

SAN DIEGO
HOUSING COMMISSION



General Information

About us and our programs

The San Diego Housing Commission is charged with helping to bridge the gap between the **high cost of housing in the City** and the high percentage of low wage earners – helping to correct an imbalance that threatens the stability of our work force.

Established by the San Diego City Council in 1979, the Commission helps house more than 75,000 low-income San Diegans each year through a variety of programs. These include owning and managing almost 1,800 housing units, providing rental assistance for more than 12,000 families and individuals, offering financial assistance for qualifying first-time homebuyers, and rendering both financial and technical assistance to low-income households whose older homes need rehabilitation.

In addition, the Commission collaborates with nearly 11,000 businesses and investors to provide affordable housing in return for tax credits and other incentives. The agency also works with nonprofits to help them achieve the housing components of their programs.

A national leader in innovative job training and educational programs for residents, the Housing Commission not only helps house families, but provides learning opportunities for them so they can become self-sufficient and free of government assistance.

The agency's primary funding source is the U.S. Department of Housing and Urban Development. It receives a relatively small amount of state funds. Local funds include **development linkage fees**, rents collected from public housing residents, and administrative fees. The agency receives no City General Fund monies. (See **budget**.)

The Housing Commission reports to the **San Diego Housing Authority** and the **Board of Commissioners**. Its **President and Chief Executive Officer** is Elizabeth C. Morris. The agency's **Executive Vice President and Chief Operating Officer** is Carrol Vaughan. There are approximately 245 employees. (See the **organizational chart**.)

Helping very low-income families afford rents

Tens of thousands of families and individuals in San Diego earn less than half of the **median area income**. They include seniors living on low fixed incomes, veterans who served the country, but cannot afford decent homes, single-parent and even two-parent families in low-wage jobs, and people with disabilities.



The Housing Commission administers two major programs to help house about 50,000 San Diegans. Unfortunately, the need is so great that more than 30,000 households are on a long (approximately five years) **waiting list** to get this help.

Each of these programs makes housing more affordable by reducing a family's rent amount to around 30 percent of the household income.

Rental Assistance: The largest program, with a budget of over \$117 million from federal funds, helps about 12,000 San Diego families to live in apartments and houses owned and managed by more than 6,000 private owners. Some Rental Assistance opportunities are reserved for persons with special needs. Landlords retain control over tenant selection and property management, and the Housing Commission makes rental subsidy payments directly to the landlords.

Publicly-Owned Housing: The San Diego Housing Commission's Publicly-Owned Housing program has been consistently rated by the U.S. Department of Housing and Urban Development (HUD) as one of the best in the nation. The Commission owns and manages close to 1,800 rental housing units scattered throughout the City, mostly in small sites (less than 25 units) – preventing a concentration of low-income families in any one community. Some units are reserved for seniors or residents with disabilities, but most are designated for families. Amenities such as tot lots, playgrounds, community rooms, and learning centers are provided at many of these sites, all of which are well designed and maintained to blend into and even enhance their neighborhoods. As owner, the San Diego Housing Commission carefully screens potential tenants and enforces a “zero drug/crime tolerance” policy.

Providing opportunities for economic independence

Participants in the Rental Assistance and Public Housing programs are encouraged to become part of the **Family Self-Sufficiency** (FSS) program. The FSS and similar programs operate in partnership with community-based organizations, government, and employers. Public Housing and Rental Assistance clients are provided with career planning, training, and support services to help them achieve financial independence. At the Commission's award-winning Learning Opportunity Centers, children are taught study and computer skills to improve their chances for educational and career success.

Working with the community

Financial assistance is provided to community service organizations helping people with special needs: agencies that operate shelters for battered women and children, transitional housing for homeless families, and permanent housing opportunities for persons with disabilities, the elderly, and individuals with debilitating illnesses.

Helping families develop roots

Home ownership is encouraged through **Mortgage Credit Certificates** (which reduce the homeowner's income taxes), "silent second" **shared equity loans** and **down payment/closing cost grants**. These programs are generally limited to low-income households, although some programs have different qualifications. In 2003 under most programs, a family of four earning up to \$51,050 per year could qualify for assistance in purchasing its first home.

Revitalizing communities

Below-market rate loans and technical assistance are provided to owners of affordable rental housing and low-income homeowners desiring to repair their property. Grants are also available to homeowners and mobile home owners for emergency home repairs.

Partnerships with business and nonprofits

The **Commission provides loans** at favorable terms for acquisition and rehabilitation, as well as new construction of affordable rental housing. It also provides land use incentives. Technical assistance and predevelopment funds are made available to nonprofit housing developers.

Housing policy leadership, planning, and monitoring

The Commission advises the City Council regarding housing policy matters. Recommendations are developed by working collaboratively with officials, community activists, interest groups, and others representing a variety of perspectives – including low-income housing advocates, housing industry representatives, and individual Community Planning Groups.

Through its active involvement in many local, state, national, and international organizations, the agency is able to provide a broad context in which to help develop housing and urban development policies that affect San Diego. The agency takes a lead role in developing comprehensive housing policy documents including the **City's Consolidated Plan** (a HUD-required strategic plan to determine how the City should be allocated dollars from federal funding sources). It assists the City Planning and Community Investment department in preparing the Housing Element (an element of the state-mandated **General Plan** outlining a five-year strategy for meeting housing goals). In addition, the agency has taken the lead in developing and administering local housing policies such as inclusionary housing regulations and single-room occupancy hotel regulations.

The agency also monitors affordable housing developments and sites to ensure they meet regulatory requirements.

In addition, the Housing Commission supports the San Diego Fair Housing Council, the City-County Reinvestment Task Force, the Regional Task Force on the Homeless, and other groups addressing the region's need for affordable and military housing.

Mission

The San Diego Housing Commission is committed to providing quality housing opportunities to improve the lives of those in need. Its **core values** are respect, integrity, communication and excellence.

How to contact the Housing Commission by telephone

Following are phone numbers for the Housing Commission's main office and housing assistance programs and departments. ([Click here for additional contact information.](#))

Main office: (619) 231-9400 (general questions)

Rental Assistance and Publicly-owned housing: (619).578-7305 (application and waiting list information)

Housing rehabilitation and first-time homebuyer programs: (619).578-7316

Affordable housing development and financing: (619).578-7580

Employment information: (619).578-7301

Ombudsperson: (619).578-7553 (for clarification about housing assistance program requirements or for help with specific concerns)

Housing Statistics

San Diego's housing crisis – statistics and quotes

Increasing housing prices in San Diego:

- “San Diego County’s high housing prices, coupled with its relatively low wages, make it the **second least affordable area in the country**, the National Association of Home Builders reported.” (*San Diego Union-Tribune*, 1/7/05)
- The average **new detached home in San Diego County sells for \$781,000**, the average new condominium for \$490,000 and the average condo conversion unit for \$303,000. (2/28/05, *San Diego Business Journal*/MarketPointe Realty Advisors.)
- San Diego County’s **resale single family homes are at a record high median price of \$530,000**; the median resale price for condos is \$380,000. (SDUT/DataQuick Information Systems, 2-11-05)
- The **median price of housing in San Diego doubled between 2000 and 2004, but the median household income only increased 10.4 percent.** (SDUT, 10/31/04)
- Just **11 percent of households are able to purchase the median-priced home**, according to the California Association of Realtors. (*North County Times*, 2/11/05)

- According to the National Association of Realtors, **“The median price of a single-family house [in San Diego] has increased \$152,700 in the last year, or \$418 per day.”** (SDUT, 8/31/04)
- **“San Diego’s Housing Market is one of the most inflated in the country – a detrimental factor in terms of recruiting and retaining employees,’ said Kristine Norquist, Communications Manager for the San Diego Regional Chamber of Commerce.”** (*The Daily Transcript*, 2/18/05.)
- **“Housing prices are too high for middle-income people,’** said Larry Fitch – the president of San Diego Workforce Partnership. ‘People are now living in Tijuana and Riverside and putting stress on our roads commuting to their jobs because they can’t afford homes in San Diego, and some people are leaving the area.’” (SDBJ, 1/17/05)
- **Families have to make nearly \$135,000 to afford median priced homes in San Diego.** In other words, the median income of San Diego households is less than half what is needed to buy a median priced home. **“The monthly income needed to buy a median-priced home in San Diego County rose to \$134,420, from \$109,130”** from December 2003 to December 2004. (NCT, 2/11/05)
- In San Diego, 29 percent of residents are considering moving out of the state because of high housing prices, according to the Public Policy Institute of California. (SDUT, 11/18/04)

Incomes:

- In San Diego, the median income for a family of four is \$63,400, according to the U.S. Department of Housing and Urban Development.
- **“In San Diego County, one in every five – or 20 percent – of every renter household spends at least 50 percent of its income on housing,”** according to the U.S. Census Bureau. (SDUT, 8/27/04.)
- Examples of average wages not keeping up with housing prices (according to the National Housing Conference’s Center for Housing Policy): elementary school teacher, \$48,840; police officer, \$58,370; nurse \$35,080; retail salesperson, \$19,150; and janitor, \$18,110. (San Diego Housing Federation weekly brief, 8/27/04).
- SANDAG estimates that 172,000 local employees, or 13 percent of the work force, earn less than \$8.35 an hour.

Apartment shortages and rents in San Diego:

- **The average apartment rent in San Diego is \$1,210 – a nearly 100 percent increase from 1990,** when average rents were \$643 (SDUT, 8/27/04 and 10/21/03).
- Rental vacancies in San Diego have fluctuated between less than one and four percent from 1997-2004. The region’s vacancy rate is currently 3.7 percent. (San Diego County Apartment Association Fall Vacancy and Rental Rate Survey, released 12/04)

Housing shortage and traffic:

- Over the last ten years, the number of people commuting between Riverside and San Diego Counties increased by 167%, according to the U.S. Census Bureau. (SDUT 3/6/03)
- The lack of affordability and traffic congestion are the biggest problems facing Californians, according to a survey conducted by the Public Policy Institute of California. (SDUT, 11/18/04)

Housing Policy

- “Inclusionary zoning has surfaced as one policy solution to rising housing costs in big cities...” San Diego is a “trail-blazing example that other urban centers can follow. (American Planners Association, Zoning Practice, October 2004)

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