



REPORT TO THE CITY COUNCIL

DATE ISSUED: April 3, 2018

REPORT NO: CCR18-002

ATTENTION: Council President and Members of the City Council
For the Agenda of June 11, 2018

SUBJECT: Proposed Fiscal Year 2019 Affordable Housing Fund Annual Plan

COUNCIL DISTRICT: Citywide

REQUESTED ACTION

That the San Diego City Council approve the proposed Fiscal Year 2019 Affordable Housing Fund Annual Plan as presented in this report.

STAFF RECOMMENDATION

That the San Diego City Council (City Council) take the following actions:

- 1) Approve the Proposed Fiscal Year 2019 (FY 2019) Affordable Housing Fund (AHF) Annual Plan (Annual Plan) Program Activity Allocation of \$62,315,463 in anticipated funds (also included in the FY 2019 San Diego Housing Commission (Housing Commission) Proposed Budget) and the proposed Model Programs, which include the supplement approved by the Smart Growth and Land Use Committee on May 21, 2018, to allow Inclusionary Housing Funds to be utilized for preservation projects where affordability restrictions are expiring and where the extension in affordability term is up to a period of 15 additional years; and
- 2) Authorize the President & Chief Executive Officer (President & CEO) of the Housing Commission to reallocate funds among the proposed Model Programs included in the FY 2019 AHF Annual Plan in response to market demands and opportunities.

SUMMARY

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

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

The Municipal Code requires the Housing Commission to adopt an Annual Plan for the use of the AHF revenues and prescribes parameters for the distribution of those projected revenues. The AHF Annual Plan must include a description of all proposed programs to be funded, intended beneficiaries and the allocation of anticipated funds. The AHF Annual Plan must be presented to the Housing Commission and City Council for approval by June 30 of each year.

Staff has proposed the FY 2019 (July 1, 2018 – June 30, 2019) allocations in accordance with estimated available resources and previously approved policy objectives. All proposed allocations are estimates. Attachment 1 details the FY 2019 projected revenue and fund balances and provides descriptions of AHF revenue sources. Attachment 2 shows the proposed allocation of funds by activity, as well as production estimates. Actual allocations will depend on Housing Commission and City Council final approvals, the timing of project applications, funding commitments and expenditure deadlines of other available funding sources. Attachment 3 shows approved and pending projects using Affordable Housing Funds.

The proposed AHF Annual Plan (Attachment 4) describes the purpose and intent of the AHF, restrictions on the uses of the two sources of funds, fund allocations and production. It also describes FY 2019 Model Programs. Each year the Model Programs are reviewed and updated in response to community needs and past performance. Model Programs reflect programs to which the investment of AHF funds is permitted, but is not required. In addition, they are not intended to preclude investment in an opportunity that is not specifically described in the Model Programs section. Only active programs are included in the Model Programs list.

Proposed Changes in the Model Programs

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

1. Rental Housing Production:
 - a. Rental Housing Finance – 100% Affordable Projects:
 - Updates to scope, terms and application method.
 - b. Middle-Income Housing – Mixed-Income Projects
 - Workforce Housing replaced with this terminology.
 - Updates to scope and target population.
 - c. Rental Housing Finance – Preservation and Anti-Displacement
 - New program activity focusing on extending affordability of restricted affordable units nearing the end of the term of the restrictions.
 - Allows for up to an additional 15 years of affordability for households at or below 80% AMI.
 - d. Rental Housing Finance – Permanent Supportive Housing
 - Updates to scope, target population and application method.
 - e. Affordable Housing Transit-Oriented Development (TOD) Revolving Loan Fund – Seed Money Investment
 - Updates to scope, target population, loan underwriting and application method.
2. Homeless Housing Initiatives:
 - a. County of San Diego Hotel/Motel Voucher
 - Removed – program is no longer active.
 - b. Rapid Rehousing
 - Updates to services offered in scope and assistance term.
 - c. Landlord Engagement and Assistance Program (LEAP)
 - Landlord Engagement replaced with this terminology.
 - Updated to target population.
 - d. City of San Diego Temporary Bridge Shelters
 - Added as a possible investment activity for FY 2019.

- e. Homelessness Prevention & Diversion
 - Prevention and Diversion Assistance replaced with this language.
- f. Coordinated Outreach
 - Outreach and Housing Navigation replaced with this terminology.
 - Updates to outreach efforts in scope.
- g. SDHC Moving On Rental Assistance Program
 - Moving On Program replaced with this terminology.
 - Updates to provisions in scope.
- 3. Homeownership Programs:
 - a. 3% Interest, Deferred-Payment Loan Program
 - Scope updated to remove formula for calculating loan amount.
- 4. Capacity Building Program:
 - a. Technical Assistance Program
 - Scope updated to include clarifying language about TA to homeless service providers.

AFFORDABLE HOUSING IMPACT

If all anticipated FY 2019 funds are collected and allocated as proposed, the estimated affordable housing production impact would be: 1) Gap financing for approximately 101 rental units created for very low-income households; 2) assist up to 201 households through preservation and anti-displacement; 3) 10 low- to median-income first-time homebuyers assisted; 4) 416 transitional housing beds provided for very low-income, formerly homeless individuals and families; 5) assistance to 180 households through rapid rehousing; 6) 850 households housed through the Landlord Engagement and Assistance Program of HOUSING FIRST – SAN DIEGO, the Housing Commission’s homelessness action plan; and 7) 200 households diverted out of the homeless system through the Homelessness Prevention & Diversion Program of HOUSING FIRST – SAN DIEGO.

FISCAL CONSIDERATIONS

The proposed funding sources and uses approved by this action are included in the proposed FY 2019 Housing Commission budget. Approving this action will not change the FY 2019 Total Budget, but will allocate funding sources among uses as shown in the following table:

Program	Budget	Production
Rental Housing Finance – gap financing Affordable Rental Housing Production	\$52,559,614	101 units (represents new closings in FY 2018) and 661 units in development, for which funds were committed in a previous year
Affordable Rental Housing Preservation	\$1,000,000	201 units (represents units with affordability restrictions extended up to 15 additional years)

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Homeownership Deferred-Payment Loans Closing Cost Assistance Grants	\$500,000	10 units
Homeless Housing Innovations Transitional Housing Rapid Rehousing Landlord Engagement and Assistance Program Homelessness Prevention & Diversion	\$1,340,602 \$1,951,706 \$2,237,350 \$509,684	416 transitional housing beds 180 households 850 households housed 200 households
Capacity Building Developer Capacity Review Service Provider Training	\$125,000	2 – 4 Projects 2 – 4 Trainings
Administration	\$2,032,007	Personnel, overhead, MOU expense
Administration - Legal	\$59,500	
Fund Balances To be determined.	\$0	Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process.
TOTAL	\$62,315,463	

PREVIOUS COUNCIL and/or COMMITTEE ACTION

The San Diego City Council has adopted an AHF Annual Plan each year in accordance with the Municipal Code.

On April 6, 2018, the Housing Commission Board voted to approve the proposed FY 2019 Affordable Housing Fund Annual Plan Allocation and Model Programs.

On April 18, 2018, the Smart Growth and Land Use Committee voted 3-0 to approve the proposed FY 2019 Affordable Housing Fund Annual Plan Allocation and Model Programs.

On May 21, 2018, the Smart Growth and Land Use Committee voted 4-0 to approve the proposed FY 2019 Supplement to the FY 2019 Affordable Housing Fund Annual Plan. This approval incorporated the proposed Preservation and Anti-Displacement activity.

COMMUNITY PARTICIPATION and PUBLIC OUTREACH EFFORTS

Housing Commission staff attended community group meetings in City Heights, Clairemont and Linda Vista. Staff gave a brief overview of the AHF and proposed changes to the Model Programs, with instructions on how to provide written comments. The public was able to submit written comments through March 23, 2018. The Housing Commission received eight written comments, which are in Attachment 5.

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KEY STAKEHOLDERS and PROJECTED IMPACTS

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

ENVIRONMENTAL REVIEW

Approval of the FY 2019 AHF Annual Plan is not a project as defined by the California Environmental Quality Act (CEQA) Section 21065 and State CEQA Guidelines Section 15378(b)(4), as it is a government fiscal activity which does not involve any commitment to any specific project which may result in a potentially significant physical impact on the environment. The determination that this activity is not subject to CEQA, pursuant to Section 15060(c)(3), is not appealable and a Notice of Right to Appeal the Environmental Determination (NORA) is not required. Approval of the Annual Plan is also exempt under the National Environmental Policy Act pursuant to Section 58.34(a)(2) and (3) of Title 24 of the Code of Federal Regulations.

Respectfully submitted,



Jasmine Kotlarz

Special Programs Manager

Compliance/Grants/Special Programs Department

Approved by,



Jeff Davis

Executive Vice President & Chief of Staff

San Diego Housing Commission

Attachments:

- 1) Projected Funding Sources FY 2019 Affordable Housing Fund Annual Plan
- 2) Proposed Allocation of FY 2019 AHF Revenues – Activity Detail
- 3) Summary of Approved and Pending Multifamily Development Loan Commitments
- 4) San Diego Affordable Housing Fund Annual Plan Fiscal Year 2019
- 5) Public Comment

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

PROJECTED FUNDING SOURCES
Fiscal Year (FY) 2019
Affordable Housing Fund Annual Plan

The Housing Trust Fund (HTF)

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

The Inclusionary Housing Fund

- Affordable Housing Fees (Residential Development)
- Loan Repayments

Fund	Projected Fund Balances	Projected FY19 New Funding	Total FY19 Funds
HTF - Housing Impact Fees and Repayments	\$8,156,383	\$1,717,214	\$9,873,597
HTF - Other HTF Funds (loan repayments)	\$3,660,626	\$62,738	\$3,723,364
Inclusionary Housing Fund - Inclusionary Fees and Repayments	\$39,517,926	\$9,200,576	\$48,718,502
TOTAL, ALL FUNDS	\$51,334,935	\$10,980,528	\$62,315,463

Description of HTF Funds:

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

Other HTF Funds:

Local Housing Trust Fund Program (LHTFP): Initial source was a State match grant, which was expended. A new grant was awarded and included in FY2016 funding. Fund balance consists of loan repayments and interest.

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

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

Redevelopment: The HTF received Redevelopment funds in FY1993 and FY1995 (See TOT below).

TOT: At its 1990 inception the HTF received a portion of TOT funds. TOT funding ceased in 1992 and was replaced with Redevelopment funds in FY1993. Repayments of loans are recycled into the HTF.

Summary of Approved Multifamily Development In Process					
Project	Council District	Affordable Rental Units	FY19 Budget Housing Impact Fees	FY19 Budget Inclusionary Fees	FY18 Budget Program Funds
Encanto Village	4	65	\$ -	\$ 100,000	\$ -
Fairmount Family Housing	7	79	\$ -	\$ 1,875,000	\$ -
Mesa Verde (Mission Gorge)	7	89	\$ -	\$ 400,000	\$ -
New Palace	3	79	\$ 10,000	\$ -	\$ -
North Park Seniors	3	75	\$ -	\$ 350,000	\$ -
San Ysidro Family TOD	8	138	\$ -	\$ 1,712,500	\$ -
San Ysidro Senior Village	8	51	\$ -	\$ 4,000,000	\$ -
The Beacon	3	43	\$ -	\$ 600,000	\$ -
The Lofts at Normal Heights	3	52	\$ -	\$ 500,000	\$ -
The Post 310	4	42	\$ 114,524	\$ -	\$ -
The Zephyr	7	84	\$ 100,000	\$ -	\$ -
Twain Veterans Housing	7	79	\$ -	\$ 1,375,000	\$ -
Villa Encantada	4	66	\$ 500,000	\$ 500,000	\$ -
Vista Del Puente	9	51	\$ 25,000	\$ 375,000	\$ -
Sub-Total		993		\$12,537,024	
Summary of Pending Multifamily Development Loan Commitments					
FY 17 Affordable Housing NOFA Project TBD			\$ 100,000	\$ 3,561,078	\$ 3,428,922
FY 19 PSH NOFA Project TBD			\$ -	\$ 10,000,000	\$ -
Sub-Total				\$17,090,000	
TOTAL				\$29,627,024	



SAN DIEGO
HOUSING
COMMISSION

Attachment 4

San Diego Affordable Housing Fund Annual Plan



North Park Seniors Apartments
4200 Texas Street – City Council District 3
75 Affordable Housing Units
\$5,240,000 Inclusionary Housing Funds
Expected Grand Opening: April 27, 2018

Fiscal Year 2019
(July 1, 2018 – June 30, 2019)

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SAN DIEGO AFFORDABLE HOUSING FUND

Introduction

The San Diego Affordable Housing Fund (AHF) was created by the San Diego City Council (City Council) on June 3, 2003, as a permanent and annually renewable source of revenue to help meet the housing needs of the City of San Diego's (City) lower-income households. The City Council expressed the purposes of the AHF in San Diego Municipal Code Chapter 9, Article 8, Division 5 (Code):

- Meet a portion of the need for housing that is affordable to households with very low, low, and median incomes;
- Leverage every \$1 of City funds with \$2 of non-City capital funds;
- Support the City's Balanced Communities Policy by fostering a mix of family incomes in AHF-assisted developments and dispersing affordable housing developments throughout the City;
- Preserve and maintain affordable rental and ownership housing; and
- Encourage private sector activities that advance these goals.

The AHF Annual Plan (Annual Plan) implements the City Council's intent by adopting an overall strategy for use of the AHF. Development of the Annual Plan is guided by the San Diego Housing Commission's (SDHC) annual budget process.

The Annual Plan provides revenue forecasts, a suggested Fiscal Year (FY) 2019 fund allocation, and production estimates. Proposed fund allocation takes into consideration policy parameters set by the Code, availability and requirements of other affordable housing funding sources, and the goals and objectives set forth in SDHC's FY 2019 Budget and FY 2016-2020 Strategic Plan.

The FY 2019 Annual Plan also includes a description of SDHC's Model Programs. Model Programs reflect programs to which the investment of AHF funds is permitted, but is not required. In addition, they are not intended to preclude investment in an opportunity that is not specifically described in the Model Programs section.

Use

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

The Housing Trust Fund (HTF):

HTF is funded from fees charged to commercial development. Per Section 98.0504 of the Code, HTF funds may be used in any manner, through loans, grants or indirect assistance for the production and maintenance of assisted units and related facilities.

Inclusionary Housing Fund (IHF):

IHF is funded from fees charged to residential development. The expenditure of IHF is governed by Section 98.0505 of the Code. Priority is given to the construction of new affordable housing stock. Funds may also be used for other programs if approved by City Council in the Annual Plan. SDHC monitors the revenue collected and is responsible for reinvesting the funds.

IHF also allows for funds to be expended on other programs administered by SDHC with City Council approval. Recognizing the significant need for affordable housing, including housing and services for homeless individuals, SDHC will invest the funds in the following activities:

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

Rental units shall be affordable at or below 65 percent of San Diego Area Median Income (AMI) for a minimum of 55 years, unless otherwise approved in the activities listed in the Model Programs. Some activities require that developers apply for funding via SDHC's Notice of Funding Availability (NOFA).

- Homeownership Opportunities

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

- Homeless Activities

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

FY 2019 AHF ANNUAL PLAN

Revenue Forecast

More than \$62 million is expected to be available in FY 2019, consisting of \$11 million in new revenue and loan repayments and \$51.3 million in estimated fund balances. Of the fund balances, \$29.6 million is committed to affordable housing production through loans, the FY 2017 AHF NOFA, and the FY 2019 Permanent Supportive Housing NOFA. The remaining fund balance is available to fund additional projects and activities. New revenue includes HTF Housing Impact Fees (also known as Commercial Linkage Fees) and IHF Fees.

Fund Allocation and Production

Funding recommendations are made in accordance with established SDHC policies and require approval of specific projects and activities by the SDHC Board of Commissioners and/or the Housing Authority of the City of San Diego (Housing Authority). Some discretionary transfer of funds between eligible activities is permitted, but all funding recommendations must be consistent with the Annual Plan and SDHC's budget process.

The proposed allocation of AHF funds for FY 2019 is as follows:

Program	Budget	Production
Rental Housing Finance – gap financing Affordable Rental Housing Production	\$52,559,614	101 units (represents new closings in FY 2018) and 661 units in development and for which funds were committed in a previous year
Affordable Rental Housing Preservation	\$1,000,000	201 units (represents units with affordability restrictions extended up to 15 additional years)
Homeownership Deferred-Payment Loans Closing Cost Assistance Grants	\$500,000	10 units
Housing Innovations Transitional Housing	\$1,340,602	416 transitional housing beds
Rapid Rehousing	\$1,951,706	180 households
Landlord Engagement and Assistance Program	\$2,237,350	850 households housed
Homelessness Prevention & Diversion	\$509,684	200 households
Capacity Building Developer Capacity Review Service Provider Training	\$125,000	2 – 4 projects 2 – 4 trainings
Administration	\$2,032,007	Personnel, overhead, MOU expense
Administration - Legal	\$59,500	
Fund Balances To be determined.	\$0	Unallocated Fund Balances may be allocated during the fiscal year in accordance with the code and subject to appropriate approval process.
TOTAL	\$62,315,463	

SAN DIEGO HOUSING COMMISSION MODEL PROGRAMS OVERVIEW

SDHC allocates funding on an annual basis among the various activities authorized by the San Diego Municipal Code. Model Programs change from time to time; they are not intended to preclude investment in an opportunity that is not specifically described in the Model Programs section.

The following is a general description of the possible investment activities planned for Fiscal Year (FY) 2019. These activities are described more fully in Model Programs below.

Rental Housing Finance

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

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

Permanent Supportive Rental Housing

Financing for developers of permanent affordable rental housing with supportive services that serve homeless populations. This program includes deferred loans, below-market interest rates, revocable grants, and matching funds for State, Federal and private financing. SDHC's current Permanent Supportive Housing NOFA contains additional information regarding the SDHC's financial participation in housing development.

Middle-Income Housing – Mixed-Income Projects

A pilot program authorized by California State Assembly Bill 1637, signed into law on October 14, 2017, that is similar to the Rental Housing Finance program targeted to middle-income households.

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

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

Housing Rehabilitation Programs

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

First-Time Homeownership

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

Homeless Housing Initiatives

SDHC's Homeless Housing Innovations Division administers and operates multiple housing initiatives that serve homeless individuals and families who are at risk of or experiencing homelessness throughout the City of San Diego. This division also oversees the City of San Diego's Homeless Shelters and Services Programs, as well as SDHC's strategic homeless initiatives, such as the homelessness action plan HOUSING FIRST – SAN DIEGO. Examples of project-types this Division is responsible for include: capacity building, homelessness prevention and shelter diversion, emergency shelters, transitional housing, supportive service only programs, interim bed programs, housing location, permanent supportive housing and rapid rehousing services.

Capacity Building

Technical assistance focused on increasing the capacity for service providers and development partners for permanent supportive housing.

Administration

Funds to provide reasonable compensation to the City of San Diego and SDHC for services related to the administration of the AHF and associated housing programs.

Legal

Expenses to obtain legal services and prepare loan and grant agreements and related documents.

SAN DIEGO HOUSING COMMISSION MODEL PROGRAMS

- Legend:**
- HTF** Housing Trust Fund (local funding)
 - INCL** Inclusionary Housing Fund (local funding)
 - HOME** HOME Investment Partnerships Program (federal funding – U.S. Department of Housing and Urban Development [HUD] grants to the City, administered by SDHC)
 - Represents eligible funding sources for each activity

RENTAL HOUSING PRODUCTION

Rental Housing Finance – 100% Affordable Projects		HTF	INCL	HOME	Other
Scope	<p>Below-market interest rate, subordinate loan program to increase the supply of affordable rental housing units in the City of San Diego, to include new construction, acquisition, and acquisition with rehabilitation. Projects must provide 100 percent of the units affordable to households at or below 60 percent of the San Diego Area Median Income (AMI) (manager units are excluded).</p> <p>Preference will be given to projects that meet at least one of the following criteria: 60 or more units, qualified as Transit-Oriented Development (TOD) located within an average 2,000-foot walking distance of a transit facility; located in a census tract with low-income concentrations of less than 41 percent; located north of Interstate 8; or a preservation project.</p>	•	•	•	• State
Target Population	Extremely low-, very low- and low-income households.				
Loan Terms	Maximum term to maturity is 55 years. Principal and interest may be fully deferred for the term of the loan or repaid annually through either fixed payments and/or residual receipts. All unpaid principal and interest are due and payable as a balloon payment at maturity. Loan may be originated as a construction loan and converted into permanent financing.				
Loan Underwriting	Subject to loan policies of SDHC unless specific exception as authorized by SDHC.				
Application Method	Funds for program to be made available through Notice of Funding Availability (NOFA).				

Rental Housing Finance - Permanent Supportive Housing		HTF	INCL	HOME	Other
Scope	A loan program for permanent housing with supportive services, which will maximize the ability of residents to live independently. Loans may be used for the development, acquisition or long-term leasing of housing facilities, improvements to existing facilities, and capitalized operating reserves.	●	●	●	●
Target Population	Extremely low- and very low-income homeless individuals and families identified as needing permanent housing in a service-enhanced environment; selection of individuals to be generally compatible with requirements of Federal funding sources.				
Loan Terms	Maximum term is 55 years. Principal and interest may be fully deferred for the term of the loan or repaid annually through either fixed payments and/or residual receipts. All unpaid principal and interest are due and payable as a balloon payment at maturity.				
Loan Underwriting	Loan may be originated as a construction or rehabilitation loan and converted into permanent financing. Subject to loan policies of SDHC unless specific exception as authorized by SDHC.				
Application Method	Funds for program to be made available through NOFA.				
Rental Housing Finance – Preservation and Anit-Displacement		HTF	INCL	HOME	Other
Scope	One time assistance to owners of rental housing nearing the end of the last regulatory term imposing affordability restrictions. Assistance granted will be provided to preserve the affordability of units for up to 15 years alleviating the displacement of low-income individuals and families.	●	●	● (TBRA)	●
Target Population	Individuals and families residing at properties with units converting from affordable to market rate at the end of a term of affordability restrictions. Households up to 80% AMI.				
Terms	Variable based on project underwriting (third party financial evaluation) up to 15 years.				
Application Method	Funds may be used as a loan or grant to owners of rental units in the City of San Diego, requiring approvals from the Housing Commission Board and Housing Authority for each project site.				

Middle-Income Housing - Mixed-Income Projects		HTF	INCL	HOME	Other
Scope	<p>Below-market interest rate, subordinate loan program to increase the supply of affordable rental units in the City of San Diego, to include new construction, acquisition and acquisition with rehabilitation. Loans to developments wherein at least 40 percent of the units, excluding units available for managers, are affordable to and will be occupied by persons of low-income (up to 80 percent of AMI), as well as at least 10 percent of the units affordable to and occupied by persons of middle-income (up to 150 percent of AMI).</p> <p>Developments must meet at least one of the following criteria: qualified middle-income housing project is located in a “Promise Zone” or “Market Opportunity Area” identified in the Market Assessment submitted to SDHC and Civic San Diego, dated November 17, 2016.</p>	●	●		● State
Target Population	Low-income households as well as middle -income households in mixed-income developments.				
Loan Terms	Maximum term to maturity is 55 years unless otherwise approved by SDHC. Principal and interest may be fully deferred for the term of the loan or repaid annually through either fixed payments and/or residual receipts. All unpaid principal and interest are due and payable as a balloon payment at maturity.				
Loan Underwriting	Loans may be originated as construction loans and converted into permanent financing. Subject to loan policies of SDHC unless specific exception as authorized by SDHC.				
Application Method	Funds for program to be made available through Request For Proposals (RFP) or NOFA.				

Affordable Housing Transit-Oriented Development (TOD) Revolving Loan Fund - Seed Money Investment		HTF	INCL	HOME	Other
Scope	An SDHC contribution of \$10 million that will be matched by Civic San Diego (Civic SD)/City of San Diego, for a total public investment of \$20 million to support the creation of a San Diego Affordable Housing TOD revolving loan fund (San Diego TOD Fund), as further approved by the San Diego City Council in its final form. The public investment will serve as seed money to attract investment from commercial and nonprofit financial institutions, program-related investments provided by foundations, and additional potential sources, such as area employers, corporate philanthropists and individuals. The Public Sponsors will affect which products the San Diego TOD Fund will offer, which development opportunity types will be prioritized, and which specific projects will receive a credit enhancement or guarantee. Day-to-day operations and comprehensive fund management services will be handled by a fund consultant.	•	•		• City
Target Population	Very low-, low-, and middle-income households in mixed-income housing developments.				
Loan Terms	Loan terms will be structured once all investors are identified. The initial set of loan products to be offered by the fund may include but are not limited to: 1) Loans for acquisition and predevelopment of project-ready TOD sites that can be developed as affordable housing in short- to mid-term; 2) Loans for the acquisition and predevelopment of strategic TOD sites located near existing and planned transit that can be developed into affordable housing over the mid- to long-term; and 3) Loans for the rehabilitation of small- to mid-size (10-50 unit properties) that will retain and incorporate new affordable rental housing in transit-rich areas.				
Loan Underwriting	Subject to loan policies of the individual partner investors which will be guided by the Public Sponsors.				
Application Method	Funds are anticipated to be made available through a TOD Fund NOFA loan application process, submitted to individual partner investors for underwriting and loan approval, followed by a credit enhancement/guarantee approval from the Public Sponsors.				

HOUSING REHABILITATION PROGRAMS

Clean & Green Housing Rehabilitation Program		HTF	INCL	HOME	Other
Scope	A deferred-loan program for low-income homeowners, as well as first-time homebuyers. The Clean & Green Program offers loans for energy efficiency and sustainability upgrades to single-family detached, owner-occupied units. Examples of improvements to the home include roof replacement, electrical panel upgrade, solar panels (referral to solar company) and drought-tolerant landscaping. The Clean & Green Program can be a stand-alone rehabilitation loan for a low-income homeowner, or it can be funded in conjunction with a first-time homebuyer loan.	•	•	•	• CDBG
Target Population	The loan program targets households earning up to 80 percent of AMI that meet program eligibility and underwriting guidelines.				
Loan Terms	Loans are 3 percent simple interest and require no monthly payments. The loan term is 30 years. Principal and accrued interest are due as a balloon payment upon sale, cash-out refinance, non-owner occupancy, or upon maturity. Maximum loan amount is \$25,000 or 8 percent of the purchase price, whichever is less.				
Loan Underwriting	Subject to loan policies of SDHC unless specific exception as authorized SDHC.				
Application Method	Homeowners apply directly through SDHC. Applications are underwritten and approved by SDHC staff.				

HOMEOWNERSHIP PROGRAMS

3% Interest, Deferred-Payment Loan Program		HTF	INCL	HOME	Other
Scope	A deferred second trust deed loan program for low- and moderate- income first-time homebuyers that bridges the gap between what households can afford and the actual cost of acquiring a home. The deferred-payment loan program provides up to 17 percent of the purchase price to be used toward down payment.	●	●	●	● State CDBG
Target Population	The loan program targets households earning up to 100 percent of AMI that meet program eligibility and underwriting guidelines. The household AMI is determined by the available funding source.				
Loan Terms	Loans are at 3 percent simple interest and require no monthly payments. The loan term is 30 years. Principal and accrued interest are due as a balloon payment upon sale, non-owner occupancy, or upon maturity.				
Loan Underwriting	Subject to loan policies of SDHC unless specific exception as authorized by SDHC.				
Application Method	Purchasers apply through participating lenders. Applications are underwritten and approved by SDHC staff.				
Closing Cost Assistance Program		HTF	INCL	HOME	Other
Scope	A grant program for first-time homebuyers that provides up to 4 percent of the purchase price – not to exceed \$15,000 when the buyer’s income is at or below 80 percent of AMI, and not to exceed \$10,000 for buyers with income of 81-100 percent of AMI. Grants are to be used toward the closing costs related to the purchase of a home in the City of San Diego.	●	●	●	● CDBG
Target Population	Households earning up to 100 percent of AMI that meet program eligibility and underwriting guidelines. The household AMI is determined by the available funding source.				
Terms	This is a grant forgiven at the close of escrow. No repayment is required.				

HOMELESS HOUSING INITIATIVES

City of San Diego's Emergency Shelters		HTF	INCL	HOME	Other
Scope	SDHC administers, on behalf of the City of San Diego, emergency shelter programs that provide temporary shelter with supportive services for persons experiencing homelessness.	●	●		●
Target Population	Homeless individuals, families, and Veterans.				
Terms	Up to 90 days.				
Application Method	If partnering with a third-party operator, funds will be made available through a Request for Proposals (RFP).				
City of San Diego Temporary Bridge Shelters		HTF	INCL	HOME	Other
Scope	SDHC administers, on behalf of the City of San Diego, temporary bridge shelter programs that provide temporary shelter with supportive services designed to connect residents experiencing homelessness with permanent housing.	●	●		●
Target Population	Homeless individuals, families, and Veterans.				
Terms	Average length of stay 120 days, with no limit on total length of stay.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				
City of San Diego Interim Housing Programs		HTF	INCL	HOME	Other
Scope	SDHC administers, on behalf of the City of San Diego, interim housing programs with supportive services for homeless individuals, including but not limited to the City's Year-Round Interim Housing Program at the Paul Mirabile Center on Father Joe's Villages' campus, Cortez Hill Family Center and the City's Interim Housing Program at Connections Housing Downtown.	●	●		●
Target Population	Homeless individuals and families.				
Terms	Up to 120 days.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				

Transitional Housing		HTF	INCL	HOME	Other
Scope	A grant and loan program for nonprofit operators of transitional housing. Grants and loans may be used for the leasing or operation of transitional housing facilities, as well as improvements to existing leased facilities. No more than 25 percent of grant funds may be used for administration and support services.	•	•		•
Target Population	Homeless families and individuals.				
Grant Terms	Up to 24 months.				
Application Method	Funds for program to be made available through RFP or NOFA.				
Transitional Project-Based Rental Assistance for Homeless San Diegans		HTF	INCL	HOME	Other
Scope	Rental assistance funds are issued to a partnering agency providing supportive services to homeless individuals while appropriate housing solutions are identified.				•
Target Population	Homeless individuals and families.				
Term	Assistance can range from three months to two years.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				
Rapid Rehousing		HTF	INCL	HOME	Other
Scope	Short- and medium-term assistance to help homeless individuals and families obtain and maintain permanent housing. Assistance may include rental assistance, security deposits, move-in assistance, utility assistance, and case management. Depending on the funding source, no more than 25 percent of grant funds may be used for administration and supportive services.	•		• TBRA	•
Target Population	Homeless individuals and families.				
Term	Assistance up to two years. Can be three years depending on the funding source.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				

Federal Sponsor-Based Housing Voucher Program		HTF	INCL	HOME	Other
Scope	A rental assistance program for homeless individuals with diagnosed mental health or drug and alcohol disorders.				•
Target Population	Homeless individuals and families.				
Term	Indefinite (Permanent Supportive Housing).				
Application Method	Federal Sponsor-Based Housing Vouchers are awarded to nonprofit or for-profit organizations, or “sponsors” – chosen through a competitive RFP process - to provide rental assistance to homeless San Diegans to help pay for their housing.				
City of San Diego’s Year-Round Day Center Services		HTF	INCL	HOME	Other
Scope	Homeless individuals are provided with basic needs assistance, such as laundry facilities, showers, mail, case management, storage, and referral services. Locations include but are not limited to the Day Center Facility for Homeless Adults, formerly known as Neil Good Day Center.				•
Target Population	Homeless individuals.				
Terms	Daytime, Year-Round				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				
Regional Task Force on the Homeless (RTFH) Support		HTF	INCL	HOME	Other
Scope	SDHC is a member of the RTFH, San Diego’s lead organization on addressing homelessness, which consists of service providers, government agencies, the private sector, and other stakeholders key to achieving the mission. RTFH oversees Federal Continuum of Care homeless assistance funds awarded by HUD for the region. SDHC supports RTFH, such as support for the region’s Homeless Management Information System (HMIS), a critical component of the community’s service delivery system.		•		•
Target Population	Programs and services for homeless San Diegans.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				

Landlord Engagement and Assistance Program (LEAP)		HTF	INCL	HOME	Other
Scope	The LEAP program of HOUSING FIRST – SAN DIEGO, SDHC’s homelessness action plan, provides incentives to landlords with rental properties in the City of San Diego (ZIP code 92037 and ZIP codes that begin with 921, excluding 92118) who rent to homeless individuals.	●	●		●
Target Population	Imminently at risk of homelessness and literally homeless individuals and families.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				
Homelessness Prevention & Diversion		HTF	INCL	HOME	Other
Scope	Homelessness Prevention and Diversion assistance, which also is part of HOUSING FIRST – SAN DIEGO, will help at-risk and homeless individuals and families in the City of San Diego avoid becoming or remaining homeless and prevent long-term, repeated shelter stays.	●	●		●
Target Population	Prevention targets those at imminent risk of homelessness, while diversion targets individuals as they apply for entry into a homeless shelter. Prevention helps families maintain their current housing situation. Diversion helps families stay out of the shelter system by identifying alternatives. The program includes counseling, mediation and financial resources.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				
Coordinated Outreach		HTF	INCL	HOME	Other
Scope	HOUSING FIRST – SAN DIEGO also includes Coordinated Outreach, which expands support and coordination among street outreach efforts to: <ul style="list-style-type: none"> ● Connect individuals and families experiencing unsheltered homelessness to available housing resources ● Incorporate data-driven strategies into existing outreach efforts ● Track accepted and declined offers of shelter or other assistance ● Connect those performing outreach with information on real-time opportunities and availability ● Work directly and strategically with those who have been known to “turn down” services. 	●	●		●
Target Population	Homeless individuals and families.				
Application Method	If partnering with a third-party operator, funds will be made available through an RFP.				

SDHC Moving On Rental Assistance Program		HTF	INCL	HOME	Other
Scope	The SDHC Moving On Rental Assistance Program, one of the programs of HOUSING FIRST – SAN DIEGO, provides affordable housing solutions to formerly homeless families and individuals who are ready to transition out of permanent supportive housing, but who still need rental assistance. Rental assistance is provided through a Federal Moving to Work (MTW) initiative for approximately 25 individuals in the first year and up to 50 individuals by the third year. SDHC Moving On Rental Assistance provides assistance for formerly homeless individuals who have successfully stabilized and are able to live more independently while accessing community-based resources, as needed. Limited permanent supportive housing resources become available for vulnerable homeless individuals with greater need. SDHC Moving On Rental Assistance is an SDHC partnership with the County of San Diego Behavioral Health Services Division.	•	•	• TBRA	• Federal MTW Funds
Target Population	Formerly homeless low-income households.				
Term	Permanent.				
Application Method	Memorandum of Understanding between the County of San Diego Behavioral Health Services and SDHC.				

CAPACITY BUILDING PROGRAM

Technical Assistance Program		HTF	INCL	HOME	Other
Scope	<p>A technical assistance program that will</p> <ul style="list-style-type: none"> • Assist corporations and limited equity cooperatives in increasing the capacity to develop affordable housing and partner with service providers Program to provide “hands on” technical assistance in such areas as concept development, site assessment and acquisition, feasibility analysis, specification writing, bid packaging and review, permit procedures, construction oversight, grants and application preparation, service delivery plan preparation, record keeping and developer capacity assessments required by funding sources. • Assist homeless service providers to increase capacity to provide effective, efficient, and high quality programs to address homelessness. 	•			•
Target Population	Corporations and limited equity cooperatives with limited housing experience.				
Term	Grant is for the delivery of technical assistance services to housing developers. Scope of work will be articulated in contract documents.				
Application Method	Funds to be made available through RFP or SDHC contract policy.				

SAN DIEGO HOUSING COMMISSION INCOME AND RENT CALCULATIONS

U.S. Department of Housing and Urban Development **2018** SAN DIEGO MEDIAN INCOME:

\$81,800

Note: The table contains income limits for 2018 extremely low, very low and low income, as adjusted for family size and other factors adopted and amended from time to time by the U.S. Department of Housing and Urban Development (HUD). HUD adjusted San Diego Very Low Income limits for a "high housing cost area" factor.

Family Size	Unit Size	Extremely Low Income 30% AMI (Adjusted by HUD)			35% AMI (Adjusted by HUD)			40% AMI (Adjusted by HUD)		
		ANNUAL INCOME ¹	GROSS RENT ²	TCAC ³	ANNUAL INCOME ¹	GROSS RENT ²	TCAC ³	ANNUAL INCOME ¹	GROSS RENT ²	TCAC ³
ONE	STUDIO	\$20,450	\$511	\$511	\$23,850	\$596	\$596	\$27,250	\$681	\$682
TWO	1-BR	\$23,400	\$585	\$547	\$27,250	\$681	\$639	\$31,150	\$779	\$730
THREE	2-BR	\$26,300	\$658	\$657	\$30,650	\$766	\$766	\$35,050	\$876	\$876
FOUR	3-BR	\$29,200	\$730	\$759	\$34,050	\$851	\$885	\$38,900	\$973	\$1,012
FIVE	4-BR	\$31,550	\$789	\$846	\$36,800	\$920	\$987	\$42,050	\$1,051	\$1,129
SIX	5-BR	\$33,900	\$848	\$934	\$39,500	\$988	\$1,090	\$45,150	\$1,129	\$1,246
SEVEN	6-BR	\$38,060	\$952		\$42,250	\$1,056		\$48,250	\$1,206	
EIGHT		\$42,380			\$44,950			\$51,350		

Family Size	Unit Size	Very Low Income 50% AMI (Adjusted by HUD)				60% AMI (Adjusted by HUD)			65% AMI (Adjusted by HUD)		
		ANNUAL INCOME ¹	GROSS RENT ²	TCAC ³	"Low HOME" ³	ANNUAL INCOME ¹	GROSS RENT ²	TCAC ³	ANNUAL INCOME ¹	GROSS RENT ²	"High HOME" ³
ONE	STUDIO	\$34,100	\$853	\$852	\$852	\$40,920	\$1,023	\$1,023	\$44,300	\$1,108	\$1,088
TWO	1-BR	\$38,950	\$974	\$913	\$913	\$46,740	\$1,169	\$1,095	\$50,600	\$1,265	\$1,166
THREE	2-BR	\$43,800	\$1,095	\$1,095	\$1,095	\$52,560	\$1,314	\$1,314	\$56,950	\$1,424	\$1,402
FOUR	3-BR	\$48,650	\$1,216	\$1,265	\$1,265	\$58,380	\$1,460	\$1,518	\$63,250	\$1,581	\$1,611
FIVE	4-BR	\$52,550	\$1,314	\$1,411	\$1,411	\$63,060	\$1,577	\$1,693	\$68,300	\$1,708	\$1,778
SIX	5-BR	\$56,450	\$1,411	\$1,557	\$1,557	\$67,740	\$1,694	\$1,869	\$73,350	\$1,834	\$1,942
SEVEN	6-BR	\$60,350	\$1,509	\$1,702	\$1,702	\$72,420	\$1,811		\$78,450	\$1,961	\$2,108
EIGHT		\$64,250				\$77,100			\$83,500		

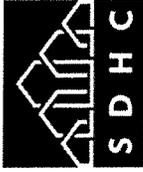
Family Size	Unit Size	70% AMI (Adjusted by HUD)		80% AMI (Adjusted by HUD)		100% Area Median Income (No HUD adjustment)		120% AMI (No HUD adjustment)		150% AMI (No HUD adjustment)	
		ANNUAL INCOME ¹	GROSS RENT ²	ANNUAL INCOME ¹	GROSS RENT ²	ANNUAL INCOME ¹	GROSS RENT ²	ANNUAL INCOME ¹	GROSS RENT ²	ANNUAL INCOME ¹	GROSS RENT ²
ONE	STUDIO	\$47,650	\$1,191	\$54,500	\$1,363	\$57,250	\$1,431	\$68,700	\$1,718	\$85,875	\$2,147
TWO	1-BR	\$54,500	\$1,363	\$62,300	\$1,558	\$65,450	\$1,636	\$78,500	\$1,963	\$98,175	\$2,454
THREE	2-BR	\$61,300	\$1,533	\$70,100	\$1,753	\$73,600	\$1,840	\$88,350	\$2,209	\$110,400	\$2,760
FOUR	3-BR	\$68,100	\$1,703	\$77,850	\$1,946	\$81,800	\$2,045	\$98,150	\$2,454	\$122,700	\$3,068
FIVE	4-BR	\$73,550	\$1,839	\$84,100	\$2,103	\$88,350	\$2,209	\$106,000	\$2,650	\$132,525	\$3,313
SIX	5-BR	\$79,000	\$1,975	\$90,350	\$2,259	\$94,900	\$2,373	\$113,850	\$2,846	\$142,350	\$3,559
SEVEN	6-BR	\$84,450	\$2,111	\$96,550	\$2,414	\$101,450	\$2,536	\$121,700	\$3,043	\$152,175	\$3,804
EIGHT		\$89,900		\$102,800		\$108,000		\$129,550		\$162,000	

* TCAC = Tax Credit Allocation Committee

1. Annual Income = Gross annual income adjusted by family size for Area Median Income (AMI) level. May contain additional adjustments as determined annually by HUD.
2. Gross rent minus utility allowance = maximum cash rent. See the "San Diego Housing Commission Utility Allowance Schedule" to calculate the utility allowance based on the project's actual utility mix.
3. For projects with multiple funding sources, use the lowest rents applicable and/or apply HUDs MTSP "Hold Harmless" policy. "Low HOME" and "High HOME" rents effective **June 1, 2018**.

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

This general income and rental rate information is derived from the U.S. Department of Housing and Urban Development very low income figures effective **April 1, 2018**. HOME Rents effective **June 1, 2018**.



SAN DIEGO
HOUSING
COMMISSION

AFFORDABLE HOUSING FUND ANNUAL PLAN

Community Group: City Heights Area Planning Committee Date: Nov 5, 2018

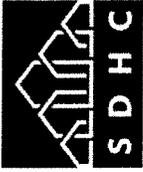
Comments: What % of Acquired Affordable Units are actually being
built by developers? Are all the rest being bought down
by the payment-in-lieu-of-construction?

OPTIONAL:

What's the best method to contact you?

Phone _____

Patty Vaccariello
CHAIR @ yphw.com
 E-mail City-Heights @ yphw.com



SAN DIEGO
HOUSING
COMMISSION

AFFORDABLE HOUSING FUND ANNUAL PLAN

Community Group: CITY HEIGHTS Date: 3 5 18

Comments: YOUR GUIDELINE ALLOW FOR ALL THE LOW INCOME AFFORDABLE UNITS TO ALL BE BUILT IN ONLY LOW INCOME NEIGHBORHOODS. IF GUIDELINES ALLOW THIS IS EXACTLY WHAT WILL HAPPEN. EXPANDING OUR SUMS IS NOT GREAT IS GOOD FOR SAN DIEGO.

OPTIONAL:

What's the best method to contact you?

Phone 619 514-5977

E-mail ~~REALTOR@REALTOR.COM~~ REALNELSON1@GMAIL.COM



SAN DIEGO
HOUSING
COMMISSION

AFFORDABLE HOUSING FUND ANNUAL PLAN

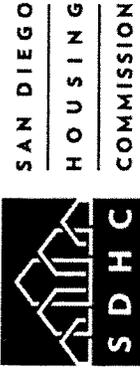
Community Group: City Heights Plan Planning Committee Date: Nov 5, 2018
Comments: The city should make mandatory the provision of new
Affordable housing in every new Apartment project and should
immediately End the Payment - in - Lieu. P-I-Ls produces
No New Affordable Housing

OPTIONAL:

What's the best method to contact you?

Phone _____ E-mail City-Heights@Yahoo.com

Jim VARNADORE



AFFORDABLE HOUSING FUND ANNUAL PLAN

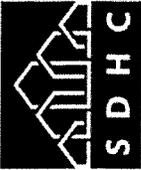
Community Group: Claremont Date: 2-20-18

Comments: on the rental units - are there any
restrictions on Airbnb

OPTIONAL:

What's the best method to contact you?

Phone _____ E-mail deborah@aol.com



SAN DIEGO
HOUSING
COMMISSION

AFFORDABLE HOUSING FUND ANNUAL PLAN

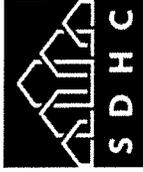
Community Group: Lincoln Vista Planning Group Date: 2-26-2018

Comments: Can this + future reports be emailed at least
72 hours before you come to a meeting
+ we take 30-60 days to be able to filter info +
form questions.

OPTIONAL:

What's the best method to contact you?

Phone 619-292-8351 E-mail 4CarolB@gmail.com



SAN DIEGO
HOUSING
COMMISSION

AFFORDABLE HOUSING FUND ANNUAL PLAN

Community Group: Underwrite Planning Date: 3/22/18

Comments: Developments along trolley lines should have a higher requirement for affordable housing - in the 30% to 40% range - and developers should not be able to buy out that requirement

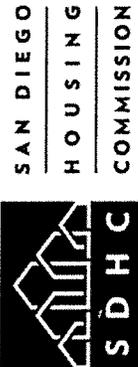
OPTIONAL:

What's the best method to contact you?

Phone _____ E-mail homer.wynn@readrunner.com

Homer Wynn

Due 3/23/18?



AFFORDABLE HOUSING FUND ANNUAL PLAN

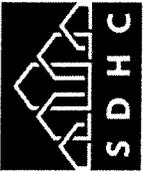
Community Group: Linda Vister Date: 3/26/18

Comments: My comment concerns what incentive developers actually have to build affordable housing complexes (NOT just the required statutory 10% minimum (or pay in lieu fees). We need affordable housing stock

OPTIONAL: NOT more market-rate stock.

What's the best method to contact you?

Phone _____ E-mail happydogz247@yahoo.com



SAN DIEGO
HOUSING
COMMISSION

AFFORDABLE HOUSING FUND ANNUAL PLAN

Community Group: Linda Vista Planning Group Date: 3-26-2018

Comments: would like to see the housing offered affordable units to be higher - 30% to 50%. Make this mandatory. developer can opt out of 10% but must offer at least 30% as affordable. + More incentives for home ownership. Much more ownership & not more rentals REQUIRE a percentage, at least 30% to be sold to homeowners. **OPTIONAL:**

What's the best method to contact you?

Phone _____ E-mail Carol.Bakers@me.com