



EXECUTIVE SUMMARY

MEETING DATE: April 25, 2025

HCR25-024

SUBJECT: Proposed Fiscal Year 2026 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 2026 City of San Diego Affordable Housing Fund Annual Plan as presented in this report.

EXECUTIVE SUMMARY OF KEY FACTORS:

- The San Diego Municipal Code requires the San Diego Housing Commission (SDHC) to present an Annual Plan for the use of the Affordable Housing Fund (AHF) revenues to the SDHC Board 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) 2026 AHF Annual Plan Program Activity Allocation of \$32,811,745 in anticipated funds (also included in the proposed FY 2026 SDHC Budget), of which \$15,757,789 was approved in prior years, and the proposed Model Programs.
- If all anticipated FY 2026 funds are collected and allocated as proposed, the AHF's estimated affordable housing production impact would be: 1) Gap financing for approximately 150 affordable rental housing units for households with very low-income; 2) 106 Transitional Housing beds provided for very low-income individuals and families experiencing homelessness; 3) housing opportunities created through the Landlord Engagement and Assistance Program (LEAP) for 645 households experiencing homelessness; 4) rental assistance and wraparound case management through Rapid Rehousing for 8 households experiencing homelessness; and 5) 251 households prevented from becoming homeless and diverted out of the homelessness system through the Prevention and Diversion Program and Flexible Spending Program.
- Model Programs reflect programs to which the investment of AHF funds is permitted but is not required. In addition, they are not intended to preclude investment in an opportunity that is not specifically described in the Model Programs section.
- SDHC staff recommends nine changes to the Model Programs, which are detailed in the staff report.



REPORT

DATE ISSUED: April 17, 2025

REPORT NO: HCR25-024

ATTENTION: Chair and Members of the San Diego Housing Commission
For the Agenda of April 25, 2025

SUBJECT: Proposed Fiscal Year 2026 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 2026 City of San Diego Affordable Housing Fund Annual Plan as presented in this report.

STAFF RECOMMENDATION

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

- 1) Approve the Proposed Fiscal Year (FY) 2026 City of San Diego Affordable Housing Fund Annual Plan Program Activity Allocation of \$32,811,745 in anticipated funds (also included in the proposed FY 2026 SDHC Budget), of which \$15,757,789 was approved in prior years, and the proposed Model Programs.
- 2) Authorize SDHC's President and Chief Executive Officer (President and CEO), or designee, to reallocate funds among the proposed Model Programs included in the FY 2026 Affordable Housing Fund Annual Plan in response to market demands and opportunities.

SUMMARY

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

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

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

SDHC staff has proposed the FY 2026 (July 1, 2025 – June 30, 2026) allocations in accordance with estimated available resources and previously approved policy objectives. All proposed allocations are estimates. Attachment 2 details the FY 2026 projected revenue and fund balances and provides

descriptions of AHF revenue sources. Attachment 3 shows the proposed allocation of funds by activity, as well as production estimates. Actual allocations will depend on SDHC Board and City Council final approvals, the timing of project applications, funding commitments and expenditure deadlines of other available funding sources. Attachment 4 shows approved and pending projects with funding from the AHF.

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

Proposed Changes in the Model Programs

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

1. Middle-Income Housing – Mixed-Income Projects
 - Application method amended to omit funding availability through a Request for Proposal (RFP). Funding shall only be available through a Notice of Funding Availability (NOFA).
2. Accessory Dwelling Unit Finance Program
 - Permanent Loan Options – Remove verbiage stating that the loan term would correspond to the affordability term.
3. Middle-Income First-Time Homebuyer Program
 - Loan terms updated to include 15-year or 30-year loan terms.
4. Regional Task Force on Homelessness (RTFH) Support
 - Refines RTFH's role in relation to administration of funds awarded, including administering Federal Continuum of Care funds and other sources of State and Local funding.
 - Expand the scope of the program to include capacity building.
5. Homelessness Prevention & Diversion
 - Expand the scope of the program by including decreasing the length of shelter stays and working to prevent shelter stays altogether by identifying alternative housing.
6. Rename "Family Unification Program" to "Family Reunification Program"
7. Outreach
 - Amend scope to remove example of "critical behavioral medical care resources" as a supportive services.
8. Flexible Housing Fund Program (FLEX)
 - Remove the previously included term restriction of "assistance can be up to one year."
9. Homeless Response Center
 - Remove housing assessments from the scope of the Homeless Response Center.

AFFORDABLE HOUSING IMPACT

If all anticipated FY 2026 funds are collected and allocated as proposed, the AHF's estimated affordable housing production impact would be: 1) Gap financing for approximately 150 affordable rental housing units for households with very low-income; 2) 106 Transitional Housing beds provided for very low-income individuals and families experiencing homelessness; 3) housing opportunities created through the Landlord Engagement and Assistance Program (LEAP) for 645 households experiencing homelessness; 4) rental assistance and wraparound case management through Rapid Rehousing for 8 households experiencing homelessness; and 5) 251 households prevented from becoming homeless and diverted out of the homelessness system through the Prevention and Diversion Program and Flexible Spending Program.

NONDISCRIMINATION ASSURANCE

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

The proposed funding sources and uses approved by this action are included in the proposed FY 2026 SDHC budget. Approving this action will not change the FY 2026 Total Budget, but will allocate funding sources among uses as shown in the following table:

Program/Activity/Funding Source	FY26 Proposed Budget	Production
Rental Housing Production: Rental Housing Finance <i>Affordable Rental Housing Production & Permanent Supportive Housing</i> <i>Prior Year Board Commitments</i> <i>FY23 NOFA (Earmarked)</i> <i>FY24 NOFA (Earmarked)</i> <i>FY25 NOFA</i> <i>FY26 NOFA</i> Inclusionary HTF Housing Impact Fee HTF Other TOTAL	 \$10,987,055 \$300,000 \$4,470,734 8,700,000 1,100,000 - \$25,557,789	Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process. 150 units (represents new closings in FY 2026) and 285 units in development and for which funds were committed in a previous year
Homeless Housing Initiatives: Housing Innovations <i>Transitional Housing Grants</i> HTF Housing Impact Fee HOUSING FIRST - SAN DIEGO <i>Landlord Engagement</i> Inclusionary <i>Prevention & Diversion</i> Inclusionary <i>Rapid Rehousing Grants</i> Inclusionary <i>Flexible Spending</i> Inclusionary TOTAL	 \$357,169 \$2,260,372 \$2,890,856 \$103,872 \$195,248 \$5,807,517	106 transitional housing beds 645 households housed 230 households prevented from entering homelessness / diverted from the homeless system 8 households served 21 households served
Capacity Building: <i>Homeless Housing Initiatives</i> Inclusionary	 \$25,000 \$25,000	One to four trainings (includes Housing Focused training through RTFH)
Administration	 \$1,411,439	Personnel, overhead, MOU expense
Administration - Legal	 \$10,000	
TOTAL	\$32,811,745	

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 required new residential and mixed-use developments to include 10 percent of the on-site rental units as affordable housing for individuals with income up to 60 percent of the Area Median Income. Alternative compliance measures include the ability to pay a fee of \$25 per square foot to support the development of affordable rental housing, development of inclusionary units off-site, rehabilitation of existing units, and land dedication.

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

SDHC STRATEGIC PLAN

This item relates to Strategic Priority Area Nos. 1 and 4 in SDHC's 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. SDHC is in the process of developing a new Strategic Plan.

COMMUNITY PARTICIPATION and PUBLIC OUTREACH EFFORTS

SDHC staff presented information about the AHF Annual Plan at community planning group meetings in Mission Valley, Rancho Peñasquitos and Otay Mesa-Nestor. Additionally video of SDHC's presentation about the AHF Annual Plan, including closed captioning, was made available on SDHC's website and SDHC's public engagement portal. Efforts were made to increase awareness of the Annual Plan and comment period, including emailing households who previously participated in a survey for the study "Analysis of Residential Evictions in the City of San Diego", coordinating with City of San Diego Promise Zone's Housing Affordability Working Group (Membership from Council Districts 3, 4, 8, and 9), and posting on SDHC's public social media.

- The public was able to submit written comments through February 28, 2025. The written comments SDHC received can be found in Attachment 5 of the AHF Annual Plan.

KEY STAKEHOLDERS and PROJECTED IMPACTS

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

ENVIRONMENTAL REVIEW

California Environmental Quality Act

Approving the FY26 AHF Plan is not a project as defined by the California Environmental Quality Act Section 21065 and State CEQA Guidelines Section 15378(b) (4) as a government fiscal activity that does not involve commitment of funds to a specific project and Section 15378(b) (5) as an administrative activity of government that will not result in direct or indirect physical changes in the environment. The

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determination that this activity is not subject to CEQA, pursuant to Section 15060(c) (3), is not appealable and a Notice of Right to Appeal the Environmental Determination (NORA) is not required. National Environmental Policy Act

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

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 2026 City of San Diego Affordable Housing Fund Annual Plan
- 2) Projected Funding Sources FY 2026 Affordable Housing Fund Annual Plan
- 3) Proposed Allocation of FY 2026 AHF Revenues – Activity Detail
- 4) Summary of Approved and Pending Multifamily Development Loan Commitments
- 5) Public Comments relating to the Affordable Housing Fund Annual Plan

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



SAN DIEGO
HOUSING
COMMISSION

Attachment 1

City of San Diego Affordable Housing Fund Fiscal Year 2026 Annual Plan

Fiscal Year 2026
(July 1, 2025 – June 30, 2026)



Puesta del Sol
2601 Ulric St., San Diego, 92111
City Council District 7
59 Affordable Housing Units
\$4.075 million Affordable Housing Fund
Grand Opening: May 2, 2024

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CITY OF SAN DIEGO AFFORDABLE HOUSING FUND

Fiscal Year 2026 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) 2026 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 2026 Budget.

The FY 2026 Annual Plan also includes a description of SDHC's Model Programs. Model Programs reflect programs to which the investment of AHF funds is permitted but is not required. In addition, they are not intended to preclude investment in an opportunity that is not specifically described in the Model Programs section.

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

OVERVIEW

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

Housing Trust Fund (HTF)

HTF is funded from fees charged to commercial development. Per 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

➤ 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)

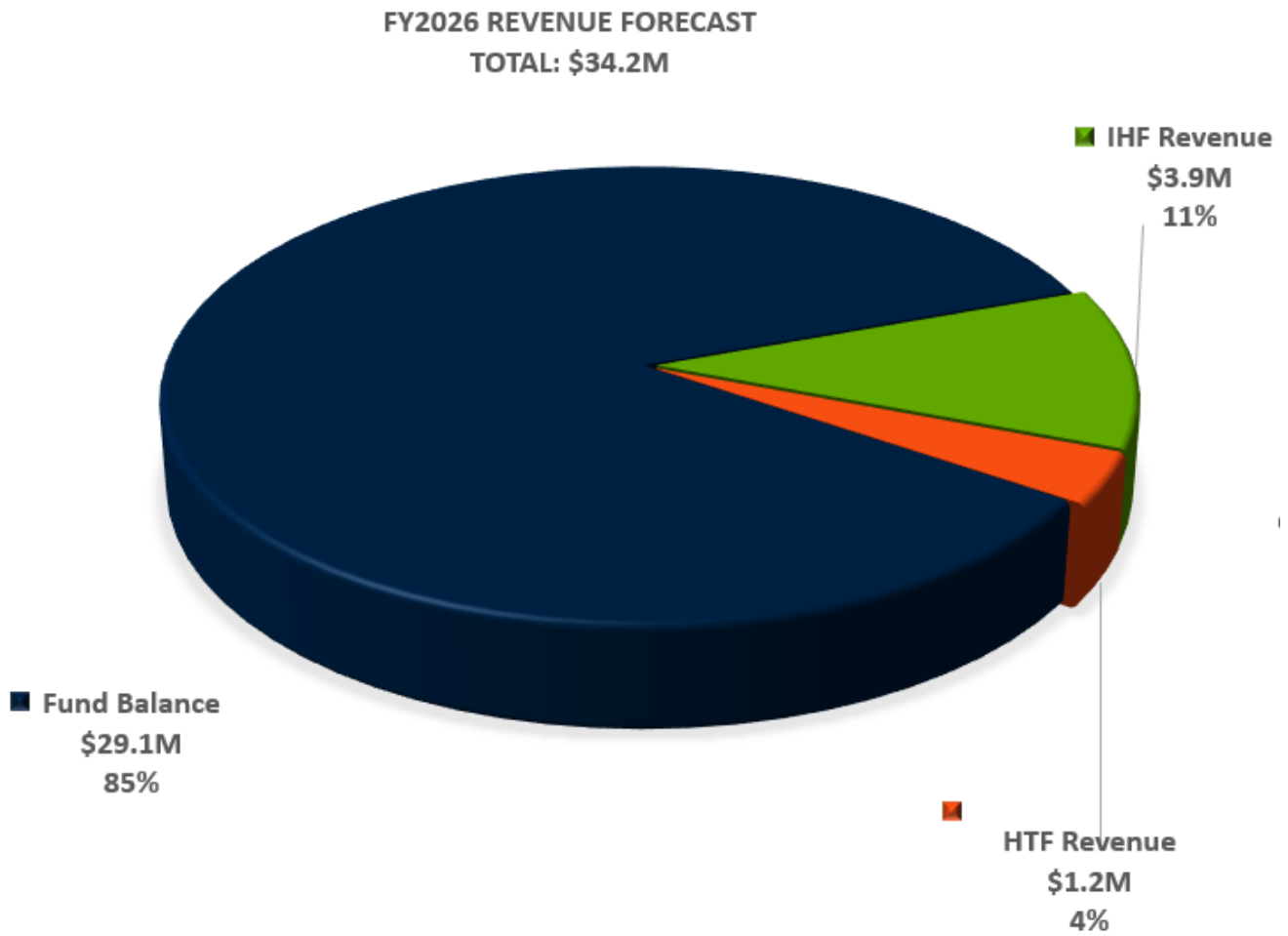
AHF revenues consist primarily of fees and loan repayments from the IHF and the HTF. Several sources of HTF revenue discontinued as primary revenue sources between 1993 and 1997 but continue to generate HTF revenue through loan repayments and interest.

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 2026 Proposed Allocation.

FY 2026 AHF ANNUAL PLAN

Revenue Forecast

Approximately \$34.2 million is expected to be available in FY 2026, consisting of \$5.1 million in new revenue and loan repayments and \$29.1 million in estimated fund balances. Of the fund balances, \$24.6 million is committed to affordable housing production through loans and through NOFAs (FY 2017 – FY 2026). The remaining fund balance is available to fund additional projects and activities. New revenue includes HTF Housing Impact Fees (also known as Commercial Linkage Fees) and IHF Fees.



Fund Allocation and Production

Funding recommendations are made in accordance with established SDHC policies

and require approval of specific projects and activities by the SDHC Board of Commissioners and/or the Housing Authority of the City of San Diego (Housing Authority). Some discretionary transfer of funds between eligible activities is permitted, but all funding recommendations must be consistent with the Annual Plan and SDHC's budget process. The proposed allocation of AHF funds for FY 2026 is as follows:

Proposed Allocation of FY2026 AHF Revenues - Activity Detail

Program/Activity/Funding Source	FY26 Proposed Budget	Production
Rental Housing Production: Rental Housing Finance <i>Affordable Rental Housing Production & Permanent Supportive Housing</i> <i>Prior Year Board Commitments</i> FY23 NOFA (Earmarked) FY24 NOFA (Earmarked) FY25 NOFA FY26 NOFA Inclusionary HTF Housing Impact Fee HTF Other TOTAL	 \$10,987,055 \$300,000 \$4,470,734 8,700,000 1,100,000 - \$25,557,789	Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process. 150 units (represents new closings in FY 2026) and 285 units in development and for which funds were committed in a previous year
Homeless Housing Initiatives: Housing Innovations <i>Transitional Housing Grants</i> HTF Housing Impact Fee HOUSING FIRST - SAN DIEGO <i>Landlord Engagement</i> Inclusionary <i>Prevention & Diversion</i> Inclusionary <i>Rapid Rehousing Grants</i> Inclusionary <i>Flexible Spending</i> Inclusionary TOTAL	 \$357,169 \$2,260,372 \$2,890,856 \$103,872 \$195,248 \$5,807,517	106 transitional housing beds 645 households housed 230 households prevented from entering homelessness / diverted from the homeless system 8 households served 21 households served
Capacity Building: <i>Homeless Housing Initiatives</i> Inclusionary	\$25,000 \$25,000	One to four trainings (includes Housing Focused training through RTFH)
Administration	\$1,411,439	Personnel, overhead, MOU expense
Administration - Legal	\$10,000	
TOTAL	\$32,811,745	

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 2026. These activities are described more fully in Model Programs below.

Rental Housing Production

- *Rental Housing Finance – Affordable Housing*

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

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

Homeownership

- *Homeownership Loan Program*

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

Homeless Housing Initiatives

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

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

Closing Cost Assistance Program

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

Accessory Dwelling Unit Finance Program

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

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

HOMELESS HOUSING INITIATIVES

City of San Diego Shelter Programs

Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	SDHC administers, on behalf of the City of San Diego, emergency shelter programs that provide temporary shelter with supportive services 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 administers Federal Continuum of Care funds awarded by HUD and other sources of state and local funding for the region as well as the region's Homeless Management Information System (HMIS), a critical component of the community's service delivery system. Funds support for training, capacity building and technical assistance on service delivery and reporting best practices.			
Target Population	Programs and services for San Diegans experiencing homelessness.			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			
Landlord Engagement and Assistance Program (LEAP)				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	LEAP, 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 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, supports individuals and families who are at imminent risk of or are newly experiencing homelessness in the City of San Diego avoid becoming or remaining homeless and prevents or decreases length of shelter stays. The program includes time-limited financial assistance and case management services.			
Target Population	Prevention assists those at imminent risk of homelessness, while diversion assists individuals new to experiencing homelessness. Prevention helps individuals and families maintain their current housing situation or move into a new housing situation. Diversion helps individuals and families stay out of the shelter system or move out of the shelter by identifying alternative housing. Both populations must have income at or below 80 percent of AMI.			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			
Family Reunification Program				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	The program's objective is to provide housing relocation assistance to individuals experiencing homelessness in the City by connecting them back with family or other support systems, contributing to the regional goals of ensuring instances of homelessness are rare, brief and non-recurring. The program provides one-way, one-time transportation assistance services to participants who wish to reunify with family or other support systems in a distant part of the continental United States. Household income must be at or below 80 percent of AMI.			
Target Population	Family Reunification targets individuals experiencing homelessness in the City of San Diego whose homelessness can be resolved through reunification with family or other support systems.			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			

Outreach				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	Outreach programs expand support and coordination among street outreach efforts and other critical street-based services across the City. Outreach teams provide street-based case management focused on connections to permanent housing placements and provide support for meeting basic needs and connections to shelter and other supportive services.			
Target Population	Individuals and families experiencing homelessness with income at or below 80 percent of AMI for Inclusionary and below 50 percent of AMI for HTF (Linkage).			
Application Method	Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			
SDHC Moving On Rental Assistance Program				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	<p>The SDHC Moving On Rental Assistance Program, one of the programs of HOUSING FIRST – SAN DIEGO, provides affordable housing solutions to families and individuals who previously experienced homelessness and are ready to transition out of permanent supportive housing, but who still need rental assistance. Rental assistance is provided through a federal MTW initiative for and up to 50 individuals. SDHC Moving On Rental Assistance provides assistance for individuals who previously experienced homelessness who have successfully stabilized and are able to live more independently while accessing community-based resources, as needed.</p> <p>Limited permanent supportive housing resources become available for vulnerable individuals experiencing homelessness with greater needs. SDHC Moving On Rental Assistance is an SDHC partnership with the County of San Diego Behavioral Health Service Division.</p>			
Target Population	Low-income households with income at or below 80 percent of AMI who previously experienced homelessness			
Terms	Permanent			
Application Method	Applicants must be enrolled in a full-service partnership program and referrals sent by identified community partners. Funds made available through the appropriate method of procurement approved in SDHC's Procurement Policy.			
Flexible Housing Fund Program (FLEX)				
Eligible Funding	<input checked="" type="checkbox"/> HTF	<input checked="" type="checkbox"/> INCL	<input type="checkbox"/> HOME	<input checked="" type="checkbox"/> OTHER
Scope	FLEX, 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.			
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. 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 persons accessing HRC services and make referrals for additional services on site or in the community. The HRC also collects data required to connect participants to the region's Coordinated Entry System (CES) when appropriate. 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				
2024 San Diego Median Income:				
\$119,500				
*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	\$31,850	\$37,150	\$42,450	\$53,050
TWO	\$36,400	\$42,450	\$48,500	\$60,600
THREE	\$40,950	\$47,750	\$54,550	\$68,200
FOUR	\$45,450	\$53,050	\$60,600	\$75,750
FIVE	\$49,100	\$57,300	\$65,450	\$81,850
SIX	\$52,750	\$61,550	\$70,300	\$87,900
SEVEN	\$56,400	\$65,800	\$75,150	\$93,950
EIGHT	\$60,000	\$70,050	\$80,000	\$100,000

	Low Income			
Family Size	60% Income	65% Income	70% Income	80% Income
ONE	\$63,660	\$68,950	\$74,250	\$84,900
TWO	\$72,720	\$78,800	\$84,850	\$97,000
THREE	\$81,840	\$88,650	\$95,450	\$109,150
FOUR	\$90,900	\$98,500	\$106,050	\$121,250
FIVE	\$98,220	\$106,400	\$114,550	\$130,950
SIX	\$105,480	\$114,250	\$123,000	\$140,650
SEVEN	\$112,740	\$122,150	\$131,500	\$150,350
EIGHT	\$120,000	\$130,000	\$140,000	\$160,050

	Moderate Income	Moderate Income	Moderate Income	Moderate Income
Family Size	90% Income	100% Income	110% Income	120% Income
ONE	\$84,275	\$83,650	\$92,000	\$100,400
TWO	\$96,300	\$95,600	\$105,150	\$114,700
THREE	\$108,350	\$107,550	\$118,300	\$129,050
FOUR	\$120,375	\$119,500	\$131,450	\$143,400
FIVE	\$130,000	\$129,050	\$141,950	\$154,850
SIX	\$139,625	\$138,600	\$152,500	\$166,350
SEVEN	\$149,275	\$148,200	\$163,000	\$177,800
EIGHT	\$158,900	\$157,750	\$173,500	\$189,300

Projected Funding Sources
FY 2026 Affordable Housing Fund Annual Plan

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

Fund	Projected Fund Balances	Projected FY26 New Funding	Total FY26 Funds
HTF - Housing Impact Fees and Repayments	\$5,037,006	\$1,272,135	\$6,309,141
HTF - Other HTF Funds (loan repayments)	\$1,983,440	\$0	\$1,983,440
Inclusionary Housing Fund - Inclusionary Fees and Repayments	\$22,052,246	\$3,879,687	\$25,931,933
TOTAL, ALL FUNDS	\$29,072,692	\$5,151,822	\$34,224,514

Description of HTF Funds:

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

Other HTF Funds:

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

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

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

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

Proposed Allocation of FY2026 AHF Revenues - Activity Detail

Program/Activity/Funding Source	FY26 Proposed Budget	Production
Rental Housing Production: Rental Housing Finance <i>Affordable Rental Housing Production & Permanent Supportive Housing</i> <i>Prior Year Board Commitments</i> <i>FY23 NOFA (Earmarked)</i> <i>FY24 NOFA (Earmarked)</i> <i>FY25 NOFA</i> <i>FY26 NOFA</i> Inclusionary HTF Housing Impact Fee HTF Other <div style="text-align: right;">TOTAL</div>	 \$10,987,055 \$300,000 \$4,470,734 8,700,000 1,100,000 - \$25,557,789	Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process. 150 units (represents new closings in FY 2026) and 285 units in development and for which funds were committed in a previous year
Homeless Housing Initiatives: Housing Innovations <i>Transitional Housing Grants</i> HTF Housing Impact Fee HOUSING FIRST - SAN DIEGO <i>Landlord Engagement</i> Inclusionary <i>Prevention & Diversion</i> Inclusionary <i>Rapid Rehousing Grants</i> Inclusionary <i>Flexible Spending</i> Inclusionary <div style="text-align: right;">TOTAL</div>	 \$357,169 \$2,260,372 \$2,890,856 \$103,872 \$195,248 \$5,807,517	106 transitional housing beds 645 households housed 230 households prevented from entering homelessness / diverted from the homeless system 8 households served 21 households served
Capacity Building: <i>Homeless Housing Initiatives</i> Inclusionary	\$25,000 \$25,000	One to four trainings (includes Housing Focused training through RTFH)
Administration	\$1,411,439	Personnel, overhead, MOU expense
Administration - Legal	\$10,000	
TOTAL	\$32,811,745	

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	FY26 Budget Housing Impact Fees	FY26 Budget Inclusionary Fees	FY26 Budget Program Funds
Iris at San Ysidro Apts	8	99	\$ -	\$ 550,000	\$ -
13th & Broadway	3	270	\$ -	\$ -	\$ 925,000
Cortez Hill	3	87	\$ 184,000	\$ -	\$ -
Mt Etna - Messina	6	78	\$ -	\$ 302,500	\$ -
Navajo Family Aptmens	7	44	\$ 675,000	\$ 453,955	\$ -
Iris Trolley Apartments	8	63	\$ 1,000,000	\$ 2,415,200	\$ -
Modica	2	93	\$ 450,000	\$ -	\$ -
Serenade on 43rd	9	64	\$ -	\$ 200,000	\$ -
Kindred	3	125	\$ 225,000	\$ 326,400	\$ 125,000
Rose Creek Village	1	59	\$ -	\$ 250,000	\$ -
Market Street	4	137	\$ 666,487	\$ 1,333,513	\$ -
Hillcrest Hall	3	97	\$ 400,000	\$ -	\$ -
Avanzando	8	101	\$ -	\$ 280,000	\$ -
Grant at Mission Hills	7	47	\$ -	\$ 225,000	\$ -
Sub-Total		1364	\$10,987,055		

Summary of Pending Multifamily Development Loan Commitments

FY23 NOFA			\$ -	\$ -	\$ 300,000
FY24 NOFA			\$ 1,000,000	\$ 3,470,734	\$ -
Sub-Total			\$4,770,734		

Summary of Other Prior Year Funds Available

Prior Year Funds Available			\$ 436,519	\$ 12,244,944	\$ 633,440
Prior Year Funds Available			\$13,314,903		
TOTAL			\$29,072,692		

ATTACHMENT 5

Affordable Housing Fund Fiscal Year 2026 Public Comment Comment Period: February 4, 2025 – February 28, 2025

The public comment period for the AHF Annual Plan began on February 4, 2025, and concluded on February 28, 2025. Efforts were made to make residents, tenants, and the public aware of the availability of the Annual Plan and comment period, including emailing households who previously participated in a survey for the study “Analysis of Residential Evictions in the City of San Diego,” coordinating with City of San Diego Promise Zone’s Housing Affordability Working Group (Membership from Council Districts 3, 4, 8, and 9), and posting on SDHC’s public social media pages, including LinkedIn, Facebook, and Instagram. A video of SDHC’s presentation, including closed captioning, was made publicly available on SDHC’s website and SDHC’s public engagement platform. Additionally, staff provided presentations about the AHF Annual Plan at three public meetings in the North, South and Central areas of the City, as required by the Municipal Code, including the Mission Valley Community Planning Group (CPG) in Council District 5, Rancho Peñasquitos CPG in Council District 7, and Otay-Mesa Nestor CPG in Council District 8. All comments on the AHF Annual Plan were received through SDHC’s public engagement platform, Public Input, however options to submit public comment included in-person at public presentation or via the U.S. Postal Service.

COMMENT	DISTRICT	ZIP CODE
need to be able to get in affordble houding sooner. it takes too long.; we need it; make housing more affordble and quicker to get on; desperately need more affordable housing in all areas of san diego; more affordable housing; more affordble housing	Council District 1	<i>No Zip Code Provided</i>
Please make affordable house actually open to Teachers! My husband is a teacher with SDUSD. An email went out saying affordable units at LIVIA would be set aside for teachers. We are a family of 4 and my husband is a first year teacher, and we did not qualify. So here we were presented with an opportunity for affordable housing for teachers, yet no teacher could actually qualify. So for the public and the news it looked like teachers are being helped, but in reality they were not. This is a problem!!	Council District 1	<i>No Zip Code Provided</i>
I have been part of the S.H.A.L.L.O.W. subsidy program now for nearly a year. It is a wonderful way for working Seniors, such as I, who want to live in the rental of their choice without the confusing red tape and long waitlists that housing units require. \$500/a month subsidy to my landlord has been so helpful. At nearly 76, I am happy to work part-time and not worry about how larger bills (like car repairs) will be paid without interest debt. Programs like this one should be permanently considered in the future. The experiment for me has been a Godsend. THX!	Council District 2	<i>No Zip Code Provided</i>
afforable for low income rental need to increase building project in a rapid pace to meet the demand. As we face a lot poverties in every corner of our street in the communities our local elected officers should heavily aim to these matter to make our communities safe and properous if not as well the city, county, and state pkease use our taxes money wisely to meet our people needs	Council District 2	<i>No Zip Code Provided</i>
I would like to see opportunities for single parent households and/or teachers to buy an affordable home according to a teachers salary! Funds should be filtered in for folks that make under 100,000 but work hard within the SD communities supporting children! We need a pathway to be able to afford to live here without paying a ridiculous amount for rentals, instead create housing for teachers!!!	Council District 2	<i>No Zip Code Provided</i>

COMMENT	DISTRICT	ZIP CODE
Homelessness solutions programs: Shelters, Transitional Housing, Supportive Services and Permanent Housing.	Council District 2	<i>No Zip Code Provided</i>
I believe that most of the funding should go to permanent supportive housing and to programs that have caseworkers that actually can help get you the support of getting into housing that best fit your needs	Council District 2	<i>No Zip Code Provided</i>
<p>Open mental institutions for individuals who need the support to receive one-stop services; housing, medical and mental health.</p> <p>Many homeless seem to have mental health problems. Therefore, force them to receive services. As a result, communities will be safer.</p> <p>The Reagan administration closed them, perhaps it's time to open them.</p> <p>Another area to use these funds is to promote room/house share opportunities. If you have a room available, and if a person or couple are living below the poverty threshold, then the city could pay for such room; similar to section 8 housing, but instead of having people wait for many years for a property to become available. They'll wait or they can look for a room to rent. Then, the property owner will have to agree to participate in this new city program. The city can first focus on seniors, military, etc...</p>	Council District 3	<i>No Zip Code Provided</i>
<p>Expanding Affordable Rental Housing: San Diego faces a severe housing shortage, particularly for low-income individuals and families. Increasing funding for new affordable housing developments and preserving existing units is crucial.</p> <p>Homeownership Opportunities: Many working families struggle to afford homes due to rising prices. Expanding down payment assistance and low-interest loan programs could help more residents achieve homeownership and build generational wealth .</p>	Council District 3	<i>No Zip Code Provided</i>
We need more affordable housing, please. I have been waiting for more than 8 years now. I moved to Dallas because I couldn't afford it anymore. I left my whole family in San Diego, and now I can't wait to go back. San Diego is a beautiful place; I left my heart there.	Council District 3	<i>No Zip Code Provided</i>

COMMENT	DISTRICT	ZIP CODE
<p>I am a resident of St Therese of Calcutta Villa in downtown San Diego and I'm currently living in a public housing voucher unit I think it's very important to keep these opportunities for people with low income and disability like myself funded. I would be homeless if it wasn't for this opportunity of having one of these public housing vouchers you continue to support in my dilemma and the dilemma of everyone in this building at St Therese is greatly appreciated. Thank you for your hard work and dedication to serve people in need. I am proud tenant of this beautiful project here on 14th Street thank you for your continued support; I think it's important to keep these low income housing subsidiaries that help with rent. He gives people safety and satisfaction annoying they can come home to a place to stay.; The affordable housing support that I get is my lifeline to live in a normal life and I appreciate all the assistance I get from the San Diego housing commission and the federal government thank you so much; I think the bridge shelter should be fun to help people who are on the streets have a place to lay their heads</p>	Council District 3	No Zip Code Provided
<p>1. Build senior apartments in lower traffic areas. The Messina apartments in Clairemont are going to be dangerous for seniors to cross the street. Too many apartments near a busy intersection. 2. The affordability of the Messina apartments is too high (\$1300 for a 1 bedroom, 1 person). 3. Messina and Vintage at Marja Acres advertised 30% of one's income. But, when renting started, no 30% units were offered. Vintage stated the 30% ones were gone. They're charging \$1300 as well for 1 bedroom, 1 person. Rent at \$1300 is too high living on Social Security along. Vintage is also not well-placed either; hard to get in and out, have to walk far for a bus. 4. Air conditioning is badly needed in hot areas of San Diego. Temps reached 100 degrees last summer here in North Park. No air conditioners were built in the units. 5. Fix the sidewalks. Seniors are falling and getting injured all the time from cracks in pavement. It is nice there is a bus out front to use instead of a car.</p>	Council District 3	No Zip Code Provided
<p>1. Maintain or increase shelter funding. Who knows if a down economy might increase demand.</p> <p>2. Improve oversight and accountability in the management of shelters, or generally. Possibly a reason for increased spending.</p> <p>3. A comment: if all government subsidies were removed from businesses, corporations, restaurants, home owners, would many more people require shelter? I mean, if capitalism was let loose and people let companies and home owners fail. I find little evidence that more people should be allowed more than a shelter. Two bins and one backpack, include women and Hispanics.; Turn alpha project into a tech or small business incubator. Maybe give terms similar to ycombinator. There are probably people who don't know there is a venture capital firm called alphabet. It wouldn't be surprising if people laugh at alpha project residents because of it.; Add programs to help shelter residents, or anybody, get part time paid work. Maybe especially focusing on disabled or those with work restrictions or that don't have income.</p>	Council District 3	No Zip Code Provided

COMMENT	DISTRICT	ZIP CODE
Affordable housing growth is vital to minimizing wage gap disparity living in san diego.	Council District 3	No Zip Code Provided
Invest and/or remodel buildings/ factories to get the homeless off the streets and tents. and any services that will lower the prices for rent!!	Council District 3	No Zip Code Provided
Tie assistance levels to local minimum wage, property with income-restricted units with rents capped at 30% of minimum wage income, Create pilot programs for rent-to-own and cooperative housing, Establish community land trusts for permanent affordability, Track outcomes of families trying to survive on current welfare limits, Create comprehensive reports showing minimum survival budgets, Advocate for tying welfare limits to local cost of living indexes, Develop programs that help welfare recipients build assets and transition to higher incomes - overall we either need to make wages match rents so more people don't get sucked into homelessness, or make rents match wages.	Council District 3	No Zip Code Provided
from what i have heard from people most need as little as \$500 to cover rent from an unexpected car repair, child care, family emergency in State or out of State, broke fridge. plugged toilet/sink these type 'Funds'	Council District 3	No Zip Code Provided
Quit using the funds for support alcoholics, drogaditcts and false mental ill people.	Council District 3	No Zip Code Provided
Ive been on the wait list for 15 years and haven't been called up yet and I have a child whos 6 why not use the funds to help with more housing and helping eith building their credit this way in the meantime of continued waiting they qualify to be approved for homes they've applied too and with helping with paying the deposit first month rent and last month rent more funding going into more programming education this way their moving in positive direction	Council District 4	No Zip Code Provided
I believe that the funds should be used for the homeless population. People that have low income or no current income. People that had a job last year and in the beginning of this year but lost it.	Council District 4	No Zip Code Provided
I think the AHF funds should be audited and made sure affordable housing complexes are compliant with rules and regulations prior to funding. I also think the internet room for children or those in school should be reinstated as the one in our complex has been closed for years (prior to covid).	Council District 5	No Zip Code Provided
There needs to be more housing available for people who receive only SSA, SSI, or SSDI. Without more housing, people like me cannot afford to live in San Diego County. I cannot afford a closet or cupboard at this point in time. My entire income per month is under \$900. Without the kindness of friends, I wouldn't have anywhere to stay at all. However, at almost 59 years old, sleeping on sofas and praying someone is willing to host me is NOT conducive to anyone's good overall health and well-being.	Council District 5	No Zip Code Provided

COMMENT	DISTRICT	ZIP CODE
Older buildings, such as one I live in-built in the 60's, should have funds allocated for UNIT upgrades, such as replacement of leaky single pane windows, flooring replacement, earthquake safety. Until this is down the increase of monthly rent should be ceased. Then this should be followed by actual exterior upgrades such as new roof and painting. These buildings have/are been ignored far too long.	Council District 6	<i>No Zip Code Provided</i>
Safe over night parking for homeless people with cars that provide bathroom access. More vouchers!	Council District 6	<i>No Zip Code Provided</i>
People who are already in the housing should have first pick if newer housing becomes available. New apartments new townhomes etc.	Council District 7	<i>No Zip Code Provided</i>
Housing assistant and first time buyer assistant. Need more representative. Need more information please will help me out a lot. San diego Need	Council District 7	<i>No Zip Code Provided</i>
Apoyarnos a personas sin hogar a encontrar una vivienda y en ayuda para pagar la renta en personas de bajos recursos gracias. <i>"To support us people experiencing homelessness to find a home and to help people with low income to pay their rent. Thanks."</i>	Council District 8	<i>No Zip Code Provided</i>
<p>Increase funding for the construction of new affordable housing units.</p> <p>Preserve and rehabilitate existing affordable housing to prevent displacement.</p> <p>Encourage mixed-income developments to promote diverse communities.</p> <p>Expand Rent Control for Long-Term Tenants – Create tiered rent stabilization policies based on length of residency.</p> <p>Tax Incentives for Landlords – Offer tax breaks for landlords who keep rent affordable for long-term tenants.</p> <p>Stronger Tenant Protections – Prevent unfair evictions and ensure reasonable rent adjustments.</p> <p>Fund rental assistance programs to help prevent evictions.</p> <p>Reduce Processing Times – Invest in more staffing and technology to shorten the wait time for rental assistance, first-time homebuyer programs, and homelessness prevention funds.</p> <p>One-on-One Navigators – Fund housing counselors who guide applicants through the process.</p> <p>Fast-Track Emergency Cases – Implement a priority system for tenants facing eviction or homelessness.</p>	Council District 9	<i>No Zip Code Provided</i>

COMMENT	DISTRICT	ZIP CODE
No more funded homelessness programs. You inflate the numbers and the success rate of housing first and different programs is not successful. The hotels that you have converted into single room occupancy living for the homeless are written with crime and drugs, and that information is not transparent or shared with the public. Millions and millions of dollars have been spent on SRO properties that are riddled with crime and drugs, and that information is not made transparent to the public. Build more affordable housing communities, and do away with the housing first model that does not work. If you're not gonna provide supportive services or make them mandatory the program is not gonna be successful. The success rate in San Diego is very low.	I don't know my Council District	92130
Programs need to be income based I'm disabled, and unable to afford housing by myself, in San Diego, I was born and raised here. But I'm on a fixed income and still unable to afford housing	I don't know my Council District	92114
In fact, the wage level is expensive compared to office and house rents in San Diego. Considering the annual tax burden on low-income individuals, it would be a great help to help pay the rents of these households.; It would be better to pay low-income families a monthly financial subsidy so that they can settle in any area they wish.	I don't know my Council District	92130
I just want to know what do they actually consider affordable.....and how about people like me who only live off of Social Security.....and get only 1600 a month income....how about some small one bedrooms or studios for about 6 or 7 hundred a month.....I used to live in some so called condos in North Park area they were only 400 square feet they kept going up to where some landlords were charging as much as 12 and 13 hundred a month for something that small that is ridiculous.	I don't know my Council District	91945
in my opinion we mostly need to build more low income housing for the homeless people and and also low income first time home buyers and also more shelters need to open for the homeless people	I don't know my Council District	92101
La ciudad de San Diego debería seguir construyendo más viviendas. Y encontrar más soluciones para todos tipos de personas de bajos ingresos. <i>"The City of San Diego should continue to build more housing. And to find more solutions for all (types) of people with low income."</i>	I don't know my Council District	92127
Rental assistance for seniors! And not waiting 10 years to get assistance. Seniors should be your top priority!	I don't live in San Diego	No Zip Code Provided
What I don't want to see is \$600k condos like they did in LA with the Weingart towers. Affordable housing and homeless solutions.	No City Council District Provided	No Zip Code Provided

COMMENT	DISTRICT	ZIP CODE
<p>Hi</p> <p>My opinion is for the family be able to buy a house through sections 8 plans in San diego, to deal and buy from AHF with SDHC system; Not through Bank.</p> <p>Thank you</p>	<i>No City Council District Provided</i>	<i>No Zip Code Provided</i>
<p>Affordable housing is the number one top priority in San Diego county. Rent is higher than our incomes.</p>	<i>No City Council District Provided</i>	<i>No Zip Code Provided</i>
<p>Mi comentario es que deben hacer algo para que los programas de vivienda sean más eficientes</p> <p><i>"My comment is that you should do something so that housing programs can be more efficient."</i></p>	<i>No City Council District Provided</i>	<i>No Zip Code Provided</i>
<p>Low Income for 1 person is \$84,900 at 80% AMI gross. Please implement more help for individuals at this level since the Overall Average Annual Rent: $\\$3,015 \times 12 = \\$36,180$ per year which is paid out of net income making it difficult to thrive in San Diego.</p>	<i>No City Council District Provided</i>	<i>No Zip Code Provided</i>
<p>So much money lost and effort wasted on criminalizing homelessness. Waiting at a homeless shelter multiple years for permanent housing is ineffective. There should be a 2 yr max. But that's just my opinion. Have funds go to more available buildings through out the city instead of just one or two places. Permanent housing has worked well for me and I would like to see others have it work for them as well. Not all homeless people wish to stay on the streets but for the ones that do, it seems better for them to live at "Tent City" the shelter that lets you prop up a tent on the premises. Animal friendly places need to improve as well. Pets are like family and separating them from their owners is unjust just for the sake of shelter or housing. Lastly, interviews with the actual ppl who are on the streets and those that been is the best way to figure out effective ideas and plans of action to fix this, not in the suburbs. And stop throwing away people's property, please.</p>	<i>No City Council District Provided</i>	<i>No Zip Code Provided</i>
<p>People in San Diego needs affordable housing. Rent is too high, with two people working is still barely to make it. People have kids, economy is too high. San Diego is too expensive and the only ones suffering is the poor people, and now the medium income families are now considered poor too. Only people making 70k or more are the ones enjoying.; And we should just send all the homeless somewhere to work. Why have them in there city, getting drugged and kids seen that as a normal thing! All homeless in San Diego should be sent to work, instead of having them on the streets asking for money to buy drugs!!</p>	<i>No City Council District Provided</i>	<i>No Zip Code Provided</i>