



SAN DIEGO HOUSING COMMISSION MODEL PROGRAMS

Legend: **HTF** : Housing Trust Fund (local funding) **INCL**: Inclusionary Housing Fund (local funding)
HOME: HOME Investment Partnerships Program (Federal funding – U.S. Department of Housing and Urban Development [HUD] grants to the City of San Diego, administered by SDHC)

RENTAL HOUSING PRODUCTION	
Rental Housing Finance - 100% Affordable Project	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input checked="" type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	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). 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.
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 exceptions 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	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input checked="" type="checkbox"/> HOME <input checked="" type="checkbox"/> 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-, very low- and low-income individuals and families experiencing homelessness who are identified as needing permanent housing in a service-enhanced environment; selection of individuals must be identified via the Coordinated Entry System (CES) and be generally compatible with requirements of federal funding sources. CES is a process of community collaboration in which service providers utilize creative strategies to help meet people's needs. CES is a list of all of the people in the region experiencing homelessness, prioritized by community standards, to be referred to available housing inventory.
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 Underwriting	Loan may be originated as a construction or rehabilitation loan and converted into permanent financing. Subject to loan policies of SDHC unless specific exceptions as authorized by SDHC.
Application Method	Funds for program to be made available through NOFA.
Rental Housing Finance - Preservation & Anti-Displacement	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	One-time assistance to owners of rental housing for the purpose of extending expiring affordability restrictions or to preserve naturally affordable rents in rental housing without affordability restrictions, in order to alleviate the displacement of low-income individuals and families. Assistance granted will be provided to preserve the affordability of units for up to 15 years.
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 percent of 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 SDHC Board and Housing Authority for each project site.



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Middle-Income Housing - Mixed -Income Projects	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	<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 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 Assessments submitted to SDHC and Civic San Diego, dated November 17, 2016 as well as Transit Priority Areas identified by the City of San Diego.</p>
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 balloon payment at maturity.
Loan Underwriting	Loan may be originated as a construction loans and converted into permanent financing. Subject to SDHC loan policies 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	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	An SDHC / City of San Diego partnership to support the creation of a San Diego Affordable Housing TOD revolving loan fund (San Diego TOD Fund), as further approved by the San Diego City Council in its final form. The public investment would serve as seed money to attract investment from commercial and nonprofit financial institutions, program-related investments provided by foundations, and additional potential sources, such as area employers, corporate philanthropists and individuals. The Public Sponsors will affect which products the San Diego 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.
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 a 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; 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.



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Companion Unit Finance Pilot Program	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	An amortized second trust deed loan program that would finance the construction of Companion Units, also known as Accessory Dwelling Units. Financing may be achieved through one or more of the following options: 1. Short-term construction loans from SDHC with permanent take-out financing from a bank; 2. Permanent loan financing from SDHC; or 3. Other, to-be-identified loan product, such as gap financing or loan guarantee programs.
Target Population	Financing options would be available to both Low-to- Moderate Income (LMI) and non-LMI homeowners who meet program eligibility and underwriting guidelines. Household AMLs and affordability terms are determined by the available funding source. Completed Companion Units may meet the following affordability criteria: 1. Rented to Section 8 Housing Choice Voucher holders or restricted to tenants with 30 percent, 60 percent, 80 percent, and/or 100 percent of AMI for the duration of a defined affordability period (potentially 7 – 15 years) if homeowner is non- LMI 2. Non-rent restricted Companion Units if homeowner is LMI (up to 100% AMI) (as CU may be considered to be naturally occurring affordable housing) By including both LMI and non-LMI homeowners, the intent is to increase housing production, improve financial self-sufficiency, avoid resident displacement, as well as to increase rental housing in high-opportunity neighborhoods.
Loan Terms	Permanent Loan option: Loans would be amortized with principal paid in equal payments throughout the loan term, which corresponds to the affordability term and is determined by the funding source and homeowner AMI. Construction-to-Permanent option: Bank, as the permanent lender, would take out (and refinance) SDHC's short-term construction loan upon construction completion. • Construction Loan Interest Rate: 0-1 percent until take-out • Permanent Loan Interest Rate: Ranges from 1-3 percent
Loan Underwriting	Subject to loan policies of SDHC unless specific exceptions as authorized by SDHC.
Application Method	Homeowners apply directly to SDHC. Applications are underwritten and approved by SDHC staff.
HOMEOWNERSHIP PROGRAMS	
3% Interest, Deferred-Payment Loan Program	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input checked="" type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	A deferred-payment, 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.
Target Population	The loan program targets households earning up to 80% AMI that meet program eligibility and underwriting guidelines. The household AMI is determined by the available funding source.
Loan Terms	Loans are 3 percent simple interest and require no monthly payments. The loan term is 30 years. Principal and accrued interest are due as a balloon payment upon sale, cash-out refinance, non-owner occupancy, or upon maturity.
Loan Underwriting	Subject to loan policies and guidelines 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	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input checked="" type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	A closing cost assistance program for first-time homebuyers provides up to 4 percent of the purchase price – not to exceed \$10,000. This assistance is to be used toward the closing costs related to the purchase of a home in the City of San Diego.
Target Population	Households earning up to 100 percent of AMI that meet program eligibility and underwriting guidelines. The household AMI limit is determined by the available funding source.
Terms	Borrowers earning up to 80 percent of AMI receive the assistance in the form of a grant, which is forgiven upon close of escrow. No repayment is required. Borrowers earning 80 to 100 percent of AMI receive the assistance in the form of a loan, which is forgiven after six years.
Application Method	Purchasers apply through participating lenders. Applications are underwritten and approved by SDHC staff.



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HOMELESS HOUSING INITIATIVES	
City of San Diego Emergency Shelters	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	SDHC administers, on behalf of the City of San Diego, emergency shelter programs that provide temporary shelter with supportive services for persons experiencing homelessness.
Target Population	Individuals, families, transitionally-aged youth and veterans experiencing homelessness.
Terms	Average length of stay goal: 90 days
Application Method	If partnering with a third-party operator, funds will be made available through RFP
City of San Diego Bridge Shelters	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	SDHC administers, on behalf of the City of San Diego, bridge shelters that provide temporary housing and appropriate services needed to expedite placement into permanent housing, using the principles of Housing First, contributing to the regional goals of ensuring instances of homelessness are rare, brief, and non-recurring
Target Population	Individuals, families, transitionally-aged youth and veterans experiencing homelessness.
Terms	Average length of stay goal: 90 days
Application Method	If partnering with a third-party operator, funds will be made available through RFP
City of San Diego Interim Housing Programs	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	SDHC administers, on behalf of the City of San Diego, interim housing programs with supportive services for individuals and families experiencing homelessness, 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	Individuals, families, and veterans experiencing homelessness.
Terms	Average length of stay goal: 90 days
Application Method	If partnering with a third-party operator, funds will be made available through RFP
Transitional Housing	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	A grant and loan program for nonprofit operators of transitional housing. Grants and loans may be used for the leasing or operating of transitional housing facilities, as well as improvements to existing leased facilities.
Target Population	Families and individuals experiencing homelessness.
Terms	Up to 24 months
Application Method	Funds for program to be made available through RFP or NOFA
Transitional Project-Based Rental Assistance for San Diegans Experiencing Homelessness	
Eligible Funding	<input type="checkbox"/> HTF <input type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Rental assistance funds are issued to a partnering agency providing supportive services to individuals experiencing homelessness while appropriate housing solutions are identified.
Target Population	Families and individuals experiencing homelessness.
Terms	Assistance can range from 3 months to 24 months
Application Method	If partnering with a third-party operator, funds will be made available through RFP



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Rapid Rehousing	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Financial assistance, rental assistance and case management services to help individuals and families experiencing homelessness to obtain and maintain permanent housing. Assistance may include temporary rental assistance, security deposits, move-in assistance, utility assistance, and case management.
Target Population	Individuals and families experiencing homelessness. At enrollment to program, at or below 80 percent of AMI for Inclusionary, Moving to Work (MTW) and SDHC Real Estate funding sources. Below 50 percent of AMI for HTF (Linkage).
Terms	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 RFP
Federal Sponsor-Based Housing Vouchers Program	
Eligible Funding	<input type="checkbox"/> HTF <input type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	A rental assistance program for homeless individuals in partnership with service providers
Target Population	Families and individuals experiencing homelessness
Terms	Indefinite (subject to federal funding)
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 help San Diegans experiencing homelessness to help pay for their housing
City of San Diego's Year-Round Day Center Services	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Individuals experiencing homelessness are provided with basic needs assistance, such as laundry facilities, showers, mail, case management, storage, and referral services. Funds may be allocated toward capital repair expenses and building/site improvements at Day Center facilities. Locations include, but are not limited to, the Day Center Facility for Homeless Adults, formerly known as Neil Good Day Center.
Target Population	Individuals experiencing homelessness
Terms	Day-time, year-round
Application Method	If partnering with a third-party operator, funds will be made available through RFP
Regional Task Force on the Homeless (RTFH) Support	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	SDHC is a member of the RTFH, San Diego's lead organization on addressing homelessness, which consists of service providers, government agencies, the private sector, and other stakeholders key to achieving the mission. RTFH 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 San Diegans experiencing homelessness
Application Method	If partnering with a third-party operator, funds will be made available through RFP
Landlord Engagement and Assistance Program (LEAP)	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	LEAP, as a part of HOUSING FIRST - SAN DIEGO, SDHC's homelessness action plan, provides incentives and benefits to landlords with rental properties in the City of San Diego (ZIP codes that begin with 921 and ZIP code 92037, excluding 92118 and 92178) who rent to individuals and families experiencing homelessness. In addition, landlords with rental properties in the City of National City (ZIP Code 91950) can rent to veterans who received federal rental housing vouchers through the Veterans Affairs Supportive Housing (VASH) program and participate in LEAP.
Target Population	Individuals and families who are either imminently at risk of homelessness or experiencing homelessness who are at or below 80 percent of AMI.
Application Method	If partnering with a third-party operator, funds will be made available through RFP



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Homelessness Prevention & Diversion	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Homelessness Prevention and Diversion assistance, which also is part of HOUSING FIRST – SAN DIEGO, will help individuals and families who are at risk of or are newly experiencing homelessness in the City of San Diego avoid becoming or remaining homeless and prevent shelter stays. The program includes short-term financial assistance and light-touch case management.
Target Population	Prevention targets those who are at imminent risk of homelessness, while diversion targets individuals who are newly homeless and as they may be applying for entry into a homeless shelter. Prevention helps individuals and families maintain their current housing situation or move into a new housing situation. Diversion helps individuals and families stay out of the shelter system by identifying alternative housing. Both populations must be at or below 80 percent of AMI.
Application Method	If partnering with a third-party operator, funds will be made available through RFP
Family Reunification Program	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	The program's objective is to provide housing relocation assistance to individuals experiencing homelessness in the City by connecting those individuals with family or other support systems, contributing to the regional goals of ensuring instances of homelessness are rare, brief and non-recurring. The program provides one-way, one-time transportation assistance services to participations who wish to reunify with family or other support systems in a distant part of the continental United States. Households must be at or below 80 percent of AMI
Target Population	Family Reunification targets those individuals who are experiencing homelessness in the City of San Diego whose homelessness can be resolved through reunification with family or other support systems.
Application Method	If partnering with a third-party operator, funds will be made available through RFP
Coordinated Outreach	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Coordinated Outreach expands support and coordination among street outreach efforts to: 1) Connect individuals and families experiencing unsheltered homelessness to available housing resources; 2) Incorporate data-driven strategies into existing outreach efforts; 3) Track accepted and declined offers of shelter or other assistance; 4) Connect those performing outreach with information on real-time opportunities and availability; and 5) Work directly and strategically with those who have been known to "turn down" services
Target Population	Individuals and families experiencing homelessness. At or below 80 percent of AMI for Inclusionary; below 50 percent of AMI for HTF (Linkage)
Application Method	If partnering with a third-party operator, funds will be made available through RFP
SDHC Moving On Rental Assistance Program	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	The SDHC Moving On Rental Assistance Program, one of the programs of HOUSING FIRST – SAN DIEGO, provides affordable housing solutions to families and individuals who previously experienced homelessness who are ready to transition out of permanent supportive housing, but who still need rental assistance. Rental assistance is provided through a federal MTW initiative for approximately 25 individuals in the first year and up to 50 individuals by the third year. SDHC Moving On Rental Assistance provides assistance for individuals who previously experienced homelessness who have successfully stabilized and are able to live more independently while accessing community-based resources, as needed. Limited permanent supportive housing resources become available for vulnerable individuals experiencing homelessness with greater needs. SDHC Moving On Rental Assistance is an SDHC partnership with the County of San Diego Behavioral Health Service Division.
Target Population	Low-income households with income at or below 80 percent of AMI who previously experienced homelessness
Terms	Permanent
Application Method	Applicants must be enrolled in a full service partnership program and referrals sent by identified community partners.



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Flexible Housing Program	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Flexible Housing, which also is part of HOUSING FIRST – SAN DIEGO, will help individuals and families who are experiencing homelessness obtain and maintain permanent housing in the City of San Diego. The program includes one-time financial assistance to remove immediate barriers to obtaining housing including but not limited to housing, employment, education and transportation costs; limited rental assistance and light-touch case management services.
Target Population	Individuals and families experiencing homelessness. At enrollment to program, at or below 80 percent of AML.
Terms	Assistance can be up to one year
Application Method	If partnering with a third-party operator, funds will be made available through RFP
Shallow Subsidy Program	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	Shallow subsidy, which also is part of HOUSING FIRST – SAN DIEGO, will help individuals and families who are experiencing homelessness maintain permanent housing in the City of San Diego. The program includes shallow/flat rental assistance.
Target Population	Individuals and families experiencing homelessness. At enrollment to program, at or below 80 percent of AML.
Terms	Duration of subsidy depends on each household's level of need
Application Method	If partnering with a third-party operator, funds will be made available through RFP
CAPACITY BUILDING PROGRAM	
Eligible Funding	<input checked="" type="checkbox"/> HTF <input checked="" type="checkbox"/> INCL <input type="checkbox"/> HOME <input checked="" type="checkbox"/> OTHER
Scope	A technical assistance and capacity building program that will: 1) Assist 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 and 2) Assist homelessness 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. Homelessness service providers.
Terms	Grant is for the delivery of technical assistance and capacity building services to housing developers and homelessness service providers. Scope of work will be articulated in contract documents.
Application Method	Funds to be made available through RFP or SDHC contract policy