



The City of



Economic Development

MEETING NOTES

San Diego Promise Zone

Housing Affordability Meeting Minutes

Thursday, May 1, 2025 | 10:00 - 11:30 AM | Via [Zoom](#) | Meeting ID: 161 652 8469

Working Group Goal / Increase access to quality affordable housing in the San Diego Promise Zone.

In Attendance

City of San Diego (Christie Marcella, Michele Marano, Amber Weber, Roosevelt Williams III, Oscar Silva, Donika Moreno, Brandon Tran), **Communities for Global Sustainability** (Adria Fox, Mailon Rivera), **Logan Heights CDC** (William Burties), **San Diego Housing Commission** (Jon Rios, Carrie Tapia), **San Diego Art Matters** (Michael Angelo Camacho), **Urban League of San Diego County** (Hector Castillo), **California Coast Credit Union** (Angel Nolasco), **Abundant Housing LA** (Jessica Goldsmith), **San Diego State University** (Carlos Romero), **San Diego Creative Youth Development Network** (Giselle Rocha)

Meeting Notes

Welcome & Introductions

- Co-chairs Adria Fox and Jon Rios welcomed partners and reviewed the meeting agenda.
- Roosevelt Williams III shared the Culture Share in recognition of National Affordable Housing Month: *Where do you see your organization's affordable housing efforts in the next 10 years?*

Partner Announcements

- AmeriCorps VISTA Oscar Silva shared an announcement on behalf of The Federal Reserve Bank of San Francisco, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency. They will cohost a webinar on Supporting Housing Affordability Through Investing in California's Community Land Trusts on May 21, from 9:30 a.m. - 11 a.m. The event is designed for California bankers, Community Land Trusts (CLTs) and other nonprofit organizations, and agencies supporting affordable housing. The webinar will showcase the expansive growth of CLTs and will also highlight promising practices and new approaches. To register, you can use the following link: [Summary - Webinar on Supporting Housing Affordability Through Investing in California's Community Land Trusts](#).
- Hector Castillo shared information on behalf of the Urban League of San Diego County regarding the Teacher Housing Grant program for educators teaching within Council District 5 and working within the San Diego Unified School District and the Poway School

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District. Urban League serves as the counseling agency for the program and Local Initiatives Support Corporation (LISC) serves as the lending agency. This program offers a grant up to \$40,000 for eligible teachers. Additional information can be found using the following link: [HOPE Teacher Housing Grant Program | LISC San Diego](#)

- Co-chair Adria Fox shared that C4GS will be working with local churches and community groups in Altadena to further discussions regarding housing and community redevelopment.

Promise Zone & Staff Updates

- AmeriCorps VISTAs Domanic Riley, Donika Moreno, and Oscar Silva were acknowledged for all their hard work and dedication to the Promise Zone, as this was their last Housing Affordability working group before they complete their service term. Employ and Empower interns Brandon Tran and Damilare Shonuyi were also acknowledged as they will both be completing their internships during the month of June.
- Amber announced that the Promise Zone team will be welcoming two Communications VISTAs on May 5: Amairany Macias and Daniella Salgado.
- Amber Weber and Roosevelt Williams III are interviewing finalists for the AmeriCorps VISTA Grants & Research Associate position, and the Operations Associate position will be available soon. (Now available [here](#).)
- The Promise Zone has recently launched its new partner MOU process. If your organization hasn't signed an MOU and you did not receive an invitation to become a partner, please email us at promisezone@sandiego.gov to set up a meeting to begin the process. All official partners will receive a Promise Zone logo. If you haven't received a logo, and you're unsure whether your organization is an official partner, please check the partner page of the San Diego Promise Zone website, which is linked here: [Our Partners | City of San Diego Official Website](#)
- Adria Fox's organization, Communities for Global Sustainability-ZEDlife (C4GS), was recognized for their dedication to the Promise Zone and becoming an official partner organization.
- Megan Emme, former HUD liaison for the San Diego Promise Zone, and Alondra Estrada-Lam, with the County of San Diego's Maternal, Child, and Family Health Services Department, were recognized as the community spotlights for the Promise Zone April and May Newsletters respectively.

Promise Zone Presentations and Q&A:

Carrie Tapia, Housing Programs Manager, San Diego Housing Commission (SDHC)

- The Housing Affordability working group heard a presentation from Carrie Tapia about the SDHC's First-time Homebuyer (FTHB) programs available.
- Takeaways from the SDHC First-time Homebuyer programs presentation and discussion:
 - 6,100 families have purchased a home in the City of San Diego through various FTHB programs and the SDHC has invested over \$200 million dollars in assistance to help families with loans, mortgages, etc.
 - The SDHC offers two FTHB programs: the low-income program and the middle-income program.

- Low-income program: This program is designed for households earning up to 80% of the Area Median Income (AMI). It offers a deferred-payment loan for down payments up to 25% of the purchasing price, but not to exceed \$125,000. This loan has 3% simple interest rate and is deferred for 30 years. This loan requires a 1% down payment from the borrower and the down payment cannot exceed 20%. This program also offers a grant used for closing costs that must be combined in conjunction with the deferred loan. This grant is up to 4% of the purchasing price, not exceeding \$10,000 and is forgiven at the close of Escrow.
- Middle-income program: This program is designed for households earning between 80 – 150% of the AMI. It offers a deferred-payment loan for down payments of \$40,000. This loan has 4% simple interest rate and is deferred for the first five years, at which point the loan will be converted to an amortized loan with fixed monthly payments for a period of 120 months.
- Buyers must work with an SDHC-approved loan officer and requires a Housing Quality Standards (HQS) inspection from an approved SDHC inspector.
- Discussion and questions focused on:
 - Are properties with an ADU eligible? Or if buyer is planning on building one?
 - SDHC does not lend on properties with an ADU; property must be a one-unit, single family home. If they would like to build an ADU in the future, homeowner must reside on main property as primary residence.
 - Can this program be combined with other funding opportunities such as VA benefits?
 - VA first mortgages are eligible, VA loans do not require down payment, SDHC programs still require down payment; program does allow other subordinate financing, and grants are eligible as long as funding source is not the same as SDHC funding source for program.
 - What happens to property if borrower defaults?
 - If property goes into foreclosure, a complete assessment is required whether SDHC will take or relinquish to first lender.

Logic Models & Breakout Rooms:

- Amber Weber introduced the logic model framework for the breakout rooms. The goal of improving Housing Affordability has two objectives: Cultivate connections to create and preserve affordable housing, and Support knowledge transfer opportunities for first-time homebuyers, renters, and people without housing.

Subgroup 1 Objectives: 1) *Cultivate connections* to create and preserve affordable housing.

- Topics covered in the first breakout room include:
 - With the exception of co-chair Adria Fox, we don't typically have affordable housing developers in this breakout room, so creating and preserving affordable housing is challenging.
 - Connecting people to affordable housing and resources is more doable; the other breakout room is discussing this.
 - A Developer's Forum this fall is still a possibility; the City will connect with the Housing Federation about this.

Subgroup 2 Objectives: 1) Support *knowledge transfer opportunities* for first time home buyers, renters, and people without housing.

- Topics covered in the second breakout room include:
 - Asking CalHFA to present
 - Identifying Promise Zone partners offering services
 - Creating Outreach Plan/Resource Guide to connect homeowners to funding, education, (VA home loans), eviction prevention resources, etc.
 - Identifying current outreach, trends, and potential outreach for these programs.
 - Promoting partner activities relating to home ownership resources.

Next Steps & Adjourn

- Co-chairs thanked those who attended the meeting and encouraged them to leave any feedback through the [Digital Comment Box](#).
- This is the last meeting of FY25. We will hold an in-person, All-Partner Meeting over the summer and will resume working group meetings in August 2025.

Next Meeting

TBD. | 10:00 – 11:30 AM | Via Zoom

Via Zoom ([Link to Sign Up](#)) | (Meeting ID: 160 599 4171)