

SAN DIEGO Economic Development

**MEETING NOTES** 



# **Affordable Housing Working Group**

Thursday, October 7,2020 | 3:30 PM – 5:00 PM (Location: Zoom) **Working Group Goal:** To increase access to healthcare and healthy food

### **In Attendance**

City of San Diego, Civic San Diego, CSA San Diego, Habitat for Humanity, Kindness Project San Diego, Legal Aid Society of San Diego, Logan Heights Community Development Corporation, Regional Task Force on the Homeless, San Diego Housing Commission, San Diego Police Department, San Diego Regional Association of Governments, SAY San Diego, Self-Help Credit Union, Urban Corps of San Diego County

#### **Meeting Notes**

#### Presentation: Regional Task Force on the Homeless (Aimee Cox, Kris Kuntz, Tamera Kohler)

- <u>RTFH Roles & Responsibilities:</u> The Regional Task Force on the Homeless acts as the lead agency for San Diego Continuum of Care (CoC), conducts annual point-in-time count, acts as the collaborative applicant to U.S. HUD for CoC funds, promotes best practices, operates coordinated entry system, administers Homeless Management Information System (HMIS).
- <u>Trends in San Diego Homelessness</u>: San Diego has about 7,619 residents experiencing homelessness in a single night (48% sheltered, 52% unsheltered). Among the people experiencing homelessness in San Diego 37% report mental health condition, 35% report physical health problem, 31% report substance use issue, and 25% of people in County jail were homeless at the time of their arrest. Overall, San Diego is seeing an increase in first-time homelessness, homelessness among the elderly population, and extreme racial disparities.
- <u>Housing is *the* Solution to Homelessness:</u> The significant lack of housing that is affordable, wages and public assistance that does not match rents, and low vacancy rates which allow landlords to be selective are major challenges. Strategies: (1) create new affordable and permanent supportive housing; (2) better use of existing rental market
- <u>Youth Homelessness Demonstration Program (YHDP)</u>: This is a HUD-created program that was created by youth with lived experience of homelessness to reduce the number of youths experiencing homelessness. The RTFH was given the largest award in the country to do this work. This program targets 14 to 24 year-olds not accompanied by a parent/guardian with an emphasis on unaccompanied minors, foster youth, justice-involved youth, pregnant and parenting, LGBTQ+, human trafficking, victims of DV, and Black youth.

### Presentation: Home+ Program (Daniel Kay, Michael Lengyel, Lauren Welch & Shayna Hensley)

- <u>Home+ Program</u>: New housing through Accessory Dwelling Units (ADUs) with a focus on lowincome communities in the County to increase the availability of affordable housing in San Diego County. Civic SD is doing project management and financing, Urban Corps is doing construction, and Habitat for Humanity is doing tenant placement.
  - <u>Why Focus on ADUs?</u> They are affordable, can provide a source of income for homeowners, built with cost-effective wood frames, allow extended families to be close to their family with privacy, and give homeowners flexibility.
  - <u>Tiny Homes</u>: With the new tiny home ordinance, they are hoping to help fund their construction and placement at homes.
- <u>ADU Loan Program</u>: This program offers \$20,000 to \$300,000 loans to finance the renovation or construction of attached or detached ADUs or for garage conversions. They will help people try to get a bank loan first before providing these loans with a 6% rate, 1% origination fee, up to 2 years amortized over 20 years with up to 9 months interest only, and a structured construction loan
- <u>Status & Next Steps:</u> Estimated timeline is to break ground in Winter/Spring 2021 and planning and preparation in Fall/Winter 2020 (funding, branding, collateral, website, outreach)

### Presentation: Eviction-Related Resources and Information (Amalea Romero)

- <u>COVID-19 and Evictions</u>: Currently, California AB 3088 and the federal CDC Order and local eviction moratoriums which are influencing laws related to evictions
  - <u>AB 3088 COVID-19 Tenant Relief Act</u>: Provides protection from eviction for eligible tenants from March 1, 2020 to January 31, 2021. Tenants *must* submit a Declaration of COVID-19 Related Financial Distress (template on their website). Also expands the Just Cause Eviction protections through January 31, 2021. Increased penalties for landlord mistreatment; masking protections to make cases non-public; and 15-day pay or quit notice requirement until January 31, 2021.
  - <u>CDC Eviction Moratorium</u>: In effect September 4, 2020 through December 31, 2020 for almost all tenants in the US impacted by the COVID-19 pandemic to prevent further spread of COVID-19. This bans landlords from evicting tenants for non-payment of rent and nonexempt evictions through the end of 2020 *only if* the tenant has submitted a declaration of income loss or significant medical expense. This prevents the landlord from taking ANY action to remove or cause the removal of a tenant for non-payment of rent and it apply pre-COVID cases (no start date). This is a floor protection and does not replace stronger state or local eviction protection.

### San Diego Housing Commission Updates (Azucena Valladolid)

- <u>Project Home Key:</u> Awarded \$37 million to acquire two hotels to use as housing units for homeless individuals. Most of the housing will be provided to people in the Operation Shelter to Home housing at the SD Convention Center.
- <u>Emergency Rental Assistance Program</u>: CARES Act funding was given to this rental assistance program. The application closed in August and they have been dispersing payments for ~3,700 households throughout November.

## Next Meeting

Thursday, December 10, 2020 | 3:30 PM - 5:00 PM

Zoom