

# Proposed Path to Success Updates Frequently Asked Questions (FAQs) We're About People



The San Diego Housing Commission (SDHC) is proposing updates to its Path to Success initiative that will adjust the family contribution amount, which is the amount that voucher program participants contribute toward their housing. These updates are necessary because of rising Housing Assistance Payment costs and diminishing federal funding. The proposed updates will help SDHC continue to serve as many families as possible among those currently receiving assistance. The updates are needed to prevent some current participating families from losing assistance due to insufficient and decreasing federal funding, amid rising costs. If the updates, as proposed, are not implemented, approximately 1,700 families currently receiving rental assistance from SDHC would lose that assistance.

## Q: What is Path to Success?

**A:** “Path to Success” is an SDHC “Moving to Work” (MTW) initiative that changed and streamlined the way SDHC determines how much families in SDHC’s rental assistance programs pay toward their housing. This is known as their “family contribution.”

Households are defined as either “Elderly/Disabled” or “Work-Able.” Currently, households defined as “Elderly/Disabled” pay 28.5% of their monthly income as their family contribution toward their rent. Current households defined as “Work-Able” pay either the minimum family contribution amount or a predetermined amount that is based on the family’s annual income, whichever is greater.

## Q: What updates is SDHC making to the Path to Success voucher program?

**A:** Path to Success will be updated to adjust the amount that households pay as their family contribution toward their housing each month.

### Elderly/Disabled Households

- “Elderly/Disabled” means all adults in the household are 62 or older, have a disability, or are verified, full-time students between the ages of 18 and 23.
- For households defined as Elderly and/or Disabled, the family contribution will be 32 percent of their adjusted income. It is currently 28.5 percent.
- The minimum family contribution for Elderly/Disabled households will still be \$0. That is not changing.

### Work-Able Households

- “Work-Able” means at least one adult in the household is younger than 62, is not disabled, and is not a verified full-time student between the ages of 18 and 23.
- If a household is defined as “Work-Able,” the family contribution will be either 40 percent of their adjusted income or the minimum family contribution, whichever is greater
- Path to Success will also set three minimum family contribution amounts based on the family’s size instead of two.
- The minimum family contribution for a household with one Work-Able adult will be \$580 per month.
- For a household with two Work-Able adults, the minimum family contribution will be \$1,155 per month—or about \$580 per Work-Able adult.
- And the minimum family contribution for a household with three or more Work-Able adults will be \$1,735 per month—or about \$580 per Work-Able adult.

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## **Q: Who will these updates affect?**

**A:** The updates will apply to all households in SDHC's Section 8 Housing Choice Voucher rental assistance program and Public Housing residents. The updates will not apply to households with a Veterans Affairs Supportive Housing (VASH) voucher or an Emergency Housing Voucher (EHV). Those who are unsure about what type of voucher assistance they receive should contact their assigned SDHC Housing Assistant, or they may call SDHC at 619-231-9400 and press 3 for the Rental Assistance Division.

## **Q: How were minimum family contributions established?**

**A:** Minimum family contribution amounts are about 30 percent of the monthly income for each Work-Able adult in the household, working 25 hours per week at minimum wage. The minimum wage in 2026 in the City of San Diego will be \$17.75 per hour. So, for example, if three Work-Able adults each work 25 hours a week at that rate, they would earn a combined total of about \$5,770 per month. Thirty percent of that amount would be about \$1,731, which is very close to the minimum family contribution amount of \$1,735 per month.

## **Q: Why is SDHC increasing family contributions?**

**A:** These changes are necessary for SDHC to be able to continue to assist as many of its existing rental assistance families as possible.

Since 2020, SDHC's average Housing Assistance Payment has increased by 80 percent, but federal funding has not kept up with this increase. Federal funding for rental assistance is also expected to decrease. There is a gap between the funding SDHC receives for these Housing Assistance Payments and the amounts SDHC is paying each month to assist families in the program.

Our focus is on continuing to help the families currently receiving rental assistance from SDHC. We do not want to have to end rental assistance for families because we do not have enough federal funding.

## **Q: How will these updates affect households?**

**A:** For an Elderly/Disabled household, the family contribution amount will be 32 percent of the household's income instead of 28.5 percent. There is no minimum family contribution amount.

For a Work-Able household, the family contribution amount will be either 40 percent of the household income or the minimum family contribution amount, whichever is greater. The amount of the minimum family contribution that applies to a Work-Able household will depend on how many Work-Able adults are in the household.

## **Q: What if households cannot afford the family contribution for their family under the updated Path to Success?**

**A:** A temporary adjustment to the minimum family contribution will be available for families in specific circumstances. This is known as a hardship.

A hardship will be available for a household with one or two Work-Able adults who have a dependent in the household and are paying the minimum family contribution. The hardship will apply for six months for eligible households that are paying more than 50 percent of their reported income toward their family contribution.

The minimum family contribution will be 50 percent of the household's adjusted income; the previous family contribution amount that was in place before Path to Success was updated; OR \$50, whichever is greater.

The head of the household will be referred to the SDHC Achievement Academy to work with a Work Readiness Specialist and participate in work readiness and self-sufficiency activities during the hardship, as well as be referred to other community services.

All SDHC rental assistance participants are eligible and encouraged to receive assistance from the SDHC Achievement Academy regardless of whether they have a hardship.

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## **Q: When will the updates go into effect?**

**A:** SDHC plans to implement the updates as soon as the MTW Plan Amendment is approved by the U.S. Department of Housing and Urban Development (HUD). A noticing period will start once that approval is received. Changes will be applied sometime between fall of calendar year 2026 and early calendar year 2027.

## **Q: How and when will households be notified about the updates taking effect?**

**A:** SDHC will send a first notice as soon as HUD approves the Path to Success updates which will be submitted to HUD in an amendment to SDHC's MTW Annual Plan.

Notices will be provided to households periodically before the updates are implemented, and a final notice will be sent before they are implemented. Notices will explain updates to the family contribution amounts, why the updates were necessary, and how the updates will impact households. Notices will include information on resources, such as the SDHC Achievement Academy and SDHC partnerships with nonprofit organizations, to help households increase their income and access other community resources in preparation for the updates.

## **Q: What resources are available if households need help meeting their updated family contribution?**

**A:** It's important for families to act as soon as they receive their first notice about the updated family contribution amount. Early engagement gives them more time to explore available resources and prepare for any increases to their family contribution. SDHC's goal is to ensure everyone remains stably housed and we do not have to terminate voucher assistance for any families due to lack of federal funding.

One valuable resource is the SDHC Achievement Academy. It offers programs that emphasize career planning, job skills, job placement and personal financial education, such as budgeting and credit. These programs are offered at no cost to participants. Connecting with the SDHC Achievement Academy early can help families explore personalized solutions and build a plan that supports their long-term housing stability.

### **SDHC Achievement Academy contact information:**

(619) 578-7451 or [achievementacademy@sdhc.org](mailto:achievementacademy@sdhc.org)

More information about the proposed updates and a list of community-based resources is also available on SDHC's website at <https://sdhc.org/housing-opportunities/path-to-success/>.

## **Q: Where can I get more information and provide public comment?**

**A:** Additional information is available online at [www.sdhc.org/moving-to-work](http://www.sdhc.org/moving-to-work). A summary of the proposed changes is available in multiple languages on the website as well.

Public comments may be submitted until Friday, November 30, at 5 p.m. Comments may be submitted in one of three ways:

- By email to [MTWPlan@sdhc.org](mailto:MTWPlan@sdhc.org)
- Online at [www.engagesdhc.org/mtwplan](http://www.engagesdhc.org/mtwplan)
- By mail to:
  - San Diego Housing Commission
  - Attn: Moving to Work
  - 1122 Broadway, Suite 300
  - San Diego, CA 92101

There will also be a public hearing on Monday, November 17, at 12 p.m., where members of the public may attend to learn more about the proposed MTW Plan Amendment and provide comments. Information on how to attend the public hearing is available online at [www.sdhc.org/moving-to-work](http://www.sdhc.org/moving-to-work).