



SAN DIEGO
HOUSING
COMMISSION



Khadija Basir and her son Kaleel
"It will change your life."

February 6, 2012

2011 Annual Report & Portfolio San Diego Housing Commission



SAN DIEGO
HOUSING
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We're About People



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Message from the President & CEO

February 6, 2012

I am pleased to present the 2011 Annual Report of the San Diego Housing Commission (SDHC). The report is also a portfolio of the valuable work we perform every day for families, seniors and individuals who need our help.

SDHC serves the city of San Diego—the nation's eighth largest city and California's second largest with a population of 1.3 million. We manage a budget of \$320.5 million with more than 260 full-time employees.

I am proud to say that SDHC is regarded as one of the most innovative and well-managed public housing agencies in the nation. Our success is largely due to our policy of applying private-sector management principles throughout the entire agency.

SDHC continues to be guided by our commitment to effective, efficient operations and fiscal accountability, evidenced by our low annual overhead of less than 7.5 percent.

SDHC performs many important roles in the city of San Diego, including:

- Affordable housing developer
- Investor and lender to affordable housing developers
- Lender to first time homebuyers
- Rental assistance provider through the federal Housing Choice Voucher Program (Section 8), which serves more than 14,000 low-income households
- Provider of housing to address homelessness

This past year, SDHC touched the lives of close to 125,000 San Diegans. Simply put, the San Diego Housing Commission is about serving people in need.

We have charted a smart course to ensure continued affordable housing opportunities in the city of San Diego.

Sincerely,

Richard C. Gentry
President & Chief Executive Officer



Community Outreach

SDHC's First Online Multimedia Publication & YouTube Launch

SDHC's Annual Report is presented in an electronic format, accessible on our website, www.sdhc.org.

The report allows us to provide more information about our programs and successes – including numerous easily-accessible videos and click-ready documents.

SDHC's online multimedia publication was produced in-house by our award-winning Community Relations & Communications Department.

We are also simultaneously launching our own [YouTube channel](#) that profiles the many San Diegans whose lives have been uplifted by our programs.



SDHC Headquarters—The “Smart Corner Office Complex” at 1122 Broadway in downtown San Diego is known for its strategic location as a major trolley and bus corridor. SDHC built the five-story LEED certified building and moved in on January 2, 2007. Tenants: Family Justice Center of the City of San Diego, Housing Opportunities Collaborative, 7-Eleven, and Cricket Wireless.



Governance

Established in 1979, the San Diego Housing Commission is a state-chartered entity governed by the Housing Authority of the City of San Diego.

Composed of the eight members of the San Diego City Council, the Housing Authority has final authority over SDHC's budget and major policy decisions.

The mission of SDHC is to provide "housing opportunities for low and moderate-income persons and families in the City of San Diego."



San Diego Housing Commission meeting with the Housing Authority of the City of San Diego.

Housing Authority of the City of San Diego



Tony Young
Council President
District 4



Kevin Faulconer
Council President Pro Tem
District 2



Sherri Lightner
Councilmember
District 1



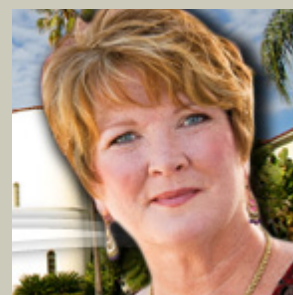
Todd Gloria
Councilmember
District 3



Carl DeMaio
Councilmember
District 5



Lorie Zapf
Councilmember
District 6



Marti Emerald
Councilmember
District 7



David Alvarez
Councilmember
District 8



A seven-member Board of Commissioners, appointed by the Mayor and confirmed by the San Diego City Council, oversees San Diego Housing Commission operations.

SDHC Board of Commissioners



Gary Gramling
Chairman of the Board



Roberta Spoon
Vice Chair



Khadija Basir
Commissioner



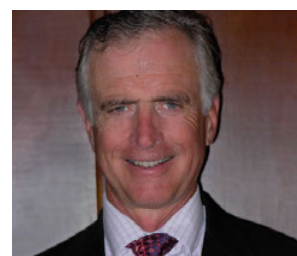
Sam Guillen
Commissioner



Ben Moraga
Commissioner

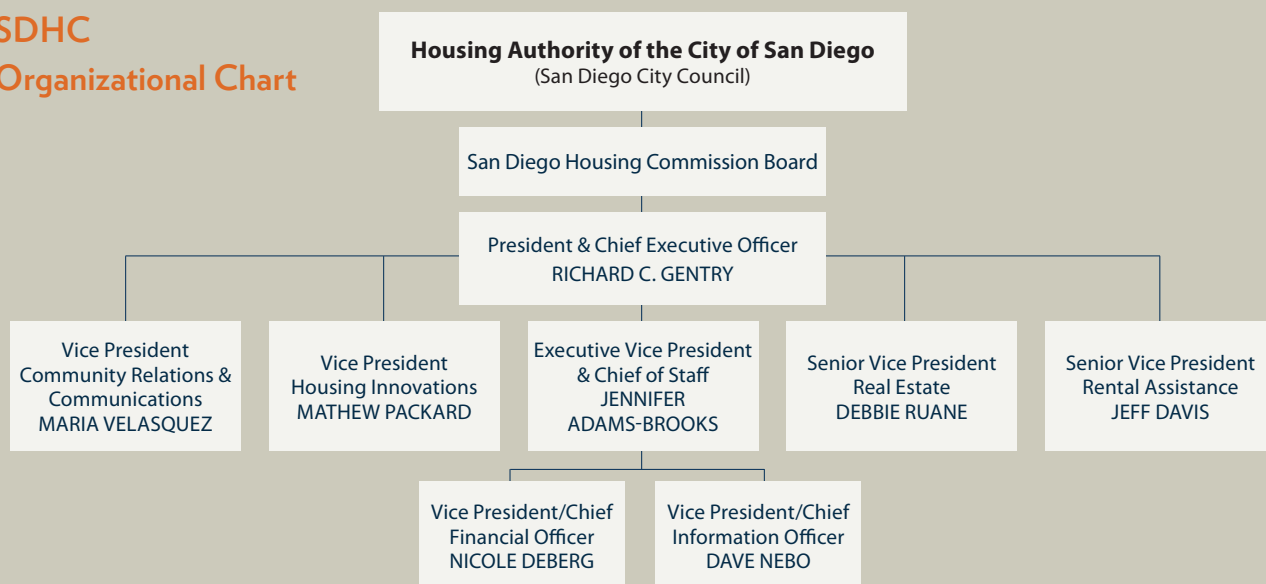


Allen Sims
Commissioner



James T. Waring
Commissioner

SDHC Organizational Chart



City of San Diego Mayor Jerry Sanders has directed several major federal grants to be overseen by the San Diego Housing Commission including the \$9.4 million Neighborhood Stabilization Program, the \$5.7 million Homeless Prevention and Rapid Re-housing Program and the City's Emergency Winter Shelter programs.





Excellence in Performance

The San Diego Housing Commission's fiscally prudent management was recognized in 2009, when Standard & Poor's awarded SDHC an AA- credit rating, the highest attained by a local housing authority. The rating was reconfirmed in Fiscal Year 2011.



[View Letter
Standard &
Poor's](#)

For the third consecutive year, the Government Finance Officers Association awarded SDHC its Certificate of Achievement for Excellence in Financial Reporting. The award recognizes government agencies for producing annual financial reports that exhibit "transparency and full disclosure."



The seven-member SDHC Board of Commissioners advises the San Diego Housing Commission on policy, administrative and budget issues.



SDHC Financial Services Department was awarded with the Government Finance Officers Association's Certificate of Achievement of Excellence.

NATIONAL AWARD OF EXCELLENCE

The San Diego Housing Commission was honored with the prestigious National Association of Housing and Redevelopment Officials (NAHRO) Award of Excellence for implementing communications strategies by our Community Relations and Communications Department to enhance our community outreach:

- Reintroduced SDHC's community outreach efforts, "We're About People"
- Launched a new, more user-friendly website, which includes live streaming audio of board meetings
- Centralized SDHC's internal and external communications with emphasis on using multimedia tools
- Reintroduced SDHC's self-sufficiency programs for rental assistance clients under one umbrella – Achievement Academy of the San Diego Housing Commission, formerly known as the Workforce and Economic Development



*2011 NAHRO National Award of Excellence and Merit Awards
October 24, 2011*

In addition, SDHC received the following Agency Awards of Merit from NAHRO:

- SDHC Finance Plan: Leveraged the equity from its real estate portfolio to make affordable housing investments. Real Estate Department
- Choice Communities: Removed program barriers to help Housing Choice Voucher families move into neighborhoods that may have better schools and transit systems. Rental Assistance Department
- Neighborhood Stabilization Program targeting foreclosed properties: SDHC used federal grant to purchase foreclosed homes for resale to first time homebuyers, assisted first time homebuyers and invested in a foreclosed apartment complex. Real Estate Department
- SDHC Achievement Academy: A new 9,600 square foot learning center with computer lab offering workshops and programs for rental assistance clients. Rental Assistance Department

Real Estate



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Entrepreneurial Investment Strategies

While a vigorous national debate continues about how best to design the process for providing additional affordable housing by the nation's 3,300 Public Housing Authorities, the San Diego Housing Commission, in partnership with public and private entities, has implemented a resourceful plan to create and preserve affordable housing for families and seniors in the city of San Diego.



Video - 1:17

The energy efficient Riverwalk Apartments celebrated its grand opening on July 28, 2011.

In 2007, working with the U.S. Department of Housing and Urban Development (HUD), SDHC received approval to withdraw most of its units from the Public Housing Program and assume ownership of 1,366 units at 137 sites.



[View Letter 2007 HUD Agreement](#)

The agreement protected former public housing residents by providing them with Section 8 Housing Choice Vouchers. This has allowed them more options of mobility and choice. They can either rent affordable housing from SDHC or find alternative housing in the private sector.

With unanimous approval in 2009 by the San Diego City Council and the SDHC Board of Commissioners and support from Mayor Jerry Sanders, SDHC raised \$95 million in equity from its portfolio of former public

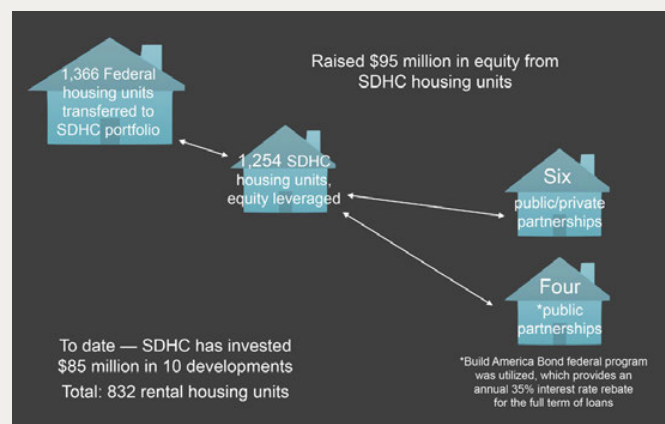
housing properties and executed an entrepreneurial investment strategy. This is creating more than 800 additional affordable housing units, a portion of which will generate adequate income for debt service and maintain the organization's financial stability.

In total, the San Diego Housing Commission has created an additional **832 affordable housing units** to date—all required to remain affordable for at least 55 years.

SDHC has invested in 6 public-private partnerships in which the agency purchased the land and provided a loan and ground lease to the developer. After the 15-year tax credit compliance period, SDHC will have the option to purchase the leasehold improvements on any of the 6 public-private partnership properties.

In addition, SDHC has also purchased four properties that are wholly owned by SDHC. In total, SDHC has created an additional 832 affordable housing units to date—all required to remain affordable for at least 55 years.

All ten acquisitions are new construction, foreclosures or rehabilitation of existing properties. Five of the properties are near trolley or bus lines.



SDHC raised \$95 million in low interest Fannie Mae and FHA mortgages by leveraging the equity from 1254 of its housing units to create additional affordable rental housing in the City of San Diego.



Video - 2:57

The community of Barrio Logan held a news conference prior to the City Council's vote approving the development of the Estrella del Mercado Apartments that will include a major grocery store.

The San Diego Housing Commission has exceeded the conditions of the agreement with HUD, which required the production of "at least 350 units of both low-income and workforce affordable housing" for "families with incomes not exceeding 80 percent of the median income at initial occupancy."



[View Letter HUD Update](#)

This remains consistent with the agency's 1979 mandate to provide "housing opportunities for low and moderate-income persons and families in the City of San Diego."

At the end of 2011, SDHC had approximately \$9.3 million of funds remaining from leveraging equity from its properties.

SDHC will continue to invest in acquisitions that will further provide affordable housing opportunities for residents of the City of San Diego.



[View Booklet Creating Affordable Housing](#)

SDHC Property Investments - 10 Total

Completed

Arbor Village Apartments - January 19, 2011

Courtyard Apartments - September 9, 2010

Mariners Village Apartments - October 27, 2010

Riverwalk Apartments - July 28, 2011

Vista Grande Apartments - September 29, 2011

Under Construction/Rehab

Estrella Del Mercado Apartments - To be completed September 2012

Hotel Churchill - Use Being Evaluated

Hotel Sandford - To be completed March 2012

Mission Apartments - To be completed August 2012

Terramar Apartments - To be completed February 2012

Construction Cost Comparison Analysis

The San Diego Housing Commission authorized a study to review costs associated with three recent affordable housing partnership developments financed by SDHC. The report assessed how added features and requirements unique to affordable housing real estate transactions impact the cost of building these complexes.



[View Study](#)

The study reviewed the development costs of the following projects developed by three different affordable housing developers: Estrella del Mercado Apartments in Barrio Logan; Kalos Apartments in North Park; and Riverwalk Apartments in Otay Mesa/Nestor in South Bay.

All three projects were financed by low-income housing tax credits, which provide incentives for features that may not be found in comparable market-rate developments.

The study found that between 13 and 34 percent of the development costs (excluding land acquisition) could be attributed to added features like community rooms, solar power and energy-efficient construction, prevailing wages for construction workers and durable building materials to ensure longevity for 55 years or longer. These features incorporate sustainable building materials, valued community space for tenants and more 3-bedroom units.

The study was released on September 13, 2011.



Riverwalk Apartments



Estrella del Mercado Apartments



Kalos Apartments



SDHC REAL ESTATE PROPERTIES Completed

Arbor Village Apartments

SDHC partnered with nonprofit LINC Housing Corporation to acquire and renovate Arbor Village, a 112-unit complex in Lincoln Park. SDHC invested nearly \$7.9 million to acquire the land and provide a loan for the \$24 million development. Renovations include a new community building with a computer lab, laundry facilities, and children's play area. Rents are affordable for individuals and families with combined annual incomes ranging from 30 to 60 percent of the Area Median Income (AMI). These units will remain affordable for 55 years, and SDHC will have the option to buy the property after a 15-year tax credit compliance period.



Arbor Village Apartments

Courtyard Apartments

Near Transit Lines

SDHC acquired the newly-constructed, 37-unit Courtyard Apartments in City Heights for \$7.7 million after the condominiums had fallen into foreclosure. Courtyard Apartments contains retail space on the ground floor and is near a bus transit line. Financing on Courtyard takes advantage of the federal Build America Bond program, which provides an annual 35 percent interest rate rebate for the full term of the loan. Individuals and families with combined annual incomes no greater than 80 percent of AMI are eligible to live at Courtyard. These units will remain affordable for 55 years.



Courtyard Apartments

Mariner's Village Apartments

Purchased directly by SDHC for \$31.3 million, Mariner's Village Apartments is a 172-unit complex on a 9.46 acre site in the Skyline/Paradise Hills community. Apartments at Mariner's Village vary from one-bedroom to three-bedrooms and are available for individuals and families with combined annual incomes no greater than 80 percent of AMI. Financing on Mariner's Village takes advantage of the federal Build America Bond program, which provides an annual 35 percent interest rate rebate for the full term of the loan. These units will remain affordable for 55 years.



Mariner's Village Apartments

Riverwalk Apartments

SDHC partnered with Affirmed Housing Group to build Riverwalk, a 50-unit energy efficient affordable apartment complex in the Otay Mesa/Nestor community. The development also restored a portion of Nestor Creek to its natural state. SDHC invested \$4.47 million to acquire the land and provide a loan for the \$14.1 million development. Completed in summer 2011, households with combined annual incomes ranging from 30 to 60 percent of AMI are eligible to rent at Riverwalk. These units will remain affordable for 55 years. SDHC has the option to buy the property after a 15-year tax credit compliance period.



Riverwalk Apartments

SDHC has invested in 10 properties located throughout the City of San Diego.



[View SDHC properties](#)

Environment Sustainability Study

The San Diego Housing Commission authorized a study to establish environmental guidelines for the integration of sustainable design practices in the construction, acquisition and improvements of affordable housing properties that SDHC owns or facilitates. Implementing these practices will ensure that residents live in a healthy environment and reap the benefits of lower utility bills.

The report guidelines were adopted by the San Diego Housing Commission on January 20, 2012.



[View Study](#)



Completed

Vista Grande Apartments

SDHC partnered with Wakeland Housing & Development Corporation and the Southeastern Economic Development Corporation to acquire and renovate Vista Grande, a 49-unit apartment complex on 3.1 acres in Encanto. SDHC invested \$3.8 million to acquire the land and provide a loan for the \$15.1 million development. Renovations include a 1,740 square foot community center, the centerpiece of the affordable housing site. The apartments are rented to families whose combined annual incomes range from 30 to 50 percent of AMI. These units will remain affordable for 55 years. SDHC will have the option to buy the property after a 15-year tax credit compliance period.



Vista Grande Apartments



Video - 1:52

Vista Grande Apartments celebrated its grand reopening on September 29, 2011 with San Diego Mayor Jerry Sanders and San Diego City Council President Tony Young in attendance.

Under Construction

Estrella del Mercado Apartments

Near Transit Lines

SDHC partnered with the City of San Diego Redevelopment Agency and Chelsea Investment Corporation to build the 92-unit Estrella del Mercado Apartments in Barrio Logan. SDHC invested \$7 million to acquire the land and provide a loan to the \$43 million apartment development. The apartments are part of a 6.8 acre, 311,000 square foot, transit-oriented, mixed-use development that will include the community's first major grocery store. The apartments will be affordable for extremely low and very low-income households whose combined annual incomes range from 30 to 60 percent of AMI. These units will remain affordable for 99 years, and SDHC will have the option to buy the property after a 15-year tax credit compliance period. Completion is scheduled for September 2012.



Estrella del Mercado Apartments - Artist Rendering

Located in Barrio Logan near the Coronado Bridge overpass, the 92-unit Estrella del Mercado Apartments will include the community's first major grocery store.



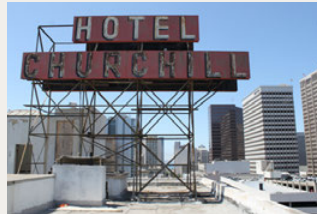


Under Construction/Rehab

Hotel Churchill

Near Transit Lines

SDHC acquired the historic Hotel Churchill through a judicial foreclosure proceeding in August of 2011. It is a seven-story 92-unit single room occupancy hotel located in downtown San Diego at 827 C Street. Rehabilitation of the Hotel Churchill will add additional affordable housing inventory to downtown San Diego. SDHC is currently evaluating the best use for Hotel Churchill.



Hotel Churchill

Hotel Sandford

Near Transit Lines

SDHC purchased and is renovating the historic 130-room Hotel Sandford, located in downtown San Diego, to preserve affordable housing for low-income seniors. It is near a trolley line. SDHC is equally sharing in the \$12.1 million cost (purchase price and rehabilitation) with the Centre City Development Corporation. Of the 130 units, 77 will be rented to seniors whose incomes do not exceed 60 percent of AMI. The remaining 52 units will be rented to seniors with annual incomes no greater than 50 percent of AMI. Financing on the Hotel Sandford takes advantage of the federal Build America Bond program, which provides an annual 35 percent interest rate rebate for the full term of the loan. These units will remain affordable for 99 years. The estimated \$4 million in renovations are expected to be completed in March 2012.



Hotel Sandford

Terramar Apartments

SDHC partnered with Chelsea Investment Corporation to build Terramar, a 21-unit energy-efficient affordable complex located in the Torrey Highlands neighborhood. Adjacent to Westview High School, the development will include a tot lot and a recreation area with barbecues and shaded picnic tables. SDHC acquired the land for \$100 from Pardee Homes and provided a \$2 million loan toward the \$7.6 million development. The apartments will be affordable for very low-income families with an annual income no greater than 60 percent of AMI. These units will remain affordable for 55 years. SDHC will have the option to buy the property after a 15-year tax credit compliance period. Completion is scheduled for late 2012.



Terramar Apartments - Artist Rendering

Neighborhood Stabilization Program

City Scene Apartments

SDHC partnered with Affirmed Housing Group to rescue a foreclosed condominium project and convert it to affordable rental housing. Located in North Park, the 31-unit City Scene Apartments is being built over an already-constructed 60-space parking structure. The development will include a community room, computer lab and onsite laundry facilities. SDHC provided a \$5.1 million loan, including \$3.6 million in Neighborhood Stabilization Program federal funds, to finance construction for the \$10.7 million development. The rental units will be affordable for very low-income families with a combined annual income no greater than 60 percent AMI. These units will remain affordable for 55 years. Completion is scheduled for March 2012.



City Scene Apartments - Artist Rendering

Mission Apartments

Near Transit Lines

SDHC partnered with the City of San Diego Redevelopment Agency and AMCAL Multi-Housing, Inc., to build Mission Apartments, an 85-unit energy-efficient affordable complex. The property is located in the Midway district adjacent to the Washington Street trolley station. SDHC invested \$6 million to acquire the land and provide a loan for the \$25.9 million development. The rental units will be affordable for low and very-low income families with a combined annual income no greater than 60 percent of AMI. These units will remain affordable for 55 years. SDHC will have the option to buy the property after a 15-year tax credit compliance period. Completion is scheduled for August 2012.



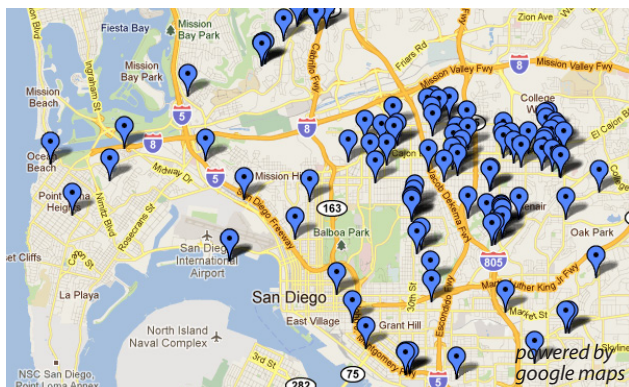
Mission Apartments - Artist Rendering



Portfolio Management

The San Diego Housing Commission owns 2,136 housing units, which it rents at affordable rates to low-income individuals and families.

SDHC also manages 117 affordable housing units that are owned by the City and State.



[View SDHC portfolio of properties](#)

The SDHC-owned Parker Kier Apartments is a multi-family residential building that is undergoing major renovation, which began in the summer of 2011.



Parker-Kier Apartments

Upon completion, the historic three-story structure will offer 19 studios and 15 one-bedroom apartments. It is located west of Balboa Park at 2172 Front Street.

Parker-Kier will offer permanent housing as well as supportive services to very low-income individuals, which serves to further address homelessness in the City of San Diego.

Building and site improvements were also performed for 55 properties owned by SDHC. This work consisted of exterior painting, landscape upgrades, erosion control, carpentry, roof repairs and electrical upgrades. The renovations were successfully completed on May 3, 2011, on-time and on-budget, for a total cost of more than \$2 million. The improvements were overseen by the Construction Services Unit of the Real Estate Department.

Financial Lender

Since 1981, the San Diego Housing Commission has directed more than \$1 billion in loans and bond financing for the acquisition, construction, rehabilitation and preservation of affordable housing through its lending programs.

Loans to nonprofit and for-profit developers are made with revenue from the Affordable Housing Fund,

Federal HOME funds and through the issuance of tax-exempt multifamily housing revenue bonds. More than \$174 million has been loaned to date.

These loan programs have produced or preserved more than 15,542 affordable housing units throughout San Diego.

15th and Commercial provides housing for homeless San Diegans in a new 12-story building.





About Multi-Family Revenue Bonds

Multi-Family Revenue Bonds are issued to developers in exchange for affordable housing. The issuance of bonds also enables the developer to obtain 4 percent tax credits.

The San Diego Housing Commission has issued and currently administers \$619,548,671 in tax-exempt bond financing for 46 projects with 7,719 total units. Of that total, 5,942 units are restricted at various levels of affordability.

\$14.5 million in Multi-Family Revenue Bonds were issued in April 2011, for Sorrento Towers, an existing 198-unit senior development located in the Clairemont community. The bonds will preserve the affordability of this development for an additional 55 years and provide \$5,000,000 for needed renovations.

Housing Development Partners

Housing Development Partners (HDP) is a nonprofit affordable housing provider for low-income San Diegans that was created by the San Diego Housing Commission in 1990.

HDP's portfolio serves San Diego's diverse affordable housing needs by providing apartments for seniors, families, workers and special needs tenants.

Project Name	Total Units	Community Type
Mason Hotel	17	Single Room Occupancy (special needs)
Knox Glen	54	Family
Casa Colina	75	Senior
Island Village*	280	Single Room Occupancy (workforce)
Studio 15*	275	Single Room Occupancy (workforce)
Courtyard Terraces*	88	Senior
San Diego Square**	156	Senior
Total	945	

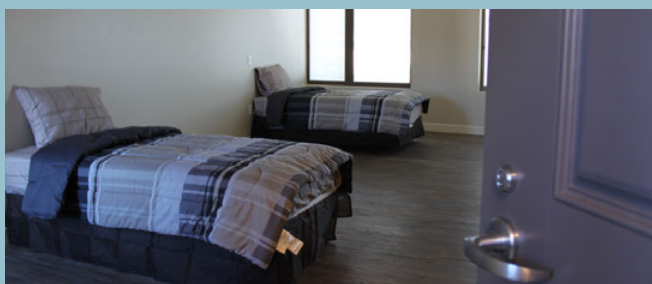
*HDP is co-General Partner **New Acquisition pending funding approval

15th & Commercial:

SDHC loaned \$3.5 million in inclusionary funds to Father Joe's Villages to build a 12-story facility to provide housing for extremely low-income and very low-income residents.

The 140-unit facility includes 64 permanent apartment units and 75 transitional housing units designated for those who are homeless or at-risk of becoming homeless, with supportive programs to prepare them for independent living. The 15th & Commercial building also includes a child care facility.

More than 13 funding sources contributed to the \$58 million development.



Apartments at 15th & Commercial are fully furnished with twin size beds, desk, and kitchen appliances.

Compliance Monitoring

To ensure that housing units designated as affordable are actually occupied by qualified low and moderate-income tenants, the San Diego Housing Commission monitors agreements for nearly 283 properties that comprise 16,100 housing units citywide.



Grand Opening of 15th & Commercial, December 8, 2011



First-Time Homebuyers

The San Diego Housing Commission endeavors to make home ownership a reality for more low-income and moderate-income San Diego residents.

Created in 1990, SDHC's First-Time Homebuyer loan program has helped nearly 5,000 San Diegans in the City of San Diego purchase their first homes.

A total of 98 San Diegans became first time homeowners in 2011 under the program.

First time homebuyers are San Diegans who have not owned a home in the past three years. They must also meet income-eligibility requirements.

Under the program, SDHC offers deferred loans, closing cost assistance grants and mortgage credit certificates to help low and moderate-income residents become first-time homebuyers.



SDHC's First-Time Homeowner's program helped Ariet and her husband Owonda find a home that had a big kitchen and patio for their eight-member family.

Homebuyer Assistance Programs

3% Interest Deferred Payment Loan	Grant for Closing Costs	Mortgage Credit Certificate
<ul style="list-style-type: none"> Buyers earning no more than 80 percent of the San Diego Area Median Income (AMI) may qualify for a "3% interest" loan of up to 17 percent of the purchase price. No payments are required for 30 years, unless the owner sells or refinances the home, at which time the principal plus accrued interest must be repaid. To qualify, the buyer must obtain a fixed-rate first trust deed loan, have adequate income, a good credit rating, and provide a minimum down payment of three percent. 	<ul style="list-style-type: none"> Buyers earning no more than 80 percent of the AMI are eligible for up to \$15,000 or four percent of the purchase price, whichever is less. Buyers earning up to 100 percent of the AMI are eligible for up to \$10,000 or four percent of the purchase price, whichever is less. Grants must be repaid if the home is sold, refinanced or no longer owner-occupied within the first six years, after which they are forgiven. 	<ul style="list-style-type: none"> Qualified homebuyers with income not exceeding 140 percent of AMI may claim a federal income tax credit. A tax credit of either 15 or 20 percent of the annual interest paid on their mortgage can be claimed as long as the buyer lives in the home. The reduced tax burden helps the buyer qualify for a mortgage because it boosts net earnings. Buyers may have to repay the tax if they sell the home within the first nine years.



Video - 0:35

Owonda and his family of eight became first time homeowners in May 2011.

New Homeowners

Owonda and his family lived in a refugee camp in Ethiopia before emigrating to the United States and arriving in San Diego in 2006. After working full time at a social service agency, Owonda and his wife were able to qualify for the San Diego Housing Commission's First-Time Homebuyer program.

"When we first moved in, everyone was rushing to choose their rooms," said Owonda, the father of six children. "My daughter was jumping up and down and we were all so happy."

Their new home has four bedrooms, a large kitchen, a garage, a backyard and a front patio. Owonda and his wife like their home's spaciousness. Their children, who range from ages 3 through 18, enjoy riding their bikes and skateboards in the backyard. "Everybody has a part of our house that they love," said Owonda.

Affordable For-Sale Housing

The San Diego Housing Commission administers the Affordable For-Sale Housing Program for the City of San Diego. Since 2004, this program has made it possible for 307 low and moderate-income families to buy a home at a price that is affordable. The price paid for the homes is below the fair market value of the properties.

More than 250 of the 307 housing units have long term restrictions. For a period of 45 – 55 years, the homes can only be transferred or sold at a price that is affordable and to a family who meets the eligibility requirements.

Neighborhood Stabilization Program

A special First-Time Homebuyer program was launched in 2009 after the City of San Diego received a \$9.4 million federal grant under HUD's Neighborhood Stabilization Program (NSP) to prevent blight in neighborhoods caused by home foreclosures. The San Diego Housing Commission is the administrator of the federal grant.

Qualifying first-time homebuyers were able to purchase and renovate distressed properties. Homebuyers were eligible for mortgage assistance as well as forgivable loans for remodeling and repairs.

The funding was completely allocated in 2010.

In total, 58 first-time homebuyers have purchased homes since the program began in May 2009. The average household income is below 80 percent of AMI, or \$65,500 for a family of four.

In addition, City Scene Apartments, a foreclosed condominium project, was also acquired under NSP and is being converted into affordable rental units. SDHC provided a \$5.1 million loan, including \$3.6 million in NSP funding to finance construction for the \$10.8 million development.

The 31-unit complex will include a community room, computer lab and on-site laundry facilities. City Scene is scheduled to open in March 2012.

Within 14 months of receiving the grant, SDHC had allocated more than \$9 million of the federal funds. Of the 29 housing agencies awarded NSP funds, the San Diego Housing Commission was ranked near the top for our ability to efficiently distribute the funds. SDHC met the March 2013 deadline to distribute the original federal grant.



Helping Homeowners Keep Children Safe

The San Diego Housing Commission's "Home Safe Home" program was awarded \$4.1 million in new federal grants in 2011 to protect low-income children and families from lead-based paint and other home health hazards.

According to the Environmental Protection Agency, lead-paint poisoning annually affects more than a million children in the United States. In addition, 75 percent of homes built before 1979 contain some lead-based paint.

SDHC's Home Safe Home program is addressing this concern.

Our campaign partners include the Environmental Health Coalition, which conducts community outreach, and La Maestra Community Health Center, which administers blood lead level testing on children 6 years of age and under.

The largest testing was conducted on April 14, 2011 for more than 100 children at King Chavez Primary School, using two Lead Care II Blood Analyzers purchased by SDHC. Two children were diagnosed with elevated blood-lead levels.

Two other testing sites were also conducted in 2011:

Cesar Chavez Park	9/24/11	12 children tested
Euclid Medical Center	9/17/11	24 children tested



Video - 2:23

Patty Saenz' two year-old daughter tested positive for high levels of lead poisoning. She urges parents to have their children tested. News conference April 14, 2011



\$4.1 million "Home Safe Home" federal grant was presented to SDHC by U.S. Department of Housing & Urban Development officials Frank Riley, San Diego Field Office Director and Karen Griego-West, Healthy Homes Representative.



King Chavez Primary School blood lead level testing.



119 students of King Chavez Primary School and their siblings were tested for blood lead levels.



SDHC "Home Safe Home" partners are the Environmental Health Coalition and La Maestra Community Health Center.

The federal grant also funds home lead-paint remediation. Top priority is given to families whose homes are frequented by children younger than six years of age. Outreach targets high-risk areas, including City Heights, Linda Vista, Logan Heights and Sherman Heights.

The second component of SDHC's Home Safe Home Program helps keep homes safe from health hazards such as roaches, rodents, dust mites, mold and moisture. During the calendar year 2011, 40 housing units were inspected by SDHC's Rehabilitation Services Unit of the Real Estate Department.

Since its inception in 2002, SDHC's Home Safe Home program has successfully administered more than \$20 million in federal grants to keep children and families safe from household hazards.

Home lead-paint remediation focuses on high-risk target areas where homes built before 1979 still pose a danger from lead-based paint and where children under the age of 6 reside.





Rehabilitating Homes

Since 1980, the San Diego Housing Commission has provided more than \$103 million in grants and loans for home rehabilitation, helping 11,500 low-income owners and renters upgrade their residences.

During the calendar year 2011, rehabilitation was completed on 143 owner-occupied residences and 187 rental units for a total of 330 residential units.

Many of these completed units were mobile homes and tenant accessibility grants where those with extremely low incomes were assisted.

The program focuses on projects in these categories:

- Owner-occupied homes, both citywide and in targeted redevelopment areas;
- Removing or neutralizing toxic lead paint at homes frequented by children six years or younger;
- Accessibility improvements for tenants with disabilities;
- Health and safety improvements for owners of mobile homes; and
- Only properties located within the boundaries of the City of San Diego are eligible.

North Park



Before



After



Before



After



City-wide, SDHC offers the following assistance for low-income homeowners who want to make interior and exterior improvements to their property:

- Zero interest deferred loans for single-unit properties occupied by very low income owners, up to \$20,000. These loans do not require any payments until the property is sold or new loans are made against the property; and
- Mobile Home Repair Grants up to \$5,500 for health and safety repairs.

Targeted Redevelopment Areas:

- Deferred payment loans at 3 percent interest, forgivable over ten years and ranging from \$20,000 to \$30,000 ; and
- Eight Redevelopment Areas of City Heights, College Grove, Crossroads, Grantville, Linda Vista, North Park, San Ysidro and Southeast San Diego.

Environmental Justice Awards

The 2010 National Achievements in Environmental Justice Awards from the U.S. Environmental Protection Agency (EPA) were announced in 2011.

One of the national awards recognized SDHC and members of the local Lead Poisoning Prevention Citizen's Advisory Task Force, for "ensuring the protection of children from the threat of lead-based paint and dust in San Diego."

The Task Force advocated for the adoption of the 2008 Children's Right to Lead-Safety Housing Ordinance of the City of San Diego.

The law protects children under the age of 6 who are living in pre-1978 housing and requires the prevention, identification and remediation of lead hazards in the home.

Partners: City of San Diego, Environmental Health Coalition, and Western Center on Law & Poverty

Linda Vista



Before



After

City Heights



Before



After

Public Policy



SAN DIEGO
HOUSING
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We're About People



An Affordable Housing policy is crucial to guide the leadership of the Board of Commissioners and the executive team of the San Diego Housing Commission. We are committed to looking for new opportunities to ensure that all San Diegans, especially our low-income families, have a suitable place to live in a healthy community.

At the same time, we recognize that there are a number of factors that are impacting affordable housing development on the local, state and federal levels:

- San Diego City Council declared a Continued State of Emergency Due to Severe Shortage of Affordable Housing in the City;
- The recession has triggered a slowdown in economic activity with a resulting impact on local funding for new affordable housing (no new construction means no Linkage or Inclusionary fee revenue);
- Budget cut-backs of core federal programs as well as reduced or exhausted funding at the state level;
- A state supreme court decision to eliminate city redevelopment agencies across the state, an integral partner in creating new affordable housing development, will leave a gap in local funds for affordable housing; and
- The need to identify new revenue sources to provide affordable housing.

SDHC continues to work closely with policy makers at all levels to identify new revenue sources to provide affordable housing.

Transit Oriented Development

Essential to attracting new funding is to be on the forefront of new Smart Growth development planning. State and federal policy as well as their respective funding programs, are linking urban development to economic prosperity and environmental sustainability.

At the local level, the City of San Diego's award-winning General Plan lays out the City of Villages smart-growth strategy that focuses growth into mixed-use villages that are pedestrian friendly, of differing scales across neighborhoods and linked to the transit system.



[View Plan
TOD](#)

SDHC has aligned itself with this broader vision by creating a Three-Year Work Plan To Facilitate Transit-Oriented Affordable Housing Development (TOD). This three-year plan guides the Housing Commission through five strategies:

1. Pursue Sites and Priority Areas of TOD
2. Strengthen Resource Coordination
3. Form and Enhance Creative Partnerships
4. Increase Workforce Linkages and Economic Opportunities
5. Provide Appropriate Oversight and Collect Data to Inform Practice and Measure Success.

Five of the ten affordable rental housing properties acquired by SDHC are adjacent to public transit corridors.

Estrella del Mercado Apartments is a transit-oriented, mixed use development that incorporates Smart Growth design features.





Affordable Housing Fund

The San Diego Affordable Housing Fund (AHF) is a permanent source of funding to help meet the housing assistance needs of the City's very low-income, low-income and median-income households. The San Diego Housing Commission administers the fund for the City of San Diego.

Revenue for the AHF is generated annually through local fees levied on private development projects and is composed of the Housing Trust Fund (HTF) and the Inclusionary Housing Fund.

Inclusionary Housing Fund

The Inclusionary Housing Ordinance, enacted by the San Diego City Council on May 20, 2003, applies to all new residential developments of two units or more. Developers have the option of providing at least ten percent of the homes in residential developments at affordable rates for low- to moderate-income families or paying an affordable housing fee.

These fees make up part of the Affordable Housing Fund, which has collected more than \$48 million since 2004. The fund has helped finance 14 rental development projects and assisted more than 230 first-time homebuyers.

Through the Inclusionary Housing Ordinance, 478 affordable housing units will be created as part of the 4,780-unit Civita development in Mission Valley.



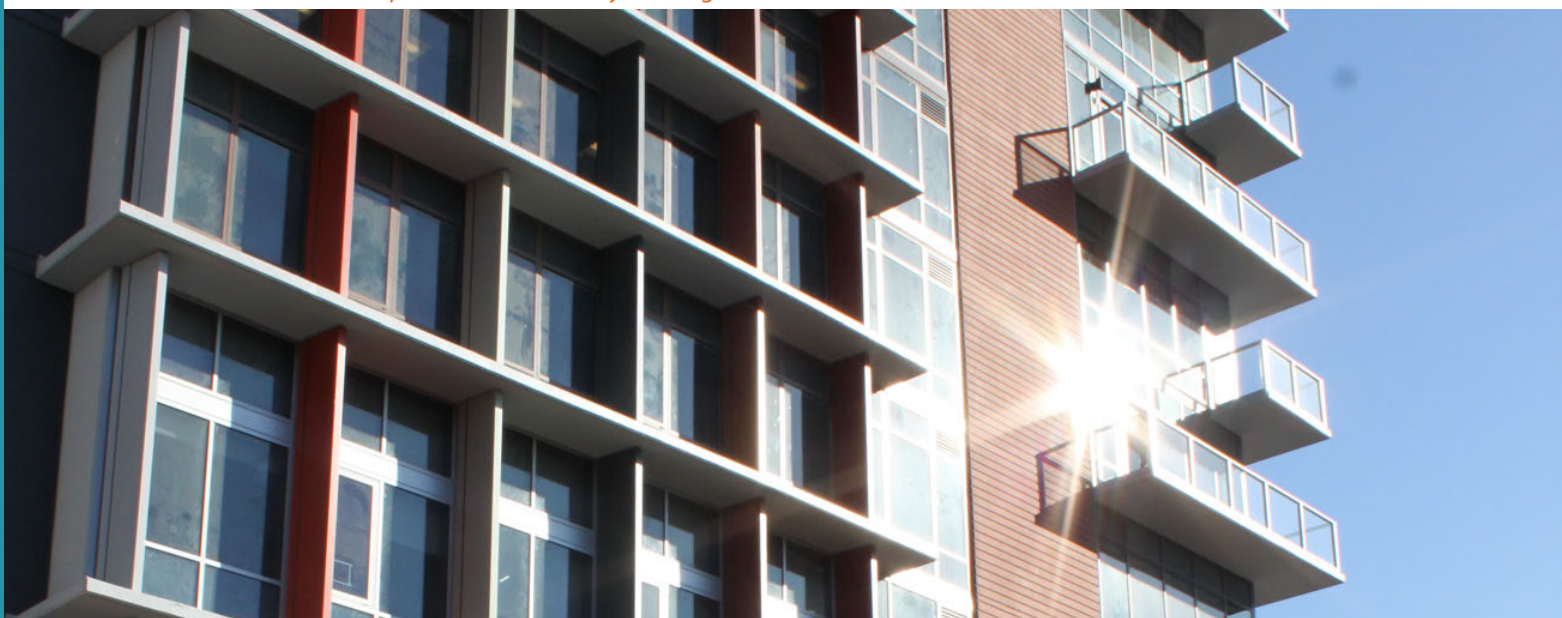
The 230 acre Civita development includes new apartments, condominiums, and single-family homes. It will be completed over the next 10-15 years.

In October 2011, the Inclusionary Housing Ordinance was amended. The revised ordinance requires all rental developments to pay an Inclusionary Affordable Housing fee.

Developers of for-sale affordable housing have an option to provide 10 percent of the total homes at affordable rates instead of paying a fee with a similar option for developers who are converting apartments to condominiums.

Exemptions are allowed for certain types of rental housing projects. The fee schedule was also revised, with a reduction in the fees for condominium conversions, and a proration of the fees for projects with fewer than 10 units.

15th & Commercial was funded in part with Inclusionary Housing Funds.





Housing Trust Fund

On April 16, 1990, the Housing Trust Fund (HTF) was created by the San Diego City Council. The HTF is funded through a Housing Impact fee assessed on non-residential developments.

The Housing Impact Fee or Commercial Linkage Fee, as it is called, was established after a nexus study commissioned by the City Council in 1989 concluded that commercial development creates jobs that warrant the need for more affordable housing due to employment growth.

Funds from the HTF are used for loans, grants or indirect assistance to produce and maintain affordable housing and related facilities. The funds are allocated as required by the ordinance on a percentage basis. At least 60 percent assists very low-income households, 20 percent houses low-income households, and at least 10 percent is allocated to transitional housing providers.

The linkage fee was reduced 50 percent in 1996 by the City Council, with no annual adjustments since that time. In September 2009, after a performance audit of the SDHC, the San Diego City Council's Land Use & Housing Committee requested that SDHC update the linkage fee nexus study as well as the fee schedule for consideration by the City Council. The Committee also requested SDHC work with stakeholders to define additional options to increase funding for affordable housing in a broad based comprehensive manner.

By November 2010, a Jobs Housing Nexus Study as well as an Affordable Housing Best Practices and Funding Study were completed. The Jobs Housing Nexus Study was an analysis and explanation of the nexus between job creation and the need for additional affordable housing. The study produced recommendations and options for the Linkage Fee currently in place.

The Affordable Housing Best Practices and Funding Study was a review of affordable housing best practices and revenue sources used by eighteen different jurisdictions economically comparable to San Diego.



Video - 2:00

*4,976 Affordable Housing Units, 81 Developments
Created by the Housing Trust Fund since 1990.*

On December 8, 2010, the first public stakeholders meeting was held to discuss the issues presented and the results of the studies.

At the January 2011, meeting SDHC established a task force to review current affordable housing practices and funding issues as well as past recommendations made by prior task forces.

A group of 20 stakeholders began regular meetings, reviewing the recommendations of prior task forces as well as the city's current procedures and processes addressing affordable housing.

On July 11, 2011 SDHC presented the [Jobs Housing Nexus Study](#) and [recommendations](#) to the City Council.

SDHC was requested to return with additional recommendations from the Best Practices Task Force.



[View Study
Jobs Housing
Nexus](#)



[View Report
Report to the
City Council](#)



Best Practices Task Force Recommendations

The Best Practices Task Force recommendations on affordable housing best practices were presented on November 16, 2011 to the San Diego City Council's Land Use & Housing Committee.

The Task Force recommended creating a broad-based sustainable revenue stream dedicated to affordable housing. A menu of suggested revenue sources, the amount of revenue each could possibly produce, along with implementation pro's and con's was provided to the Committee.

The report revealed that the city's affordable housing production as shown in the 2010 Annual Housing Element Progress Report can meet only 20 percent of the very low-income housing need and only 15 percent of the low income housing need with currently available affordable housing resources.

The 2010 – 2020 Regional Housing Needs Assessment (RHNA) projects a future need of 38,680 units of very low- and low-income housing over an 11-year period. This requires a production rate of 3,516 units per year and a budget approaching \$362 million per year for all public subsidies combined if we are to keep pace with need. While the RHNA study is based on population projections and the city's ability to provide appropriately zoned land for this housing, the numbers nonetheless show the immediate need to build new, sustainable revenue sources for affordable housing production.

Along with the new revenue sources, ideas and priorities for streamlining development regulations and procedures that impact affordable housing were made as well.

Further action by the City Council is pending after review of the recommendations.



*View Study
Affordable
Housing Best
Practices and
Funding*



Meeting of the Housing Authority of the City of San Diego with SDHC Housing Development and Finance Director Ann Kern.



Housing Opportunities Collaborative

The Housing Opportunities Collaborative (HOC) is a “one-stop” housing resource center for low income individuals and families seeking a wide range of housing assistance, from tenant issues to foreclosures.

HOC held its official grand reopening on June 9, 2011 at its new location within the San Diego Housing Commission’s downtown Smart Corner complex.

The vision to add the housing resource center component to the Housing Opportunities Collaborative, which promotes “housing for all,” was the innovative idea of then City Council President Ben Hueso, now a State Assembly member, and was supported by San Diego City Council members Tony Young and Marti Emerald.



Grand reopening of the Housing Opportunities Collaborative was also attended by HUD official Myrna Pascual (second from right). June 9, 2011.

The San Diego Housing Commission, which provides affordable housing opportunities and services for residents in the City of San Diego, worked with City Councilmembers to provide the office space for HOC’s center of operations.

HOC served a total of 2,136 San Diegans in 2011.

Reinvestment Task Force

The Reinvestment Task Force (RTF) was created by the City and the County of San Diego to monitor local banking practices and recommend lending strategies that benefit low- and moderate-income residents. Local banks are monitored for the percentage of deposits each reinvests back into the community through small-business loans, affordable housing development and mortgage loans to residents in lower-income neighborhoods.

RTF also monitors local economic data to track trends in consumer debt, housing costs and home mortgages. RTF can intervene in bank mergers and negotiate with lenders in the region to develop reinvestment plans that benefit underserved communities.

RTF is an outgrowth of the federal Community Reinvestment Act, which was enacted in 1977 to reduce discriminatory credit practice in low-income neighborhoods, also known as “redlining.”

RTF is funded jointly by the County of San Diego and the San Diego Housing Commission. RTF is located in the offices of SDHC.

RTF is jointly chaired by a member of the San Diego City Council, Council President Tony Young, and the County Board of Supervisors, Supervisor Ron Roberts.

The RTF co-chairs may appoint up to 15 members, who typically include representatives from lending institutions, community housing and economic development agencies and the general public.

RTF is a public agency subject to the Brown Act, which means its meetings are open to the public.

The meetings of RTF are usually held the third Thursday of each month beginning at noon at the City Council Committee Room on the twelfth floor of City Hall.

Rental Assistance



SAN DIEGO
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We're About People



Video - 0:48

Senior citizens like Amanda and Maria make up 30 percent of all Housing Choice Voucher households.

The San Diego Housing Commission's largest program is the federally funded Housing Choice Voucher (Section 8) Program, which provides rental assistance for more than 14,000 extremely low-income and very-low income households who live in the city of San Diego. Since 1979, SDHC has administered this federal program on behalf of the U.S. Department of Housing & Urban Development.

- Fifty-four percent of Housing Choice Voucher recipients are elderly or disabled.
- Voucher recipients generally pay between 30 and 40 percent of their adjusted monthly gross income in rent.
- More than 80 percent of the households receiving assistance earn less than 30 percent of the area median income.
- Nearly 6,000 San Diego landlords participate, providing private-market, residential housing for vouchers recipients.

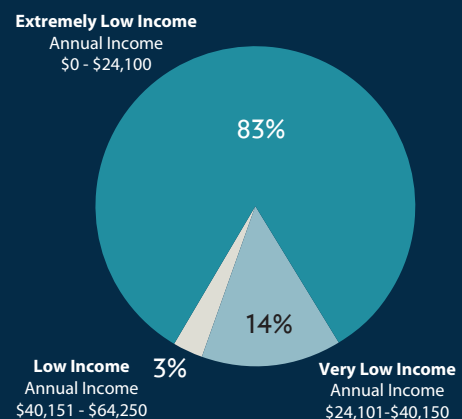
Waiting List

The SDHC Housing Choice Voucher (Section 8) waiting list for individuals seeking federal rental housing assistance was updated in June 2011 to more efficiently serve families by maintaining an accurate database.

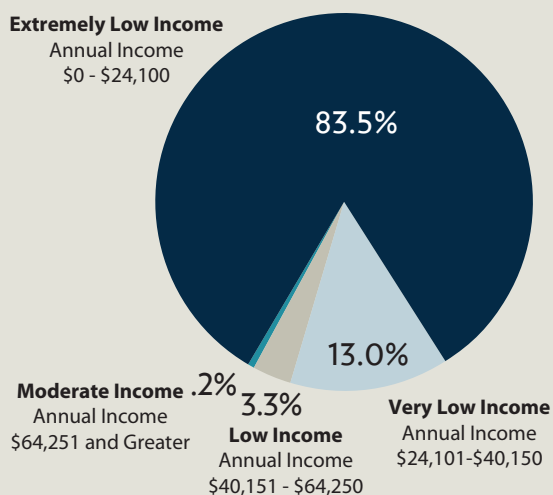
- More than 50,000 letters were mailed in June to households on the waiting list, requesting that they update their application online on SDHC's website.
- A hotline was also available to those without website online access whereby agency staff members assisted with updating applications.
- A video announcement was produced and posted on the SDHC website that reassured family households that once their information was updated, it did not change their original application date.
- SDHC reached out to the major newspaper outlet to alert the community of efforts to update the waiting list.

To date, more than 28,823 households remain on the waiting list.

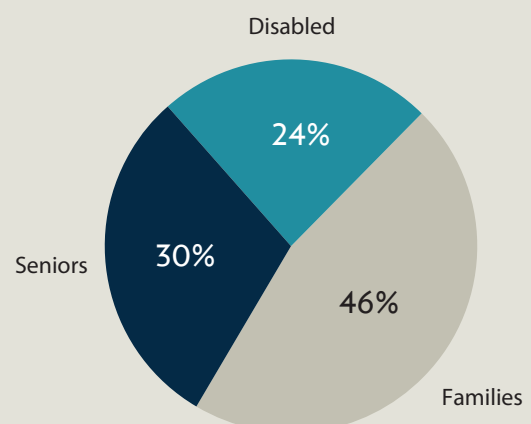
Rental Housing Assistance Waiting List Household Incomes



Housing Choice Voucher Households—Income



Housing Choice Voucher Households—Demographics





HUD-VASH Vouchers

Created on December 26, 2007, the HUD-Veterans Affairs for Supportive Housing (VASH) Voucher Program combines rental assistance for homeless veterans with case management and clinical services.

In partnership with the San Diego Health Care System of the U.S. Department of Veterans Affairs, the San Diego Housing Commission is helping homeless veterans rebuild their lives by finding them permanent homes.

The local VA identifies veterans who qualify for VASH vouchers, and SDHC confirms their eligibility and



enrolls them in the VASH voucher program. Veterans then rent their housing directly from private landlords.

SDHC has been allocated 360 VASH Vouchers. Seventy-five of those were awarded on July 14, 2011. The total annual housing value is estimated at more than \$3 million.

Moving to Work

The San Diego Housing Commission is one of 35 agencies designated as a Moving to Work (MTW) agency by the U.S. Department of Housing & Urban Development. The MTW designation allows SDHC certain regulatory exemptions from the Housing Choice Voucher Program. It permits SDHC to combine operating, capital and tenant-based assistance funds. This provides flexibility to create and test innovative programs that address San Diego's unique housing needs and to further assist our more than 14,000 Housing Choice Voucher households.

- Reduce administrative costs to more efficiently allocate federal funds;
- Provide incentives for low-income families with children to become self-sufficient; and
- Increase housing choices for low-income families.
- Retirement accounts are no longer included as assets that impact annual income and rent portion. The change is to encourage participants to open and maintain retirement accounts that will contribute to their self-sufficiency.
- Earned income from full-time college students between the ages of 18 and 23 will be excluded against the household income.
- Adjustments to a household's rent due to a decrease in income must be "no fault" of the household and will only be completed if the household's rent portion decreases at least 20 percent.
- Biennial examinations will begin July 2012 for the work-able population. Households will have their income, assets and household reviewed once every two years.

SDHC's Fiscal Year 2012 Moving to Work Annual Plan was approved unanimously by SDHC Board of Commissioners in March 2011.

Examples of new procedures and programs implemented now and in 2012:



[View Report](#)
Moving to
Work FY2011





Choice Communities

One of the San Diego Housing Commission's first MTW initiatives, Choice Communities, celebrated its second year in 2011. Designed to improve and increase housing opportunities in San Diego, this initiative has already resulted in more than 100 low-income families moving to communities with better schools and more employment opportunities.

However, nearly 76 percent of Housing Choice Voucher families in San Diego live in high-poverty communities. They remain in those neighborhoods because they may be more comfortable in these communities or they are unfamiliar with other parts of the city. In addition, higher rents prevent low-income families from relocating to more prosperous neighborhoods. The Choice Communities program removes those barriers.

For example, regulations that prohibit a tenant's rent from exceeding 40 percent of their monthly income when they relocate are waived under Choice Communities. Also under the program, maximum allowable rents are higher in more affluent areas.

The SDHC Choice Communities booklet helps families become more familiar with neighborhoods in the City of San Diego that may have better schools and transit systems that are closer to their work.

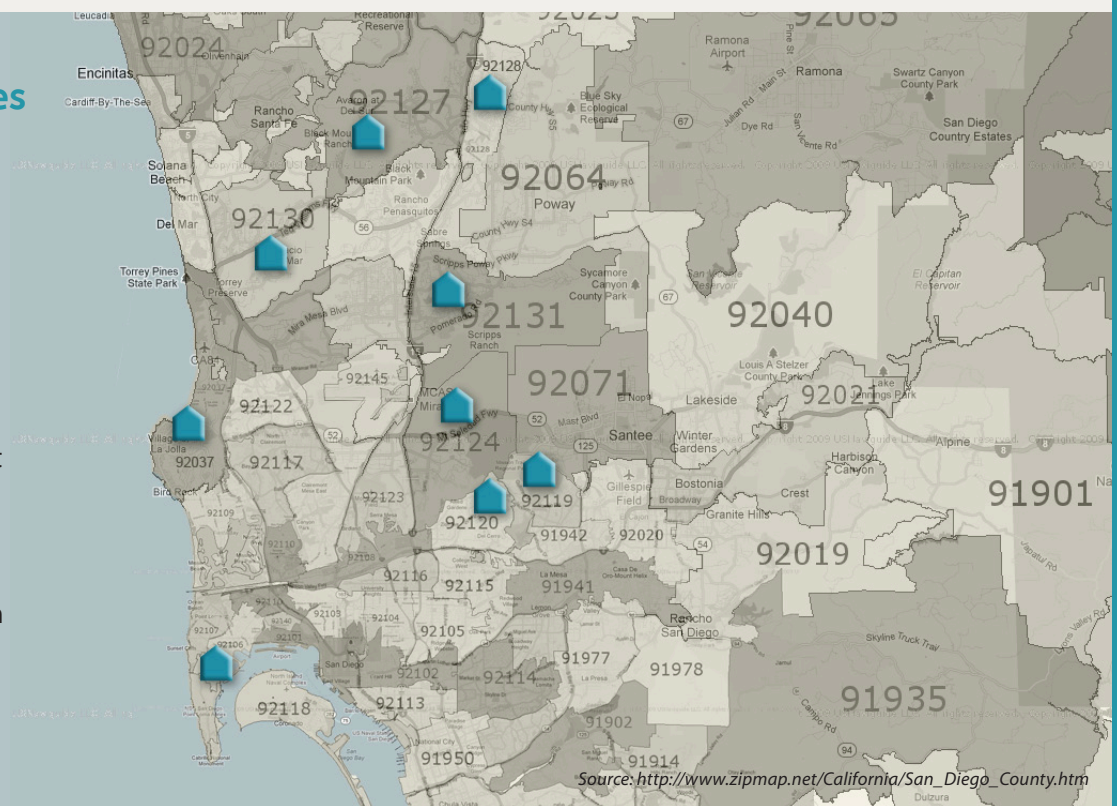


Households Residing in Choice Communities

Zip Code	Number of Households
92037	9
92106	29
92119	159
92120	101
92124	33
92127	100
92128	66
92130	103
92131	28

Choice Communities Zip Codes

- 92037 • La Jolla
- 92106 • Point Loma
- 92119 • San Carlos
- 92120 • Grantville
- 92124 • Tierrasanta
- 92127 • Rancho Bernardo West
- 92128 • Rancho Bernardo East
- 92130 • Del Mar Heights
- 92131 • Scripps Miramar Ranch



Source: http://www.zipmap.net/California/San_Diego_County.htm



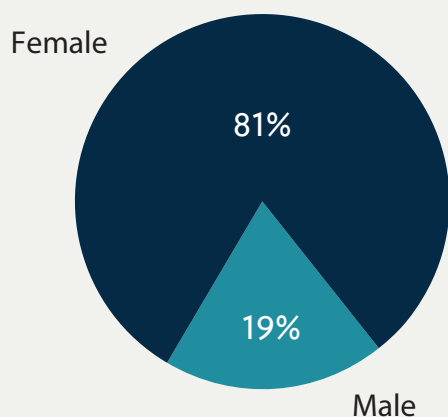
Path to Success

The San Diego Housing Commission's most recent innovative program is Path to Success. The goal is to motivate families who are able to work (work-able) increase their financial independence. Of the more than 14,000 rental assistance clients in the Housing Choice Voucher Program, more than 7,000 have been identified as able to work. Of that number, more than 2,400 are not working.

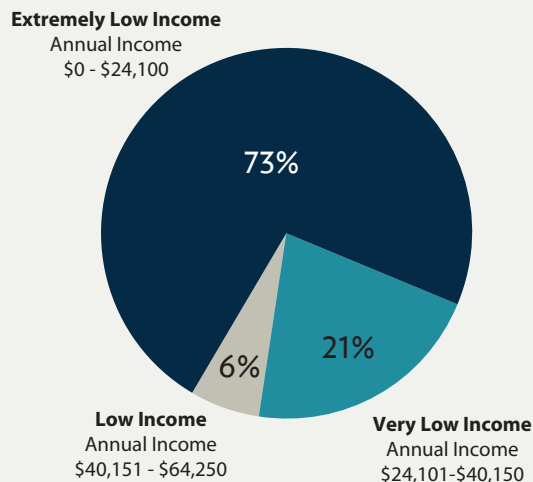
This work-able population will be given access to resources to prepare them for work and to manage their finances before the rent portion they pay increases.

Beginning in 2011, families were notified by mail on how Path to Success will impact their rental assistance payment. Exempt from the program are families in which 100 percent of adults are seniors, disabled and/or 55 years of age and older.

MTW Work-Able Population—Gender
(Head of household)



MTW Work-Able Population—Income
(Percent of households)



Essential Voucher Programs

SDHC was one of the first agencies in the nation to make available sponsor-based federal housing vouchers with supportive services for homeless individuals. Vouchers for long-term housing were made possible through the Rental Assistance Department's Moving to Work initiative, with approval received from the U.S. Department of Housing & Urban Development.

As an MTW agency, SDHC has chosen to use these vouchers to serve homeless individuals, families of domestic violence and at-risk youth, among others.

In addition, SDHC administers 100 Family Unification vouchers for families facing circumstances where a lack of affordable housing threatens to place children into out-of-home care, or is preventing them from returning to the household.

Home of Your Own

Another successful MTW initiative, the Home of Your Own Housing Choice Voucher Homeownership Program, has helped eight families successfully purchase homes, including three foreclosures.

The program was implemented on October 1, 2009. Rental assistance clients who meet the required income level are able to transfer their rental assistance voucher to a home ownership voucher to meet their homeownership expenses. Many other families will soon join them in this opportunity to become homeowners.



Achievement Academy

Complementing Path to Success is the Achievement Academy of the San Diego Housing Commission, which will play a key role in assisting work-able families become economically independent.

The SDHC Achievement Academy emphasizes career planning, job skill development, and financial education that includes building savings accounts and acquiring assets.

Located at SDHC's downtown headquarters, the 9,600 square-foot SDHC Achievement Academy is a state-of-the-art learning center and computer lab available at no charge for families receiving federal Housing Choice Vouchers and those living in public housing properties managed by SDHC.

There are two off-site SDHC Achievement Academy campuses in City Heights and San Ysidro.

More than 1,650 individuals accessed programming and services in 2011 at the SDHC Achievement Academy with 889 participating in core programs.

Three hundred eighty-one participants saved more than \$221,000 in individual accounts to assist in their path towards self-sufficiency.

The SDHC Achievement Academy's Family Self-Sufficiency (FSS) program offers an array of courses to help families become financially independent.



Video - 0:56

Damaris' mother is a single parent of four daughters. The family enrolled in programs of the SDHC Achievement Academy's to better their lives. Damaris now attends college on a full scholarship.



Fon received financial counseling through sessions offered at the SDHC Achievement Academy in partnership with Springboard.





There are three core programs of the SDHC Achievement Academy:

- **Family Self-Sufficiency (FSS)** is a five-year program that provides job training, career planning, and financial literacy courses.
- **Aspire** is a three-year asset-building program. Participants learn how to budget and establish savings accounts for college, a down payment on a home or a business expansion/start-up.
- **The Money Project** is a three-year asset-building program that teaches money management to teenagers and young adults.

Motivated clients have earned undergraduate and graduate degrees, started their own businesses and purchased homes.

To leverage resources, the SDHC Achievement Academy has established partnerships with numerous organizations. These partnerships provide additional resources such as employment training programs, career advancement and financial education.



Video - 1:07

Graduates of the SDHC Achievement Academy's Business Initiatives and Strategies Program. December 15, 2011.

Tomorrow's Business Leaders

The Business Initiatives and Strategies (BIS) Program is a partnership program with SDHC Achievement Academy. It offers our Housing Choice Voucher families with 11 weeks of education in small business and entrepreneurial practices.

Two classes graduated in 2011 with certificates of completion.

The graduates were required to develop business plans of their own, which ranged from launching a Somali interpretation business, expanding a canine couture clothing line, and buying a lunch truck for Mexican and American cuisine.

SDHC Achievement Academy partners are the Small Business Development Center at Southwestern College and the Bronze Triangle Community Development Corporation with support from ACCION San Diego.



Eric is a graduate of the SDHC Achievement Academy

Eric is living a life that was once seemingly impossible.

Through extraordinary perseverance and willpower, Eric, a single father of three, graduated from the Family Self-Sufficiency Program (FSS) of SDHC Achievement Academy.

Eric completed the five year FSS program in just four years.

"You have to be specific about what you want and go out and get it," he explains. "You have to learn how to be assertive and know how to ask for help."

When Eric first enrolled in the SDHC Achievement Academy, he was working part-time as a substitute teacher.

Soon after, he was hired as a full-time high school English teacher. At the same time, he also earned his Master's Degree in Education and Cross-Cultural Teaching at National University.

"I didn't (originally) see myself with a Master's," says Eric, who received his degree in May of 2010. His degree has afforded him even more opportunities, as he now serves as the head of the English Department at a South Bay high school.

"I learned the importance of setting goals and making them real," he says.



SDHC Achievement Academy Programs

Core Programs		
Family Self-Sufficiency	Aspire Program	The Money Project

Workshops & Programs	
Painter Training Program - Partner Sherwin-Williams & San Diego Job Corps	Small Business Start-up Workshop - Partner Small Business Development Center at Southwestern College
Financial Fitness Workshop - Partner Community HousingWorks	Small Business Start-up Orientation - Partner Small Business Development Center at Southwestern College
Consumer Credit Counseling - Partner Springboard Non-Profit Consumer Credit Management, Inc.	Business Financing Workshop - Partner ACCION San Diego
Introduction to Computers Workshops - Partner Microsoft & Computers Etc.	Tenants Rights and Responsibilities Workshop - Partner Housing Opportunities Collaborative
Employment Workshops - Partner Manpower	Homeownership Orientation - Partner Housing Opportunities Collaborative
Tutoring Services - Partner USD & Pacific Gateway Group	Home Buyer Education Workshops - Partner Community HousingWorks
High School Youth Employment Program - Partner Juma Ventures	Work Readiness Workshops - Partner JobWorks & Manpower
Benefits Eligibility Screenings - Partner THRIVE	Computer Classes - Partner Computers Etc.
Bundled Services - Partner Local Initiatives Support Corporation (LISC)/SIF	Academic and Employment Workshops - Partner USD, JobWorks & Pacific Gateway Group
Job Training Orientation - Partner Comprehensive Training Systems	Financial Skills Education Workshops - Partner U.S. Bank, Union Bank, Citibank & Springboard
Building Interview Skills Workshop - Partner Kelly Services, United Way & Manpower	Volunteer Income Tax Assistance - Partner United Way

SDHC Achievement Academy Funding Partners

U.S. Department of Housing & Urban Development \$300,000 - 2007 Neighborhood Networks Grant \$201,798 – 2010 HCV Family Self Sufficiency Coordinator Grant	Local Initiatives Support Corporation (LISC) \$135,000 – Family Opportunity Center Grant
U.S. Department of Health & Human Services, Administration for Children & Families \$250,000 – Assets for Independence Grants \$100,000 – 2007 and \$150,000 – 2008	U.S. Bank \$90,000 – Support for Aspire Program
United Way of San Diego County \$120,000 – Support Aspire Program \$196,043 – Bright Futures Adult and Youth Grants	Citibank \$50,000 – Support for Aspire Program
	Federal Home Loan Bank of San Francisco (through Citi Bank) \$20,000 – Access to Housing and Economic Assistance for Development (AHEAD) Grant



Khadija Basir and her son Kaleel. She is an inspiration to families seeking a better life.



SDHC Achievement Academy Success Story

Khadija Basir

Persistent and an inspiration to others are words that describe Khadija A. Basir, a graduate of the Achievement Academy of the San Diego Housing Commission.

Khadija received "The Hero of Assisted Housing" by the Pacific Southwest Regional Council of National Association of Housing & Redevelopment Officials (PSWRC-NAHRO) in 2011. She was recognized for her dedication to improving the lives of low-income families in her role as a member of the SDHC Board of Commissioners.

At one time, the single parent was receiving federal rental assistance through the Housing Choice Voucher program. Her life changed when she became acquainted with the programs offered at the SDHC Achievement Academy to help families become financially independent.

"I am always encouraging families who receive rental assistance to enroll at the Achievement Academy because it will change your life," said Khadija. "It helps you become a better role model to your children. I am now helping my 13-year old son fulfill his dream to become an archaeologist."

Khadija enrolled in the Family Self Sufficiency (FSS) five-year program, one of the core programs offered at the SDHC Achievement Academy. She improved her financial education through financial literacy classes and attended First-Time Homebuyer workshops. Able



"Hero of Assisted Housing" - 2011 Excellence Award – SDHC Commissioner Khadija A. Basir accepted her award at the PSWRC-NAHRO conference in San Francisco. June 21, 2011



Commissioner Basir at the SDHC Board of Commissioners meeting. December 9, 2011

to save \$12,000 through a matched escrow account available through the SDHC Achievement Academy, Khadija moved into her first home in November 2009. Khadija accomplished all of this while simultaneously completing a Masters Degree in Public Administration at San Diego State University, working part time and raising her son as a single parent.

Khadija currently works as a senior budget analyst for the U.S. Department of Defense in San Diego.

Shavonne: A Daycare Business of Her Own

It began with motivation. Shavonne knew she wanted to be financially self-sufficient and start her own business. But she needed a road map to show her the way.

She enrolled in the SDHC Achievement Academy and learned you don't have to be a millionaire to enter the business world.

She took courses at Southwestern Community College, qualified for a Family Child Care Home license, and

started a daycare center at her own home. "This gives me the opportunity to raise my children, be home with them, and watch them grow," said Shavonne, a mother of three.

Shavonne's daycare has been a success, and she is expanding her business. She is also planning to purchase a home through SDHC's "Home of Your Own" program. "I want to live in a house that can provide a great environment for my daycare," she said.



Mother of three starts her own daycare business through the SDHC Achievement Academy.

Housing Innovations



SAN DIEGO
HOUSING
COMMISSION

*Project Homeless Connect
660 Homeless San Diegans Served
January 5, 2011
Golden Hall at San Diego Concourse*

We're About People



Addressing Homelessness

Homelessness is an issue that the San Diego Housing Commission cares deeply about. More than 9,000 people are homeless in the County of San Diego, according to the 2011 Regional Homeless Task Force census count. SDHC plays a significant role in supporting local efforts that address homelessness.

SDHC contributed nearly \$13 million in 2011 toward reducing homelessness and its impact on the community.

Specifically, these programs assist non-profit agencies that provide housing and services for veterans, families and individuals facing homelessness and who are dealing with disabilities, health challenges, domestic violence and economic instability.

In addition, as a Moving to Work agency, SDHC was one of the first in the nation to use sponsor-based federal



The 2010 "Registry Week," survey revealed 1,040 homeless people were living in downtown San Diego. SDHC has provided 125 sponsor-based federal housing vouchers to the Campaign to End Homelessness.

housing vouchers to provide housing and supportive services for homeless individuals. Implemented as a pilot program, this unique approach combines supportive services with long-term housing — leading to greater success in stabilizing the lives of homeless San Diegans.

2011 Homelessness Programs

PROGRAM	AMOUNT	SOURCE
Shelter Plus Care/Continuum of Care	\$2,795,220	HUD Continuum of Care
City of San Diego's Emergency Winter Shelter Programs for Adults and Veterans	\$797,069	CDBG/ESG/SDHC
City of San Diego's Cortez Hill Family Shelter	\$700,000	CDBG/ESG/SDHC
City of San Diego's Neil Good Day Center	\$500,000	CDBG
Homelessness Prevention and Rapid Re-Housing Federal Program	\$3,144,000	HUD
Tenant-Based Federal Housing Voucher/Rental Assistance	\$241,000	Home Funding
Project-Based Federal Housing Voucher/Rental Assistance	\$310,000	HUD
Sponsor-Based Federal Housing Voucher/Rental Assistance	\$750,000	HUD
VASH Vouchers (Section 8)	\$750,000	HUD/VA
	\$2,850,000	
Hotel/Motel Voucher	\$55,000	SDHC General Funds
Regional Task Force on the Homeless	\$45,000	SDHC General Funds
Total	\$12,937,289	



Michael, a Vietnam-era Veteran who was homeless was interviewed during the "Registry Week" survey. He now has a home that was provided by SDHC through a federal housing choice voucher for veterans with the support of the local Veterans Administration.

Helping Homeless Veterans

One of the greatest tragedies of homelessness is how many military veterans are affected—as many as 1,600 (18 percent) of San Diego's homeless are veterans.

For more than a decade, the San Diego Housing Commission has partnered with local veterans organizations to reduce the number of homeless veterans living on the streets.

SDHC works closely with the San Diego Health Care System of the U.S. Department of Veterans Affairs to provide VASH vouchers for homeless veterans.

Veterans Village of San Diego

The San Diego Housing Commission is an investment partner with Veterans Village of San Diego (VVSD), the region's largest provider of housing and social services for homeless veterans.

SDHC has invested a total of \$8.7 million to help Veterans Village create 320 transitional beds.

A new 24-bed transitional facility for veterans of the Iraq and Afghanistan wars is being developed.

The new 12,772 square foot facility will include community space that can accommodate three classrooms, meeting space and case management offices.

The facility will be completed in 2012.

SDHC LOANS TO VVSD

Phase 1: 2006	112 beds	\$675,000
Phase 2: 2009	112 beds	\$4,234,526
Phase 3: 2010	96 beds	\$2,300,000
Phase 4: 2011	24 beds	\$1,492,425
TOTAL	344 beds	\$8,701,951

Since 2006, SDHC has contributed \$8.7 million to Veterans Village of San Diego.





Connections Housing Downtown

To further address homelessness, the San Diego Housing Commission received approval on March 1, 2011 from the Housing Authority of the City of San Diego to provide Connections Housing Downtown with a \$2 million loan to support the \$34.5 million rehabilitation and development of a one-stop homeless service center with an on-site community health clinic. The facility will accommodate 223 housing units in an historic 12-story building, located in downtown San Diego at 1250 Sixth Avenue.



SDHC provided a \$2 million loan and 89 project-based federal housing vouchers to Connections Housing Downtown, a one-stop homeless service center with an on-site community health clinic.

The top ten floors will be used for residential housing:

- 150 year-round interim beds for homeless men and women
- Sixteen of those beds will be designated for chronically homeless individuals
- Seventy-three studio units of permanent supportive rental housing will be available for very low-income residents
- Two units will be used for on-site managers

Additionally, SDHC will be providing 89 project-based federal housing vouchers (\$908,000 annually) to support the facility's permanent housing program for formerly homeless residents.

A major component of Connections Housing Downtown is a full-service community health clinic that will be located on the ground floor. It will be operated by Family Health Centers of San Diego.

In addition, the facility will include a one-stop homeless service center featuring an array of services called PATH Depot. It will include dining facilities, job counseling, case management, mental health screenings, and drug and alcohol counseling—all under one roof.

January 26, 2012 was the construction kick-off. Connections Housing Downtown is expected to be completed in a year.

The Connections Housing Downtown is a collaborative effort involving the following partners:

- Co-developer: Affirmed Housing Group
- Co-developer and Non-profit Facility Manager: People Assisting the Homeless (PATH) Ventures
- Health Provider: Family Health Centers of San Diego
- Loan: Centre City Development Corporation
- Construction Loan & Project-Based Federal Housing Vouchers: San Diego Housing Commission.

Background:

- Vision of a one-stop homeless service center was initiated by the San Diego City Council, January 2008.
- At the request of the San Diego City Council in December of 2008, SDHC guided the effort to recommend a solution to addressing the homelessness problem in downtown San Diego.
- On June 10, 2009, SDHC, in collaboration with the Centre City Development Corporation, issued a request for proposal and organized a 9-member volunteer citizen's committee to review the proposals and make a selection.
- On April 21, 2010, the citizen committee's recommendation was approved by the City Council's Land Use & Housing Committee and forwarded to the San Diego City Council for approval of the developer team of Affirmed Housing Group and PATH Ventures.
- Connections Housing Downtown was approved by the San Diego City Council in October 2010.



City of San Diego's Winter Shelter Program

For the second year, the San Diego Housing Commission has administered the City of San Diego's two Emergency Winter Shelter Programs for homeless adults and veterans.

The downtown shelter was located in a vacant warehouse building and provided 220 beds a night for men and women. The Alpha Project operated the facility and worked with numerous social service agencies to provide health care, legal assistance and job referrals.

During its four months of operations, (December 2, 2010 – April 4, 2011), more than 700 homeless men and women were provided with shelter and services.

The second shelter, (December 7, 2010 – April 7, 2011), provided shelter to 330 homeless military veterans. The veterans shelter operated near Veterans Village of San Diego in the midway district.

Partnerships with non-profit agencies also provided health care, legal assistance and job referrals.

Emergency Winter Shelters Reopened in Winter 2011



Video - 1:23

The City of San Diego's Emergency Winter Shelter for homeless adults opened at 8 a.m. on November 24, 2011. By mid-morning the 220-bed shelter was completely booked.



The Veterans Emergency Winter Shelter, a program of the City of San Diego, opened on December 7, 2011.



Four days before Thanksgiving 2011, the City of San Diego's Emergency Winter Shelter for homeless adults was ready for operation by the Alpha Project.



Cortez Hill Family Shelter

The San Diego Housing Commission administers the City of San Diego's year-round family shelter program, Cortez Hill Family Center. Located in downtown San Diego, the center is operated by the YWCA and serves homeless parents and their children.

Cortez Hill Family Center provides up to 120 days of transitional housing for up to 45 homeless families. The goal is to have families move into more permanent and stable housing.

In 2011, 150 family households received shelter and support services.

Cortez Hill Family Center is a transitional housing facility, which opened in 2001 and is operated by the YWCA.

Hotel/Motel Family Voucher Program

When there is no other shelter available, families can apply for emergency hotel/motel vouchers. SDHC contributes funding to the County of San Diego's Family Hotel/Motel Voucher Program.

In 2011, 115 homeless families in the City of San Diego were given vouchers and provided with case management with the goal to secure stable housing.

Neil Good Day Center



The Neil Good Day Center is located at 299 17th Street. It is a City program that's been in operation since 1991.

Being homeless means not having a street address to receive mail, take a shower, or just seek refuge from the streets. At the Neil Good Day Center, homeless individuals are provided with laundry facilities, showers, mail, case management, and referral services.

The Neil Good Day Center served more than 3,000 individuals in 2011.

The San Diego Housing Commission administers the contract for the City of San Diego and the day-to-day operations are managed by Alpha Project.

Community Development Block Grants (CDBG) funds sustain the Neil Good Day Center. However, in May 2011, SDHC committed \$500,000 to keep the Neil Good Day Center in operation through June 30, 2012 until the next allocation of CDBG funds by the San Diego City Council.



SDHC Commissioners Sam Guillen and Roberta Spoon and SDHC Vice President of Housing Innovations Mathew Packard toured the City of San Diego's Emergency Winter Shelter for homeless adults on December 16, 2011.



Project Homeless Connect

The San Diego Housing Commission is the lead organizer for Project Homeless Connect, an annual one-day resource fair that provides health and dental screenings, drug and mental health referrals, legal aid, food, clothing and more for homeless San Diegans.

January 5, 2011—During the 5th Annual Project Homeless Connect, held at the San Diego Concourse Golden Hall, more than **240 volunteers** and **54 organizations** assisted **660 homeless San Diegans**.

The event highlighted how much San Diego's homeless families and individuals need these services. On the morning of the event, the line began forming at 6:00 a.m. and hundreds were already waiting when the doors opened at 10:00 a.m.

Project Homeless Connect unites caregivers and other service providers from all over San Diego. Student nurses from the University of San Diego and Point Loma Nazarene University gave flu shots and took blood pressures. Family Health Centers of San Diego conducted comprehensive medical

evaluations, including HIV screenings. St. Vincent de Paul Village brought meals, and a handful of hair stylists provided 300 haircuts.

In addition to providing assistance, this was an opportunity to learn about San Diego's most vulnerable population. Gathering information on homeless people, especially those who live on the streets, is always challenging. Events like Project Homeless Connect allow SDHC to collect demographic information. In turn, this information helps service providers develop innovative programs to address homelessness.



Video - 1:26

SDHC was the lead organizer of the 2011 5th annual Project Homeless Connect, which served 660 homeless San Diegans.

2011 Project Homeless Connect Partners

- 2-1-1 San Diego
- Alpha Project
- Children's Advocacy Institute
- City of San Diego Community Concourse at Golden Hall
- Co-Dependents Anonymous
- Community Research Foundation
- County Mental Health
- County of San Diego, HHSA
- Crossroads Foundation
- East County Transitional Living Center
- EDD - South County Career Center
- EDD - Local Veterans Employment
- EDD - Vets & CA Operation Welcome Home
- Episcopal Community Services
- FACE Your Future San Diego
- Heritage Clinic
- Housing Opportunities Collaborative
- Legal Aid Society of San Diego
- Mental Health Systems
- Metro Region Career Centers
- MiraCosta College
- NAMI San Diego
- Neighborhood House Association
- New Horizons - SDCCD
- North County Serenity House
- Point Loma Nazarene University (RNs)
- PATH
- Providence Community Services
- Recovery Innovations of CA
- Regional Task Force on Homeless
- Rock Church
- Serial Inebriate Program (SIP)
- San Diego Access & Crisis Line
- San Diego County Dental Society
- San Diego County Office of Education
- San Diego Rescue Mission
- San Diego Youth Services
- Second Chance
- TACHS
- UCSD Bridge to Recovery
- UCSD Co-Occurring Disorders
- University of San Diego (Student RNs)
- VA Healthcare for Homeless
- Veterans Village of San Diego
- VOA - Luhman
- YMCA
- YWCA





On October 4, 2011, as part of Housing America Month, the San Diego Housing Commission released the final report on the 5th Annual Project Homeless Connect.

The report provided information from more than 500 homeless San Diegans who attended the event and completed the survey:

- 84 percent of participants were single
- 66 percent were male
- 21 percent were veterans
- 20 percent had children who are minors
- 56 percent had health issues
- 45 percent had some form of mental illness
- 10 percent had issues with substance abuse

Our major organizing partners were the Family Health Centers of San Diego, St. Vincent de Paul Village and the Interfaith Shelter Network.



View Report
2011 Project
Homeless
Connect



With a line beginning to form at 6:00 a.m., hundreds of homeless individuals and families waited patiently for the doors of Golden Hall to open.



Fifty four health and social services agencies took part in Project Homeless Connect.



Five hairstylists provided haircuts to 300 homeless San Diegans.



Downtown San Diego Partnership - Registry Week

The San Diego Housing Commission plays a major role in the five-year plan toward the goal of ending homelessness in downtown. The project is spearheaded by the Downtown San Diego Partnership and the Centre City Development Corporation.



Video - 3:53

The "Campaign to End Homelessness" video tells the story of three homeless individuals who lived on the streets of downtown San Diego. They now have a place to live as a result of federal housing vouchers provided by SDHC.

A survey of downtown homeless San Diegans was conducted by 240 volunteers during "Registry Week," September 19-23, 2010.

The results revealed that 1,040 homeless people were living in downtown at the time of the count. Of that number, 737 participated in a detailed survey to "identify individuals at higher risk than others for dying if they remained homeless." These high-risk individuals were added to a "Vulnerability Index" list.

SDHC provided 125 sponsor-based federal housing vouchers in 2010, including 75 VASH vouchers for homeless veterans with the support of the local Veterans Administration.

On the anniversary of "Registry Week" in 2011, SDHC pledged to further support the efforts of the "Campaign to End Homelessness."

Home Again

Twenty-five of the most chronically homeless individuals identified by the United Way of San Diego County's "Home Again" campaign are in homes because of sponsor-based federal housing vouchers provided by the San Diego Housing Commission.

One of the goals of the program is to provide housing and case management to those chronically homeless individuals who have been on the streets for more than one year and who have been "frequent users" of public services and emergency room visits.

The three-year pilot program was launched in February of 2011 with the help of public and private partnerships.



Brian Maienschein, United Way's Commissioner of the Plan to End Chronic Homelessness, announces the "Home Again" Project 25 program. SDHC is a major supporter. January 12, 2011



One of 240 volunteers who interviewed homeless San Diegans during "Registry Week."



Regional Continuum of Care Council

The San Diego Housing Commission is an active and integral member of the Regional Continuum of Care Council (RCCC), and is co-chair with the County of San Diego.

RCCC has 75 members that comprise a broad spectrum of the community including providers of services, government agencies and the private sector.

In its 14-year history the RCCC has brought to the region over \$162 million in resources.

RCCC applies annually to the U.S. Department of Housing & Urban Development (HUD) and has been successful in the award of more than \$14 million in annual federal funds directed to programs and services for homeless San Diegans.

More recently, SDHC has acted as the lead applicant for the City of San Diego to ensure a successful application.

The San Diego Housing Commission administers \$2.8 million in HUD grants that provide rental assistance combined with services for disabled homeless individuals and families.

SDHC contracted with seven non-profit agencies in 2011 and provided housing and services for 236 households to maintain their independent living.

On December 20, 2011, SDHC received a \$2.4 million grant to continue to provide housing for San Diego's homeless and disabled population.



Pathfinders of San Diego is a recovery program for homeless men recovering from substance abuse and mental illness.

SDHC will administer the federal grant to seven local non-profit organizations responsible for providing supportive services to homeless individuals and families. These grants are a part of HUD's Continuum of Care program.

The federal grants will continue to fund approximately 200 units of housing with supportive services for homeless individuals with serious disabilities, including mental illness, chronic substance abuse and HIV/AIDS.

Below is a list of non-profit agencies receiving these federal funds from SDHC:

- Center for Social Support and Education (CSSE)
- Pathfinders of San Diego
- South Bay Community Services
- St. Vincent de Paul Village, Inc.
- The Association for Community Housing Solutions (TACHS)
- Townspeople

Transitional Housing Programs

The Housing Trust Fund provided in 2011 nearly \$800,000 in funding to support 14 transitional housing programs.

These programs, operated by non-profit agencies, provide temporary housing and services for over 400

households who need support to get back on their feet, get an income, and find housing they can afford. Most of the programs allow families up to two years to become self-sufficient.



HPRP Program

The Homelessness Prevention and Rapid Re-housing program (HPRP) was a three-year, \$5.7 million federal program that was launched in 2009. It targeted individuals and families in danger of becoming homeless as a result of the economic downturn, or who were homeless.

Through direct payments to their landlords for security deposits, back rent, and rent subsidies, eligible families received up to a year of assistance.

The HPRP program was valuable in providing 102 former winter shelter residents with longer-term housing and services.

Acceptance into the program required participants to demonstrate their ability to care for and properly manage a housing budget. Preference was also given to those who had realistic plans to attain employment, or had some source of income.

To date, 79 former homeless winter shelter residents remain in housing under the HPRP program.



[View Report
HPRP Winter
Shelter
Residents](#)



Malia and John unpacked their belongings at a local apartment. Formerly residents of the City of San Diego's Emergency Winter Shelter Program for homeless adults, they were provided with up to a year of housing through the HPRP program.

All HPRP funds were allocated in 2011 and assisted more than 500 households with temporary rental assistance. Under the program, these households received referrals to legal aid, skill development, income and eligibility benefits and basic daily living skills, to maintain their housing and to become self sufficient.

The San Diego Housing Commission administered the HPRP funds on behalf of the City of San Diego, which received a one-time grant under the federal American Recovery & Reinvestment Act.

Profile - Amanda and Will

Arriving at the City Emergency Winter Shelter in early December 2010, Amanda and Will soon heard about the HPRP program. They attended an orientation session in early January 2011, were approved shortly thereafter, and moved into apartments on March 3, 2011.

"This has been a true blessing," remarked Will. "I don't know if you guys know how hard it is to find a job when you're living on the streets, just having an address, a place to be able to maintain yourself and your clothing."

Amanda and Will have been living on the streets of San Diego off and on for the past several years. Will was working in construction but lost his job due to the economic downturn.

Since moving into their new home, Amanda has been studying to earn her high school equivalency diploma.



Video - 0:41

After living on the streets for years, Will and Amanda qualified for the HPRP program and moved into a downtown apartment.

Will has resolved some health matters. "I'm an optimist," said Will. "I look for the good. And I usually can find it somewhere."



Homeless Management Information System

The San Diego Housing Commission is keenly aware that in order to support programs and services that effectively address the issue of homelessness, we need to know the scope of the problem, who exactly makes up our homeless population, what characteristics they share, and what happens to them after they access services.

This is the reason why SDHC helps fund the ongoing operations of the local Homeless Management Information System (HMIS), managed by the Regional Task Force on the Homeless (RTFH). With this central clearinghouse of information, the RTFH is able to publish an annual Homeless Profile which provides invaluable homeless data, allowing the community and service providers to better plan and provide necessary services.



[View Report](#)
Regional Homeless Assessment Profile



With this funding, RTFH can integrate this information into a data warehouse that can be shared locally, and can be accessed for a national Annual Homeless Assessment Report mandated by HUD and Congress. This information allows us to compare our local homeless profile with those of other large cities across the country. We are then able to assess San Diego's homeless levels as they relate to national trends.



Finance



SAN DIEGO
HOUSING
COMMISSION

We're About People



U.S. Department of Housing and Urban Development
2011 San Diego Area Median Income:
\$74,900

*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	\$17,200	\$20,050	\$22,950	\$28,700
TWO	\$19,650	\$22,900	\$26,200	\$32,800
THREE	\$22,100	\$25,800	\$29,500	\$36,900
FOUR	\$24,550	\$28,650	\$32,750	\$40,950
FIVE	\$26,550	\$30,950	\$35,350	\$44,250
SIX	\$28,500	\$33,250	\$38,000	\$47,550
SEVEN	\$30,450	\$35,550	\$40,600	\$50,800
EIGHT	\$32,450	\$37,800	\$43,250	\$54,100

				Low Income
Family Size	60% Income	65% Income	70% Income	80% Income
ONE	\$34,440	\$37,300	\$40,150	\$45,850
TWO	\$39,360	\$42,600	\$45,900	\$52,400
THREE	\$44,280	\$47,950	\$51,600	\$58,950
FOUR	\$49,140	\$53,250	\$57,350	\$65,500
FIVE	\$53,100	\$57,500	\$61,950	\$70,750
SIX	\$57,060	\$61,750	\$66,550	\$76,000
SEVEN	\$60,960	\$66,050	\$71,100	\$81,250
EIGHT	\$64,920	\$70,300	\$75,700	\$86,500

	Moderate Income	Moderate Income	Moderate Income	Moderate Income
Family Size	90% Income	100% Income	110% Income	120% Income
ONE	\$47,200	\$52,450	\$57,700	\$62,950
TWO	\$53,900	\$59,900	\$65,900	\$71,900
THREE	\$60,650	\$67,400	\$74,150	\$80,900
FOUR	\$67,400	\$74,900	\$82,400	\$89,900
FIVE	\$72,800	\$80,900	\$89,000	\$97,100
SIX	\$78,200	\$86,900	\$95,600	\$104,300
SEVEN	\$83,600	\$92,900	\$102,200	\$111,500
EIGHT	\$88,950	\$98,850	\$108,750	\$118,650



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