitation. Projects must provide 100% of the units affordable to households at or below 60% of the San Diego Area Median Income (AMI) (manager units are excluded).</p> <p>Preference will be given to projects that meet at least one of the following criteria: 60 or more units, qualified as Transit-Oriented Development (TOD) located within an average 2,000-foot walking distance of a transit facility; located in a census tract with low-income concentrations of less than 41%; located north of Interstate 8; or a preservation project.</p>	•	•	•	• State
Target Population	Extremely low-, very low- and low-income households.				
Loan Terms	Maximum 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 loan and converted into permanent financing.				
Loan Underwriting	Subject to loan policies of SDHC unless specific exception as authorized by the SDHC.				
Application Method	Funds for program to be made available through Request for Proposals (RFP) and/or Notice of Funding Availability (NOFA).				

Rental Housing Finance - Permanent Supportive Housing		HTF	INCL	HOME	Other
Scope	A loan and grant program for permanent housing with supportive services, which will maximize the ability of residents to live independently. Loans and grants may be used for the development, acquisition or long-term leasing of housing facilities, improvements to existing facilities, and capitalized operating reserves.	●	●	●	●
Target Population	Extremely low- and very low-income special needs individuals identified as needing permanent housing in a service-enhanced environment; selection of individuals to be generally compatible with requirements of Federal funding sources. Individuals to be assisted may include those experiencing homelessness, including those at risk of becoming homeless; those in need of special services related to physical or mental disabilities, chronic health problems (HIV/AIDS); or those recovering from substance abuse.				
Loan Terms	Maximum term 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 Underwriting	Loan may be originated as a construction or rehabilitation loan and converted into permanent financing. Subject to loan policies of SDHC unless specific exception as authorized by SDHC.				
Grant Terms	Grant terms subject to revocation/repayment for non-performance.				
Application Method	Funds for program to be made available through RFPs or NOFA.				

Workforce Housing - Mixed-Income Projects		HTF	INCL	HOME	Other
Scope	<p>Below-market interest rate, subordinate loan program to increase the supply of affordable rental units in the city of San Diego, to include new construction, acquisition and acquisition with rehabilitation. Loans to developments wherein at least 20% of the units are affordable to households at or below 60% of AMI (manager units excluded) and further where no more than 80% of the units in any project may be set aside and made affordable to and occupied by persons of moderate income. Persons of moderate income means persons or families whose income does not exceed that permitted by California Health and Safety Code Section 50093 (percentages may be adjusted to reflect any other definition of Workforce Housing that may be implemented).</p> <p>Developments must meet at least one of the following criteria: qualified workforce housing project is located in a “Promise Zone” or “Market Opportunity Area” identified in the Market Assessment submitted to SDHC and Civic San Diego, dated November 17, 2016.</p>	●	●	●	● State
Target Population	Very low- and low-income households as well as moderate-income households in mixed-income developments				

Loan Terms	Maximum 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 a balloon payment at maturity. Loans may be originated as a construction loans and converted into permanent financing.				
Loan Underwriting	Subject to loan policies of SDHC unless specific exception as authorized by SDHC.				
Application Method	Funds for program to be made available through RFP or NOFA.				

Affordable Housing Transit-Oriented Development (TOD) Revolving Loan Fund - Seed Money Investment		HTF	INCL	HOME	Other
Scope	An SDHC contribution of \$10 million that will be matched by Civic San Diego (Civic SD)/City of San Diego, for a total public investment of \$20 million dollars to support the creation of a San Diego Affordable Housing TOD revolving loan fund (San Diego TOD Fund), as further approved by the City council in its final form. The public investment will serve as seed money to attract investment from commercial financial institutions, program-related investments provided by foundations, and additional potential sources, such as area employers, corporate philanthropists and individuals. Based on similar funds, the \$20 million public investment is anticipated to leverage a minimum of \$3 of private capital for every \$1 of public funds, or \$60 million in outside capital. The San Diego TOD Fund will be a structured stand-alone fund governed by a Credit Committee. The Credit Committee will include representatives of the key stakeholders in the fund, including SDHC and Civic SD/City of San Diego (Public Sponsors). The Public Sponsors, through senior representatives, have control over key organizational, business and credit decisions. The Public Sponsors will affect which products the San Diego TOD Fund will offer, which development opportunity types will be prioritized, and which specific projects will be approved to receive financing from the San Diego TOD Fund. The Public Sponsor representatives on the Credit Committee typically have veto power over key decisions. Day-to-day operations and comprehensive fund management services will be handled by the fund consultant, Forsyth Street Advisors.	●	●		● City LMHAF
Target Population	Very low, low-, and moderate-income households in mixed-income Workforce Housing developments.				

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 and predevelopment of project-ready TOD sites that can be developed as affordable housing in short- to mid-term; 2) Loans for the acquisition and predevelopment of strategic TOD sites located near existing and planned transit that can be developed into affordable housing over the mid- to long-term; and 3) Loans for the rehabilitation of small- to mid-size (10-50 unit properties) that will retain and incorporate new affordable rental housing in transit-rich areas.				
Loan Underwriting	Subject to loan policies of the Credit Committee, which will be guided by the Public Sponsors and key stakeholder members of the Committee.				
Application Method	Funds are anticipated to be made available through a loan application process to the Credit Committee for underwriting and loan approval.				

HOUSING REHABILITATION PROGRAMS

Clean and Green Housing Rehabilitation Program		HTF	INCL	HOME	Other
Scope	A deferred loan program, for low-income homeowners, as well as first-time homebuyers. The Clean & Green Program offers loans for energy efficiency and sustainability upgrades to single-family detached, owner-occupied units. Examples of improvements to the home include roof replacement, electrical panel upgrade, solar panels (referral to solar company) and drought-tolerant landscaping. The Clean & Green Program can be a stand-alone rehabilitation loan for a low-income homeowner, or it can be funded in conjunction with a first-time homebuyer loan.	●	●	●	● CDBG
Target Population	The loan program targets households earning up to 80% of AMI that meet program eligibility and underwriting guidelines.				
Loan Terms	Loans are 3% 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. Maximum loan amount is \$25,000 or 8% of the purchase price, whichever is less.				
Loan Underwriting	Subject to loan policies of SDHC unless specific exception as authorized by SDHC.				
Application Method	Homeowners apply directly through SDHC. Applications are underwritten and approved by SDHC staff.				

HOMEOWNERSHIP PROGRAMS

3% Interest, Deferred-Payment Loan Program		HTF	INCL	HOME	Other
Scope	A deferred second trust deed loan program for low- and moderate-income first-time homebuyers that bridges the gap between what households can afford and the actual cost of acquiring a home. The deferred loan program provides up to 17% of the purchase price to be used toward down payment. When purchasing an Affordable For-Sale unit with long-term restrictions, households earning up to 80% of AMI may receive a loan of up to 25% of the purchase price.	●	●	●	● State CDBG
Target Population	The loan program targets households earning up to 100% of AMI that meet program eligibility and underwriting guidelines. The household AMI is determined by the available funding source.				
Loan Terms	Loans are at 3% 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, non-owner occupancy, or upon maturity.				
Loan Underwriting	Subject to loan policies of SDHC unless specific exception as authorized by SDHC.				
Application Method	Purchasers apply through participating lenders. Applications are underwritten and approved by SDHC Staff.				

Closing Cost Assistance Program		HTF	INCL	HOME	Other
Scope	A grant program for first-time homebuyers that provides up to 4% of the purchase price – not to exceed \$15,000 when the buyer’s income is at or below 80% of AMI, and not to exceed \$10,000 for buyers with income of 81%-100% of AMI. Grants are to be used toward the closing costs related to the purchase of a home in the city of San Diego.	●	●	●	● CDBG
Target Population	Households earning up to 100% of AMI that meet program eligibility and underwriting guidelines. The household AMI is determined by the available funding source.				
Terms	This is a grant forgiven at the close of escrow. There is no repayment required.				

HOMELESS HOUSING INITIATIVES

City of San Diego's Emergency Shelters		HTF	INCL	HOME	Other
Scope	SDHC administers, on behalf of the City of San Diego, emergency shelter programs that provide temporary shelter with supportive services for persons experiencing homelessness.	●	●		●
Target Population	Homeless individuals, families, and Veterans				
Terms	Up to 90 days				
Application Method	If partnering with a third party operator, funds will be made available through an RFP.				

County of San Diego Hotel/Motel Vouchers		HTF	INCL	HOME	Other
Scope	When other shelter is not available, homeless families can utilize emergency hotel/motel vouchers which are administered by the County of San Diego.	●	●		●
Target Population	Homeless individuals and families.				
Terms	14-28 days				
Application Method	If partnering with a third party operator, funds will be made available through an RFP.				

City of San Diego Interim Housing Programs		HTF	INCL	HOME	Other
Scope	SDHC administers, on behalf of the city of San Diego, interim housing programs with supportive services for homeless individuals, included but not limited to the City's Year-Round Interim Housing Program at the Paul Mirabile Center at St. Vincent de Paul Village's campus and the City's Interim Housing Program at Connections Housing Downtown	●	●		●
Target Population	Homeless individuals and families.				
Terms	Up to 120 days for interim housing beds.				
Application Method	If partnering with a third party operator, funds will be made available through an RFP.				

Transitional Housing		HTF	INCL	HOME	Other
Scope	A grant and loan program for nonprofit operators of transitional housing. Grants and loans may be used for the leasing or operation of transitional housing facilities, as well as improvements to existing leased facilities. No more than 25% of grant funds may be used for administration and support services.	●	●		●
Target Population	Homeless families and individuals.				

Grant Terms	Up to 24 months.				
Application Method	Funds for program to be made available through RFP or NOFA.				

Transitional Project-Based Rental Assistance for Homeless San Diegans		HTF	INCL	HOME	Other
Scope	Rental assistance funds are issued to a partnering agency providing supportive services to homeless individuals while appropriate housing solutions are identified.				●
Target Population	Homeless individuals and families.				
Term	Assistance can range from three months to two years.				
Application Method	If partnering with a third party operator, funds will be made available through an RFP.				

Rapid Rehousing		HTF	INCL	HOME	Other
Scope	Short-term assistance to help homeless individuals and families obtain and maintain permanent housing. Assistance can include rental assistance, security deposits, utility assistance, and case management. Depending on the funding source, no more than 25% of grant funds may be used for administration and support services	●		● TBRA	●
Target Population	Homeless individuals and families.				
Term	Assistance can range from three months to two years.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				

Federal Sponsor-Based Housing Voucher Program		HTF	INCL	HOME	Other
Scope	A rental assistance program for homeless individuals with diagnosed mental health or drug and alcohol disorders.				●
Target Population	Homeless individuals and families.				
Term	Indefinite (Permanent Supportive Housing)				
Application Method	Federal Sponsor-Based Housing subsidies are awarded to nonprofit or for-profit organizations, or “sponsors” – chosen through a competitive RFP process - to provide rental assistance to homeless San Diegans to help pay for their housing.				

City of San Diego’s Year-Round Day Center Services		HTF	INCL	HOME	Other
Scope	Homeless individuals are provided with basic needs assistance, such as laundry facilities, showers, mail, case management, storage, and referral services. Locations include but are not limited to the Neil Good Day Center.				●
Target Population	Homeless individuals.				

Terms	Daytime, Year-Round				
Application Method	If partnering with a third party operator, funds will be made available through an RFP.				

Regional Task Force on the Homeless (RTFH) Support		HTF	INCL	HOME	Other
Scope	SDHC is a member of the RTFH, which has 75 members across the region, including providers of services, government agencies, and the private sector. RTFH oversees Federal homeless assistance funds awarded by the U.S. Department of Housing and Urban Development (HUD) for the region. SDHC supports RTFH, including the Homeless Management Information System (HMIS), a critical component of the community's service delivery system.		●		●
Target Population	Programs and services for homeless San Diegans.				
Application Method	If partnering with a third party operator, funds will be made available through an RFP.				

Landlord Engagement		HTF	INCL	HOME	Other
Scope	Landlord outreach and engagement provides incentives to landlords with rental properties in the city of San Diego (ZIP code 92037 and ZIP codes that begin with 921, excluding 92118) who rent to homeless individuals.	●	●		●
Target Population	Homeless individuals and families.				
Application Method	If partnering with a third party operator, funds will be made available through an RFP.				

Prevention and Diversion Assistance		HTF	INCL	HOME	Other
Scope	Prevention and diversion assistance will help at-risk individuals and families in the city of San Diego avoid becoming homeless and prevent long-term, repeated shelter stays.	●	●		●
Target Population	Prevention targets those at imminent risk of homelessness, while diversion targets individuals as they apply for entry into shelter.				
Application Method	If partnering with a third party operator, funds will be made available through an RFP.				

Outreach and Housing Navigation		HTF	INCL	HOME	Other
Scope	Outreach and housing navigation is designed to target those individuals and families currently experiencing homelessness, in order to connect them to housing resources and decrease the amount of time living on the street. A component of this program involves data collection and aggregation on the population served, in order to ultimately develop a more robust picture of resource allocation for outreach, and how to more effectively leverage these resources City-wide.	●	●		●
Target Population	Homeless individuals and families.				

Application Method	If partnering with a third party operator, funds will be made available through an RFP.				
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Moving On Program		HTF	INCL	HOME	Other
Scope	The Moving On Program provides affordable housing solutions to formerly homeless individuals who are transitioning out of permanent supportive housing that includes a high level of supportive services and into permanent affordable housing with less supportive services included. The Moving On Program provides a process for formerly homeless individuals to continue to receive a rental assistance housing subsidy to remain in permanent housing. The program supports participants who are successful in their recovery to live more independently using a Federal subsidy while accessing community based resources, as needed. Additionally, the program frees up valuable permanent supportive housing and services for vulnerable homeless individuals in need of these resources. The program will provide rental assistance to approximately 25 individuals in the first year of implementation and may expand to serve more individuals in future years. The Moving On Program is a collaboration between the County of San Diego and SDHC.	●	●	● TBRA	● Federal MTW Funds
Target Population	Formerly homeless low-income households.				
Term	Permanent.				
Application Method	Memorandum of Understanding between the County of San Diego Behavioral Health Services and SDHC.				

CAPACITY BUILDING PROGRAM

Technical Assistance Program		HTF	INCL	HOME	Other
Scope	A technical assistance program that will assist corporations and limited equity cooperatives in increasing the capacity to develop affordable housing and partner with service providers Program to provide “hands on” technical assistance in such areas as concept development, site assessment and acquisition, 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.	●		●	●
Target Population	Corporations and limited equity cooperatives with limited housing experience.				
Term	Grant is for the delivery of technical assistance services to housing developers. Scope of work will be articulated in contract documents.				
Application Method	Funds to be made available through RFP or SDHC contract policy.				

SAN DIEGO HOUSING COMMISSION INCOME AND RENT CALCULATIONS

U.S. Department of Housing and Urban Development 2016 SAN DIEGO MEDIAN INCOME:

\$73,500

Note: The table contains income limits for 2016 extremely low, very low and low income, as adjusted for family size and other factors adopted and amended from time to time by the U.S. Department of Housing and Urban Development (HUD). HUD adjusted San Diego Very Low Income limits for a "high housing cost area" factor.

Family Size	Unit Size	Extremely Low Income 30% AMI (Adjusted by HUD)				35% AMI (Adjusted by HUD)				40% AMI (Adjusted by HUD)		
		ANNUAL INCOME ¹	GROSS RENT ²	TCAC ³		ANNUAL INCOME	GROSS RENT ²	TCAC ³		ANNUAL INCOME	GROSS RENT ²	TCAC ³
ONE	STUDIO	\$17,850	\$446	\$446		\$20,800	\$520	\$520		\$23,800	\$595	\$595
TWO	1-BR	\$20,400	\$510	\$478		\$23,800	\$595	\$557		\$27,200	\$680	\$637
THREE	2-BR	\$22,950	\$574	\$573		\$26,750	\$669	\$669		\$30,600	\$765	\$765
FOUR	3-BR	\$25,500	\$638	\$663		\$29,750	\$744	\$773		\$34,000	\$850	\$884
FIVE	4-BR	\$28,440	\$711	\$739		\$32,600	\$815	\$862		\$36,750	\$919	\$986
SIX	5-BR	\$32,580	\$815	\$816		\$36,000	\$900	\$952		\$39,450	\$986	\$1,088
SEVEN	6-BR	\$36,730	\$918			\$39,450	\$986			\$42,200	\$1,055	
EIGHT		\$40,890				\$42,900				\$44,900		

Family Size	Unit Size	Very Low Income 50% AMI (Adjusted by HUD)				60% AMI (Adjusted by HUD)				65% AMI (Adjusted by HUD)		
		ANNUAL TCAC ³ INCOME ¹	GROSS RENT ²	"Low HOME"		ANNUAL INCOME ¹	GROSS RENT ²	TCAC ³		ANNUAL INCOME ¹	GROSS RENT ²	"High"
ONE	STUDIO	\$29,750	\$744	\$743	\$743	\$35,700	\$893	\$892		\$38,700	\$968	\$979
TWO	1-BR	\$34,000	\$850	\$796	\$796	\$40,800	\$1,020	\$956		\$44,200	\$1,105	\$1,050
THREE	2-BR	\$38,250	\$956	\$956	\$956	\$45,900	\$1,148	\$1,147		\$49,750	\$1,244	\$1,262
FOUR	3-BR	\$42,500	\$1,063	\$1,105	\$1,105	\$51,000	\$1,275	\$1,326		\$55,250	\$1,381	\$1,450
FIVE	4-BR	\$45,900	\$1,148	\$1,232	\$1,232	\$55,080	\$1,377	\$1,479		\$59,650	\$1,491	\$1,598
SIX	5-BR	\$49,300	\$1,233	\$1,360	\$1,360	\$59,160	\$1,479	\$1,632		\$64,100	\$1,603	\$1,744
SEVEN	6-BR	\$52,700	\$1,318		\$1,487	\$63,240	\$1,581			\$68,500	\$1,713	\$1,891
EIGHT		\$56,100				\$67,320				\$72,950		

Family Size	Unit Size	70% AMI (Adjusted by HUD)		80% AMI (Adjusted by HUD)		100% Area Median Income (No HUD adjustment)		120% AMI (No HUD adjustment)	
		ANNUAL INCOME ¹	GROSS RENT ²	ANNUAL INCOME ¹	GROSS RENT ²	ANNUAL INCOME ¹	GROSS RENT ²	ANNUAL INCOME ¹	GROSS RENT ²
ONE	STUDIO	\$41,650	\$1,041	\$47,600	\$1,190	\$51,450	\$1,286	\$61,750	\$1,544
TWO	1-BR	\$47,600	\$1,190	\$54,400	\$1,360	\$58,800	\$1,470	\$70,550	\$1,764
THREE	2-BR	\$53,550	\$1,339	\$61,200	\$1,530	\$66,150	\$1,654	\$79,400	\$1,985
FOUR	3-BR	\$59,500	\$1,488	\$68,000	\$1,700	\$73,500	\$1,838	\$88,200	\$2,205
FIVE	4-BR	\$64,250	\$1,606	\$73,450	\$1,836	\$79,400	\$1,985	\$95,250	\$2,381
SIX	5-BR	\$69,000	\$1,725	\$78,900	\$1,973	\$85,250	\$2,131	\$102,300	\$2,558
SEVEN	6-BR	\$73,800	\$1,845	\$84,350	\$2,109	\$91,150	\$2,279	\$109,350	\$2,734
EIGHT		\$78,550		\$89,800		\$97,000		\$116,400	

* TCAC = Tax Credit Allocation Committee

1. Annual Income = Gross annual income adjusted by family size for Area Median Income (AMI) level. May contain additional adjustments as determined annually by HUD.
2. Gross rent minus utility allowance = maximum cash rent. See the "San Diego Housing Commission Utility Allowance Schedule" to calculate the utility allowance based on the project's actual utility mix.
3. For projects with multiple funding sources, use the lowest rents applicable and/or apply HUD's MTSP "Hold Harmless" policy. "Low HOME" and "High HOME" rents effective June 6, 2016.

Note: Due to the Housing and Economic Recovery Act of 2008 the data presented in this chart may not be applicable to projects financed with Section 42 Low Income Housing Tax Credits (LIHTC) or section 142 tax exempt private equity bonds (MTSP). If you believe your affordable housing project is affected by this change and have questions regarding the 2014 Rent & Income limits, please contact Irma Betancourt at irmab@sdhc.org.

This general income and rental rate information is derived from the U.S. Department of Housing and Urban Development very low income figures published March 28, 2016. HOME Rents effective June 6, 2016.

Public Comment



Real Estate Division

AFFORDABLE HOUSING FUND ANNUAL PLAN

Community Group: Encanto Date: 3/20/17

Comments: Affordable housing projects should be required to have 20% market rate & 80% subsidized housing units in each building. People shd not be segregated economically. This is similar to what's required for market rate dwlgs - 20% low-income & 80% market rate. It's just reversed ratios.

OPTIONAL:

What's the best method to contact you?

Phone 619-262-4223

Kathleen McLeod
 E-mail kmcLeod1@cox.net

RESOLUTION NUMBER R - _____

DATE OF FINAL PASSAGE - _____

A RESOLUTION OF THE COUNCIL OF THE CITY OF SAN DIEGO
APPROVING THE FISCAL YEAR 2018 AFFORDABLE HOUSING
FUND ANNUAL PLAN.

WHEREAS, in 2003, the City Council created an Affordable Housing Fund (AHF) to meet the housing needs of the City of San Diego's very low, low and median-income households and the fund has two permanent, annually renewable funding sources: (1) the Inclusionary Housing Fund (IHF), which is funded from fees charge to residential development and (2) the Housing Trust Fund (HTF), which is funded from fees charged to commercial development; and

WHEREAS, San Diego Municipal Code requires the San Diego Housing Commission (Housing Commission) to adopt an Annual Plan for the use of the AHF revenues and prescribes parameters for the distribution of those projected revenues; and

WHEREAS, 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 by June 30 of each year; and

WHEREAS, Housing Commission staff has proposed the Fiscal Year 2018 (FY 2018) (July 1, 2017 – June 30, 2018) estimated allocations in accordance with estimated available resources and previously approved policy objectives; and

WHEREAS, the proposed AHF Annual Plan, which is attached to Housing Commission Report to the City Council No. CCR17-011 as Attachment 4 and is herein incorporated by

reference, describes the purpose and intent of the AHF, restrictions on the uses of the two sources of funds, fund allocations, and production. It also describes FY 2018 Model Programs;

NOW, THEREFORE,

BE IT RESOLVED, by the City Council of the City of San Diego, that it approves the following actions:

1. Approve the proposed FY 2018 AHF Annual Plan program activity allocation of \$74,024,502 in anticipated funds and the proposed Model Programs.
2. Authorize the President and Chief Executive Office (President and CEO) of the Housing Commission, or designee, to reallocate funds among the proposed Model Programs included in the FY 2018 AHF Annual Plan in response to market demands and opportunities.

APPROVED: MARA ELLIOTT, City Attorney

By: _____
Keely M. Halsey
Deputy City Attorney

I hereby certify that the foregoing Resolution was passed by the Council of the City of San Diego, at this meeting of _____.

ELIZABETH S. MALAND
City Clerk

By _____
Deputy City Clerk

Approved: _____
(date)

KEVIN L. FAULCONER, Mayor

Vetoed: _____
(date)

KEVIN L. FAULCONER, Mayor