



FISCAL YEAR 2025-2029 Consolidated Plan

June 2024

The City of
SAN DIEGO 



Prepared For:
The City of San Diego
Economic Development Department
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Executive Summary

ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

Introduction

This document—the City of San Diego’s Five-year Consolidated Plan for Fiscal Years 2025–2029 (Consolidated Plan) —provides the vision, goals, and plan for allocating federal housing and community development funds granted to the City by the U.S. Department of Housing and Urban Development (HUD). These funds must benefit low- and moderate-income households.

HUD block grant funds covered by this plan include:

Community Development Block Grant (CDBG): CDBG primarily funds community and economic development activities. Examples of eligible activities include: building and rehabilitating community centers and nonprofit facilities, improving public infrastructure such as sidewalks and lighting and roads, supporting skill development and job acquisition for workers, and providing direct services to eligible individuals. CDBG funds can be used for some housing activities including home rehabilitation, accessibility improvements to accommodate persons with disabilities, and down payment assistance for homebuying—as well as emergency and disaster response assistance.

HOME Investment Partnership Program (HOME): HOME funds are used for building, acquiring, and rehabilitating affordable housing for rent and homeownership. HOME funds can also be used for assistance to ensure that households remain in their housing.

Emergency Solutions Grant (ESG): The ESG program is focused on assisting people who are experiencing or at risk of homelessness. This includes operating emergency shelters, providing essential services to shelter residents, moving people into permanent housing, and preventing homelessness.

Housing Opportunities for Persons with AIDS (HOPWA): This specialized program is focused on assisting people living with HIV/AIDS and their families find and maintain affordable housing.

The City is an entitlement jurisdiction, meaning it receives federal funds from HUD in proportion to its population size. All funds must assist low- to moderate-income (LMI) individuals and families. The City’s anticipated allotment for the Consolidated Plan period is:

CDBG	HOME	ESG	Total*
\$100,460,826	\$43,594,306	\$4,631,279	\$148,686,410

* The five-year Consolidated Plan period allotment is calculated using the actual FY 2025 allocation, reducing the allocation by five percent for each subsequent fiscal year through FY 2029, and then totaling the amount for all five years (FY25-29).

Summary of the objectives and outcomes identified in the Plan Needs Assessment

The greatest housing and community development needs in San Diego identified through the Consolidated Plan research include:

Rising housing costs. The median income in San Diego has grown 60% since 2010. This has brought with it affordability challenges for those who have not seen wages keep pace with housing costs—particularly households living on fixed incomes or with limited ability to work. The challenges of rising housing costs disproportionately fall on certain resident groups including people with disabilities, people experiencing domestic violence, single parents with young children, and people with mental health challenges.

Housing instability. Altogether, 109,595 renters and 38,385 owners pay more for their housing than they can afford and are vulnerable to eviction and foreclosure. Residents who are victims of domestic violence, have young children in their households, are single men who have been chronically homeless, and/or have past experiences with drug or alcohol addiction face the highest barriers to finding stable housing.

The greatest needs identified for these populations were more access to supportive housing situations, such as transitional housing and permanent supportive housing. Additionally, these populations need access to a wide range of supportive services, including mental health services, life skills/independent living support, counseling, care management, and accessible transportation to health care facilities and employment.

Homelessness. The number of homeless individuals recorded in recent Point-In-Time counts suggests that the population has been rising over the past 5 years, and sixty-six percent (66%) of those counted were unsheltered. — Individuals and families most vulnerable to homelessness include those with children, survivors of domestic violence, veterans, and those with no or limited economic safety nets.

Current and five-year housing needs projections by household type are summarized in the table below.

Household Type	Current			Future
	Total HH	# HH with Hsg Need	% with Need	Hsg Need in 5 yrs
All Low Income Households (<80% AMI)	206,625	162,505	79%	169,913
By Income				
Extremely Low Income families (<30% AMI)	70,325	62,440	89%	65,286
Very Low Income families (30-50% AMI)	57,175	47,400	83%	49,561

Low Income families (50-80% AMI)	79,125	52,665	67%	55,066
By Tenure				
Low Income Renters (<80% AMI)	143,385	115,445	81%	120,708
Low Income Owners (<80% AMI)	63,245	40,015	63%	41,839
By HH Type				
Low Income Small Related HH	71,650	54,580	76%	57,068
Single householders	149,574	16,636	11%	17,394
With disability	95,410	46,934	49%	49,073
Low Income Large Related HH	21,720	15,270	70%	15,966
Elderly Low Income HH	66,350	32,775	49%	34,269

Goals and outcomes. The five-year goals established to address housing and community development needs in San Diego include:

Goal 1: Increase, protect and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, accessible in design and energy efficient, with proximity to job centers, schools, parks, and services.

Goal 2: Invest in inclusive economic growth initiatives that develop and strengthen small businesses, support local entrepreneurs, expand employment and/or workforce development programs, and improve access to job opportunities.

Goal 3: Develop vibrant and equitable neighborhoods by investing in public facilities, critical infrastructure, and/or nonprofit facilities that provide increased accessibility, resiliency, and sustainability.

Goal 4: Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in best practices.

Goal 5: Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming.

In developing the goals and outcomes of the Consolidated Plan, the City completed a “goals crosswalk” exercise to identify how goals in other, relevant City plans relate to the goals and needs in the Consolidated Plan. City departments discussed the shared goals and aligned actions at a goal setting workshop. This exercise ensured that the Consolidated Plan goals are in alignment with and complement the City’s overall Strategic Plan as well as department level goals.

Evaluation of past performance

The City is responsible for ensuring compliance with all rules and regulations associated with the four HUD entitlement grant programs: CDBG, HOME, ESG and HOPWA. The City's Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPERs) have provided many details about the innovations, projects and programs completed by the City over the past five years. In addition, it is making great strides in modeling and institutionalizing the tenets of review, reporting, evaluation and transparency.

The City recognizes that the evaluation of past performance is critical to ensuring the City and its subrecipients are implementing activities effectively and that those activities align with the City's overall strategies and goals. The performance of programs and systems are evaluated on a regular basis.

The City has continued to receive and consider recommendations of the Consolidated Plan Advisory Board (CPAB) during the Consolidated Plan development; updated City Council Policy 700-02, which governs CDBG investments in the city; and streamlined the Request for Proposals (RFP) process. These initiatives have been very successful for the city and will continue during the Consolidated Planning period.

Summary of citizen participation process and consultation process

The City of San Diego's primary goal for citizen participation is to ensure a broad and diverse representation of residents are afforded the opportunity to provide their input on the development of the plan. Additionally, the City engaged with numerous housing, economic, and other service agencies, organizations, and experts to gather current information on the needs and priorities of low- to moderate-income households in San Diego. Specifically, the City:

Presented to the Consolidated Plan Advisory Board (CPAB) and Economic Development and Intergovernmental Relations (EDIR) committee (three times and twice, respectively) over the course of the plan's development. These meetings are open to the public.

Hosted a virtual kickoff stakeholder forum to introduce the Consolidated Plan process and gather feedback on housing, community development, public service, and economic needs and concerns. Twenty-eight (28) organizations attended the forum.

Spoke with representatives from several city, county, and regional agencies and organizations to collect specific feedback on the needs and priorities of the populations they serve.

Provided updates on the plan development and solicited input on needs, concerns, and outcomes from approximately 10 committees, advisory boards, coalitions, and workgroups.

Hosted eight public forums throughout the city that described the Consolidated Plan process and facilitated three interactive activities to gather feedback from residents on needs, priorities, and outcomes. Interpretation services and reasonable accommodations were offered for each forum.

Developed a community needs survey in 14 languages to identify the greatest needs in residents' neighborhoods and communities and how they want the City to prioritize federal funding. The City worked with several service providers and nonprofit organizations to promote the survey to hard-to-reach populations.

Held a 30-day draft public comment period and two public hearings to provide additional opportunities for residents to provide input and comment on the draft document.

Summary of public comments and summary of comments or views not accepted and the reasons for not accepting them

Qualitative feedback collected through the community survey, community forums, and stakeholder meetings provided insight into priority needs from the entitlement grant beneficiary perspective. All comments were accepted and incorporated into Attachment A: Citizen Comments & Public Notices.

Terminology used in the Consolidated Plan

Much of the data in this document is generated from the Census Bureau and the Department of Housing and Urban Development (HUD). Census data are referred to as Decennial (10-year) or American Community Survey (ACS) (annual and 5-year) data. The Comprehensive Housing Affordability Strategy (Comprehensive Housing Affordability Strategy) is a special HUD dataset derived from ACS data.

The term Area Median Income (AMI) refers to the median, or middle, income of households. AMI categories are used to determine the needs of households by income range and eligibility for housing programs. Income limits at 80% of AMI and below are determined by a HUD formula adjusted for high housing cost areas. The AMI ranges as of 2023 are:

Household Size	30% of AMI	50% of AMI	80% of AMI	AMI
1	\$28,950	\$48,250	\$77,200	\$81,750
2	\$33,100	\$55,150	\$88,200	\$93,450
3	\$37,250	\$62,050	\$99,250	\$105,100
4	\$41,350	\$68,900	\$110,250	\$116,800
5	\$44,700	\$74,450	\$119,100	\$122,625

Source: <https://sdhc.org/wp-content/uploads/2023/AMIncomeLimits-2023.pdf>.

These HUD terms are also used in the Consolidated Plan:

Small Family Household: A household with 2-4 members

Large Family Household: A household with 5 or more members

Elderly: Ages 62-74

Frail Elderly or “Extra” Elderly: Ages 75+

Household: All people living in a housing unit. Members of a household can be related or unrelated.

Family: Related individuals living in the same household

Nonfamily: Unrelated individuals living in the same household

A complete list of acronyms is found at the end of this report.

The Process

PR-05 LEAD & RESPONSIBLE AGENCIES 24 CFR 91.200(B)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	City of SAN DIEGO	Economic Development Department
HOPWA Administrator	County of SAN DIEGO	Department of Housing & Community Development
HOME Administrator	City of SAN DIEGO	Economic Development Department and San Diego Housing Commission
ESG Administrator	City of SAN DIEGO	Economic Development Department, Homelessness Strategies and Solutions Department and San Diego Housing Commission

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

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PR-10 CONSULTATION – 91.100, 91.110, 91.200(B), 91.300(B), 91.215(I) AND 91.315(I)

This section summarizes how the City of San Diego coordinates with housing providers, other relevant government departments and agencies, including the Continuum of Care, and reviews how the City consulted with stakeholders during development of the Consolidated Plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of San Diego fosters strong and collaborative working relationships with strategic partners, including the San Diego Housing Commission (SDHC), County of San Diego, Regional Task Force on the Homeless (RTFH), San Diego Promise Zone, San Diego Housing Federation, and San Diego Regional Alliance for Fair Housing, among other partners, to coordinate and enhance the provision of housing and services to the city’s most vulnerable residents.

One significant effort to ensure coordination of service delivery among partners is the Community Action Plan on Homelessness for the City of San Diego

(Homelessness Action Plan). The Homelessness Action Plan describes the coordination needed between local stakeholders and government entities to build a client-centered homelessness assistance system that aims to prevent homelessness and quickly creates a path to safe and affordable housing and services for people who experience homelessness in the San Diego community. Stakeholders from across the city contributed to the development of the Homelessness Action Plan through a community-driven engagement process designed to build ownership of the Homelessness Action Plan and priorities, articulate a common strategic vision, and ensure cross-agency alignment. Desired outcomes are realized through system-level cohesion and strategic decision-making.

Four key partners that manage public homelessness funding and policy — the Office of the Mayor, the City Council, the Regional Task Force on the Homeless (RTFH), and SDHC— meet regularly to discuss interagency coordination activities, bridging access to County-provided behavioral health, mental health, public health, and substance use treatment resources as well as to facilitate long-term strategic planning.

The Homelessness Action Plan recommended the creation of a governance structure that supports cross-agency collaboration, systems-level thinking, and accountability. This included the creation of a citywide Leadership Council to review progress and provide direction; an Implementation Team of senior staff; and a project manager position to keep progress on track. In fall 2022, the Leadership Council requested that an updated analysis of the crisis response and housing needs in the Homelessness Action Plan be conducted. As

a result, the Implementation Team worked with Corporation for Supportive Housing (CSH) to conduct an updated needs analysis. CSH is a nationally recognized consultant that worked with the Steering Committee to develop the Homelessness Action Plan in 2019. The updates from this analysis were presented to the SDHC Board of Commissioners, the San Diego City Council's Land Use and Housing Committee and the San Diego City Council in fall 2023.

The Homelessness Action Plan recognizes the importance of leveraging local, state, and federal programs, as well as leveraging the support of local philanthropy and private donor networks to achieve the strategic vision set forth in the Homelessness Action Plan. Private funders work together to bring their resources to the homelessness services system to fund special capital costs, initiatives, and the direct service provider organizations. These critical philanthropic resources will remain an important part in Homelessness Action Plan and are coordinated at a high level to ensure resources are invested in the areas of most need and successful outcomes. Coordination with the County is critical to ensuring that persons eligible for Medicaid- and Medicare-funded services receive those services in shelters and/or housing. Leveraging this funding also creates efficiency in the homelessness services system by reducing the overall service funding needed.

Additionally, as part of the consultation process for the development of this plan, the City engaged with several housing providers, service agencies, and other strategic partners to ensure that needs of vulnerable populations are accurately reflected and the strategies and goals in the Plan address those needs. A complete list of stakeholders consulted throughout this process is provided in Table 2.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Under HUD's authorization, the Regional Task Force on Homelessness (RTFH) serves as the lead agency for the Regional Continuum of Care (CoC) for the County of San Diego. In this capacity, RTFH is tasked with management of the region's Homeless Management Information System (HMIS) and the Coordinated Entry System (CES). As the lead agency, RTFH annually submits a collaborative application for HUD funding for the region to support local efforts and programs designed to serve an array of people experiencing homelessness, with a focus on homelessness being rare, brief, and non-recurring. Programs serve the holistic needs of the population through the provision of supportive services, housing solutions, and referrals to resources geared toward housing stability and self-reliance. Coordinating efforts to prioritize the most vulnerable for limited resources is critical to the homelessness response system.

The RTFH provides monthly and annual reports and data to drive decisions, prioritization, and performance of the homelessness crisis response system. RTFH also works closely

with stakeholders to develop and adopt community standards; facilitate coordinated outreach endeavors; and administer CoC-funded programs supporting the Homelessness Action Plan.

The community standards developed and adopted by RTFH govern interventions such as homelessness prevention, street outreach, emergency shelter, transitional housing, rapid rehousing, and permanent supportive housing. The standards outline the use of national best practices, such as Housing First and Trauma-Informed Care, as well as standards for addressing racial disparities, incorporating persons with lived experience, and utilizing HMIS, CES, and other guidelines to outline performance measures and expectations for the region. System-wide operating standards are also developed by the RTFH to outline intervention-specific guidelines or service providers and funders to standardize and increase the effective implementation of all programs within the intervention. These operating standards describe the recommended service model and define standards of practice to support a unified understanding of the core elements and expectations of the intervention. This ensures persons experiencing homelessness have equitable access to programs and services throughout the CoC. The community standards and operating standards set the minimum system and intervention expectations for all programs regardless of funding source and were designed to support the goals outlined in the regional and City's plan to address homelessness.

The City, SDHC, and their social service partners continue to actively participate in the CoC, which includes over 80 members, to coordinate regional efforts and resources dedicated to addressing homelessness. City staff and SDHC participate in the general membership, but also serve on the Board and several committees, including the Governance Advisory Board, Veterans Consortium, and the Health and Homelessness Committee. The City utilizes these partnerships to develop and inform cooperative plans and strategies to effectively leverage resources that are aligned with the region's priorities and respond to the most critical needs, with input from the public and other homeless advocates.

The CoC Board consists of 31 members who meet bimonthly to identify gaps in homelessness services, establish funding priorities, and pursue a systematic approach to addressing homelessness. The meetings are public, and the community of providers and stakeholders are welcome to attend and provide comments. The City is represented on the CoC Board and holds a "flexible seat." Through regular attendance and participation in the RTFH meetings, the City is informed of changes in local goals, objectives, and performance measures. The City consults with the RTFH to develop cooperative plans and strategies to leverage.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As described in the previous section, the City is represented on the CoC Board and holds a “flexible seat.” The City is also represented at the monthly RTFH general membership meeting by staff of the City’s Homelessness Strategies and Solutions Department. Through participation in these meetings, the City is informed of changes in local goals, objectives, and performance measures. The City consults with the RTFH to develop cooperative plans and strategies to leverage resources for the provision of homelessness services programs.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Consolidated Plan Advisory Board (CPAB)	Other – Board/Commission	Needs Assessment, and Strategic Plan	Consulted with members of the City's Consolidated Advisory Board on: <ul style="list-style-type: none"> • August 9, 2023 • November 8, 2023 • April 10, 2024
Economic Development and Intergovernmental Relations (EDIR) Committee	Other – Board/Commission	Needs Assessment, and Strategic Plan	Consulted with members of the City's Economic Development and Intergovernmental Relations (EDIR) Committee on: <ul style="list-style-type: none"> • December 6, 2023
Community and Neighborhood Services Committee (CNS)	Other – Board/Commission	Needs Assessment, and Strategic Plan	Consulted with members of the City's Community and Neighborhood Services (CNS) Committee on: <ul style="list-style-type: none"> • April 11, 2024
San Diego Housing Commission (SDHC)	Public Housing Authority Services – Narrowing the Digital Divide	Needs Assessment, Market Analysis, and Strategic Plan	Ten representatives from SDHC's rental assistance, real estate, and homeless housing innovations teams provided input on needs and outcomes during a stakeholder interview on October 26, 2023. Seven representatives from SDHC spoke to digital divide issues in the city during a stakeholder interview on November 9, 2023.

SANDAG	Regional Organization	Needs Assessment and Strategic Plan	Two representatives from SANDAG provided input on needs and outcomes during a stakeholder interview on October 31, 2023.
Regional Task Force on Homelessness (RTFH)/San Diego Continuum of Care	Services - Homeless	Needs Assessment, Market Analysis, and Strategic Plan	One representative from RTFH provided input on needs and outcomes during a stakeholder interview on December 20, 2023.
City-County Joint Committee on HIV Housing	Services – Persons with HIV/AIDS	Needs Assessment and Strategic Plan	A representative from the City-County Joint Committee on HIV Housing provided input on needs and outcomes during a stakeholder interview on October 18, 2023.
San Diego Labor Council	Business Leaders	Needs Assessment, Market Analysis, and Strategic Plan	A representative from the San Diego Labor Council provided input on needs and outcomes during a stakeholder interview on November 3, 2023.
San Diego County Building & Construction Trades Council	Business Leaders	Needs Assessment, Market Analysis, and Strategic Plan	A representative from the San Diego County Building & Construction Trades Council provided input on needs and outcomes during a stakeholder interview on November 3, 2023.
San Diego Promise Zone	Services – Housing, Education, Employment, and Health	Needs Assessment, Market Analysis, and Strategic Plan	City staff met with representatives from the Housing Affordability Workgroup (Sept. 14, 2023) and the Economic Activity Workgroup (Sept. 20, 2023) to gather their input on needs and outcomes.

San Diego Refugee Communities Coalition	Other	Needs Assessment and Strategic Plan	City staff met with representatives from the San Diego Refugee Communities Coalition on September 25, 2023 to gather their input on needs and outcomes.
San Diego Regional Alliance for Fair Housing	Services – Fair Housing	Needs Assessment and Strategic Plan	Several representatives from the San Diego Regional Alliance for Fair Housing provided input on needs and outcomes during a meeting on October 26, 2023.
City of San Diego – Office of Child and Youth Success	Services – Children	Needs Assessment and Strategic Plan	A representative from the City of San Diego’s Office of Child and Youth Success provided input on needs and outcomes during a stakeholder interview on October 11, 2023.
City of San Diego – Public Utilities Department	Agency – Management of Public Land or Water Resources	Needs Assessment, Market Analysis, and Strategic Plan	A representative from the City of San Diego’s Public Utilities Department provided input on needs and outcomes during a stakeholder interview on October 12, 2023.
City of San Diego – Stormwater Department	Agency – Managing Flood Prone Areas	Needs Assessment, Market Analysis, and Strategic Plan	A representative from the City of San Diego’s Stormwater Department provided input on needs and outcomes during a stakeholder interview on October 6, 2023.
Verizon	Services – Broadband Internet Service Providers	Needs Assessment, Market Analysis, and Strategic Plan	A representative from Verizon, representing San Diego, Riverside, Imperial, and south Orange Counties, provided input on needs and outcomes during a stakeholder interview on November 13, 2023.

Accessity	Services – Homeless	Needs Assessment and Strategic Plan	A representative from Accessity provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Alliance for African Assistance	Services – Employment Services – Children Other – Immigration and Resettlement services	Needs Assessment and Strategic Plan	A representative from Alliance for Africa provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Barrio Station	Services – Children Services – Elderly Persons	Needs Assessment and Strategic Plan	A representative from Barrio Station provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Bayside Community Center	Services – Elderly Persons Services – Education	Needs Assessment and Strategic Plan	A representative from Bayside Community Center provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Casa Familiar	Services – Housing Services – Children Services – Employment	Needs Assessment and Strategic Plan	Two representatives from Casa Familiar provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Chicano Park Museum and Cultural Center	Civic Leaders Other	Needs Assessment and Strategic Plan	A representative from the Chicano Park Museum and Cultural Center provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Diversionsary Theatre	Civic Leaders Other	Needs Assessment and Strategic Plan	A representative from Diversionsary Theatre provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.

Elder Law & Advocacy	Services – Elderly Persons	Needs Assessment and Strategic Plan	A representative from Elder Law & Advocacy provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Episcopal Community Services	Services – Homeless Services – Children Services - Health	Needs Assessment and Strategic Plan	A representative from Episcopal Community Services provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Family Health Centers of San Diego	Services – Health	Needs Assessment and Strategic Plan	Two representatives from Family Health Centers provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Father Joe’s Village (St. Vincent de Paul)	Services – Homeless	Needs Assessment and Strategic Plan	Three representatives from Father Joe’s Village provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Home Start San Diego	Services – Children	Needs Assessment and Strategic Plan	A representative from Home Start San Diego provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Jacobs Center for Neighborhood Innovation	Services – Employment Civic Leaders Other	Needs Assessment and Strategic Plan	A representative from Jacobs Center for Neighborhood Innovation provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Kearny Mesa Community Planning Group	Planning Organization	Needs Assessment and Strategic Plan	City staff attended a Kearny Mesa Community Planning Group meeting on October 18, 2023, to gather their input on needs and outcomes.

Logan Heights CDC	Services – Children Services – Education Services - Employment	Needs Assessment and Strategic Plan	A representative from Logan Heights CDC provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Mama’s Kitchen	Services – HIV/AIDS Services – Children Services – Elderly Persons Services - Disability	Needs Assessment and Strategic Plan	Two representatives from Mama’s Kitchen provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Mira Mesa Community Planning Group	Planning Organization	Needs Assessment and Strategic Plan	City staff attended a Mira Mesa Community Planning Group meeting on October 16, 2023, to gather their input on needs and outcomes.
National Alliance on Mental Health (NAMI)	Services – Health Services – Disability	Needs Assessment and Strategic Plan	A representative from National Alliance on Mental Health provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Nile Sisters Development Initiative	Services – Employment Other – Immigration	Needs Assessment and Strategic Plan	A representative from Nile Sisters Development Initiative provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Partnership for the Advancement of New Americans	Services - Housing Other – Immigrants and Refugees	Needs Assessment and Strategic Plan	A representative from Partnership for the Advance of New Americans provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.

San Diego LGBT Community Center	Services – Health Services – Housing Services – Elderly Persons Services – HIV/AIDS Services – Children	Needs Assessment and Strategic Plan	A representative from the San Diego LGBT Community Center provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Somali Family Service of San Diego	Services – Health Services – Employment Services – Education Services – Children	Needs Assessment and Strategic Plan	Two representatives from the Somali Family Service of San Diego provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
The Urban Collaborative CDC	Civic Leaders	Needs Assessment and Strategic Plan	Two representatives from the Urban Collaborative CDC provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Townspeople	Housing Services – Housing Services – HIV/AIDS	Needs Assessment and Strategic Plan	A representative from Townspeople provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Traveler’s Aid San Diego	Services - Homeless	Needs Assessment and Strategic Plan	Two representatives from Traveler’s Aid San Diego provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
TrueCare	Services - Health	Needs Assessment and Strategic Plan	A representative from TrueCare provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.

TURN Behavioral Health Services	Services - Health	Needs Assessment and Strategic Plan	A representative from TURN Behavioral Health Services provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
UCSD Basic Needs Hub Center	Other	Needs Assessment and Strategic Plan	A representative from UCSD Basic Needs Hub Center provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Voices for Children	Services – Children	Needs Assessment and Strategic Plan	A representative from Voices for Children provided input on needs and outcomes during the August 17, 2023, Virtual Kickoff Stakeholder Forum.
Councilmember Kent Lee	Other – Elected Official	Needs Assessment and Strategic Plan	Councilmember Lee sent a memo to the project team that recommended the budget priorities of: Affordable Housing (building more and providing increased access to affordable housing), Homelessness and Supportive Services (rehabilitation, transitional housing, shelter and services), Economic Development (small and minority owned business loans and grants), Nonprofit Support (support and facility improvements), City Projects (parks, sidewalks streetlights, community facilities)

Councilmember Vivian Moreno	Other – Elected Official	Needs Assessment and Strategic Plan	Councilmember Moreno sent a memo to the project team that advocated for the City to prioritize Southcrest Storm Water and Associated Infrastructure CIP, given the January 2024 flooding and dire need to address various infrastructure upgrades in the Southcrest area.
Council President Sean Elo-Rivera	Other – Elected Official	Needs Assessment and Strategic Plan	Council President Elo-Rivera sent a memo to the project team that advocated for budgetary efforts to be focused on communities most impacted by January 2024 flooding. Additionally, the memo recommended funding be allocated to real property acquisition, affordable housing development, implementation of the City’s Complete Streets Council policy, career and employment opportunities for justice-involved San Diegans and other disadvantaged workers.

Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

All relevant agencies and groups were invited to participate in the development of the Consolidated Plan; none were intentionally excluded or not invited to participate.

Other local/regional/state/federal planning efforts considered when preparing the Plan

The plans, studies, and community engagement activities conducted by other city departments, regional entities, and state and federal governments that were consulted during development of the Consolidated Plan appear in the matrix below (Table 3). Relevant information from those documents appears throughout this Consolidated Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of San Diego Strategic Plan 2022	City of San Diego	Guides the City's overall development for the next several years. Goals are in the areas of: Create Homes for All of Us, Protect & Enrich Every Neighborhood, Advance Mobility & Infrastructure, Champion Sustainability, and Foster Regional Prosperity. All goals have some impact on federal housing programs in San Diego and the use of federal housing program dollars can assist the City in meeting its Strategic Plan Goals. The Consolidated Plan goals were developed as a subset of the City's overarching Strategic Plan goals.
City of San Diego Economic Development Strategy 2023-2026	City of San Diego, Economic Development Department	Guides the City's overall economic development efforts, including use of CDBG funds for economic development activities benefitting low to moderate income workers; job creation efforts; and strengthening neighborhoods.
City of San Diego Housing Element 2021-2029	City of San Diego, Planning Department	Identifies Goals, Policies, Objectives, Actions, and Programs to create new housing and preserve existing housing. The City's Consolidated Plan includes activities to support the Housing Element in its implementation.
Capital Improvement Plan (CIP) 2024-2028	City of San Diego, Engineering Department	The CIP is an ever-evolving plan for all the City's capital improvements. This includes identifying priorities and known funding sources to complete various projects, including those assets in low- and moderate-income areas and ADA improvements to city-owned facilities. The City's Consolidated Plan will support CIP implementation through supplemental funding.
Regional Continuum of Care and Regional Community Action Plan to Prevent and End Homelessness in San Diego	San Diego Regional Task Force on Homelessness (RTFH)	Coordinated effort to address, prioritize, and allocate funding for homeless services and homeless management information system. City is a participating entity to the RTFH. Some nonprofits may pursue and be awarded CDBG public services funds that further address homeless services needs and/or reduction efforts. ESG and HOPWA funded activities will support the 2022 Regional Community Plan's goals of: Ending and Preventing Homelessness; Reducing Unsheltered Homelessness and Encampments; Creating Cross-sector Partnerships; and Aggressively Expanding Permanent Housing Options.

Community Action Plan on Homelessness	SDHC	This October 2019 Plan calls for three goals related to helping solve homelessness in San Diego in three years: 1) Decrease unsheltered homelessness by 50%, 2) Finish the job of ending veteran's homelessness, and 3) Prevent and end youth homelessness as outlined in the San Diego County Coordinated Community Plan to End Youth Homelessness. ESG and HOPWA funded activities will support these goals by providing funding for housing prevention activities and creating permanent affordable rental and supportive housing.
San Diego Regional Analysis to Fair Housing Choice – 2022	San Diego Regional Alliance for Fair Housing	A countywide, alliance-led analysis of the broader fair housing needs, with specifics to each community, including San Diego. Addresses both Fair Housing and ADA issues specific to each community, including regulatory impacts (fees, permitting, enforcement)
City of San Diego Climate Action Plan	City of San Diego	San Diego's landmark 2020 Climate Action Plan (CAP) was unanimously approved by the City Council and signed into law by Mayor Gloria. It takes bold steps toward a more sustainable San Diego as a place to live, work, and play. The 2022 CAP commits San Diego to an accelerated goal of greenhouse gas reductions and works toward the community-wide San Diego being net zero by 2035. The Consolidated Plan will support the goals in the Climate Action Plan by creating affordable housing within the city thereby reducing commuting and allocating funds to public service and community development activities that reduce the effects of climate change on LMI neighborhoods.
Equity Forward	City of San Diego – Office of Race and Equity	The City's comprehensive approach to creating a more equitable, healthy, and enjoyable San Diego for all San Diegans. The evolving policies, plans and processes under Equity Forward will create more equitable opportunities and investments in San Diego. It includes specific actions in the areas of Recreation; Public Facilities, Services and Safety; and Environmental Justice; All areas eligible for improvement using CDBG and other HUD funds with limited exceptions.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of San Diego's Community Development Division of the Economic Development Department is an active participant in many planning and other efforts related to implementing the Consolidated Plan. Efforts include, but are not limited to: Regional Task Force on Homelessness/Regional Continuum of Care, Regional Alliance for Fair Housing, as well as SDHC (HOME and ESG Subrecipient), the County of San Diego (HOPWA Alternative Grantee), adjacent municipal governments, the California Housing Finance Authority, the California Department of Housing and Community Development, and other City of San Diego Departments, specific to capital improvement, homelessness and housing element planning.

Narrative (optional):

PR-15 CITIZEN PARTICIPATION – 91.105, 91.115, 91.200(C) AND 91.300(C)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Public Meetings

The Consolidated Plan Advisory Board (CPAB) was established to provide advice and recommendations on policy issues relating to the funding received by the City from three federal entitlement grant programs: the Community Development Block Grant (CDBG) program, HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) program. These meetings are open to the public. For the development of this plan, the City engaged with CPAB on three separate occasions.

August 9th, 2023 — CPAB was given an overview of the Consolidated Plan process and the proposed community engagement strategy, and was given the opportunity to provide input on housing, community development, public service, and economic development needs, concerns, and outcomes in their respective districts.

November 8th, 2023 — CPAB was given an overview of the community engagement findings to-date, as well as the opportunity to provide input on the draft Consolidated Plan goals.

June 12th, 2024 — CPAB was given an overview of the draft Consolidated Plan, as well as the opportunity to provide input on the draft, and receive public comments on the draft document..

Similarly, City staff provided updates to the Economic Development and Intergovernmental Relations (EDIR) and Community and Neighborhood Services (CNS) Committees during the development of the Consolidated Plan. These meetings are open to the public.

December 6th, 2023 — The EDIR was given an overview of the Consolidated Plan planning process, community engagement findings to-date, as well as the opportunity to provide input on the draft Consolidated Plan goals. The EDIR committee was also asked to recommend approval of the Consolidated Plan goals by City Council at their December 11, 2023, meeting.

April 11th, 2024 — The Community and Neighborhood Services Committee (CNS) was given an overview of the draft Consolidated Plan, as well as the opportunity to provide input on the draft during the 30-day public comment period. CNS was also asked to recommend approval of the Consolidated Plan by City Council at the meeting.

Community Needs Survey

The City of San Diego developed a community needs survey for both residents and stakeholders to identify respondents' greatest housing, community development, public service, and economic development needs, as well as provide feedback on how the City should prioritize its funding. The survey was available online from September 1st, 2023 to January 7th, 2024 in 13 languages (English, Spanish, Traditional Chinese, Simplified Chinese, Arabic, Dari, Korean, Pashto, Somali, Tagalog, Vietnamese, Ukrainian, and Russian). Additionally, the survey was available in hard copy form in English, Spanish, and Haitian Creole. In addition to promoting the survey through email blasts, social media, stakeholder networks, and community partners and organizations, the City broadcast Public Service Announcements (PSAs) promoting the survey through television ads via Cox Media California in both English and Spanish. More than 700 responses to the survey were received. A complete summary of the survey findings can be found in the Community Engagement Findings report section in the appendix.

Public Forums

The City hosted eight public forums in October 2023 to gather input on housing, community development, public service, and economic development needs and outcomes. The forums were predominantly held in low- to moderate-income communities in order to maximize participation from city residents most likely to benefit from these federal programs. The public forums were held at the following locations:

Public Forum Area	Date/Time	Location
City Heights	Mon., October 2 6 - 7:30 p.m.	City Heights Library 3795 Fairmount Avenue, San Diego CA 92105
Skyline	Tues., October 3 5:30 - 7 p.m.	Skyline Library 7900 Paradise Valley Rd, San Diego CA 92139
Linda Vista	Wed., October 4 6 - 7:30 p.m.	Bayside Community Center 2202 Comstock St, San Diego CA 92139
Valencia Park	Thurs., October 5 1 - 2:30 p.m.	Malcolm X Library, Performing Arts Ctr. and Multi-Purpose Room 5148 Market Street, San Diego, CA 92114
Downtown	Mon., October 9 6 - 7:30 p.m.	Central Library, Shiley Room 330 Park Blvd., San Diego, CA 92101
Logan Heights	Tues., October 10 6 - 7:30 p.m.	Logan Heights Library 567 S. 28th Street, San Diego, CA 92113
San Ysidro	Thurs., October 12 6 - 7:30 p.m.	Colonel Irving Salomon San Ysidro Community Activity Center 179 Diza Road, San Ysidro, CA 92173
Mountain View	Sat., October 21 Noon - 2:30 p.m.	Educational Cultural Complex, San Diego College of Continuing Ed. 4343 Ocean View Blvd., San Diego, CA 92113

At each public forum, an overview of the Consolidated Plan process was provided, as well as which entitlement programs the City receives funding from, how much the City expects to receive, and other ways to engage throughout the process of developing the Consolidated Plan. Following the presentation, the City and consultant team facilitated three activities that had participants:

Identify their most critical housing, community development, public service, and economic development needs;

Prioritize outcomes with fixed resources among those identified needs; and

Identify specific geographic areas where those outcomes should be prioritized.

In all, over 120 residents participated in the forums. Spanish interpretation was requested and provided at the public forums in Linda Vista, Logan Heights, and San Ysidro. In the public forum promotional materials, the City requested that disability-related accommodations and interpretation requests be made five days prior to each forum.

Public Hearings

Two public hearings were held at City Council meetings throughout the development of the plan.

December 11th, 2023 — City Council was given an overview of the Consolidated Plan planning process and community engagement findings to-date, as well as asked to consider approval of the Consolidated Plan goals. The public was asked to provide feedback on the findings to-date and draft goals.

June 24, 2024 — City Council was given an overview of the draft Consolidated Plan and asked to consider adoption of the plan. This public hearing was held to receive final comments and feedback on the draft Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	A Consolidated Plan Advisory Board (CPAB) meeting was held on August 9, 2023 . There were 3 people in attendance.	Findings from this public meeting are summarized in the Community Engagement appendix.	All comments were accepted.	n/a
2	Public Meeting	Non-targeted/broad community	A Consolidated Plan Advisory Board (CPAB) meeting was held on November 8, 2023 . There was 1 person in attendance.	Findings from this public meeting are summarized in the Community Engagement appendix.	All comments were accepted.	n/a
3	Public Meeting	Non-targeted/broad community	A Consolidated Plan Advisory Board (CPAB) meeting was held on June 12, 2024 .	Findings from this public meeting are summarized in the Community Engagement appendix.	Comments will be summarized in the final version of the Consolidated Plan.	n/a
4	Public Meeting	Non-targeted/broad community	An Economic Development and Intergovernmental Relations (EDIR) meeting was held on December 6, 2023 . There were 2 people in attendance.	Findings from this public meeting are summarized in the Community Engagement appendix.	All comments were accepted.	n/a

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Non-targeted/broad community	A Community and Neighborhood Services (CNS) meeting was held on April 11, 2024 .	Findings from this public meeting are summarized in the Community Engagement appendix.	Comments will be summarized in the final version of the Consolidated Plan.	n/a
6	Community Needs Survey	Low- and moderate-income residents, under-represented populations, other vulnerable populations	700 residents of the City of San Diego and 100 stakeholders working in the areas of housing, services, and community and economic development responded to the survey.	Findings from the community needs survey are summarized in the Community Engagement appendix.	All comments were accepted.	n/a
7	Public Forums	Low- and moderate-income residents, under-represented populations, other vulnerable populations in eight specific geographic areas	144 residents participated across the eight forums.	Findings from the public forums are summarized in the Community Engagement appendix.	All comments were accepted.	n/a

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Hearing	Non-targeted/broad community	A public hearing before City Council was held on December 11, 2023 , to provide the public an opportunity to comment on preliminary Consolidated Plan findings, identify other critical needs, and provide feedback on the draft goals. Five people provided comments during the public hearing.	Findings from the public forums are summarized in the Community Engagement appendix.	All comments were accepted.	n/a
9	Public Hearing	Non-targeted/broad community	A public hearing before City Council was held on June 24, 2024 , to provide the public an opportunity to comment on the City's draft Consolidated Plan.	Findings from the public forums are summarized in the Community Engagement appendix.	Comments will be summarized in the final version of the Consolidated Plan.	n/a

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 OVERVIEW

Needs Assessment Overview

The needs assessment examines a variety of housing, homeless, community development, and non-homeless special needs through an analysis of the most updated Census data and CHAS data. These data quantify housing problems, such as overcrowding and cost burden and disproportionate needs, and measure the magnitude of non-homeless special needs populations, including elderly residents, people experiencing disabilities, or populations with HIV/AIDS.

Between 2010 and 2022, according to American Community Survey (ACS) data, the City of San Diego gained 73,780 people, for an increase of 5.6%. The number of households grew by 11.3%, meaning that household formation outpaced population growth. This is due to an increase in the number of people in San Diego who are living alone or living with one other person and a decrease in the number of families with children. Household size dropped from 2.69 to 2.50 people per housing unit, as the share of households with children under the age of 18 declined from 32% to 26%, and the share of households with seniors rose from 29% to 35%.

Median income increased considerably in San Diego and is now \$100,010. Median income increased across racial and ethnic groups, but not equally: White, non-Hispanic median household income rose by \$44,949; Asian median household income by \$32,079; Hispanic median household income by \$28,028; and Black/African American median household income by \$20,406.

The primary housing needs in San Diego, as evident in HUD CHAS housing problems data, include:

Cost burden is the most common problem among low-income households, especially for 0–30% AMI households. Altogether, 109,595 renters and 38,385 owners are cost burdened.

Compared to cost burden, poor housing condition affects a much smaller number of households: Approximately 3,400 low to moderate income renters and 425 low to moderate income owners live in substandard housing. Overcrowding is a bigger problem: 21,640 renters and 3,644 owners live in housing that is overcrowded, defined as more than 1.0 people per room.

Affordability. The median income in San Diego has grown 60% since 2010. This has brought with it affordability challenges for those who have not seen wages keep pace with housing costs—particularly households living on fixed incomes or with limited ability to work. The challenges of rising housing costs disproportionately fall on certain

resident groups including people with disabilities, people experiencing domestic violence, single parents with young children, and people with mental health challenges.

Homelessness. The number of homeless individuals recorded in recent Point-In-Time counts suggests that the population has been rising over the past 5 years. Sixty six percent (66%) of those counted were unsheltered. Individuals and families most vulnerable to homelessness include those with children; survivors of domestic violence; veterans; and those with no or limited economic safety nets.

Non-homeless special needs. Residents who are victims of domestic violence, have young children in their households; are single men who have been chronically homeless; and/or have past experiences with drug or alcohol addiction face the highest barriers to finding stable housing. The greatest needs identified for these populations were more access to supportive housing situations, such as transitional housing and permanent supportive housing. Additionally, these populations need access to a wide range of supportive services, including mental health services, life skills/independent living support, counseling, care management, and accessible transportation to health care facilities and employment.

In the community survey conducted for this plan, residents and stakeholders were asked to rank the five more critical housing needs in San Diego, choosing among the following categories:

- Affordable rental housing (e.g., construct and/or rehabilitate rental housing units for low- and moderate-income households).
- Affordable homeownership opportunities (e.g., downpayment or closing cost assistance for purchasing a home).
- Addressing housing discrimination/fair housing resources (e.g. fair housing training for landlords, legal assistance for residents facing housing discrimination).
- Accessible housing for persons with disabilities (e.g. housing options with no-step entrances, wider hallways and doors, etc.).
- Increase housing opportunities for people or households experiencing or that have experienced domestic violence.
- Housing hazard mitigation assistance (e.g., removing mold and moisture, pests, lead hazards, fire/carbon monoxide hazards).
- Housing repair and rehabilitation for low- to moderate-income homeowners (e.g., roof repair and heating, electrical, or plumbing systems).
- Housing repair and rehabilitation for renters (e.g., roof repair and heating, electrical, or plumbing systems).
- Transitional housing for people moving from homelessness to permanent housing.

Emergency shelters or homeless shelters for persons experiencing homelessness/housing instability.

Residents and stakeholders jointly ranked the top needs as Affordable Rentals, Affordable Homeownership Opportunities, and Accessible Housing.

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

Summary of Housing Needs

The following data provide an analysis of housing problems in the City of San Diego, as measured by HUD's unique Comprehensive Housing Affordability Strategy (CHAS) data.

There are four housing problems reflected in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened.

A household is said to have a housing problem if they have any 1 or more of these 4 problems.

Overcrowding – More than 1 person per room.

Severe overcrowding – More than 1.5 persons per room.

Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income.

Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

Population and household growth. The population of the City of San Diego grew 5.6% between 2010 and 2021, with the addition of 73,780 people, for an annual growth rate of .5%. Household growth outpaced population growth, increasing 11.3% overall or .98% annually. This difference was driven by shifts in household size and type: the City has a larger share of senior households, and a smaller share of families, in 2022 compared to 2010.

Income growth. Median income increased considerably in San Diego. In 12 years, the median income increased by 60%, for an annual increase of 4.4%. The median income in San Diego is now \$100,010.

Households by income and type. An estimated 70,325 San Diego households have incomes of less than 30% AMI (14% of all households), and another 57,175 have incomes between 31 and 50% AM (11% of all households). In sum, one quarter of the City's households are very low income.

There are 5x as many small family households as large households, and twice as many senior households as households with young children, in the City.

Demographics	Base Year: 2010	Most Recent Year: 2022	% Change
Population	1,307,402	1,381,182	5.6%
Households	474,906	528,530	11.3%
Median Income	\$62,480	\$100,010	60%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2022 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	70,325	57,175	79,125	48,900	241,655
Small Family Households	21,110	20,255	30,285	18,045	114,390
Large Family Households	6,320	7,025	8,375	4,660	16,400
Household contains at least one person 62-74 years of age	12,995	10,910	15,330	9,130	44,705
Household contains at least one person age 75 or older	9,715	8,555	8,845	4,935	16,205
Households with one or more children 6 years old or younger	11,560	10,660	12,800	7,035	25,295

Table 6 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

Of the Housing Problems included in the first Housing Problems table (Table 7), severe cost burden is the most common housing problem for renters and owners with incomes of less than 50% AMI.

Severe cost burden is most prevalent among 0-30% AMI renters and owners. For renters with incomes of 50% AMI and higher, cost burden is a more common problem than severe cost burden. The data show that owners in the 51-80% AMI range are almost equally as likely to face cost burden as severe cost burden—highlighting the difficulty that households have maintaining mortgage payments in a high-cost market. Altogether, 47,050 renters and 20,785 are cost burdened and 57,520 renters and 25,250 owners are severely cost burdened.

Compared to cost burden, poor housing condition affects a much smaller number of households: Approximately 3,400 low to moderate income renters and 425 low to moderate income owners live in substandard housing. Overcrowding is a bigger problem: 21,295

renters and 3,600 owners live in housing that is overcrowded, defined as more than 1.0 people per room.

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	1,170	870	1,000	350	3,390	140	115	105	65	425
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	2,470	1,920	2,015	1,145	7,550	120	210	475	260	1,065
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	4,580	4,600	3,085	1,480	13,745	220	565	1,220	530	2,535
Housing cost burden greater than 50% of income (and none of the above problems)	31,770	16,855	7,955	940	57,520	8,760	7,150	6,630	2,710	25,250
Housing cost burden greater than 30% of income (and none of the above problems)	4,250	11,220	21,685	9,895	47,050	1,915	3,895	8,495	6,480	20,785
Zero/negative Income (and none of the above problems)	5,385	0	0	0	5,385	1,660	0	0	0	1,660

Table 7 – Housing Problems Table

Data Source: 2013-2017 CHAS

The data in Housing Problems 2 table (Table 8) show that renters with incomes between 0 and 30% AMI are more likely than any other household type to be affected by housing problems: 73% of renters in this income bracket have housing problems. Once renters reach incomes of 50% AMI and higher, their likelihood of having housing problems diminishes.

Owners with incomes of 0-30% AMI also have a high incidence of housing problems: 60% face some type of housing problem.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	39,990	24,245	14,055	3,915	82,205	9,245	8,040	8,430	3,565	29,280
Having none of four housing problems	9,620	14,675	35,415	24,145	83,855	4,425	10,220	21,225	17,280	53,150
Household has negative income, but none of the other housing problems	5,385	0	0	0	5,385	1,660	0	0	0	1,660

Table 8 – Housing Problems 2

Data Source: 2013-2017 CHAS

The cost burden table (Table 9) shows the number of San Diego households paying more than 30% of their gross household income for housing, including those who pay more than 50%, defined as severe cost burden. Of the household types in the Cost Burden table, Large Related households and Small Related households have the highest rates of cost burden across income ranges (calculated by dividing the number of cost burdened households by all households for each household group).

For Large Related households, 78% of households with 0–30% incomes are cost burdened; 63% of 31–50% AMI are cost burdened; and 54% of all households with incomes of less than 80% AMI are cost burdened. Rates are similar for Small Related households: 72% of 0–30% AMI are cost burdened; 67% of 31–50% are cost burdened; and 59% of all households with incomes of less than 80% AMI are cost burdened. Cost burden is lowest for elderly households.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	15,200	13,640	13,225	42,065	2,630	3,585	6,300	12,515
Large Related	4,920	4,395	2,375	11,690	565	1,210	1,805	3,580
Elderly	8,930	4,805	3,145	16,880	5,590	5,025	5,280	15,895
Other	14,295	11,395	13,270	38,960	2,190	1,750	2,455	6,395
Total need by income	43,345	34,235	32,015	109,595	10,975	11,570	15,840	38,385

Table 9 – Cost Burden > 30%

Data Source: 2013-2017 CHAS

Severe cost burden—defined as housing costs exceeding 50% of gross household income—is highly prevalent among 0–30% AMI households and much less common among 31–50% and 51–80% households. Approximately two-thirds of Small Related and Large Related households are severely cost burdened—about twice the share of Elderly households who are severely cost burdened.

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	13,280	6,425	3,215	22,920	2,185	2,445	2,645	7,275
Large Related	4,070	1,595	335	6,000	500	700	330	1,530
Elderly	7,020	2,925	965	10,910	4,300	2,890	2,395	9,585
Other	13,505	7,665	3,720	24,890	1,990	1,325	1,355	4,670
Total need by income	37,875	18,610	8,235	64,720	8,975	7,360	6,725	23,060

Table 10 – Cost Burden > 50%

Data Source: 2013-2017 CHAS

Overcrowding affects fewer households than cost burden—nearly 22,000 renters and 3,600 owners. By household type, renters are much more likely than owners to be living in overcrowded conditions, and many more related families experience overcrowding than unrelated/roommate households. Data are not available for the number of households with children living in overcrowded conditions.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	5,995	4,945	3,865	1,665	16,470	155	450	1,020	355	1,980
Multiple, unrelated family households	715	1,295	1,020	410	3,440	135	325	675	425	1,560
Other, non-family households	465	325	355	585	1,730	54	20	20	10	104
Total need by income	7,175	6,565	5,240	2,660	21,640	344	795	1,715	790	3,644

Table 11 – Crowding Information – 1/2

Data Source: 2013-2017 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present								

Table 12 – Crowding Information – 2/2

Data not available

Describe the number and type of single person households in need of housing assistance.

The category of “Other” in the Housing Needs Summary table above (Table 11) includes single person households and households of unrelated individuals. The City of San Diego does not collect specific data on the housing needs of single-person households nor is this data provided by HUD. To estimate the number of single person households in need of housing assistance, data was gathered from the 2022 1-year American Community Survey (ACS) estimates.

According to ACS estimates, 219,900 “non-family” households resided in San Diego during 2022. Of those non-family households approximately 149,600 (68%) are single-person

households and the balance (32%) are unrelated persons living together. Single person households make up 28% of all households in San Diego, while family households (married, unmarried, or single parent with children) make up the other 59%. The remaining 13% are other non-family households.

Single households living below the poverty level can be used to estimate the number of single households who have housing needs, as poverty-level households are severely under-housed. Applying the respective poverty rates of seniors and adults to those living in single households, returns an estimated 11%, or 16,636 single person households, with housing needs.

According to the 2021-2029 City of San Diego Housing Element, there are about 52,000 single households headed by women with children. Cost burden can be a particular challenge for this group, as a single income is stretched by housing, childcare and transportation costs. Additionally, single parents may have to compromise on space to afford housing, leading to overcrowding, or locate far from places of employment, job training, and/or schools.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Households with disabilities. An estimated 140,800 San Diego residents have a mental, physical, and/or developmental disability. Of these, an estimated 20%, or 28,000, have housing needs based on the share that live below the poverty level.

Disability is closely correlated with aging, and, as such, San Diego residents aged 65 and older are more likely than other age groups to report a disability. According to the 2021-2029 San Diego Housing Element, the population over 65 is expected to double to 18% of the population by 2035.

CHAS data shows that 49% of households containing persons with a disability, or 47,000 households, report at least one housing problem (e.g., cost burden, overcrowding, substandard housing)—suggesting the need for housing assistance. Over the next five years, based on historical rates of growth, the number of households with a member with a disability is projected to grow to at least 49,000. Given that the City's senior population is expected to grow significantly, this number should be considered a lower bound estimate. This will expand housing need for accessible, single-story units with modifications, such as ramps and grab bars.

Victims of domestic violence. In the county of San Diego 17,434 domestic violence incidents were reported in 2019. Reported cases underrepresent the extent of actual domestic violence incidents in the City due to fear of retaliation from reporting. According to the National Intimate Partner and Sexual Violence Survey, an estimated 3.1% of women a year and 3% of men in the United States face domestic violence, sexual violence, and

stalking. Applying this rate to San Diego, this equates to 20,318 women and 21,117 men who would have experienced intimate partner and sexual violence in 2021. Of these victims, 13.4% of women and 5.3% of men will need housing assistance at some point according to the Center for Disease Control (CDC) estimates—or approximately 8,000 victims who need housing assistance.

According to the HOME Investment Partnership and 2022 We All Count Point-in-Time count, 181 people experiencing sheltered homelessness are adult survivors of domestic violence. They account for 8% of people experiencing homelessness in the City of San Diego. Additionally, there are 130 unsheltered adult survivors of domestic violence, accounting for 5% of people experiencing unsheltered homelessness. There are currently 393 temporary beds available to domestic violence survivors throughout the County of San Diego, highlighting the need for additional resources for this population.

Many households affected by domestic violence become single parent households as a result. In San Diego, 24,930 households are headed by women, representing 74% of all single-parent households. Single-parent households are at a disadvantage financially, as their median incomes are lower compared to married-couple families. With disproportionately lower incomes, single-parent women households are more likely to be in poverty: Single female parents with children have a 27% poverty rate, compared to a 6% poverty rate for married-couple families with children, placing them at an increased risk of homelessness.

What are the most common housing problems?

A household is said to have a housing problem if they have any 1 or more of these 4 problems.

Overcrowding – More than 1 person per room.

Severe overcrowding – More than 1.5 persons per room.

Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income.

Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

According to HUD CHAS data, 53% of San Diego households with incomes of 80% of AMI and less spend more than 30% of their income on housing costs and, as such, are cost burdened. One-third of these households pay more than 50% of their income in housing costs and are severely cost burdened. A total of 109,000 low-income households are cost burdened with 65,000 severely cost burdened.

Cost burden disproportionately impacts renter households: 109,600 low-income renters households are cost burdened compared to 38,000 low-income owner households.

Overcrowding is also a problem for more than 25,000 low-income households, according to CHAS data. Overcrowding is defined as more than one person per room and severe overcrowding is defined as more than 1.5 persons per room.

The discrepancy between wages and housing costs exacerbates cost burden in San Diego. According to the 2023 National Low Income Housing Coalition Out of Reach report for San Diego County, the necessary hourly wage to afford a two-bedroom fair market rental is \$46.13 per hour. This is much higher than the estimated average hourly renter wage in San Diego which is \$28.87 per hour, and the minimum wage for the state which is \$15.50 per hour. This means that renters earning the average hourly wage need to work 1.6 full time jobs at that rate in order to afford a two-bedroom fair market rental.

Are any populations/household types more affected than others by these problems?

According to CHAS data, both large and small households have the highest rates of cost burden: 59% of “small related” and 54% of “large related” households under 80% AMI face cost burden. This compares to 25% of elderly households facing cost burden.

The proportion of households impacted by cost burden and severe cost burden is highest for households in lower income brackets. Households with incomes between 0–30% AMI face very high rates of cost burden: 72% of small related and 78% of large related households with 0–30% AMI incomes are burdened, and 64% are severely cost burdened. Sixty percent of 31–50% AMI households are cost burdened, and 40% of 51–80% AMI households are burdened.

Elderly households are less likely to be cost burdened, even 0–30% AMI households, because they are more likely to be owners than other age groups.

For all housing problems, renter households with incomes of 0–30% AMI are far more likely than others to face problems: 73% have at least one housing problem, compared to 62% of 31–50% AMI renters, 28% of 51–80% AMI renters, and 14% of 81–100% AMI renters. Renters are also more likely to have housing problems than owners in the same income ranges.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid rehousing assistance and are nearing the termination of that assistance

The community survey conducted for this study collected resident input on the populations with the greatest housing needs and priorities. The responses to this question can be a proxy for which low-income populations are most at risk of becoming homeless. According

to the survey, the low-income individuals and families with children with the greatest housing needs include:

- Youth transitioning out of the foster care system,
- Families experiencing domestic violence, and
- Residents with disabilities.

The San Diego Regional Task Force on Homelessness Community Analysis Dashboard reports that the populations who are most vulnerable to homelessness and require a higher level of care to be properly served include: families with children (and estimated 5,820 served in the region); survivors of domestic violence (4,330 served); and veterans (5,040 served). Demographically, men, Black or African American residents, and persons with disabilities are disproportionately more likely to experience homelessness.

The characteristics of persons who are currently experiencing homelessness can indicate who may be most vulnerable to falling into homelessness. According to the 2023 Continuum of Care We All Count report from 2023, 70% of the homeless population is male; 29% is female; and the balance is not singularly male or female. Most—59%—are White; 19% are Black/African American; 16% Multiple Race; and 4% Other races. Low-income families and families with children at imminent risk of homelessness are underrepresented in such statistics because these families are difficult to identify. They may be living in overcrowded conditions with friends or family, or residing with an abusive relative to stay housed. Undocumented, refugee, and/or immigrant families may prefer to remain unidentified and, as such, not participate in surveys.

Better estimates on the number of at-risk and currently homeless populations are comprised of families are gleaned from education data. The San Diego County Office of Education estimates there are around 20,000 homeless children and youth (<https://www.sdcoe.net/special-populations/homeless-education>). Homeless children and youth are defined as “individuals who lack a fixed, regular, and adequate nighttime residence.”

The relationship between domestic violence and homelessness is difficult to quantify. However, service providers can substantiate that domestic violence, abuse, and divorce/separation is a contributing factor to housing instability. A 2023 California Violence Experiences Survey found that those experiencing “...financial distress in the past year—particularly eviction and food or housing insecurity—were associated with 2x to 8x greater risk for physical violence, sexual violence, and intimate partner violence (IPV).” (Spring 2023 Survey California Violence Experiences Survey (CalVEX), page 30, <https://geh.ucsd.edu/cal-vex/>).

Families with lower levels of educational attainment, limited work experience, and without an economic safety net vulnerable to housing instability, especially if couples separate. As

shown in MA-45 Education Attainment—Median Earnings table, the median household income for earners with a high school degree is \$38,000 per year, compared to \$73,700 for earners with a Bachelor’s degree. Affording rent and childcare for young children with two-earners with low earnings is very challenging in the current housing market, and doing so with one-earner is nearly impossible.

Persons who are justice-involved also have a high vulnerability to homelessness due to the challenges finding housing with a record, and families may need to separate to find housing if one member has been justice-involved. In 2023, on the night of the point-in-time count, individuals residing in jail were surveyed. Of those, 19% were a former ward of the child welfare or foster care agency and 12% served on active duty in the U.S. Armed Forces. Almost 75% were between the ages of 25 and 44 years old.

The RTFH currently relies on ESG to fund multiple Rapid Rehousing (RRH) projects. For Rapid Rehousing, the individual or family to be served must reside within the geographic limits of the entitlement area, must meet the definition of homeless or at-risk of homelessness as defined by 24 CFR 576.2, and for the City, must be extremely low-income (30% AMI for ESG), with a determination of specific risk factors. The RTFH uses a Coordinated Entry System (CES) to prioritize individuals and families for short term transition for RRH assistance. Persons experiencing homelessness are prioritized by level of need, score on a standard assessment, and the availability of housing resources.

Once matched to an RRH program, clients are assessed for the capacity to become self-sufficient and to remain stably housed once the subsidy benefit expires. Participants in the program may require assistance to reduce barriers to securing and maintaining stable housing. Such assistance can include security deposits, moving or relocation services, emergency utility assistance, rental subsidy, education and employment support, domestic violence intervention, legal assistance, and transportation and other services.

ESG RRH participants enter the program with an income at or below 30% AMI. Housing stability case management assistance cannot exceed 24 months from the date the program participant enters a housing unit. A main focus of housing stability case management is increasing the participant's income to ensure the participant can pay 100% of their rent and remain stably housed after program exit. Increasing a program participant's very low income to an annual amount that is sufficient to afford fair market rent in San Diego within 24 months of program enrollment presents a challenge. The needs of individuals and families nearing the end of rapid rehousing assistance include increasing annual income, finding a housing unit that is affordable in relation to their income, and needing longer-term rental assistance from the RRH program.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

The City of San Diego adheres to HUD's criteria for defining homelessness to identify those at imminent risk of homelessness. This is category two within the homeless definition, which is an individual or family who will imminently lose their primary nighttime residence, provided that:

- (i) Residence will be lost within 14 days of the date of application for homeless assistance;
- (ii) No subsequent residence has been identified; and
- (iii) The individual or family lacks the resources or support networks needed to obtain other permanent housing.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

There are many reasons that individuals and families fall into homelessness. Homelessness is increasingly related to rapidly rising rental housing costs relative to incomes; very limited and low production of affordable housing units; conversion of housing stock to vacation and recreational use; and few resources to serve low-income households—such as long-term rent assistance—relative to demand.

The primary social factors include domestic violence; prior history of eviction or foreclosure; bad credit history; past justice involvement or drug use; mental illness; and discrimination, especially for youth identifying as LGBTQIA+.

NA-15 DISPROPORTIONATELY GREATER NEED: HOUSING PROBLEMS – 91.205 (B)(2)

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than 10 percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses

below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. The four housing problems are:

1. Housing unit lacks complete kitchen facilities
 - a. A complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator
2. Housing unit complete plumbing facilities
 - a. Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower
3. More than one person per room (overcrowded)
4. Household is cost burdened
 - a. Between 30-50% of income is devoted to housing costs

In the following tables, income is grouped as follows: 0%-30% AMI is extremely low-income, 31%-50% AMI is low-income, 51%-80% AMI is moderate income, and 81%-100% is middle-income.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	55,395	7,880	7,045
White	21,370	3,635	3,150
Black / African American	6,210	785	490
Asian	6,430	945	1,695
American Indian, Alaska Native	130	85	75
Pacific Islander	170	15	0
Hispanic	19,280	2,145	1,260

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	47,400	9,775	0
White	18,695	4,785	0
Black / African American	3,995	735	0
Asian	5,180	1,200	0
American Indian, Alaska Native	125	15	0
Pacific Islander	215	25	0
Hispanic	18,135	2,865	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	52,660	26,460	0
White	24,195	12,655	0
Black / African American	3,755	2,055	0
Asian	7,565	2,655	0
American Indian, Alaska Native	155	115	0
Pacific Islander	249	200	0
Hispanic	15,295	8,310	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	23,855	25,045	0
White	12,760	12,790	0
Black / African American	1,390	1,845	0
Asian	3,395	3,460	0
American Indian, Alaska Native	40	49	0
Pacific Islander	140	200	0
Hispanic	5,305	6,100	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

This section highlights the disproportionate housing needs of racial and ethnic groups by income category in San Diego based on a unique analysis of CHAS data provided by HUD. The narrative draws on the NA-15 Disproportionately Greater Needs tables.

0-30% AMI. At this income level, 88% of households have one or more of four housing problems. Housing needs are high across racial groups except for American Indian, Alaska Native, where the share of households with housing problems is the lowest among 60%. The groups with the highest share of households with housing problems are: Pacific Islander (92%), Hispanic (90%), and Black/African American (89%); however, these differ little from the overall share of households with housing problems (88%).

30-50% AMI. The share of households with problems remains high for this income group at 83%, and all racial and ethnic groups have high shares of problems (80% to 90%). Compared to non-White Hispanic households, American Indian, Alaska Native and Pacific Islander households have disproportionately high needs.

50-80% AMI. In this income group, one third of households have housing problems—much lower than the share of lower income groups with housing problems. Pacific Islander and

American Indian, Alaska Native households have the lowest shares of households with problems at 55% and 57%.

80-100% AMI. This income group has the smallest share of households with housing problems, yet it is still high, with about 50% of households having one or more housing problems. The share of households with housing problems is similar across racial and ethnic groups with Pacific Islander and Black/African American households having the smallest shares of households with housing problems (41% and 43%, respectively, compared to 49% overall).

NA-20 DISPROPORTIONATELY GREATER NEED: SEVERE HOUSING PROBLEMS – 91.205 (B)(2)

This section draws on the HUD definition of severe housing needs and uses HUD-prepared housing needs data. The tables separate severe housing needs by racial and ethnic group and income. Severe housing needs are:

Housing lacks complete kitchen facilities;

Housing lacks complete plumbing facilities;

Household has more than 1.5 persons per room; and

Household cost burden exceeds 50 percent.

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at a greater rate than the category of need as a whole. For example, if 30% of renters in the county experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

As specified in 91.205(b)(2), 91.305(b)(2), and 91.405, the Consolidated Plan must include an assessment for each disproportionately greater need. The tables show need by racial and ethnic group and the jurisdiction as a whole to compare experiences.

In the following tables, income is grouped as follows: 0%–30% AMI is extremely low-income, 31%–50% AMI is low-income, 51%–80% AMI is moderate income, and 81%–100% is middle-income.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	49,235	14,045	7,045
White	19,030	5,965	3,150
Black / African American	5,365	1,635	490
Asian	5,630	1,750	1,695
American Indian, Alaska Native	99	115	75
Pacific Islander	130	60	0
Hispanic	17,235	4,190	1,260

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	32,285	24,895	0
White	13,315	10,170	0
Black / African American	2,700	2,030	0
Asian	3,745	2,640	0
American Indian, Alaska Native	65	70	0
Pacific Islander	190	50	0
Hispanic	11,535	9,465	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	22,485	56,640	0
White	10,070	26,785	0
Black / African American	1,245	4,565	0
Asian	3,600	6,625	0
American Indian, Alaska Native	60	210	0
Pacific Islander	149	300	0
Hispanic	6,715	16,890	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,480	41,425	0
White	3,330	22,225	0
Black / African American	370	2,870	0
Asian	1,095	5,750	0
American Indian, Alaska Native	0	90	0
Pacific Islander	35	310	0
Hispanic	2,385	9,020	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

This discussion highlights the disproportionately *severe* housing needs of racial and ethnic groups by income category. The narrative draws on the NA-15 Severe Housing Problems tables.

0-30% AMI. In this income group, Black/African American, Asian, and White households have the largest shares of households with severe housing needs, and these are in line with the share of households overall who face severe needs (78%). American Indian, Alaska Natives have the smallest share of households with needs (46%); it should be noted that this population group is very small (214 households) relative to other population groups.

30-50% AMI. This income group has a smaller share of households with needs (56% for households overall), and needs are similar across racial and ethnic groups except for Pacific Islanders, who have very high rates of severe needs at 79% of households.

50-80% AMI. The share of households with severe needs continues to decline for this income group with 28% of all households facing severe needs. Asian and Pacific Islander households have the highest shares of households with severe needs in this income group (35% and 33%, respectively) and Black/African American and American Indian, Alaska Native households have the lowest shares of households with needs (21% and 22%, respectively).

80-100% AMI. At this income level, the percentage of all households with severe housing problems drops to 15%. Rates of severe needs are similar across racial and ethnic groups except for Hispanic households, where 21% face severe needs, and American Indian, Alaska Native households, where no households have severe needs. Again, note that the total number of American Indian, Alaska Native households is low compared to other racial and ethnic groups.

NA-25 DISPROPORTIONATELY GREATER NEED: HOUSING COST BURDENS – 91.205 (B)(2)

This section analyzes data on households experiencing cost burden disproportionately by race and ethnicity. Housing cost burden exists when a household pays more than 30% of their gross household income toward housing costs, including utilities. Severe housing cost burden occurs when households spend more than 50% of their gross household income.

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at least 10 percentage points higher than the category of need as a whole. For example, if 30% of renters in the county experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

As specified in 91.205(b)(2), 91.305(b)(2), and 91.405, this Consolidated Plan must include an assessment for each disproportionately greater need. The tables show need by racial and ethnic group and the jurisdiction as a whole to compare experiences.

Similar to past sections, income is grouped as follows: 0%–30% AMI is extremely low-income, 31%–50% AMI is low-income, 51%–80% AMI is moderate income, and 81%–100% is middle-income.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	286,810	107,470	95,190	7,705
White	167,090	52,090	45,465	3,440
Black / African American	13,925	7,515	8,500	535
Asian	43,605	14,640	11,670	1,805
American Indian, Alaska Native	545	250	185	75
Pacific Islander	1,030	495	365	15
Hispanic	53,145	29,520	25,995	1,460

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion: The level of cost burden is similar across races and ethnicities, with about one-fifth to one-fourth of households experiencing cost burden. There are no racial or ethnic groups that face disproportionate cost burden. There is more variance across races and ethnicities for severe cost burden, with 28% of Black/African American households facing severe burden, compared to 19% for all households and 17% of White households. Hispanic households have the next highest share facing severe burden at 24%.

NA-30 DISPROPORTIONATELY GREATER NEED: DISCUSSION – 91.205(B)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Disproportionate housing needs exist when members of a racial or ethnic group experience housing problems at least 10 percentage points higher than the category of need as a whole. For example, if 30% of renters in the county experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

In the City of San Diego, disproportionate need by this measure seldom occurs because all low-income households are similarly affected by high housing prices. Based on HUD's CHAS data, American Indian, Alaska Native households and Pacific Islander households with incomes between 31% and 50% AMI have disproportionately high rates of housing problems. However, these groups have much lower needs than other racial and ethnic groups for other income ranges. The small populations represented by these two racial groups make the CHAS data difficult to interpret.

Pacific Islanders also show disproportionately high rates of *severe* housing problems for households with incomes between 31% and 50% AMI.

Finally, disproportionate need exists for African American households facing severe cost burden.

If they have needs not identified above, what are those needs?

San Diego's 2020 Analysis of Impediments to Fair Housing Choice (AI) highlights disparities in access to home loans by race, which severely restricts homeownership opportunities. The AI showed that White, non-Hispanic residents were overrepresented in the share of loans compared to the general population while Hispanic residents were underrepresented. White households also had the highest loan approval rates across income groups. Black applicants had the lowest approval rates compared to other racial and ethnic groups of the same income.

The issue of overcrowding, defined as more than 1 person per room, also disproportionately impacts Hispanic residents, as indicated in San Diego's AI. Seven percent of all housing units in San Diego face overcrowding compared to 17% of units with a Hispanic head of household.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Maps included in the San Diego 2021-2029 Housing Element show the distribution of residents by race and ethnicity. In 2020, census tracts along the coast were majority White, while predominately Hispanic tracts were found in the southeastern and southern areas of San Diego. Historically, these southern areas have been majority Black/African American, Hispanic, and Asian areas. Yet in-migration, population growth, housing cost increases and the related forces of gentrification have lessened racial concentrations. Several neighborhoods in the north central part of the City of San Diego that were majority Black/African American in 1990 now have no racial minority. Today, much of the city is predominantly Hispanic and a few neighborhoods are predominantly Asian.

NA-35 PUBLIC HOUSING – 91.205(B)

SDHC is governed by the Housing Authority of the City of San Diego (Housing Authority). The Housing Authority consists of the nine members of the San Diego City Council. The Housing Authority has final authority over SDHC's budget and major policy changes. The actions of the seven-member SDHC Board of Commissioners are advisory to the Housing Authority. SDHC is managed by a President and Chief Executive Officer, who also serves as the Housing Authority's executive director. The seven members of the SDHC Board of Commissioners (Board) are appointed by the Mayor, subject to confirmation by the City Council. The SDHC Board reviews proposed changes to housing policy, property acquisitions, other financial commitments, and agency operations, including allocation of resources, revisions to personnel policies and annual administrative and operating budgets. The Board offers policy guidance to SDHC staff through its communications with the agency's President and Chief Executive Officer. Two of the Board's seats are reserved for residents of agency-owned housing units or recipients of federal Section 8 Housing Choice Voucher rental assistance. One of these tenant Board members must be 62 years of age or older. Commissioners who are residents of SDHC's affordable housing or are rental assistance recipients serve for terms of two years, or until a replacement is appointed. The five remaining Commissioners serve terms of four years, or until a replacement is appointed.

Approximately 80 percent of SDHC's new revenue each year is from federal funding sources, with additional funding from the state of California and the City of San Diego, and that City funding primarily supports homelessness programs. SDHC is one of 39 original Moving to Work (MTW) agencies out of approximately 3,200 public housing authorities nationwide. The U.S. Department of Housing and Urban Development (HUD) announced the addition of 87 MTW agencies in 2021 and 2022. The MTW designation provides SDHC the ability, subject to HUD's approval, to implement a variety of innovative new approaches to provide housing assistance and other services for families with low income in the City of San Diego.

SDHC's largest program provides federal Section 8 Housing Choice Voucher (HCV) rental assistance on average to more than 17,000 households with low income in the City of San Diego. Approximately 64%, or roughly 11,600, of SDHC's rental assistance households are elderly or individuals with disabilities. Until July 2024, SDHC's Moving to Work definition of elderly/disabled is a household in which 100% of adults are, 55 years or older, disabled, or a full-time student (18 to 23 years old) not including the head of household, spouse or co-head. This definition will change in July 2024 to 62 years to be consistent with HUD's definition of elderly. Additionally, 41% of households have a head of household that is 62+. Of those that receive HCV assistance, 83% have extremely low-income (0-30% of AMI), 17% have very low-income, or low-income (31-79%), and less than 1% in the moderate-income category (80%+).

Because funding is limited, there is a wait list to receive federal rental assistance through SDHC. As of December 1, 2023, there were 66,787 applicant households on the waiting lists. The average wait time for assistance is 12–15 years.

In September 2007, HUD transferred full ownership and operating authority of 1,366 public housing units at 137 sites to SDHC. This was the largest public housing conversion ever approved at the time. Since then, SDHC has created additional affordable housing rental units, through both public/private partnerships and wholly owned acquisitions, bringing the total number of affordable housing units owned by SDHC to 2,400. The former public housing units and the newly created housing units are mostly restricted to low-income renters with incomes at 80% of AMI or less. Recently, SDHC has acquired hotel properties utilizing the State of California HomeKey program to create permanent affordable rental housing units with supportive services for people who previously experienced homelessness. SDHC also continues to operate 189 units as public housing.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher****		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units (vouchers in use)**	n/a	n/a	187	18,254	2,096	16,158	1,190	181	422
# of vouchers leased***				17,436	2,007	15,429	1,102	162	411

Table 22 - Public Housing by Program Type

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year.

**Total count of vouchers in use includes all households issued voucher through new admission process, residing in a subsidized unit, or moving with a voucher.

***Total count of vouchers lease (in current and notice status).

****Special Purpose Voucher counts do not include special purpose vouchers such as Emergency Housing Vouchers, Sponsor-Based Subsidy, the Monarch School Project, Guardian Scholars Program, Moving On. Note: Data provided in the table is as of 6/30/23 and coincides with the FY23 Data reported in SDHC FY23 Annual Report.

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers*				
				Total	Project-based	Tenant-based	Special Purpose Voucher**	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	N/A	N/A	30,387	\$21,622	\$11,473	\$22,938	\$20,013	\$23,314
Average length of stay			6	11 yrs.	3.2 yrs.	12 yrs.	5 yrs.	5 yrs.
Average Household size			2.6	2	1	2	1	3
# Homeless at admission			10	4,590	1,859	2,731	1,190	139
# of Elderly Program Participants (>62) - <i>*Households where Head of Household is 62+</i>			34	7,581	869	6,712	534	2
# of Disabled Families - <i>*Households where Head of Household is Disabled</i>			98	9,213	1,748	7,465	478	27
# of Families requesting accessibility features - <i>*Appears to apply to Public Housing exclusively. Rental Assistance is not the owner/manager of the voucher units our clients reside in, so we do not do accessibility features.</i>	N/A	N/A	27	N/A				
# of HIV/AIDS program participants - <i>*SDHC does not have a program dedicated to individuals with HIV/AIDS; therefore, this data is not tracked. However, there are two PBV projects with an HIV/AIDS focus.</i>			0	0	21 units	0	0	0

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers*				
				Total	Project-based	Tenant-based	Special Purpose Voucher**	
							Veterans Affairs Supportive Housing	Family Unification Program
# of DV victims # is based on participants that asserted protections under the Violence Against Women Act in FY23 (82) in addition to the # of Emergency Housing Voucher DV victims that leased up during FY23 (19); the VAWA information is not tracked by voucher type.			0	101	0	0	0	0

*Vouchers includes all households issued voucher through new admission process, residing in a subsidized unit, or moving with a voucher.

**Special Purpose Voucher counts do not include special purpose vouchers such as Non-Elderly Disabled, Mainstream Vouchers, Emergency Housing Vouchers, Sponsor-Based Subsidy, the Monarch School Project, Guardian Scholars Program, Moving On

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers**					
				Total	Project-based	Tenant-based	Special Purpose Voucher***		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	N/A	N/A	311	9,823	1,345	8,478	666	105	232
Black/African American			125	5,388	549	4,839	433	53	142
Asian			23	2,240	63	2,177	18	8	15
American Indian/Alaska Native			13	351	68	283	28	7	7
Pacific Islander (Native Hawaiian/Other Pacific Islander)			1	85	15	70	9	1	3
Other (Multiracial)			18	367	56	311	38	7	23

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year (Non-Elderly Disabled and Mainstream Voucher property codes)

**Vouchers includes all households issued a voucher through new admission process, residing in a subsidized unit, or moving with a voucher.

***Special Purpose Voucher counts do not include special purpose vouchers such as Emergency Housing Vouchers, Sponsor-Based Subsidy, the Monarch School Project, Guardian Scholars Program, Moving On

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers**					
				Total	Project-based	Tenant-based	Special Purpose Voucher***		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	N/A	N/A	301	5,848	495	5,353	178	99	91
Not Hispanic			187	12,406	1,601	10,805	1,014	82	331

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year (Non-Elderly Disabled and Mainstream Voucher property codes)

** Vouchers includes all households issued voucher through new admission process, residing in a subsidized unit, or moving with a voucher.

***Special Purpose Voucher counts do not include special purpose vouchers such as Emergency Housing Vouchers, Sponsor-Based Subsidy, the Monarch School Project, Guardian Scholars Program, Moving On

Table 256 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

SDHC fully complies with HUD Notice PIH 2002-01 (HA) [Accessibility Notice: Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990; the Architectural Barriers Act of 1968 and the Fair Housing Act of 1988] when requests are made for a reasonable accommodation due to a disability. An applicant or participant must qualify under the following American with Disabilities Act (ADA) definition of disability:

A physical or mental impairment that limits an individual's ability to participate in major life activities;

A record of such impairment; or

Being regarded as having such impairment.

The needs of tenants and applicants for accessible units vary greatly by the type of disability. Some tenants and applicants with disabilities require physical accommodations to units, reasonable accommodation for the application process or for ongoing housing needs, or two-bedroom units to accommodate a live-in care provider. Some require wrap-around services, oftentimes, trauma-informed care.

SDHC's voucher policies and practices are designed to provide assurances that a person with a disability will be accommodated, upon request, so that they may fully access and utilize the housing program and related services. The availability of requesting an accommodation is made known to new clients during the voucher intake briefing, and to existing clients through notices on forms and letters and communications with staff.

Clients may make a reasonable accommodation request at any time, including when a client initiates contact with SDHC, when SDHC initiates contact with the client, and when SDHC schedules or reschedules appointments of any kind. A client may make a request to his assigned Housing Assistant in writing, email or by phone.

To be eligible to request an accommodation for a person with a disability, the client must first certify (if apparent) or verify (if not apparent) that they meet at least one of three qualifying definitions under the Fair Housing Act/Americans with Disabilities Act/Section 504 of the Rehabilitation Act. Clients must provide acceptable verification from a licensed health care professional, or other professional with expertise related to the condition of the participant, demonstrating the need for the accommodation based on the client's disabilities.

SDHC has a HUD issued voucher baseline of 16,659. As of June 30, 2023, SDHC was assisting 17,258 voucher households. The Section 8 Housing Choice Voucher waiting list is comprised of 97,976 applicant households. The project-based waiting list is comprised of 60,873 applicant households.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Given the tight and expensive rental market, Section 8 voucher holders are experiencing extreme difficulty in both finding landlords willing to accept Section 8 participants and securing affordably priced units. As of October 2023, there were 77,589 households on the public housing waitlist. SDHC's Rental Assistance Division is in the process of updating the wait list. Unresponsive applicants are being removed from the wait list, which is anticipated to result in a significant decrease in the number of waiting list applicant households over the next several months.

As of December 1, 2023, there were 66,787 applicant households on the Section 8 Housing Choice Voucher waiting list. The project-based voucher waiting list consists of 43,841 applicant households while the waiting list for project-based vouchers for single units is 18,614 applicant households.

According to the 2020 San Diego AI, half of those on the waitlist for public housing were families, 28% were Black, and 26% had a disability. The immediate need for those on the waitlist is affordable, stable housing. Rental assistance while waiting for a unit in public housing or a Housing Choice Voucher may enable these populations to remain stably housed in the interim. SDHC is a "Moving to Work" (MTW) agency, meaning the City can provide a program for voucher holders to move to areas with more transportation, education, and employment opportunities. However, participation of landlords and rapidly increasing housing costs in these areas remain a challenge for the MTW program.

How do these needs compare to the housing needs of the population at large

Voucher households need affordable housing. A shortage of affordable housing and a current vacancy rate of 2.64% in the City of San Diego makes it more difficult to find suitable rental housing. Additionally, increasing inflation is impacting low-income households' ability to afford basic needs. These challenges are similar to the population at large.

Limited voucher funding, which is set by Congress, has not kept up with demand. Additionally, rental assistance is in short supply. According to "Worst Case Housing Needs 2023 Report to Congress" from HUD's Office of Policy Development and Research, only about one in four eligible households nationwide received rental assistance.

Discussion

SDHC is one of 39 original MTW agencies. This designation has allowed for more programmatic innovation. Approved MTW activities implemented by SDHC include a homeownership program for households with income under 80% of AMI, a preservation and rehabilitation program to increase access to affordable housing, a landlord retention and incentive program for Housing Choice Voucher families that includes a fund for repairs

and potential rent arrears, a rapid rehousing program for families at-risk of homelessness, and additional shelter beds for persons experiencing homelessness.

NA-40 HOMELESS NEEDS ASSESSMENT – 91.205(C)

In the San Diego region, the Regional Taskforce on the Homeless (RTFH) serves as the HUD Continuum of Care (CoC). The RTFH is “a consortium of representatives tasked with strategic planning and coordination of resources to strengthen [the] collective impact” of ending homelessness in the region. The homeless services system utilized by the RTFH is referred to as the Homeless Management Information System (HMIS), and stores client-level data about individuals and households who use homeless designated services. RTFH is the lead HMIS agency and administers the system.

The RTFH publishes a Community Analysis Dashboard which reports characteristics of persons experiencing homelessness in the region as well as service outcomes. Terminology used in the dashboard includes:

Number experiencing homelessness each year = unduplicated count of all persons enrolled during the program year

Number becoming homeless each year = unduplicated count of persons with new entries appearing in HMIS during the year

Number exiting homelessness each year = unduplicated count of persons exiting programs to a permanent destination as defined by HUD

Number of days persons experience homelessness = average of the sums of the lengths of stays for each person

It is important to note that the Community Analysis Dashboard estimates are considered conservative, as not all homeless service providers within San Diego utilize HMIS and are not required to do so unless funded by HUD.

When possible, the data provided in this section reflect the homeless population within the City of San Diego only.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

According to the Community Performance Dashboard provided by the San Diego Regional Task Force on Homelessness (RTFH), 6,778 people were homeless for the first time in 2022; this was an 11% increase from 2021. This count is derived from persons served by emergency shelters, safe haven programs, transitional housing, and permanent supportive housing. One stakeholder noted that a significant number of people experiencing

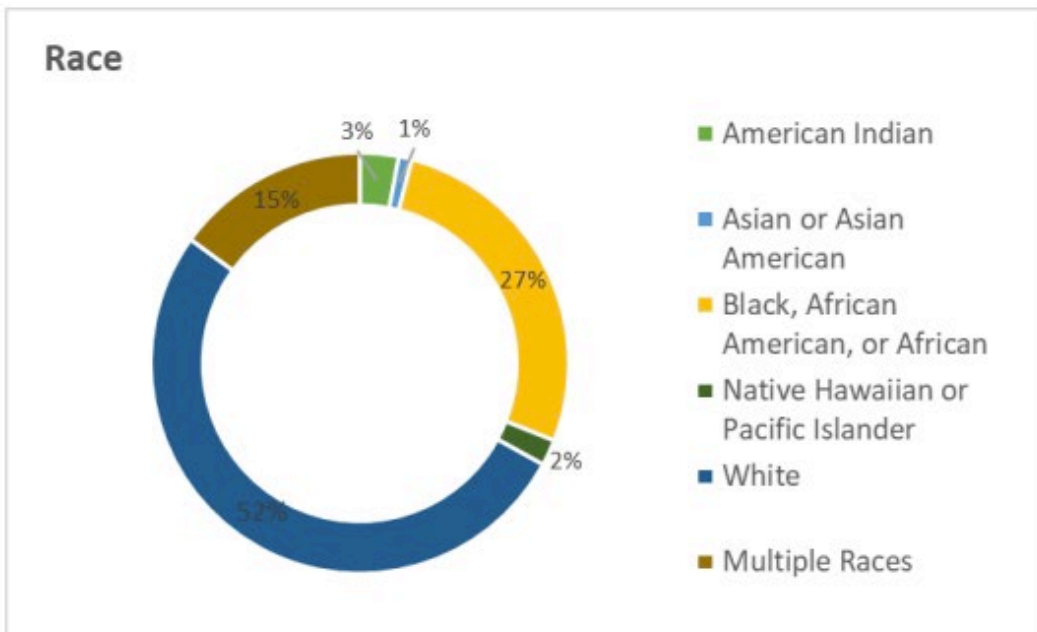
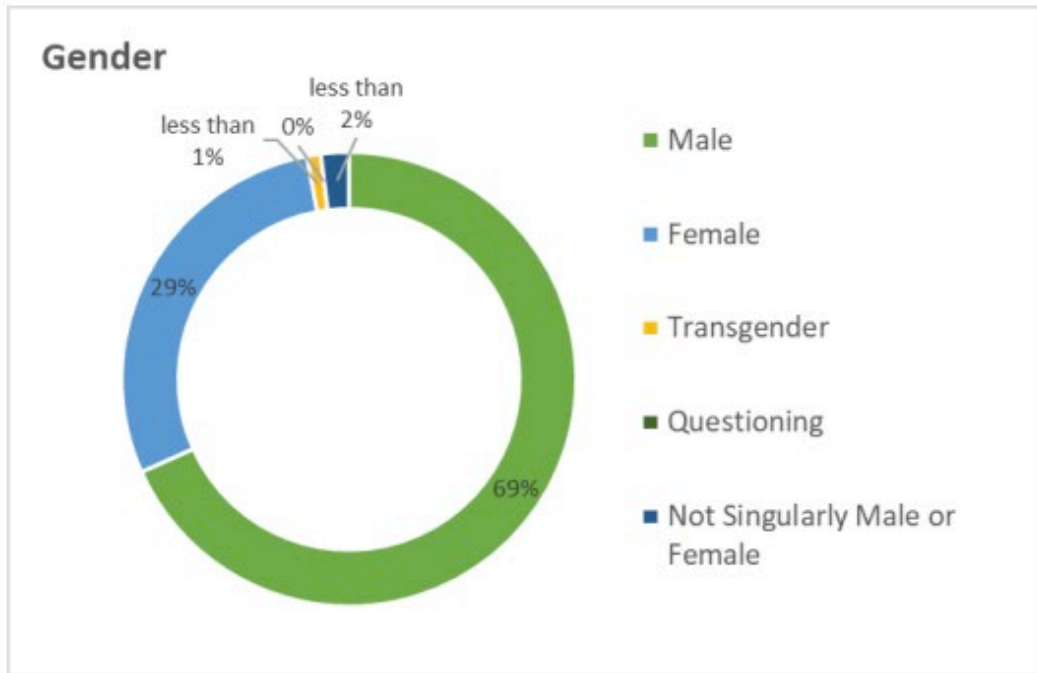
homelessness for the first time are 55 years and older. Of this population, the stakeholder shared that approximately two-thirds identify experiencing a physical disabling condition.

A total of 6,515 persons exited to or retained their permanent supportive housing, for a success rate of 96%. Those persons contacted through street outreach had a much lower success rate of 22% (11,156 contacted, and 721 receiving permanent housing and 1,701 receiving temporary or institutional housing). The success rate for providing housing to those in emergency shelters, safe haven programs, transitional housing, and rapid rehousing was a similar 25%.

The average length of time homeless in 2022 was 168 days—a 10% increase from 2021. This average is based on the recording of entry and exit dates of individuals served during 2022. A second method considers the entire duration that an individual has been homeless (not beginning on the entry date). During 2022, that number was 932 days, from beginning homelessness to exiting homelessness—a 13.8% increase.

Gender and racial characteristics of the homeless population in the City of San Diego according to the 2023 PIT count are shown in the figure below. The majority of unsheltered homeless individuals in San Diego are men (69%); 29% are women and the balance is non-binary. About half identify their race as White; 27% Black; and 15%, Asian.

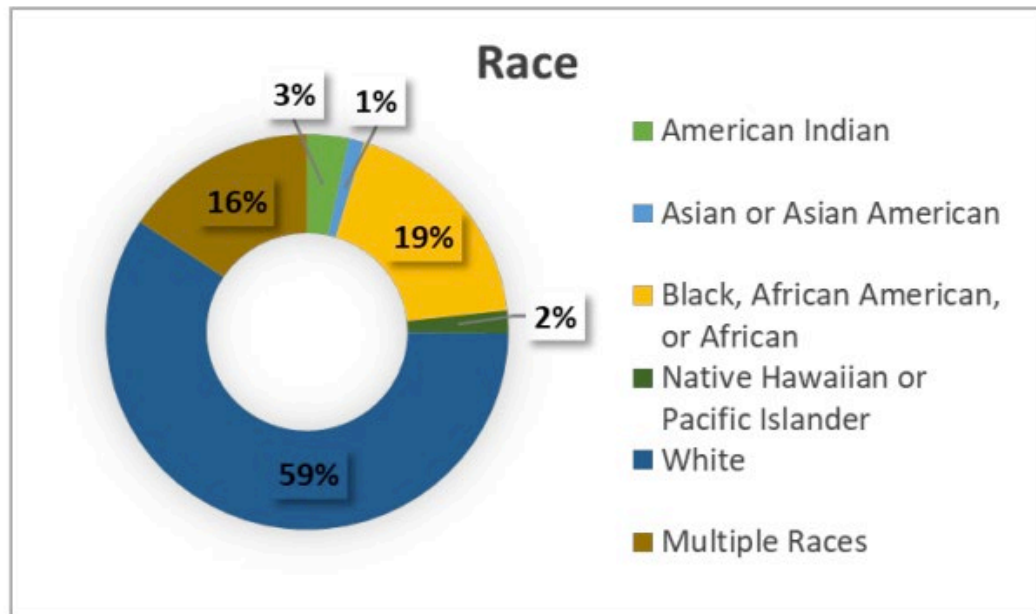
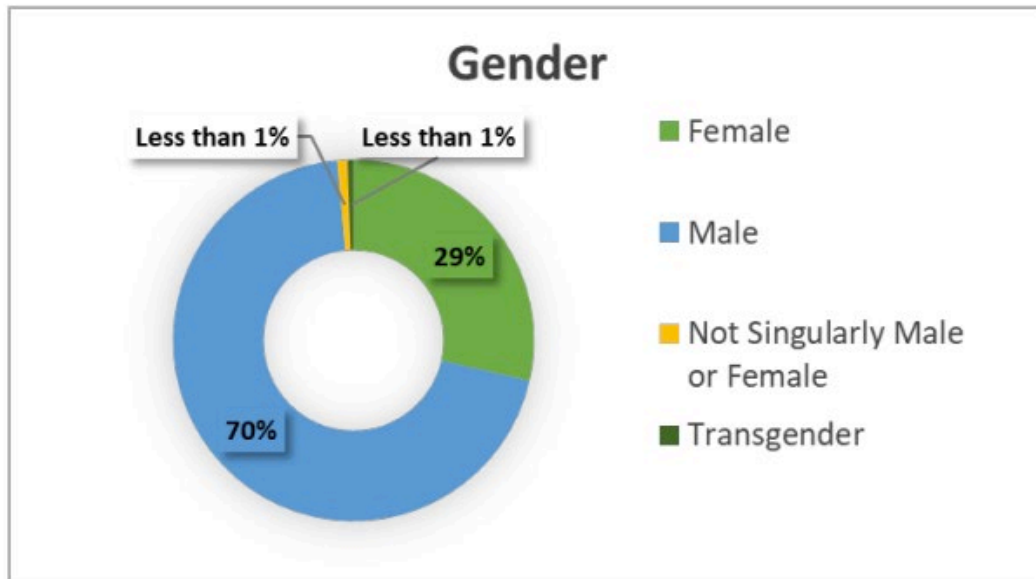
City of San Diego, Unsheltered Population Demographics



Source: WeAllCount 2023, <https://www.rtfhsd.org/reports-data>.

Compared to the regional homeless population, as shown by the graphics below, individuals experiencing homelessness in the City of San Diego are more likely to be Black/African American and less likely to be White than in the region overall.

San Diego Region, Unsheltered Population Demographics



Source: WeAllCount 2023, <https://www.rtfhsd.org/reports-data>.

Nature and Extent of Homelessness, City of San Diego

Race:	Sheltered:	Unsheltered (optional)
Total	3,215 sheltered individuals (2,598 emergency beds, 45 safe haven beds, 572 transitional housing beds)	3,285 unsheltered individuals
White	N/A	1,708
Black	N/A	887
Asian	N/A	33
American Indian	N/A	99
Native Hawaiian or Pacific Islander	N/A	66
Ethnicity:	Sheltered:	Unsheltered (optional)
Non-Hispanic	N/A	N/A
Hispanic	N/A	N/A

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In 2022, of the 6,500 homeless individuals captured in the Point in Time count, 3,285 were unsheltered; 2,598 were in an emergency shelter; 572 were in transitional housing; and 45 were in safe haven programs.

Just 1% of unsheltered individuals were families, 6% were youth; and 10% were veterans. Of the sheltered population, 20% were families, 21% were youth, and 8% were veterans.

The 2023 PIT count identified 1,578 adults and children in emergency shelters, 488 in transitional housing, and 68 unsheltered (total 2,134). Unaccompanied youth totaled 150 in emergency shelters, 156 in transitional housing, and 280 unsheltered (total 586). Parenting youth totaled 125 in emergency shelters, 94 in transitional housing, and 227 unsheltered (total 446). Veterans totaled 160 in emergency shelters, 202 in transitional and safe haven shelters, and 497 unsheltered (875 total).

Annually in the region, 5,820 children, 4,330 survivors of domestic violence, and 5,040 veterans are assisted and moved from homelessness. The San Diego County Office of Education estimates there are around 20,000 homeless children and youth—about 4 times as high as the PIT count is identifying.

Estimated need, therefore, ranges from 5,800 to 20,000 for families and youth and at least 5,000 veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to the CoC Racial Equity Analysis Tool, in the San Diego region, White residents represent 67% of persons living in poverty, 66% of all persons who are homeless, and 69% of persons experiencing unsheltered homelessness. Black/African American residents are much more likely to be homeless relative to their share of persons living in poverty: Black/African American residents comprise 7% of all persons in poverty, compared to 24% experiencing homelessness and 22% of unsheltered homelessness.

By ethnicity, persons of Hispanic descent represent 47% of persons living in poverty; 29% of those experiencing homelessness; and 27% of those experiencing unsheltered homelessness.

Of all races in the region represented in the CoC Racial Equity Analysis Tool, Black/African American residents are the only race to experience much higher rates of homelessness than would be expected given their share of persons living in poverty. In addition,

21% of the unsheltered population in the San Diego region is Black/African American; 30% of the sheltered population is Black; yet 5.5% of the San Diego population is Black.

Black people are 6 times more likely than non-Black people to experience homelessness, 5 times more likely to experience unsheltered homelessness, and 7 times more likely to experience sheltered homelessness.

Racial disparities can also be evident in the number of days spent homeless. American Indian, Alaska Native or Indigenous households spend the lowest average number of days homeless (148), followed by Hispanic households (153 days). Those with the highest average number of days homeless include Asian households (184 days) and White, non-Hispanic households (179 days). Black households were homeless for an average of 169 days.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the Stella report, which compares trends in the region to optimal outcomes, during the October 1, 2021 to September 30, 2022 reporting period, there were 16,403 households comprising 21,876 people who were homeless in the San Diego region. Of these, 23% left homeless to find permanent housing, and, of these, 7% returned to homelessness.

Exit rates were higher for adults with children (44% exited) compared to adults only (20%) or children only (36%) households. However, adults with children had the highest return rate (9%, compared to 7% for adults only and 5% for children only). Except for children only households, the number of days spent in homelessness has been on a slight decline.

According to the 2023 PIT Count, there are a total of 18,268 beds, including 4,525 emergency shelter beds and 6,865 permanent supportive housing beds, available in the city for residents experiencing homelessness. The 2023 PIT Count identified 3,285 unsheltered and 3,215 sheltered homeless in the City of San Diego. It is important to note that PIT counts typically significantly underestimate the number of people who are experiencing homelessness, as those living in precarious housing situations (unsafe conditions, unsafe partners/roommates, about to be evicted, couch surfing, etc) are not captured in the traditional counts. From 2022 to 2023, the unsheltered homeless population increased by 31.7%.

The City has increased shelter capacity almost 70% over the last few years, but the need for additional shelter capacity is growing faster. Socioeconomic repercussions of COVID-19, increase in housing/rental costs, low rental vacancy, and a mental health crisis with limited psychiatric/crisis stabilization resources contribute to this shortage.

In collaboration with more than 200 community members, including service providers and those who have experienced homelessness, the City, in partnership with SDHC and the RTFH, developed the Community Action Plan on Homelessness. The ten-year plan was adopted by the City in 2019. The Action Plan outlined three goals:

- 1) Reduce unsheltered homelessness by 50 percent;
- 2) End veteran homelessness; and
- 3) Prevent and end youth homelessness.

To meet these goals, the City aims to provide over 5,000 permanent housing options through supportive housing, rapid rehousing, and rental assistance.

On November 14, 2023, the Action Plan was presented to City Council as an informational item to provide updates on progress towards achieving Action Plan goals and present an updated analysis, including a revised needs assessment and updated financial modeling based on the changing homelessness landscape post-pandemic in San Diego. With the increased inflow of persons into the crisis response system and persons experiencing homelessness for the first time, the City, SDHC, and RTFH will begin next steps to update the Action Plan, which will include presenting the updated analysis to community groups and engaging and receiving feedback on short-term goals from stakeholders. A phase two analysis will also be presented to discuss ways to enhance and strengthen performance of the homelessness assistance system.

An example of City support through HUD block grants for such housing is found in CDBG and ESG funds that supported the establishment of Connections Housing Downtown, a shelter and services facility. From 2013 to 2019, 837 individuals who utilized services moved into permanent housing. An additional \$5 million in CDBG funds are being spent on

maintenance and repairs of the Cortez Hill Family Shelter. And ESG and Federal Continuum of Care funds aided 1,459 individuals enter rapid rehousing programs.

NA-45 NON-HOMELESS SPECIAL NEEDS ASSESSMENT - 91.205 (B,D)

HUD's term "special needs" means any population that has greater housing challenges and/or unique housing needs when compared to low-income households in general. The special needs groups for which Consolidated Plan regulations require estimates of supportive housing needs include:

Elderly and frail elderly,

Persons with disabilities (mental, physical, developmental),

Persons with alcohol or other drug addictions,

Persons with HIV/AIDS and their families, and

Public housing residents.

This Consolidated Plan also includes needs estimates for:

Households with a member with a hearing, vision, cognitive, ambulatory, self-care, and/or independent living disability (more specific disability categories

Veterans,

Justice involved residents,

Victims/survivors of domestic violence, and

Limited English Proficiency (LEP) residents.

Describe the characteristics of special needs populations in your community. What are the housing and supportive service needs of these populations and how are these needs determined?

Elderly and Frail Elderly

San Diego's population of residents older than 62 years is 244,446. Of these, 27,421, or 11%, have incomes below the poverty level—a proxy for housing and service needs.

Of the city's senior population, 1,959 live below the poverty level and have a self-care disability. Elderly residents in the city are three times more likely than the general population to have a disability.

Stakeholders affirmed the critical importance of providing housing and other supportive services for elderly residents. Several stakeholders identified that many seniors live on fixed income and are forced to choose between paying for rent and other basic necessities (e.g., food and medicine). Stakeholders also identified a need to help seniors downsize and

live independently. Other needs identified include a need for more accessible senior housing and accessibility improvements to existing housing.

Stakeholders also identified significant service (and supportive service) needs for elderly populations in the city. A handful of stakeholders wanted to see more senior centers located in low- to moderate-income areas that offer wraparound services for older residents. Specific services highlighted include food distribution, medical and health services, wellness, exercise and nutrition classes, and transportation services (i.e., use of Uber and Lyft, paratransit).

Persons With Disabilities

The noninstitutionalized population with a disability in San Diego totals 140,782. Of these residents, 20% live below the poverty level and have housing and supportive service needs according to ACS data—putting those with needs at 28,016 residents.

The needs of residents with disabilities vary depending on the disability, and the level of support required to provide the same opportunity as non-disabled residents to access and enjoy community assets. By disability:

There are 42,010 residents with hearing or vision impairments in San Diego and 45%, or 18,775, have housing and service needs according to HUD CHAS data.

52,155 residents have an ambulatory limitation and 49%, or 25,570, have housing and service needs.

39,240 residents have a cognitive limitation and 53%, or 20,705, have housing and service needs.

43,555 residents have a self-care or independent living limitation, and 51%, or 22,000, have housing and service needs.

The greatest need identified by stakeholders consulted throughout the process for residents living with disabilities was the availability of more accessible and affordable housing options. Stakeholders also wanted to see increased access to supportive services for this population, particularly to support residents living with disabilities to live independently. Stakeholders also wanted to see more activities made available for people with independent and developmental disabilities.

Stakeholders also described that many residents living with disabilities have challenges accessing services due to the lack of robust transportation options available. Many stakeholders noted that residents living with disabilities, particularly those that are low-income, are in need of transportation options that provide “door-to-door” services.

Persons With Alcohol or Other Drug Addiction.

An estimated 209,878 San Diego residents have some form of alcohol or drug addiction based on national incidence rates applied to the local population. An estimated 96,037 need and are not receiving treatment for their addiction.

Stakeholders affirmed a significant need for greater availability of addiction services, particularly for residents currently experiencing and just exiting homelessness. Specifically, some stakeholders wanted to see detox centers or programs for specific populations made available (e.g. women-only programs). For those residents with severe addiction or chemical dependency challenges, stakeholders emphasized a significant need to pair treatment and services with low-barrier housing (that also provided wraparound services) to ensure that residents are in stable housing situations that make it less likely for them to revert back to using.

Veterans

According to 2021 5-year ACS estimates, there are 77,755 veterans in San Diego, or 7.2% of the population. San Diego is a hub for the Navy and home to the Naval Base San Diego, the second largest surface ship base.

According to the 2023 PIT Count, there are at least 875 veterans in need of housing. According to San Diego County's Leave No Veteran Homeless Initiative, of the more than 200,000 veterans in the San Diego Region, "hundreds of those veterans are living on the street." Some stakeholders noted even with the country's largest number of active-duty military personnel, there are limited housing options available "on-base." As a result, much of the city's housing stock is utilized by the military, who due to the nature of their work, are primarily renters. While stakeholders agreed more housing is needed for all special populations, stakeholders generally agreed that the service delivery system for veterans is well-coordinated and robust. However, stakeholders highlighted a need for more coordination and outreach/awareness efforts to help connect "harder-to-reach" unhoused veterans to services that are available to them.

Justice Involved Residents

Finding housing—both before being incarcerated and after being released—is a significant challenge for justice involved population. As part of the 2023 Point in Time Count, 845 inmates who were living in one of the six jails choosing to participate in the count were surveyed. These individuals comprised 22% of the total jailed population at the time.

Of those surveyed, 32% were experiencing unsheltered homelessness the night they were incarcerated. Most (66%) were living on streets and sidewalks and 19% were living in their vehicles. Others were living in the woods/parks/beaches/riverbeds in outdoor encampments, bridges/overpasses, abandoned buildings, and bus or transit stations.

Majority of those surveyed were between the ages of 35-44; 69% had previously been in jail; and 58% were white, with the second largest demographic group being black/African American at 23%.

Stakeholders described a significant gap of housing available for justice-involved residents. One major issue cited by stakeholders was the rental application process that asks about criminal history—because of this, many justice-involved residents are at a significant disadvantage of finding housing through the private rental market. Stakeholders noted that this disadvantage is compounded that much more due to the lack of housing available in general. As such, stakeholders articulated a need for more publicly-funded or innovative housing options to help house this special population.

Victims or Survivors of Domestic Violence or At-Risk Youth

Based on surveys conducted by CDC, an estimated 34,431 San Diego residents are victims or survivors of domestic violence. Of these, 9%, or 3,229 residents, will have long term housing and service needs associated with the experience of violence.

While many of the challenges faced by children are addressed in the previous discussions of victims and survivors of domestic violence, needs exist for older youth including those who are living on their own, are aging out of foster care, and are homeless. The Regional Task Force on Homelessness (RTFH) counted 3,047 young adults (18-24 years old) in addition to 5,822 children (under 18 years old) who were homeless on the night of the 2022 Point in Time count.

Limited English Proficiency Residents

An estimated 32,131 San Diego residents have limited English proficiency, meaning that they and household members over the age of 14 cannot speak English well or very well. Of these residents, 12%, or 3,997 live below the poverty level and have housing and supportive service needs.

Stakeholders described a significant need for the City to provide more translation services to ensure that residents with limited English proficiency are able to access services they need. Several stakeholders noted that many residents with limited English proficiency mainly receive their information through word-of-mouth from their networks and trusted community organizations. Stakeholders felt that if more effort were put toward “meeting these populations where they’re at,” they would be better positioned to access services that their household needs.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area.

According to AIDSvu¹, in 2021, there were 13,524 people living with HIV in San Diego County—a rate of 485 people out of every 100,000 residents in 2021. The County’s rate is higher than the San Diego region (323 out of every 100,000 residents), the state of California (411), and the nation (384). Latino (42% of the County population living with HIV) and Black residents (12%) are disproportionately impacted by HIV in San Diego County. Nine out of ten residents living with HIV in San Diego County identify as male and residents over the age of 55 make up 44% of the population living with HIV in the county.

9,475 people, or 72% of county residents living with HIV in San Diego County, received HIV care in 2021. Although both Latino and Black residents account for higher proportions of county residents living with HIV, both groups received proportionally less care (65% of Latino residents, 69% of Black residents) compared to White residents living with HIV (78%).

San Diego County’s Housing and Community Development Services department administers the Housing Opportunities for People Living with HIV/AIDS (HOPWA) program. As of September 2023, the County administers 130 HOPWA tenant-based rental assistance (TBRA) vouchers and has over 4,200 applicants on its waitlist.

Stakeholders affirmed that more housing and services are needed for residents living with HIV/AIDS. Specific to housing, stakeholders shared that this population has similar needs to the general population, including more affordable housing options, assistance paying housing costs (e.g., security deposit), and other housing barriers impacting low-income households (e.g., requiring an applicant to make three times the amount of rent/month). Other supportive services identified as areas of need for this population include medical services, food, substance use treatment, mental health services, and case management.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A.

¹ AIDSvu is a website that presents data on the HIV epidemic in the United States. It is administered by Emory University’s Rollins School of Public Health in partnership with Gilead Sciences, Inc. and the Center for AIDS Research at Emory University (CFAR).

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS – 91.215 (F)

The community survey that was conducted to support the Consolidated Plan asked resident and stakeholder respondents to identify the City’s most critical community development, public services, and economic development needs. The analysis of needs in this section is based on those responses, in addition to the community, services, and economic development needs identified in other city planning efforts.

It is important to note that the City’s Economic Development Department, Community Development Division (EDD-CDD) is not an Asset Managing Department (AMD) that is responsible for any public facilities and their corresponding needs or improvements (i.e., all the city’s assets – such as parks, streets and sidewalks, utilities, libraries, etc. are owned/assigned to other city Departments). For identifying needs, the EDD-CDD is dependent on the AMD and any corresponding facility master plan to identify potential needs that would be eligible for CDBG funding. This requires coordination between EDD-CDD, the Capital Planning Division of the Public Works Department, AMDs, and City administration to identify and implement capital needs and improvements.

A standard practice for EDD-CDD is to not be the primary or first funding source for any City-owned asset and generally, CDBG funds are the gap or last funding to any City-owned capital improvement to bring the project to fruition. This is done to ensure that all other funding sources have been identified or secured, in addition to any needs assessment, that the CDBG funding is only used to ensure project completion, and to assist the CDD with the timely expenditure of federal dollars. This practice will continue through the Consolidated Plan period.

Describe the jurisdiction’s need for Public Facilities and Public Improvements:

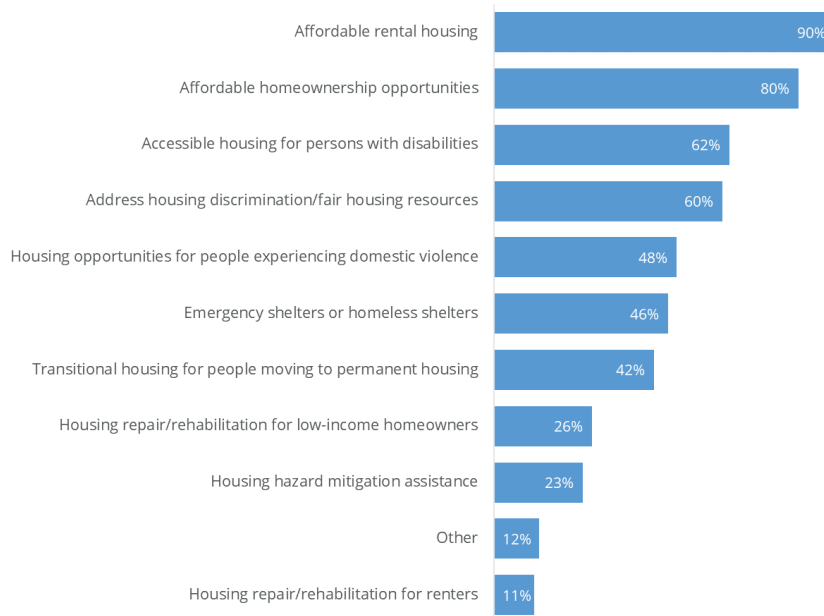
Resident and stakeholder respondents to the community survey were asked to consider the following community development needs and rank the five most critical needs in the city. Residents and stakeholders collectively prioritized more and improved community centers and senior centers, accessibility improvements, and more and improved parks.

Critical Housing Needs In San Diego—Residents

Note:
N = 673.

Residents ranked the most critical public service needs from 1 to 5, with 1 being the most critical need.

Source:
Root Policy Research from the 2023 City of San Diego Consolidated Plan Survey.

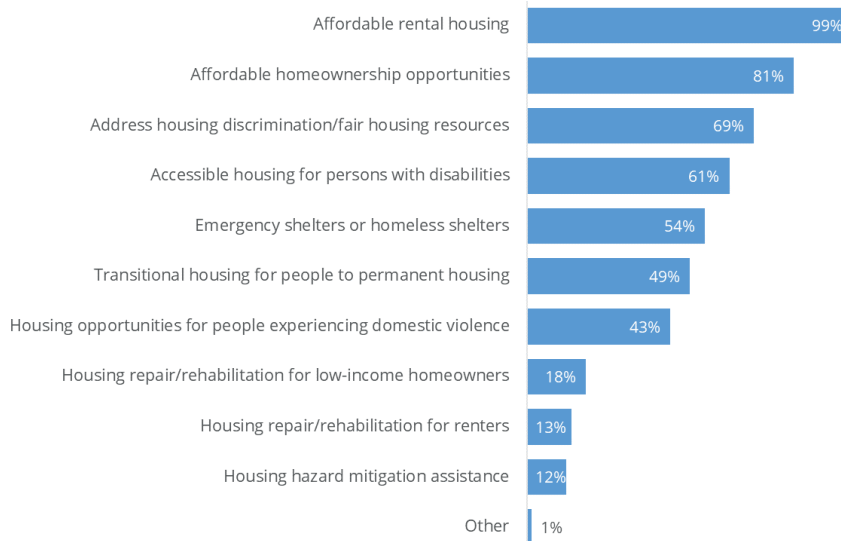


Critical Housing Needs In San Diego—Stakeholders

Note:
N = 67.

Stakeholders ranked the most critical public service needs from 1 to 5, with 1 being the most critical need.

Source:
Root Policy Research from the 2023 City of San Diego Consolidated Plan Survey.



How were these needs determined?

Needs were identified through the community survey conducted to support the Consolidated Plan; stakeholder consultation; and existing community needs assessments and plans including Capital Improvement Plan (CIP), Economic Development Department Strategy, Climate Action Plan, ADA Transition Plan Review, and public improvements identified in the Regional Analysis of Impediments to Fair Housing Choice.

Describe the jurisdiction’s need for public services:

Resident and stakeholder respondents to the community survey were asked to consider the following public services and economic development needs and rank the five most critical needs in the city.

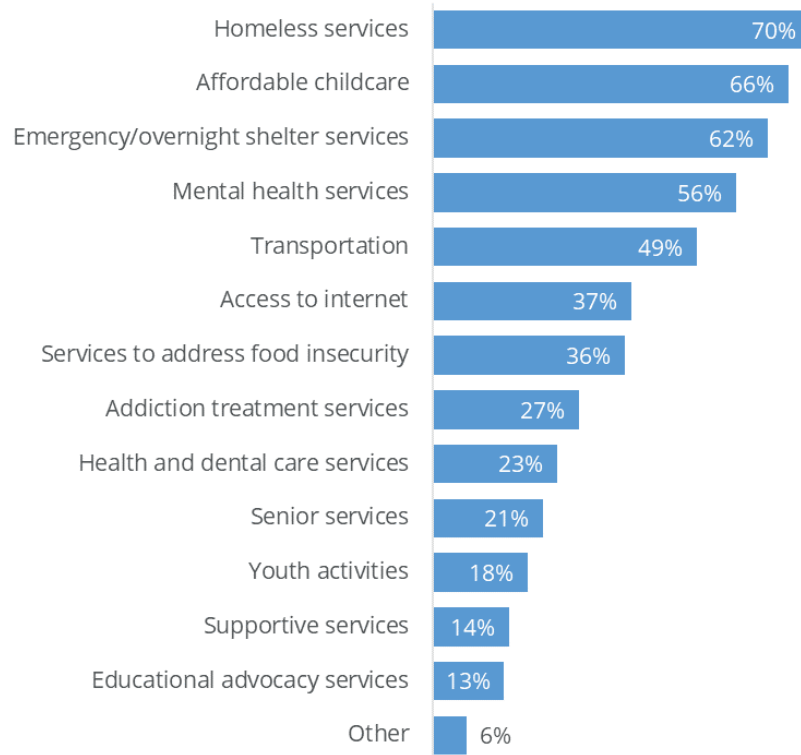
Residents feel their greatest public service needs in San Diego are homeless services (70%), affordable childcare (66%), and emergency/overnight shelter services (62%). Mental health services and transportation were also ranked highly by residents as the city’s most critical public service needs. Stakeholders offered similar priorities.

Critical Public Service Needs In San Diego—Residents

Note:
N = 588.

Residents ranked the most critical public service needs from 1 to 5, with 1 being the most critical need.

Source:
Root Policy Research from the 2023 City of San Diego Consolidated Plan Survey.

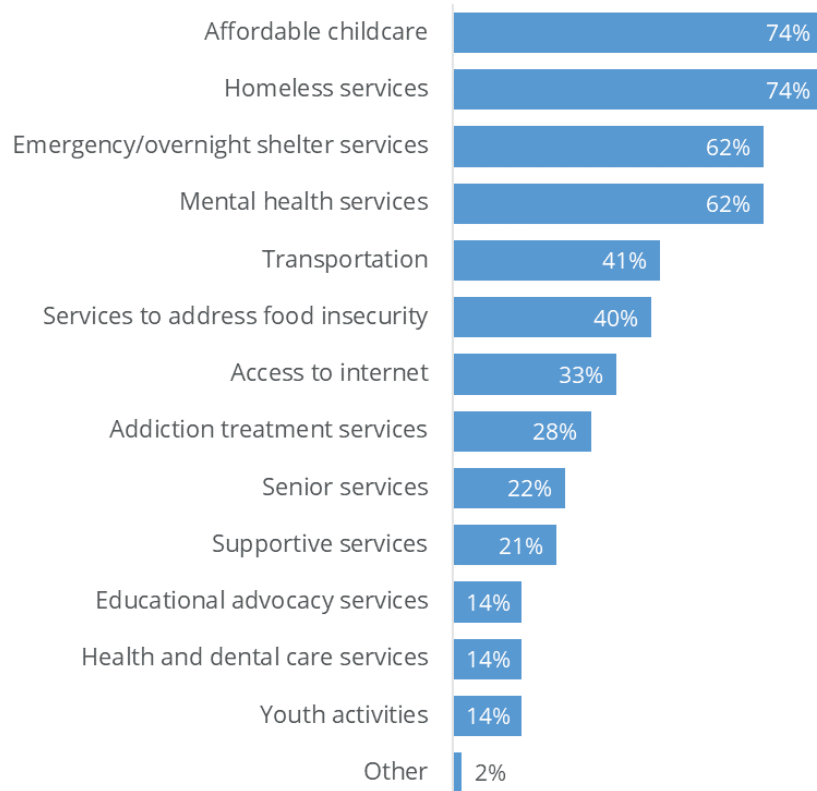


Critical Public Service Needs In San Diego—Stakeholders

Note:
N = 58.

Stakeholders ranked the most critical public service needs from 1 to 5, with 1 being the most critical need.

Source:
Root Policy Research from the 2023 City of San Diego Consolidated Plan Survey.



Economic Development

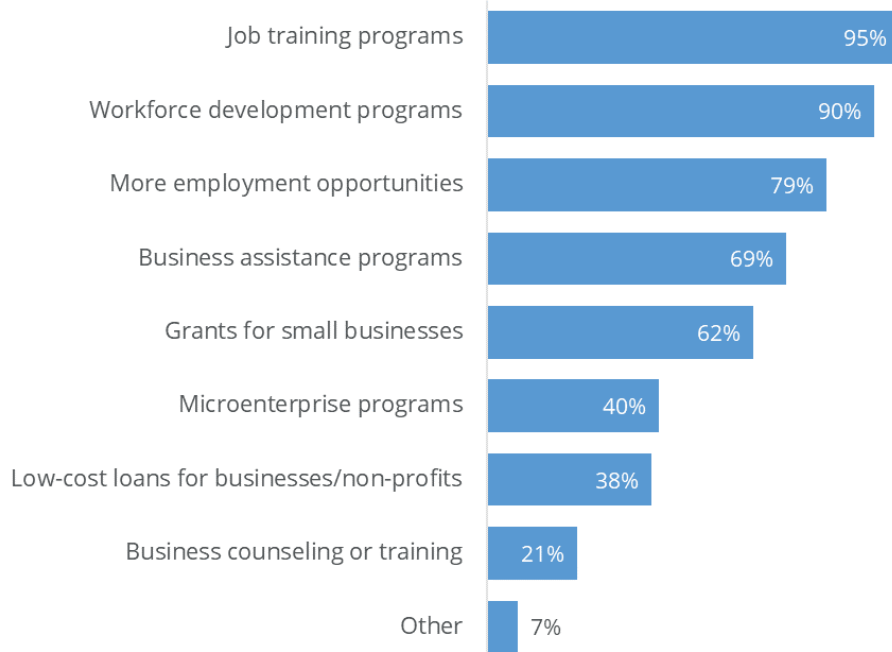
Job training and workforce development programs were the top economic development needs for both residents and stakeholders.

Critical Economic Development Needs—Residents

Note:
N = 508.

Respondents ranked critical needs from 1 to 5, with 1 being the most critical need.

Source:
Root Policy Research from the 2023 City of San Diego Consolidated Plan Survey.

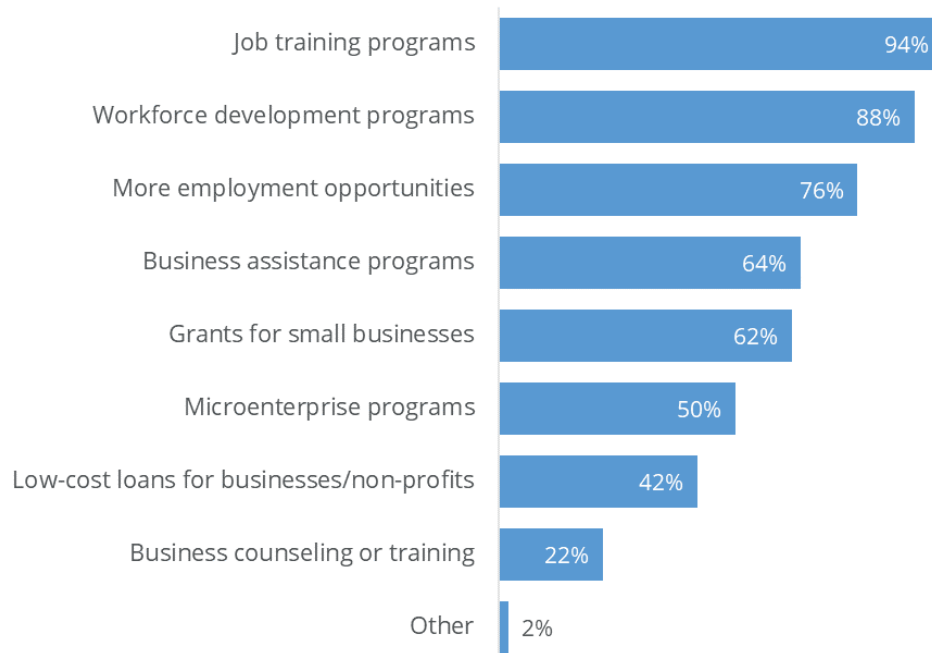


Critical Economic Development Needs—Stakeholders

Note:
N = 50.

Stakeholders ranked the most critical economic development needs from 1 to 5, with 1 being most critical.

Source:
Root Policy Research from the 2023 City of San Diego Consolidated Plan Survey.



How were these needs determined?

In addition to the priorities offered by stakeholders and residents in the community survey, needs were drawn from economic development research that informed the City of San Diego's Economic Development Department Strategy (2023-2026). The Economic Development Strategy has the following four main goals and corresponding objectives:

Support families and workers:

- Expand middle- and high-income job opportunities,
- Provide training and support to prepare workers for middle- and high-income jobs,
- Provide services to help individuals secure and sustain employment,

Support small and local businesses:

- Strengthen the network of nonprofits creating an ecosystem of small business support,
- Provide small and local businesses with technical assistance and resources,
- Increase access to capital in under-resourced communities for small businesses and entrepreneurs,

Bolster trade and innovation:

- Provide programming and regulatory updates to catalyze trade,
- Invest in "innovation economy" (e.g., Aerospace, Clean Tech, Life Sciences, and Defense,
- Increase efforts to support binational economy and promote multicultural identity, and

Strengthen neighborhoods:

- Intentionally engage and invest in under-resourced communities,
- Cultivate vibrant commercial corridors and cultural spaces, and
- Coordinate partnerships and funding that increase affordable housing options.

San Diego has over 400 parks and recreation facilities including skate parks, golf courses, community centers, pools, shorelines, and recreation centers. The condition of each varies depending on when they were developed. As with most growing cities, the demand for new recreation space and upkeep of existing spaces is difficult to manage financially, and the City has few resources above the HUD block grants to dedicate to maintaining parks and recreation centers. Residents' priorities for park and recreation improvements include: gyms/indoor and outdoor recreation opportunities in low-income areas where private disinvestment has occurred; lighting improvements for public safety; and sidewalks and bus shelter accessibility and safety improvements.

How were these needs determined?

Needs were identified through the community survey conducted to support the Consolidated Plan; stakeholder consultation; and existing community needs assessments and plans including Capital Improvement Plan (CIP), Economic Development Department Strategy, Climate Action Plan, ADA Transition Plan Review, and public improvements identified in the Regional Analysis of Impediments to Fair Housing Choice.

Housing Market Analysis

MA-05 OVERVIEW

Housing Market Analysis Overview

Affordable housing is very limited for households earning less than 80% of the AMI, especially those with incomes lower than 30% AMI. According to a gaps analysis conducted to support this Consolidated Plan, renters making below \$50,000 do not have an adequate supply of affordable housing. There are 89,803 renter households in San Diego with incomes of \$50,000 and less. These renters have 35,881 rental units that are affordable to them, leaving a gap of 53,922 affordable rentals or rental subsidies to accommodate their needs. The gap is largest for renters with very low incomes (less than \$5,000), who live on fixed incomes, and renters with incomes between \$25,000 and \$35,000.

Additionally, homeownership is unaffordable to those making less than \$150,000. Currently, 88% of homes in San Diego are only affordable to households with an income of more than \$150,000. Only 18% of renter households can afford to buy in San Diego.

The Greater San Diego Association of Realtors reported that, as of June 2023, the median sales price of a home in the region was \$805,500. Compared to 2022, the prices for condos and townhomes increased the most (by 3.3%) and as of June 2023, the median sales price was \$620,000. On the positive side, the market does seem to be softening a bit: fewer homes were selling for over the listed price in 2023 compared to 2022 and price increases are slowing. However, very low inventory is likely to keep prices high: as of June 2023, there was only a 2-month supply of single family detached homes and a 1.6 month supply for condos.

Incomes have increased for many in the city, and this is reflected in rising Area Median Incomes (AMIs). However, household incomes have not kept up with rising housing costs, which have risen 68% for rental units and 80% for owned units. According to the City's Housing Element, many of the City's core industries pay average annual wages that are between 30% and 80% of the AMI. The City of San Diego current minimum wage of \$16.85 is higher than the state's minimum (\$15.50/hour) and more than twice as high as the federal minimum wage (\$7.25/hour). Yet it is much lower than the self-sufficiency wage required for a single adult household to afford to live in San Diego County during 2022. The San Diego County Self-Sufficiency Standard Brief reports the self-sufficiency income for a single adult household in San Diego County as \$23.94 as of 2022, or an annual salary of \$50,000. This wage includes the costs of housing, transportation, food, healthcare, and taxes, but not childcare.

As the Housing Element acknowledges, housing affordability has been a challenge in the City of San Diego for many years, and this has worsened as supply of housing has lagged demand. Rental subsidies, such as the Housing Choice Voucher program, have become less

effective due to limited available housing for rent. The Housing Element reports that many voucher holders wait 10 years before they are placed in housing. Many (68%) of these voucher holders are female heads of household with extremely low incomes who struggle to find employment that accommodates their childcare needs. The limited supply of affordable rental stock has a disproportionately negative affect on single parents and children.

The population of working age adults in San Diego is projected to decline by 2035, while the number of seniors will double. The Housing Element projects that 153,700 jobs will be added in the city between 2012 and 2019. These trends will exacerbate employers' challenges finding lower and moderate wage workers who can afford to live in the city.

The City of San Diego's target number of housing units for the RHNA allocation by income group is shown below. To meet the RHNA, the City will need to produce an average of approximately 13,500 units per year. Housing production has been averaging 4,000 to 5,000 units per year.

Please note that the most recent available data is used in the tables below.

Income Group	Percentage of AMI	Share
Extremely Low Income	0-30	12,380
Very Low Income	31-50	15,169
Low Income	51-80	17,331
Moderate Income	81-120	19,319
Above Moderate Income	>121	43,837

MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

As of 2022, about half of the city’s housing stock was comprised of single-family detached homes. The second most common housing type is multifamily properties with 20 units or more. Attached homes such as townhomes make up 10% and duplexes, triplexes, and fourplexes, 9%. Another 10% is units in small (fewer than 20 units) multifamily complexes. Mobile homes represent about 1% of the housing stock.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	249,668	48%
1-unit, attached structure	51,941	10%
2-4 units	44,988	9%
5-19 units	51,607	10%
20 or more units	120,415	23%
Mobile Home, boat, RV, van, etc	6,240	1%
Total	524,859	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2022 1-year ACS.

The City of San Diego has a homeownership rate of 48%. About three-fourths of homeowners live in single family detached homes; 58% have homes with 2-3 bedrooms; and 36% live in homes with 4 or more bedrooms Just 6% of homeowners live in homes with fewer than 2 bedrooms.

Single family detached homes also provide rental opportunities, and 19% of renters live in single family detached homes. Most rental units (about 70%) are multiunit properties. Renters are much more likely than homeowners to live in units with 1 bedroom (28%) or no bedrooms (10%), although most renters live in 2- or 3-bedroom homes (55%).

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	2,476	1%	28,149	10%
1 bedroom	11,768	5%	79,327	28%
2 or 3 bedrooms	143,442	58%	154,876	55%
4 or more bedrooms	90,433	36%	18,059	6%
Total	248,119	100%	280,411	100%

Table 27 – Unit Size by Tenure

Data Source: 2022 1-year ACS.

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

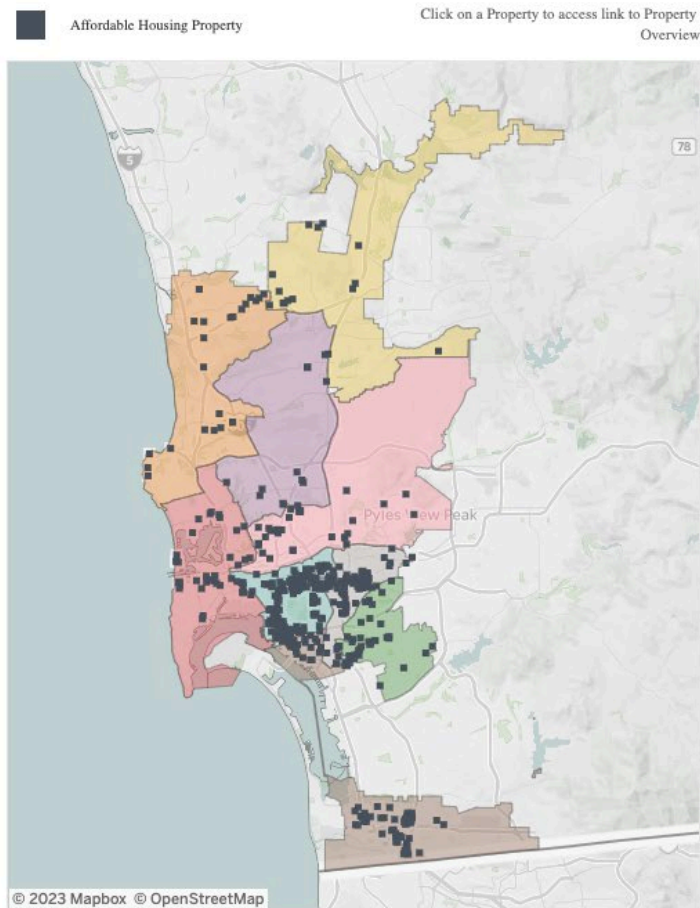
The SDHC Affordable Housing Overview dashboard, available here:

<https://public.tableau.com/app/profile/san.diego.housing.commission.sdhc./viz/CityofSanDiegoAffordableHousingOverview/AffordableHousingOverview>, reports that there are 24,309 affordable housing units located in 573 properties in the City of San Diego. Of these properties, 33 were developed as part of the City’s inclusionary housing program. There are 1,899 project-based vouchers that support the rents in affordable housing.

As shown by the map below, most units are located in District 3 (7,865 total units), followed by District 8 (4,060 units).

SDHC provides AMI targeting for the affordable properties. Of the 24,000 affordable properties, 22% are affordable to households with incomes less than 30% AMI; 48% are affordable to 31-50% AMI households; 29% are affordable to 51-80% AMI households; and 1% are affordable to 81-120% AMI households.

City of San Diego Affordable Housing



Summary of Affordable Housing in the City of San Diego

Affordable Units	Properties	Inclusionary Properties	Project Based Vouchers
24,309	573	33	1,899

Locations of 25 affordable units are not included in the subtotals or on the maps because they serve populations such as domestic violence survivors.

Affordable Housing by Council District

City Council District	Affordable Units	Properties	Inclusionary Count	Project Based Vouchers
1	1,161	23	0	0
2	1,162	39	0	80
3	7,865	225	16	1,099
4	2,603	33	3	20
5	1,423	14	1	0
6	1,103	12	0	186
7	1,546	34	4	240
8	4,060	99	5	132
9	3,263	89	4	142

Source: San Diego Housing Commission.

As part of the Regional Housing Needs Assessment (RHNA), the San Diego Association of Governments (SANDAG) estimated that the City will need to develop 108,036 additional units by 2029 to meet household growth. By income level, the new units should be distributed among:

27,549 for very low-income households (186 approved as of 2022)

17,331 for low-income households (265 approved as of 2022)

19,319 for moderate-income households (19 approved as of 2022)

43,837 for above moderate-income households (4,563 approved as of 2022)

To reach these goals, San Diego will use a mix of federal state, and local programs.

Local programs. Programs include the Affordable Home Density Bonus Program, the Affordable Home Expedite Program, and the ADU Home Density Bonus Program. The Affordable Home Density Bonus Program incentivizes the inclusion of affordable units and has resulted in 371 new affordable homes out of 1,620 new homes. The Expedite Program offers the incentive of expedited permits for by right developers of affordable housing: 1,056 homes were built using this program in 2021 compared to 708 homes in 2020—a promising increase. Through the ADU Density Bonus Program, seven ADUs were developed for moderate income households out of 871 total permitted ADU homes. Given that the number of ADUs permitted has grown every year in San Diego, the hope is that the number of affordable ADUs grows concurrently. The City also continues to use its Affordable Housing Fund, which, according to the Housing Element, has supported development of 1,425 affordable units. The Affordable Housing Fund also contributed \$7,170,143 to transitional housing programs from 2012 to 2019, serving 7,736 people.

State programs. According to the 2021-2029 Housing Element, 57 projects in San Diego and San Ysidro received state tax credits. These projects will contribute 6,180 affordable units.

Federal programs. SDHC provides rental assistance to approximately 17,000 housing choice voucher households. SDHC is required to ensure that 75% of new admissions shall not exceed 30% of the area median income, as established by HUD. The remaining 25% may have income between 31% and 80% of AMI. Additionally, the City has also adopted a Source of Income Ordinance to protect voucher holders.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

According to the 2021-2029 San Diego Housing Element, 1,471 assisted units and 512 senior units are considered “at-risk” of conversion to market rate and loss of affordability. At-risk units are considered those whose affordability restrictions are set to expire within

10 years. SDHC aims to preserve these units through Multifamily Housing Revenue Bonds and purchasing properties. Per state law, owners of assisted housing developments who wish to terminate a subsidy contract or sell the development must contact entities that are qualified to preserve the affordable properties first.

Does the availability of housing units meet the needs of the population?

No. In the city of San Diego there is a shortage of affordable rental units for renters earning \$50,000 and less. To support the Housing Market Analysis of the Consolidated Plan, a “gaps analysis” was conducted, which compares renter household incomes to the distribution of both affordable rental and homeownership units. That analysis was based on 2022 American Community Survey (ACS) data and reflects housing market conditions during 2022.

According to that gaps analysis, renters making below \$50,000 do not have an adequate supply of affordable housing. There are 89,803 renter households in San Diego with incomes of \$50,000 and less. These renters have 35,881 rental units that are affordable to them, leaving a gap of 53,922 affordable rentals or rental subsidies to accommodate their needs. To address this gap, more affordable rentals *and* rental assistance, such as the Housing Choice Voucher program, are needed. The gap is largest for renters with very low incomes (less than \$5,000), who live on fixed incomes, and renters with incomes between \$25,000 and \$35,000.

Based on the number of families on SDHC waitlists, there are not enough affordable units to meet the needs of the low-income population. The City of San Diego’s rental vacancy rate is only 2.64%, making rental housing scarce, difficult to find, and highly competitive.

SDHC invests in attracting and retaining landlords to the HCV program. SDHC’s Landlord Services Unit holds monthly Landlord Seminars to educate the landlord community about the benefits of participating in the voucher program. They conduct targeted outreach to property management companies and landlords to onboard new units into the voucher program. They also facilitate quarterly meetings with SDHC’s Landlord Advisory Committee (LAC). The LAC consists of independent, small landlords and representation from landlord association groups such as the Southern California Rental Housing Association, California Apartment Association, San Diego Association of Realtors, and large property management companies.

A Landlord Partnership Program (LPP) has been established to attract and retain landlords in the voucher program. Incentives such as a \$500 leasing incentive for every unit rented to a voucher household, an assurance fund that covers up to \$3,000 in unpaid rent or damages that exceed a security deposit, a move flexibility that provides housing assistance payment overlap to address voucher households moving from one assisted unit to another, and ensuring landlords receive their complete rent due are incentives offered to attract landlords to participate in the voucher program.

In FY2023, 839 landlords participated in the Landlord Partnership Program, and 1,257 incentive payments were issued, totaling \$628,500.

Additionally, homeownership is unaffordable to those making less than \$150,000. Currently, 88% of homes in San Diego are only affordable to households with an income of more than \$150,000. Only 18% of renter households can afford to buy in San Diego.

The figure below summarizes the gaps analysis exercise and findings.

Housing Affordability Gaps, City of San Diego

Income Range	Rental Gap	Cumulative Gap	Renter Purchase Gap	Cumulative Gap
Less than \$5,000	(12,288)	(12,288)	-3%	-3%
\$5,000 to \$9,999	(4,340)	(16,628)	-2%	-5%
\$10,000 to \$14,999	(6,579)	(23,207)	-4%	-8%
\$15,000 to \$19,999	(5,825)	(29,032)	-2%	-11%
\$20,000 to \$24,999	(6,505)	(35,537)	-3%	-14%
\$25,000 to \$34,999	(13,759)	(49,295)	-6%	-20%
\$35,000 to \$49,999	(4,627)	(53,922)	-8%	-28%
\$50,000 to \$74,999	30,144	(23,778)	-15%	-44%
\$75,000 to \$99,999	41,216	17,438	-13%	-57%
\$100,000 to \$149,999			-13%	-69%
\$150,000 or more			69%	0%

Note: 2022 1-year ACS and Root Policy Research.

Describe the need for specific types of housing

The gaps analysis discussed above reveals a need for deeply affordable and permanent supportive housing for the city’s extremely low-income renters; new rental units priced at less than \$1,250 for low-income renters; and affordable homes to purchase for renters with incomes between \$75,000 and \$150,000. More income and deed restricted housing is needed to accommodate this group of renters and potential buyers.

San Diego residents recognize this need: an online survey conducted in conjunction with the Housing Element revealed that 47% of San Diegans believed that affordability was the most urgent housing issue in the city. Preservation and rehabilitation of existing homes to improve the quality of affordable housing is also needed: 38% of respondents in the online survey reported that only low-quality housing was available in their price range.

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)

Between 2010 and 2022, the median home value in San Diego, as measured by the American Community Survey (ACS), increased by 80%. The median value was \$905,300 as of 2022, requiring an annual household income of approximately \$270,000 and a down payment of at least \$90,000.

Rents have also increased significantly, rising 68% between 2010 and 2022. The annual household income needed to afford the median rent and utilities is \$85,000. In 2022, about half of San Diego’s renters paid \$2,000 or more per month for rent.

For households needing affordable rents, there are approximately 10,000 affordable rental units for extremely low-income households (with incomes of 30% of the AMI) and 27,000 affordable rental units for very low-income households (incomes between 31 and 50% AMI).

Cost of Housing

	Base Year: 2010	Most Recent Year: 2022	% Change
Median Home Value	\$503,700	\$905,300	80%
Median Contract Rent	\$1,189	\$1,993	68%

Table 28 - Cost of Housing

Data Source: 2010 Census (Base Year), 2022 1-year ACS.

Contract Rent Paid	Number	%
Less than \$500	8,823	3%
\$500-999	13,397	5%
\$1,000-1,499	43,033	16%
\$1,500-1,999	75,958	28%
\$2,000 or more	132,511	48%
Total	273,722	100.0%

Table 29 - Rent Paid

Data Source: 2022 1-year ACS.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	10,315	No Data
50% HAMFI	27,235	3,885
80% HAMFI	102,115	11,740
100% HAMFI	No Data	25,135
Total	139,665	40,760

Table 30 – Housing Affordability

Data Source: 2013-2017 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,714	1,885	2,399	3,279	3,988
High HOME Rent	1,198	1,284	1,543	1,775	1,960
Low HOME Rent	936	1,003	1,203	1,391	1,552

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No. Rent has increased 68% since 2010 and incomes—particularly incomes of very low-income renters and those on fixed incomes—have not kept up with rent increases. According to the gaps analysis conducted to support this Consolidated Plan, there are 2.5 renters with incomes of less than \$50,000 for every affordable rental unit. The shortage is greatest for renter households with zero or extremely low incomes: for these renters there are 41 renters for every deeply subsidized rental unit.

The San Diego 2022 Annual Report on Homes emphasizes that much of the housing built only accommodates households with above moderate-income. In 2021, 4,563 units were permitted for above moderate-income households compared to only 19 permits for moderate-income households, 265 permits for low-income households, and 186 permit for very low-income households. This suggests that housing is disproportionately built for higher income households and does not sufficiently meet the housing affordability needs at all income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to the San Diego Housing Element, the population of San Diego has grown by 10% from 2012 (1,321,315 people) to 2020 (1,453,267 people). The population is projected to continue growing, according to estimates from the San Diego Association of Governments, reaching 1,665,609 by 2035 (a 15% increase from 2020). Home values and rents have continued to increase alongside the population, suggesting that people with higher incomes are moving to the area and are able to afford the rising cost of housing. Therefore, the market is incentivized to accommodate the demand of high-income households. For these high-income households, affordability may not be a concern. However, for existing residents with lower incomes, finding and maintaining stable, affordable housing may become less likely as housing costs outpace their income.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Fair Market Rents (FMRs) are in line with median rent, but HOME rents are lower. HOME “high” rents are lower than the FY2023 Payment Standards across communities (discussed below).

Choice Communities is SDHC’s upward mobility initiative. It was implemented in 2010 with the goal of creating increased access for Housing Choice Voucher families to move into communities that offer more opportunities for education, employment, and quality of life. Under Choice Communities, the City of San Diego ZIP codes are divided into three groups, each with its own payment standards: Choice Communities, Enterprise Communities, and Signature Communities.

Higher payment standards are set in areas with higher market rents, providing families with more flexibility to move into those communities. SDHC offers incentives to relocate to a Choice or Enterprise Community. These include higher Payment Standards, a Security Deposit Loan program, and a Mobility Counseling program. SDHC created a Mobility Counseling program to help with pre- and post-move counseling, housing search assistance and virtual guidance about neighborhood features to incentivize families moving to Choice or Enterprise Communities. Mobility Counselors engage new landlords to enlist new rental units onto the Housing Choice Voucher program and, also act as a liaison for the landlord and participant during the move process. Additionally, SDHC provides no-interest security deposit loans for families who move to a Choice or Enterprise Community.

SDHC will continue to evaluate the success of this approach in providing voucher holders with optimal community choice.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

This section provides data on the condition of housing units with San Diego, based on American Community Survey (ACS) data from 2022. Of owner-occupied units, about one-third, or 76,831 units, have a reported condition issue. A small share, just 1% or 2,664 units, have several condition issues. Most (68%), however, have no condition issues.

Rental units are much more likely to be in poor condition, with 64%, or 280,411 units with one condition issue, and another 36%, or 157,198 units, with more than one condition issue.

Condition issues do not appear to be highly correlated with year built, according to the Year Built table below, as there is not a significant difference in the distribution of owner and rental units by year built. Instead, condition challenges appear to be related to maintenance, quality of construction, and use.

Homes built before 1980 have the greatest risk of lead-based paint hazard, as the federal government banned lead from paint beginning in 1978. According to the federal Environmental Protection Agency (EPA), nationally, 24% of homes built between 1960 and 1977 contain lead-based paint, in addition to 69% of homes built between 1940 and 1950, and 87% of homes built before 1940.

San Diego has a large share of homes built before 1980: 54% of owner-occupied homes and 49% of renter-occupied homes were built before lead-based paint was banned. The number of owner-occupied and renter-occupied units built before 1980 in San Diego is nearly equal, at 138,883 owner-occupied units and 137,095 renter-occupied units. Owner-occupied units built before 1980 are more likely than rental units to have children present: an estimated 35,645 owner-occupied units are occupied by children who may have some risk of lead hazards. This compares to 13,205 rental units.

As part of developing its Housing Element, the City completed an in-depth review of vacant and developable land and determined that there is adequate capacity to meet its RHNA allocation. This analysis did not include an inventory of the suitability of the units for rehabilitation.

Definitions

The City defines substandard housing as buildings or units that are not in compliance with the California Health and Safety Code. This includes units having structural hazards, faulty weather protection, fire, health and safety hazards, or lacking complete kitchen or plumbing facilities. Standard condition housing is defined as complying with the California Health and Safety Code.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	76,831	31%	280,411	64%
With two selected Conditions	2,619	1%	141,821	32%
With three selected Conditions	45	0%	15,377	4%
With four selected Conditions	0	0%	208	0%
No selected Conditions	168,624	68%	0	0%
Total	248,119	100%	437,817	100%

Table 32 - Condition of Units

Data Source: 2022 1-year ACS.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	37,947	15%	62,630	22%
1980-1999	71,289	29%	80,686	29%
1950-1979	112,658	45%	113,184	40%
Before 1950	26,225	11%	23,911	9%
Total	248,119	100%	280,411	100%

Table 33 - Year Unit Built

Data Source: 2022 1-year ACS.

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	138,883	56%	137,095	49%
Housing Units build before 1980 with children present	35,645	15%	13,205	5%

Table 34 - Risk of Lead-Based Paint

Data Source: 2022 1-year ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	36,445
Abandoned Vacant Units	N/A	N/A	N/A
REO Properties	N/A	N/A	N/A
Abandoned REO Properties	N/A	N/A	N/A

Table 35 - Vacant Units

Data Source: 2017-2021 5-year ACS (Vacant Units)

In the San Diego region, an accurate count of vacant units is complicated by units that are empty and reserved for recreational use. SANDAG estimates the number of units in the city that are deemed “unoccupiable” — units that are typically second homes or vacation rentals. SANDAG estimates that 17,300 units in the City of San Diego are unoccupiable for this reason.

Need for Owner and Rental Rehabilitation

Housing units built over 30 years ago are more likely to need rehabilitation assistance. Given that 59% of owner-occupied stock and 52% of renter-occupied stock was built before 1980, a significant portion of San Diego’s stock likely has moderate rehabilitation needs. The Housing Element highlights that low- and moderate-income households are more likely to be renters and renters are also more likely to experience substandard housing conditions. In some areas of San Diego, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50% of the area median income. In these situations, it is likely that housing conditions generally throughout these areas are poor. Maps provided by HCD show that tracts with the oldest homes are outside of San Diego State University, Old Town San Diego, and north of Naval Base Point Loma.

In the community survey conducted to support this Consolidated Plan, housing hazard mitigation assistance (e.g., removing mold and moisture, pests, lead hazards, fire/carbon monoxide hazards) was ranked moderately low among residents and low by stakeholders. This sentiment may have changed, however, after the January 2024 flooding. Housing repair and rehabilitation for owners and housing repair and rehabilitation for renters were also ranked moderately low to low among 10 possible critical needs.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Based on ACS and CHAS data, an estimated 35,645 households with children live in owner-occupied homes built before 1980, which are more likely to contain lead-based paint

hazards. There are an estimated 13,205 children in renter-occupied units with risk of exposure to lead-based paint hazards. It is common for households with lower incomes to live in older housing given that new and updated homes are likely more expensive. Low-income renters may be more likely to reside in substandard housing that contains lead-based paint hazards, as homeowners often have more income to remodel and more autonomy over the decision to address potential hazards in the home.

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

Introduction

On September 10, 2007, HUD transferred full ownership and operating authority of 1,366 public housing units at 137 sites to SDHC. This was the largest public housing conversion ever approved at the time. Since then, SDHC has created additional affordable housing rental units, through both public/private partnerships and wholly owned acquisitions, bringing the total number of affordable housing units owned by SDHC to 2,401. The former public housing units and the newly created housing units are mostly restricted to low-income renters with income at 80% of AMI or less. Recently, SDHC has acquired hotel properties utilizing the State of California HomeKey program funds to create permanent affordable rental housing with supportive services for people experiencing homelessness. SDHC also continues to operate 189 public housing units. Two of the 189 units are manager’s units.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
# of units vouchers available	N/A	N/A	187	16,565**	3,892	12,673	1,310	175	458
# of accessible units									

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year (Non-Elderly Disabled and Mainstream Voucher)

** total # of vouchers available is based upon the June 2023 (FY23) Voucher Funding Baseline.

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

SDHC has 189 public housing units across eight properties. Three of the properties are in City of San Diego Council District 2, two are in Council District 9, two are in Council District 8, and one is in District 7.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

All of the public housing developments are kept in good condition by SDHC. Main building systems are routinely addressed and SDHC conducts ongoing preservation/capital improvement work on a yearly basis. A passing score for a REAC physical inspection is 60 or above.

Public Housing Condition

Public Housing Development	Average Inspection Score
VLC	98c*
Otay Villas	96b*
La Jolla Marine	96b
Adaptable Housing	94c*
Vista Verde	91c*
FHA Northern	90c*
FHA Southern	77c
FHA Central	73c*

Table 37 - Public Housing Condition

b means non-life threatening health and safety deficiencies noted

c means at least one life threatening health and safety deficiency noted

** means at least one inoperable smoke detector noted*

Data Source: San Diego Housing Commission

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

All public housing sites have been recently renovated and have annual preventative maintenance performed. The revitalization efforts, coupled with asset preservation, allow the Public Housing sites to be in good order regarding the exterior and interior condition of the Real Estate asset.

Capital needs improvements are prioritized based on need, starting with the preservation of major building systems (e.g., plumbing, HVAC, roofing, water heaters) and the system's anticipated remaining useful life. Unit interior renovations are typically conducted at unit turnover upon vacancy.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

All residents are offered a well-managed living environment. The needs of both the resident and property are addressed in an expeditious fashion, and all available resources from outside agencies that offer social services are consistently promoted to residents. The properties are subject to routine Real Estate Assessment Center (REAC) inspections, where the properties have achieved high scores. Additionally, the SDHC Achievement Academy provides workforce development resources to residents within the public housing portfolio.

Discussion: N/A

MA-30 HOMELESS FACILITIES AND SERVICES – 91.210(C)

The 2023 PIT count counted 3,285 unsheltered and 2,494 sheltered homeless individuals in the City of San Diego. A variety of housing facilities and services are offered to these homeless individuals by organizations within San Diego, including the City, SDHC, the County, community-based organizations, faith-based organizations, and health service agencies. Housing facilities include emergency shelters, transitional housing, safe havens, and permanent supportive housing options. Homeless support services offered within the city include: prevention and diversion, outreach, and street-based case management, system navigation and housing location assistance, medical services, employment assistance, substance use disorder services, legal aid, mental health care, veteran services, public assistance benefits and referrals, family crisis shelters and childcare, domestic violence support, personal good storage, and personal care/hygiene services.

Housing facilities within the city include emergency shelters, transitional housing, safe havens, and permanent supportive housing options. Homeless support services offered include outreach and engagement, housing location assistance, medical services, employment assistance, substance abuse recovery, legal aid, mental health care, veteran services, public assistance benefits and referrals, family crisis shelters and childcare, domestic violence support, personal good storage, and personal care/hygiene services.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	2,244	N/A by household type	703	1,434	N/A
Households with Only Adults	3,548	N/A by household type	949	7,837	*195
Chronically Homeless Households	N/A	N/A by household type	N/A	950	27
Veterans	369	N/A by household type	325	4,251	30 VASH, 10 PSH
Unaccompanied Youth	394	N/A by household type	287	422	N/A
<p>* The 195 affordable units are comprised of populations that fit the description of “Households with Only Adults”, but some also carry other conditions. The breakdown is as follows: 65 units for individuals experiencing homelessness, 32 units for individuals experiencing homelessness with a serious mental disability, 73 units for seniors, age 55 and older who experience homelessness, 25 units for seniors who have experienced homelessness.</p>					

Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

211 San Diego, a local nonprofit organization designated with the 2-1-1 dialing code by the California Public Utilities Commission, maintains a publicly available online searchable Resource Database of trusted, free or low-cost services. These listed services are maintained by a Resource Team that regularly communicates with the providers, many of which specialize in housing and homeless assistance. The Resource Database is accessible by visiting www.211sandiego.org. Those seeking services are encouraged to call 2-1-1 to find which resources are available in San Diego County and if they meet the eligibility requirements for the services. Connections to resources are limited to the supply of resources available and listed in 211 San Diego's Resource Database.

Mainstream services that complement those that are specifically targeted to persons experiencing homelessness include:

Counseling programs that specialize in serving domestic violence victims;

Court-appointed special advocates;

Re-entry programs that assist with medical, mental health, and substance abuse disorders;

Managed Care for Medi-Cal, which provides patients with access to doctors, clinics, pharmacies, and hospitals; and

Employment and training programs including two-week employment transitions; career services for those transitioning out of military services; and employment training and services for persons with disabilities.

The provision of supportive services is an important feature of the service models assisting individuals experiencing sheltered and unsheltered homelessness. Access to supportive services, whether available on-site or through referral, is often facilitated by a case manager or system navigator and informed by a client-centered housing and stability plan. Partnerships with Federally Qualified Health Centers (FQHCs) and the County of San Diego serve as the primary means by which clients are connected to primary care, behavioral health, mental health, and substance use treatment. Many of these services are provided on-site at various program sites through the County or FQHC mobile units and various street health teams that operate within the city. Transportation support is also available through most programs serving individuals experiencing homelessness.

Several homelessness service providers contracted by the City of San Diego and SDHC offer employment readiness training, vocational training, and financial literacy classes, which support individuals in obtaining and maintaining greater self-sufficiency. Programs also

work directly with the San Diego Workforce Partnership and several employers to support local hiring needs.

Additionally, beginning in FY2020, city-funded rapid rehousing projects participate in an employment pilot program. The program provides employment and housing services for up to two years for up to 300 households. The program is meant to showcase the effectiveness of providing targeted employment services to traditional rapid rehousing resources and increase partnerships with the local workforce partnership organization. Ultimately, this pilot aims to promote the integration of intentional employment services with rapid rehousing programs and expanding the network between the employment and homeless systems. The RTFH will coordinate and oversee the pilot, while the San Diego Workforce Partnership and SDHC will offer employment services to rapid rehousing clients. The city-funded rapid rehousing providers, including Father Joe's Villages, South Bay Community Services, Home Start, PATH, and SDHC, will be using local dollars to participate. As part of the pilot, there is a committed partnership with the City Personnel Department to support the provision/fill vacant city jobs for pilot participants.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

211 San Diego maintains a publicly available free online searchable Resource Database of trusted free or low-cost services that may benefit people at imminent risk of homelessness with help. 211 San Diego updates the Resource Database by regularly communicating with nonprofit, healthcare, and government agencies that provide the services and that approve the services as they are listed. The Resource Database can be accessed at www.211sandiego.org. 211 San Diego also operates a multilingual contact center that is available 24 hours a day, every day, accessible by calling 2-1-1. During a call, specialists will conduct an assessment to identify immediacy of need, knowledge and use of existing resources, limitations/barriers, and community supports to locate the most appropriate, accessible, and available resource for their level of risk or for their specific extent of homelessness. Connections to resources are limited to the supply of resources available and listed in 211 San Diego's Resource Database.

Services are grouped among the following categories and include:

At-risk/homeless housing related assistance programs—coordinated entry partner sites that serve veterans, persons with mental illness, and victims and survivors of domestic violence.

Homeless diversion programs—direct services for shelter diversion, including relocation support, rental assistance, and case management.

Healthcare focused homeless prevention programs—health-related services, case management, navigating housing transitions and sustaining existing housing. These services are coordinated through health care providers including Medi-Cal.

Specialized services—case management, rehabilitation services, residential home care, skill development for persons with disabilities, youth independence skills, senior home placements services.

Other facilities and services available for persons experiencing homelessness in San Diego are described below.

Homelessness Services Programs

Transitional Storage Centers: The City funds three Transitional Storage Centers, which provide secure, protected space for individuals experiencing homelessness in the city to store their personal belongings on an ongoing basis, and help keep homeless San Diegans' belongings off city streets, sidewalks and storefronts. Each program participant has access to storage bins or lockers free of charge. The program provides up to 1,400 storage bins among the three locations.

Day Center for Single Adults: The Day Center is a drop-in center where adult men and women experiencing homelessness can access resources to meet basic needs and receive referrals to services and shelter. The Day Center is open daily, and services include laundry, showers, mail, phones, messages, computer access, and limited storage space.

Homelessness Response Center: The Homelessness Response Center (HRC) centralizes and streamlines access to a spectrum of services and resources focused on assisting persons experiencing homelessness through all steps of the process from homelessness to housing. This includes providing system navigation services and co-locating partnering service providers on-site.

Supportive Services and Case Management: SDHC funds two case management and supportive services contracts to supplement the staffing structure of one Permanent Supportive Housing program and one Rapid Rehousing program.

Crisis Response Programs

Coordinated Shelter Intake Program: On behalf of the City of San Diego, SDHC manages the Coordinated Shelter Intake Program, which facilitates access to the portfolio of shelter resources SDHC administers, totaling 1,711 beds. Intake Coordinators employed by SDHC review referrals from more than a dozen approved referring partners, including social service providers, homelessness outreach teams, county departments and law enforcement – after which they coordinate with shelter operators to facilitate the placement of clients into the most appropriate and available shelter accommodation.

Bridge Shelters: As of December 2023, the Bridge Shelter Program provides 940 shelter beds for single adults across four locations. The Bridge Shelters offer a safe, centralized location for persons experiencing homelessness to receive shelter and appropriate services needed to expedite placement into permanent or longer-term housing using Housing First.

Connections Housing San Diego: Operated by People Assisting the Homeless (PATH), Connections Housing is a continuum of interim housing and supportive services for single adults experiencing homelessness, providing resources that individuals might need to rebuild their lives. It includes short-term shelter (interim) beds, long-term supportive housing, an on-site primary healthcare facility, and a One-Stop Service Center where partnering organizations provide a host of supportive services such as individual assessments, work readiness programs and job interviews, recovery support, and resources to meet basic needs, and space for external agencies to meet with clients. ESG funds support 80 interim beds in the program and case management services.

Interim Shelter Program | Paul Mirabile Center: The Interim Shelter, which became operational in FY 2017, is operated by Father Joe's Villages, and provides 350 beds for single adults and veterans experiencing homelessness. The shelter provides three meals daily, clean linens, laundry facilities, and 24-hour security. Clients have access to health care, mental health treatment, job readiness training, case management, and housing navigation.

Bishop Maher Center: The Bishop Interim Shelter Program is located within Father Joe's Villages main campus in East Village of Downtown San Diego. The program consists of 28 beds, which provide interim shelter year-round (365 days per year) specifically for individuals experiencing homelessness who identify as female. The program provides safe, low-barrier, interim housing, as well as stabilization and supportive services to prepare persons experiencing homelessness for the most appropriate longer-term or permanent housing interventions, contributing to the regional goals of ensuring instances of homelessness are rare, brief, and non-recurring.

Harm Reduction Shelter: In conjunction with the County of San Diego's Behavioral Health Services, the Harm Reduction Interim Shelter Program provides safe, low-barrier shelter, as well as specialized stabilization and supportive services for adults aged 18 or older experiencing unsheltered homelessness in the City of San Diego who are also experiencing co-occurring substance use and mental health conditions. The program operates with a maximum capacity of 44 persons at a time.

Rachel's Promise Interim Shelter: The program provides safe, low-barrier shelter for women ages 18 or older experiencing unsheltered homelessness in the City of San Diego, with a specific emphasis on those with serious medical conditions; women released from the hospital who do not need or qualify for recuperative care but are in need of a safe, indoor place to recover; and women with other higher-need conditions. The program operates with a maximum capacity of 40 beds.

Interim Family Shelter: The City of San Diego Interim Family Shelter Program is operated by Alpha Project and provides non-congregate shelter year-round, in alignment with Housing First principles, for families with children experiencing homelessness who have not been successfully diverted from the homelessness assistance system. The shelter has the capacity to serve up to 168 persons experiencing homelessness in the city or 42 households at any given time.

Haven Interim Family Shelter: The Program is located on The Salvation Army's Door of Hope Campus, and provides nine safe, low-barrier, non-congregate shelter units for families with children experiencing unsheltered homelessness in the City of San Diego. The program operates with a maximum capacity of nine fully furnished one-, two-, or three-bedroom apartments, which provide up to 32 beds. Families are prioritized for entry.

LGBTQ+ Affirming TAY Shelter: The shelter provides safe, low-barrier, non-congregate and congregate shelter beds for transition-age youth (TAY) ages 18 to 24 experiencing unsheltered homelessness in the City of San Diego. The shelter serves as a holistic, affirming, person-centered program that utilizes space where young people and their families will receive support, shelter, housing, services, and resource navigation.

TAY Shelter: The program is operated by Urban Street Angels and provides service-enhanced interim housing 24 hours per day, seven days per week, in alignment with Housing First principles for a minimum of 52 TAY experiencing homelessness in the city.

Youth Emergency Shelter: The program is operated by San Diego Youth Services (SDYS) and is the only emergency night shelter in San Diego County for run-away youth ages 12 to 17 experiencing homelessness. The program provides safe, low-barrier, interim housing, as well as stabilization and supportive services, to prepare youth experiencing homelessness for the most appropriate longer-term or permanent housing intervention.

Safe Camping Program

The City of San Diego established the Safe Sleeping Program, which offers safe, legal camping space as an alternative to traditional congregate shelters for people experiencing homelessness. Services offered at the city's two sites include tents, meals, public restrooms, showers, 24-hour security, and housing navigation services. The city's two Safe Sleeping sites can accommodate a total of 533 tents.

Outreach Programs

Multidisciplinary Outreach Team: Multidisciplinary Outreach Team works directly with individuals living on the street. Utilizing a street-based case management and supportive service model, the program's objective is to serve individuals and families who are among the most vulnerable and are experiencing unsheltered homelessness.

Coordinated Street Outreach: The City’s Coordinated Street Outreach Program supports regional efforts to employ best practices by taking action on the practices outlined in the “Policy Guidelines for Regional Response for Addressing Unsheltered Homelessness and Encampments” adopted by RTFH. Multidisciplinary teams consisting of peer-support specialists, outreach specialists trained in street-based case management, and clinical-level staff are leveraged to address clients’ needs, emphasizing transitions from homelessness directly to safe, stable housing opportunities.

Prevention Programs

HomeShare Program: The HomeShare Program, operated by ElderHelp San Diego, connects persons seeking stable housing, who are experiencing homelessness or at risk of homelessness, with seniors who are interested in renting a spare bedroom for a fee, service exchange arrangement, or combination of both.

SDHC’s Prevention Program: This program provides assistance to households who may have had a temporary lapse in income to maintain their housing, while alternate or new sources of income can be pursued and obtained. Assistance may include case management services, housing search assistance, temporary rental assistance, financial assistance for move-in costs, landlord conflict mediation, and connection to services and/or public assistance benefits.

Housing Instability Prevention Program (HIPP): HIPP helps pay rent and other housing-related expenses for families in the City of San Diego with low income, experiencing a housing crisis and at risk of homelessness. SDHC provides enrolled households with \$250, \$500 or \$750 per month toward their rent, depending on the household’s circumstances. HIPP also provides case management and assists with housing-related expenses, such as past-due rent and past-due utilities, depending on the household’s need.

Housing Programs

Transitional Housing: SDHC administers three Transitional Housing contracts. Program participants residing in Transitional Housing live in a service-enhanced housing environment and receive case management and supportive services, including linkages to external supports, while working towards self-sufficiency.

Rapid Rehousing: Rapid Rehousing (RRH) programs provide households with security and utility deposits, and short- to medium-term rental assistance. Program participants receive case management targeted to gaining employment and budgeting and financial competency.

Permanent Supportive Housing: SDHC administers nine Permanent Supportive Housing (PSH) contracts funded with CoC dollars. The PSH program provides long-term rental assistance for persons experiencing homelessness with at least one disability. PSH

program participants receive ongoing case management and supportive services to maintain housing stability.

Diversion: SDHC’s Diversion program offers assistance to individuals and families who are newly homeless within the City of San Diego. Diversion services include case management, housing search assistance, temporary rental assistance, financial assistance, conflict mediation, and connection to services and/or public assistance benefits.

Landlord Engagement and Assistance Program: The Landlord Engagement and Assistance Program (LEAP) aims to increase access to the existing market of available units for individuals and families experiencing homelessness. LEAP offers incentives to landlords, the Landlord Contingency Fund, support for individuals and families to identify housing units, and financial assistance for them to pay move-in costs like security deposits, holding fees, application fees, utility assistance, rent arrears and vacancy loss.

Flex and Shallow Subsidy: SDHC’s Flexible spending and shallow subsidy programs provide financial assistance to help residents in the city’s shelters to move into permanent housing and maintain housing stability.

MA-35 SPECIAL NEEDS FACILITIES AND SERVICES – 91.210(D)

Special needs populations in San Diego include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse disorders. These populations face unique barriers to stable housing. Some rely on a fixed income, such as Social Security Disability Income (SSDI) that cannot withstand large increases in housing costs. People with mental, physical, or developmental disabilities have limited accessible and affordable housing options. For those relying on housing vouchers, the task of finding an accessible unit or submitting reasonable accommodations requests can be challenging.

Definitions for this section include:

Small Family Homes: Small Family Homes provide 24-hour care in the licensee’s family residence for six or fewer children who are mentally disabled, developmentally disabled, or physically handicapped, and who require special care and supervision as a result of such disabilities.

Group homes: Group Homes are facilities of any capacity and provide 24-hour non-medical care and supervision to children in a structured environment. Group Homes provide social, psychological, and behavioral programs for troubled youth.

Adult Residential Facility: Adult Residential Facilities (ARF) are facilities of any capacity that provide 24-hour non-medical care for adults ages 18 through 59, who are unable to provide for their own daily needs. Adults may be physically handicapped, developmentally disabled, and/or mentally disabled.

Residential Care Facilities for the Elderly: Residential Care Facilities for the Elderly (RCFE) provide care, supervision and assistance with activities of daily living, such as bathing and grooming. They may also provide incidental medical services under special care plans. The facilities provide services to persons 60 years of age and over and persons under 60 with compatible needs. RCFEs may also be known as assisted living facilities, retirement homes, and board and care homes. The facilities can range in size from fewer than six beds to over 100 beds. The residents in these facilities require varying levels of personal care and protective supervision. Because of the wide range of services offered by RCFEs, consumers should look closely at the programs of each facility to see if the services will meet their needs.

Social Rehabilitation Facility: A Social Rehabilitation Facility is any facility that provides 24-hours-a-day non-medical care and supervision in a group setting to adults recovering from mental illnesses who temporarily need assistance, guidance, or counseling.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Special needs populations require unique housing support. An estimated 49% of households with a disability have a housing need that may require modifications to make a unit more accessible, such as shower grab bars, ramps, or wide doors. This population may need help with one or more daily activity requiring assistance of a hired caregiver or family member. If neither option is available due to lack of family members or for financial reasons, group homes offer vital support for populations with disabilities.

An estimated 11% of elderly (aged 62 years and older) and 11% of frail elderly (elderly and require assistance with daily living) have housing or service needs; this is based on the share of elderly and frail elderly living in poverty. These needs are similar to those with disabilities, such as modifications to the home or care provided by a family member, or at-home caregiver.

There are an estimated 164 people living with HIV/AIDS in San Diego based on CDC rates of incidence in California at 11.9 infections per 100,000 people. According to the CDC, treatment for HIV requires intensive, consistent medication to suppress the viral load to keep this population healthy and reduce the risk of transmission. Housing stability is critical for this population, as homelessness can make obtaining the necessary medication challenging and risks inconsistent usage. Support to maintain housing stability could be permanent supportive housing, housing vouchers, emergency rental assistance, and a medical care team to ensure health is optimized.

Based on the U.S. Department of Health and Human Services National Survey on Drug Use and Health, there are an estimated 209,878 persons with alcohol or other drug abuse disorders in San Diego; 46% of which have a housing or service need. To best support this population, counseling for the individual and their family may be needed alongside housing assistance. Stable housing is key to recovery, as many with substance abuse disorders may use to cope with impending or present dangers of homelessness.

Among the 13 public service needs that residents and stakeholders were asked to consider as critical needs, the top five were: Homeless Services, Affordable Childcare, Emergency Shelter Services, Mental Health Services, and (lower in ranking) Transportation.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Several organizations in San Diego offer supportive housing referral and placement services for residents returning from mental and physical health institutions and those who are experiencing homelessness. ARC of San Diego offers residential homes throughout the county to fit the needs of people with disabilities, including those transitioning out of

institutional care; Toward Maximum Independence provides services to families and adults with developmental disabilities. North Star Assertive Community Treatment provides intensive and all-inclusive management and outpatient rehabilitation services with supported housing for residents with severe, chronic and persistent mental illness and frequently hospitalized. Several organizations offer referral services to seniors and/or promote independent living through home care services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The County will continue to facilitate the City County HIV Housing Committee and will administer the following 6 HOPWA contracts:

Provider	Activity
Being Alive	Supportive Services and STRMU
Fraternity Housing	Supportive Services, Independent Living, and Housing Operations
Mama’s Kitchen	Supportive Services
St. Vincent De Paul	Supportive Services and Housing Operations
Stepping Stone	Supportive Services and Housing Operations
Townspeople	Emergency Housing, Supportive Services, and Housing Operations

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Please see above.

MA-40 BARRIERS TO AFFORDABLE HOUSING – 91.210(E)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Article XXXIV § 1 of the California Constitution, established in 1950, requires a citywide referendum to approve low-income and public housing. This Article continues to disrupt efforts to build public housing. Organizing or attempting to circumvent a citywide vote is costly and time consuming for developers, and likely is a disincentive to build affordable housing. Developers may be less likely to consider areas of affluence and opportunity for affordable housing sites in anticipation of resistance from residents in a citywide vote. This further perpetuates residential segregation by concentrating affordable housing in low-income areas, where residents may have limited time and resources to organize, attend meetings, and lobby city leaders. Although federal and state tax credits and the recent ability for voters to approve multiple public housing projects at a time have made development easier, the Article delays affordable housing at a time when there is urgent need. California lawmakers have attempted four times to remove or weaken Article XXXIV § 1 through state referenda, but they have all failed. The next attempt is slated for 2024.²

Local funding sources for housing dropped significantly with the passage of Proposition 13 by voters in 1978. Proposition 13 capped property taxes at 1% and uses the purchase price to calculate the property tax instead of the market value of the property. Thus, if someone purchased a home and its market value doubled, if the property does not change hands through a sale, the homeowner would still pay property tax equivalent to the original purchase price. As a consequence, jurisdictions have had difficulty establishing long-term, sustainable funding sources to address the rising costs of services or to better accommodate affordable housing needs. Some communities have instituted development fees to make up the difference. Unless a locality waives these fees for affordable housing, this is a disincentive for developers to build affordable housing, as market-rate rent can help developers more quickly recoup the cost of development fees.

Locally, the Housing Element points to a history of social and employment discrimination that was perpetuated by public policy. In 1923, efforts were undertaken to protect San Diego's single-family zoning through rezoning industrial uses closer to multifamily and mixed-use zoning, which included neighborhoods where lower income households and people of color lived. The construction of freeways through low-income neighborhoods broke apart intact communities, displaced residents, and lowered property values. Redlining excluded neighborhoods of color from accessing home loans in the 1930s. These same neighborhoods generally have lower scores on the TCAC Opportunity Areas Map and are TCAC Areas of High Segregation and Poverty.

² [California voters to decide on repeal of anti-public housing measure in 2024 \(msn.com\)](https://www.msn.com)

Specific governmental constraints or barriers resulting from public policies that were identified within both the most recent Regional Analysis to Impediments to Fair Housing Choice and the City's Housing Element include the following:

1. State regulations including the California Building Code, the California Environmental Quality Act;
2. Voter-initiated ballot measures such as the Coastal Height Limit Overlay Zone and opposition to new development including lawsuits;
3. Supplemental Height Limitations in certain areas;
4. Airport land use compatibility and other airport-related restrictions other than building height;
5. Permit and processing procedures, including timeframes and hearing requirements;
6. Backlog of infrastructure improvements and public facilities that support new development;
7. On- and Off-Site improvements to ensure public health, safety, and welfare as well as identified community needs or addressing development impacts to facilities and citywide systems,
8. Fees for development and building permits, including special or limited assessments, development and housing impact fees, and inclusionary housing in-lieu fees,
9. Other governmental actions at the county, state, and federal level, including federal housing dollars not allocated or budgeted at a level to meet known demand.

As part of an effort to increase fund for affordable housing projects in the City of San Diego, the Economic Development Department created the Bridge to Home Program and designed a process that would expeditiously get funding into the hands of development partners without a heavy administrative burden while leveraging limited funding resources, including CDBG. The goal of the program is to incentivize the production and increase the supply of affordable multifamily housing, remove barriers to housing at all income levels, and to participate financially in the creation of affordable housing by providing local, gap financing to be used as leverage for additional funding sources. Since the inception of the Bridge to Home Program in 2021, it has deployed approximately \$73 million, to create and rehabilitate over 1,400 affordable housing units.

Additionally, SDHC recently made \$50 million available through three Notices of Funding Availability (NOFA) for the construction and preservation of affordable housing.

Funding sources available for the development of affordable housing within the City of San Diego include federal HOME funds, Multifamily Tax-Exempt Bonds, Community Development Block Grants, the local Affordable Housing Fund, Permanent Local Housing Allocation (PLHA) funds, HOME-American Rescue Plan (HOME-ARP) allocations, and the Low and Moderate Income Housing Asset Fund (LMIHAF) These funding sources can be used alone or in combination with each other. Each fund has its own requirements for allowable uses, repayment terms and project affordability restrictions.

The City Council is also considering changes to the Inclusive Zoning ordinance to increase production of onsite affordable housing. These changes augment funding through existing programs such as CDBG and HOME.

Additionally, SDHC is providing permanent financing for affordable housing in the form of low-interest loans, tax-exempt bonds and land use incentives; offering technical assistance to affordable housing developers, such as help with securing tax credits; and providing predevelopment assistance, loans and grants to help nonprofit developers during the preconstruction phase.

SDHC owns and manages the public housing inventory, affordable housing units, and ground leases within the city. The units are restricted to low-income renters with incomes at 80% Area Median Income (AMI) or less. The number of units in SDHC's Real Estate portfolio is over 2,100 units amongst 153 residential properties, eight of those being Public Housing properties and four sites that are under a long-term ground and building lease. In addition to the units owned and operated, SDHC is the Ground Lessor on 18 properties that provide over 1,617 affordable units.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

As reported in the City’s Housing Element, San Diego’s economy recovered well from the Great Recession: Unemployment rates dropped and wages increased. The unemployment rate is currently estimated at 4%. New business growth continued to be strong even during the pandemic, yet wage increases were not uniform across industries. Wages increased significantly for professional, scientific, and technical services jobs and increased at least modestly for many industries. The city continues to attract high-paying jobs in technology-related fields, but wages for low-skilled jobs have experienced little growth, and this growth has been far short of continuing housing cost increases. Specifically, administrative support, waste management, arts and entertainment, and retail jobs, which are the lowest paid sectors in the city, experienced only 1 to 3 percent increases in wages between 2012–2016.

According to the City’s Economic Development Strategy, between 2012 and 2035, nearly 154,000 jobs are anticipated to be added to the work economy in the region. This employment growth will create a significant need for housing units. The fastest growing industries in San Diego are anticipated to be construction, information systems, and finance and real estate between 2012–2035.

The most significant challenges associated with the anticipated growth include:

Maintaining housing to support the city’s tourism industry, which employs nearly 200,000 workers and attracts more than 35 million visitors annually. Tourism-related jobs are very low paying.

Balancing economic development in low-income communities with gentrification pressures. Promise Zones—a federal designation that focuses on bolstering under-resourced communities through government partnerships with local leaders—are posting faster business growth rates than the city overall. From 2017–2022, for example, the growth rate of business creation in the Promise Zone (at 387%) outpaced that of the city overall (228%).

Mitigating the displacement of residents of color while continuing to attract high paying businesses. Populations of color are less likely to have advanced degrees and be employed in high-quality jobs.

Supporting families with multiple workers access and afford childcare after school care. Childcare is the second most expensive annual cost in San Diego after housing, with the cost being \$33,929 annually for two children.

Managing the rising cost of living in the city and region. In 2022, the cost of living was 47% higher than the national average, within subcategories of housing (119% higher), transportation (32% higher), and utilities (20% higher).

The City of San Diego has seen significant strides in the economy since the ending of the Great Recession and are continuing efforts after the COVID-19 pandemic. Additional opportunities emerge for inclusive economic development within the region to create and retain the talented workforce, expand business creation opportunities, bolster trade in key economic areas, and improve neighborhoods by investing in under-resourced areas and continue partnerships to provide funding for affordable housing development.

The Economic Development Department maintains the following Vision, Mission, Goals, and Objectives. All are in keeping with the City's adopted Strategic Plan as well as the Department's adopted Economic Development Strategy:

Vision: Lead globally with an inclusive economy and invest equitably across all communities in San Diego.

Mission: Increase economic prosperity for businesses, nonprofits and residents within San Diego through investment and strategic partnerships.

Goals and Objectives:

Goal 1: Increase community-derived benefits through department-led programs.

Leverage funding for vibrant, commercial neighborhoods.

Increase entrepreneurial and neighborhood business activity.

Build capacity for nonprofits to develop a more resource-rich ecosystem.

Goal 2: Reduce barriers to investment that generate economic prosperity.

Increase access to quality public and private facilities and services.

Maintain and build San Diego's competitive advantage by increasing workforce development, quality of life, and innovation.

Increase the number of San Diegans with middle-income jobs.

Goal 3: Strategically invest in the growth and development of businesses, neighborhoods and residents, prioritizing underinvested communities.

Invest in affordable housing options serving diverse populations.

Expand community and economic development opportunities for all through department-led programs.

Increase revenue and in-kind values provided to the City through Corporate Partners.

Goal 4: Provide exemplary customer service for all public interactions.

Receive on average a rating of 90% "good" or "excellent" customer service scores from internal and external customers.

Increase overall awareness of department programs, incentives, and services with the public.

Highlight successes and impacts of department programs and initiatives.

Based on the Business Activity table, what are the major employment sectors within the jurisdiction?

In San Diego, the Educational and Health Care Services is the largest employment sector, with 24% of all workers and also 24% of jobs. The second largest sector is Professional, Scientific, and Management Services at 16% and 18% of jobs. Arts, Entertainment, and Accommodations make up 10% of all jobs and 9% of all workers.

Although not specified in Longitudinal Employer-Household Dynamics (LEHD) data, the U.S. Military employs nearly 150,000 San Diego residents, according to the 2023-2026 San Diego Economic Development Strategy; 75% are active military and 20% are civilians. This military presence supports related industries—e.g., international trade and logistics, which was responsible for \$1.2 billion in exports in 2021. San Diego is also hub for advanced manufacturing businesses, with more than 3,360 manufacturing establishments currently enabling more than 42,000 jobs.

Describe the workforce and infrastructure needs of the business community:

According to the Economic Development Strategy, the primary needs of the business community needs include access to broadband, rehabilitation and improvements in commercial areas, and financial support for small businesses. Businesses also depend on a reliable supply of workers who are able to afford housing in the area with the provided wage—particularly those businesses in lower paying industries. Businesses rely on consistent labor, however, the rising cost of housing in San Diego may mean that employees either have to commute long distances or seek employment closer to where they can afford to live. Fortunately, according to travel time data from the ACS, most workers have commutes of 30 minutes and less. The region's public transportation system helps workers achieve a reasonable commute.

Low-income workers would benefit from opportunities to boost their educational attainment. As shown in the Educational Attainment and Median Earnings table, workers without a high school degree earn just \$28,760 annually; those with a high school degree and no college earn \$38,317. Completion of a Bachelor's degree boosts median earnings to \$73,701, and a graduate degree, \$101,350.

Stakeholders interviewed for this Consolidated Plan articulated that one of the greatest needs for the city's business community is to be able to better house its workforce. One

stakeholder shared that finding affordable housing options for their workforce is top of mind for many employers around the city. Stakeholders noted the importance of building both rental and for-sale housing for middle-income families in San Diego (households with incomes between 80-150% of area median income).

Stakeholders described a significant need for more jobs that provide family-sustaining wages and benefits to San Diego residents. One stakeholder felt that with an influx of people moving into the San Diego region, the City needs to play a role in ensuring that employers are providing high quality jobs. Stakeholders acknowledged that a significant barrier to providing good jobs in the city is the lack of affordable and accessible housing. Stakeholders also felt there needed to be more availability of job training and career readiness programs, as well as life skills classes, provided by the City to residents that are more difficult to employ. In general, stakeholders advocated for greater availability of workforce development opportunities and apprenticeship programs for residents.

Stakeholders also highlighted the need for more affordable childcare options, particularly for low-income residents and women, to allow them to participate in the economy. One stakeholder noted that there is a scarcity of affordable childcare options across the city, especially for infants and toddlers. However, stakeholders did note that the lack of affordable childcare is more acute in the southern area of the city. Stakeholders described a handful of subsidy programs available to assist low-income families with childcare costs but that the number of households in need far outpaces existing resources. Another stakeholder noted that households facing the greatest challenge finding affordable childcare options are those that barely make more than the income limit to qualify for the subsidy programs.

Please note that the data used in the tables below includes the most recent datasets available at the time of drafting this plan.

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	2,509	975	0%	0%	-0.3%
Arts, Entertainment, Accommodations	57,613	68,028	10%	9%	-1.0%
Construction	26,302	29,606	5%	4%	-0.6%
Education and Health Care Services	134,534	173,279	24%	24%	-0.3%
Finance, Insurance, and Real Estate	35,345	48,245	6%	7%	0.3%
Information	14,853	19,714	3%	3%	0.0%
Manufacturing	45,009	52,654	8%	7%	-0.8%
Other Services	15,871	20,548	3%	3%	0.0%
Professional, Scientific, Management Services	87,955	132,515	16%	18%	2.5%
Administration and Support, Waste Management	34,988	51,094	6%	7%	0.8%
Public Administration	17,865	32,938	3%	5%	1.3%
Retail Trade	44,699	49,378	8%	7%	-1.2%
Transportation and Warehousing	18,446	21,519	3%	3%	-0.4%
Wholesale Trade	18,239	22,160	3%	3%	-0.2%
Total	554,228	722,653	100.00%	100.00%	

Table 39 - Business Activity

Data Source: 2017-2021 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	748,729
Civilian Employed Population 16 years and over	713,159
Unemployment Rate	4.00%
Unemployment Rate for Ages 16-24	15.90%
Unemployment Rate for Ages 25-65	3.91%

Table 40 – Labor Force

Data Source: 2022 1-year ACS

Occupations by Sector	Number of People
Management, business and financial	144,668
Farming, fisheries and forestry occupations	1,005
Service	123,499
Sales and office	121,096
Construction, extraction, maintenance and repair	23,077
Production, transportation and material moving	55,524

Table 41 – Occupations by Sector

Data Source: 2022 1-year ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	409,466	70%
30-59 Minutes	150,896	26%
60 or More Minutes	22,056	4%
Total	582,418	100%

Table 42 - Travel Time

Data Source: 2022 1-year ACS

Education

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	38,330	2,878	21,098
High school graduate (includes equivalency)	72,776	5,127	26,409
Some college or Associate's degree	138,434	6,765	39,082
Bachelor's degree or higher	339,939	9,371	47,382

Table 43 - Educational Attainment by Employment Status

Data Source: 2022 1-year ACS.

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	963	2,745	5,208	19,705	18,065
9th to 12th grade, no diploma	9,304	6,278	9,674	18,786	9,367
High school graduate, GED, or alternative	48,834	32,853	29,437	45,942	30,011
Some college, no degree	64,948	51,731	33,060	54,972	34,355
Associate's degree	8,104	17,365	14,706	24,237	16,132
Bachelor's degree	23,681	98,297	59,485	85,797	43,125
Graduate or professional degree	1,508	47,954	50,496	64,399	47,624

Table 44 - Educational Attainment by Age

Data Source: 2022 1-year ACS.

Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$28,760
High school graduate (includes equivalency)	\$38,317
Some college or Associate's degree	\$49,449
Bachelor's degree	\$73,702
Graduate or professional degree	\$101,350

Table 45 - Median Earnings in the Past 12 Months

Data Source: 2022 1-year ACS

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

According to city data, San Diego faces more than a \$5 billion backlog in infrastructure spending. Park projects, streetlight upgrades, and flood prevention have added to the backlog. While such backlogs are spread throughout the city, older, more densely populated neighborhoods have yet to benefit from recent infrastructure investments. As investments in public infrastructure and facilities do make it to those older neighborhoods in the next phase of community planning and implementation, the benefits will include increased property values, improved public safety and more new, private investment and construction jobs.

There are multiple planned local and regional initiatives occurring throughout the City and County of San Diego. There is new infrastructure being developed for transportation, such as the Metropolitan Transit System's investment in the Rapid, which provides frequent trips along direct routes in high-frequency service areas with limited stops. In addition, the trolley line has been expanded to connect Downtown San Diego to UC San Diego and University City, areas of the City with high travel activity. In addition to the existing trolley line to San Diego State University, now access to the two largest state-institutions of higher learning are now connected by the trolley system, making the ED Strategy's metric of citywide increased post-secondary degrees, more accessible by connecting poorer neighborhood residents and families to these areas through more frequent and efficient transportation.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

According to the 2023-2026 Economic Development Strategy, from 2016 to 2021, San Diego has lost about 15,000 jobs that only require a high school degree while adding nearly 30,000 jobs that require a Bachelor's Degree. ACS data reveal that there are 81,000 residents with a high school education or equivalent. The dramatic loss of jobs for this level of education signals that skills and education of the current workforce do not equate with the employment opportunities in the jurisdiction. As more jobs are added that require a bachelor's degree or higher, people with higher incomes come to the region and potentially displace existing workers with less education. Community input on the Economic Development Strategy emphasized the need to engage in educational and training institutions to re-skill or up-skill workers as industries shift.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The continued work of the San Diego Workforce Partnership has directed State and federal funds to youth and adult job training programs throughout the city and region. Overall, the partnership has launched nearly 500 workforce-related initiatives that address the challenges of the city and region. The Partnership delivers, funds and advocates for inclusive programs and policies that empower job seekers to meet the current and future workforce needs of employers in San Diego County. The Partnership focuses on 5 pillars of work to transform San Diego in the near- and long-term future: Inclusive Business Growth, Job Quality, Outcome-Focused Funding, Population-Specific Interventions, and Diversity, Equity, and Inclusion.

The Workforce Partnership's approach to all diversity, equity and inclusion efforts is to listen, learn and then act, and this drives all areas of their other strategies. This eye on diversity, equity, and inclusion is integral to the Partnership's efforts in the areas of Inclusive Business Growth and Job Quality. The Population-Specific Interventions have a special focus on youth opportunity, returning citizens, immigrants and refugees, and individuals with disabled. Outcome-Focused Funding allows the Partnership to leverage the efficient and effective use of resources to solve challenging social and economic problems with new solutions. They work to provide successful outcomes for individuals, families, and businesses through varied approaches. Outcome-Focused Funding also allows for the comparison of results across different intervention models, "in-flight" course correction, identification of best practices and ultimately, a cycle of continuous improvement. As an example, in August 2022, the Partnership launched a new effort tcalled "UC San Diego Extended Studies Tech Certificate Program". This program provides targeted skills training to 400 San Diegans in three years, helping them land tech jobs making \$40,000 or more a year.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

No.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

In 2023, the City of San Diego's Economic Development Department updated the previous Economic Development Strategy which outlined tactical objectives and actions that the City should undertake from 2017 to 2019 to spur near-term local economic growth for all residents. The new 2023-2026 has goals and corresponding objectives which are to: support families and workers, support small and local businesses; bolster trade and

innovation, and finally, strengthen neighborhoods. Objectives include but are not limited to: expand middle- and high-income job opportunities, provide training and support to prepare workers for middle- and high-income jobs, provide small and local businesses with technical assistance and resources, increase access to capital in under-resourced communities for small businesses and entrepreneurs, invest in “innovation economy” (e.g., Aerospace, Clean Tech, Life Sciences, and Defense), increase efforts to support binational economy and promote multicultural identity, intentionally engage and invest in under-resourced communities, and coordinate partnerships and funding that increase affordable housing options.

In addition of identifying these areas and actions, the approved 2023-2026 Economic Development Strategy also established the following economic measurements to gauge the economic success of the city:

1. Percent of persons living below the poverty line (decrease),
2. Median household income (increase),
3. Percent of the population holding a post-secondary degree (increase),
4. Unemployment rate (decrease), and
5. Gross Regional Product (GRP) of the San Diego MSA (increase).

San Diego’s businesses are served by many nonprofit organizations, including trade organizations, business incubators and accelerators, chambers of commerce, economic development organizations, and academia. The City’s valuable relationship with these external organizations facilitates exchanges of information on a regular basis. The City can also play an important convening and coordinating role to maximize the effectiveness of these organizations.

Additionally, the City of San Diego participates in the Economic Development Corporation (EDC)’s Inclusive Growth initiative. The focus of this initiative is to take proactive measures to promote economic inclusion with measurable targets and recommendations that advance building a strong local talent pipeline, equipping small businesses to compete, and addressing the affordability crisis in the region.

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Consistent with the San Diego Housing Element, HCD and HUD's definition of a Racially/Ethnically Concentrated Area of Poverty (R/ECAP) is:

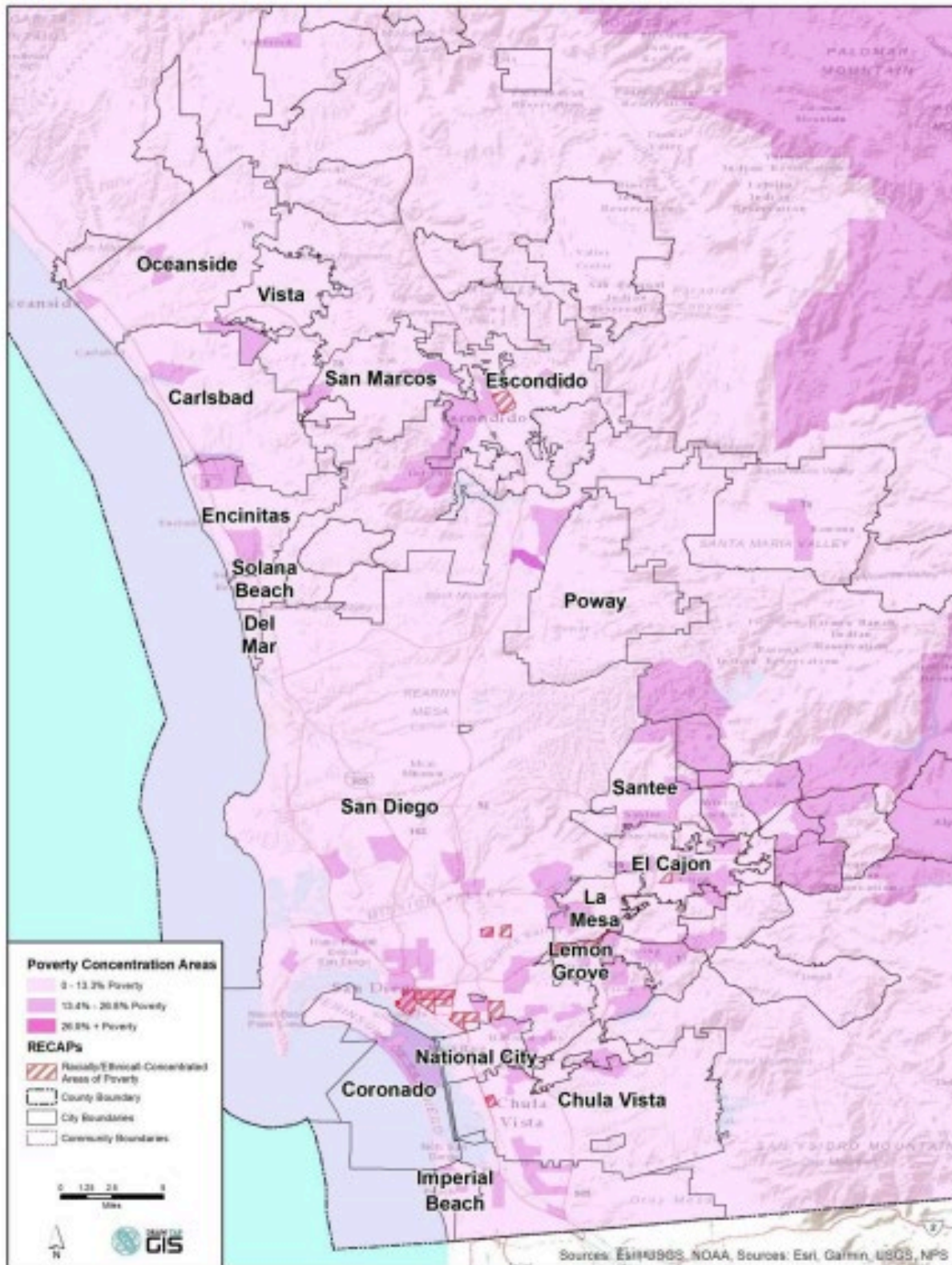
A census tract that has a non-White population of 50 percent or more (majority-minority) or, for non-urban areas, 20 percent, AND a poverty rate of 40 percent or more; OR

A census tract that has a non-white population of 50 percent or more (majority-minority) AND the poverty rate is three times the average tract poverty rate for the County, whichever is lower.

R/ECAPs overlap with concentrations of areas with multiple housing problems. In San Diego, R/ECAPs are located in the southeastern corner of the Downtown community; the northern portion of the Barrio Logan community; significant portions of the Southeastern San Diego community, the southwestern corner of the Encanto communities, and two census tracts in the northeastern portion of the Mid-City: City Heights community. As shown in the Needs Assessment, very low- and low-income households disproportionately face cost burden, overcrowding, and substandard housing issues. The Housing Element maps an index called the TCAC Area of High Segregation and Poverty. Low resource and high poverty overlap with R/ECAPs, emphasizing the connection between the concentration of non-White communities, poverty, and housing problems.

The R/ECAPs and areas with concentrated poverty from the fair housing component of the Housing Element are shown in the map below.

Figure A-7: Poverty Concentration Areas (Figure Captured from SDAI)



According to the San Diego Housing Element, 64% of owners are White, 18% are Hispanic, and 3% are Black. Therefore, concentrations of non-White communities generally correlates with concentrations of renters. The Housing Element highlights that 57% of renters have housing problems compared to 35% of owners.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

As noted in the previous section, there are several Racially/Ethnically Concentrated Areas of Poverty (RECAPs) in San Diego, primarily located near the downtown area, in southeastern San Diego, and City Heights. Additionally, as discussed in the Housing Element, over 60% of children in the areas of downtown San Diego and Navy Base Point Loma are in female single-parent households. About one in three (32.6%) female single-parent households in San Diego live below the poverty level compared to 9.5% of all families in San Diego.

What are the characteristics of the market in these areas/neighborhoods?

The market in these areas offers more affordable options to low-income renters. R/ECAPs have more Housing Choice Vouchers by census tract (15% to 30% of rental occupied housing) compared to other areas in the region, according to HCD maps included in the AFFH Data Viewer. R/ECAPs adjacent to downtown also have large clustered of subsidized housing (250-500 units). HCD maps also reveal that renter households in R/ECAPs are more likely to experience cost burden and severe cost burden compared to owners and other renters in the region, showing that though there are more affordable options, low-income renters still face housing instability in these neighborhoods. Owner households in R/ECAPs are also more likely to experience cost burden and severe cost burden compared to other tracts.

Overcrowding is also a concern for these areas, as HCD maps highlighted in the Housing Element show that over 20% of the population in R/ECAPs experience overcrowding (more than one person per bedroom). Overcrowding signals that the market does not have enough options to accommodate large families or enough affordable options for single people, such as studios or one-bedroom.

Are there any community assets in these areas/neighborhoods?

There are several community assets in these areas. Recreation centers, parks, pools, libraries, museums, and other community centers are areas where the community can gather for little or no cost.

There is evidence that although there are assets, they may be outdated or inaccessible by transit for low-income residents. This is especially true of grocery stores. A "food desert" is defined by the U.S. Department of Agriculture (USDA) as an area where the poverty rate is 20 percent or higher or the median family income is 80 percent of the state or

metropolitan area median family income and has at least 500 people or one third of the population that lives more than a mile from a grocery store. According to the 2019 State of the Food System in the San Diego Region, 25% of all census tracts in San Diego County are considered food deserts. They are near downtown San Diego and southern San Diego, notably overlapping with R/ECAP census tracts.

Are there other strategic opportunities in any of these areas?

In 2016, a section of San Diego was federally designated as the San Diego Promise Zone (SDPZ). The San Diego Promise Zone includes some of the most culturally rich and ethnically diverse neighborhoods, but also some of the most under-resourced - three of the city's most economically disadvantaged neighborhoods, Barrio Logan, Southeastern San Diego and Encanto. The Promise Zone builds cross-sector collaboration, convening community-based organizations, government agencies, philanthropic, corporate, and educational institutions with shared goals to address the historical inequities and underinvestment in the communities to improve the quality of life for residents. The Promise Zone offers a strategic opportunity to provide workforce development and infrastructure to an area likely to see positive economic development in the near future. Moreover, increased infrastructure spending in these areas, in the form of the street lighting and improved recreational facilities, may also help address the perceptions of crime and care in the communities, particularly among younger residents.

MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS - 91.210(A)(4), 91.310(A)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Citywide, 89% of households have a desktop or laptop computer and 93% have a smartphone. Just 3% of city residents do not have a computer. The vast majority of city residents (94%) have access to some type of broadband service, while 6% of residents do not have an internet subscription.

However, ACS data indicate that access to broadband is much lower for low- and moderate-income households. In San Diego, just 2% of households earning \$75,000 or more per year are without any internet subscription compared to 22% of households making less than \$20,000 and 9% of households earning between \$20,000 and \$75,000 per year. Additionally, 78% of households making less than \$20,000 have a broadband internet subscription compared to 91% of those making \$20,000 to \$74,999 and 98% of those making \$75,000 or more.

According to SANDAG, 1 in 5 low-income households (21%) do not have a computer or access to broadband in zip code 92113, which includes the Logan Heights neighborhood. In San Diego, the greatest proportion of seniors that do not have access to broadband and/or a computer are found in Logan Heights (38%), Downtown (32%), Golden Hill (31%), and City Heights (30%).

As highlighted in the San Diego Regional Analysis of Impediments to Fair Housing Choice, lack of internet was a barrier to finding information on Fair Housing and resources. In 2021, Mayor Todd Gloria expanded the “SD Access for All” program by providing free Wi-Fi at 300 new locations across the city, new laptop computers available for check out at libraries, and 900 mobile hotspots for users to check out. City Council allocated \$500,000 to the expansion.

In addition to the efforts of the SD Access for All program, stakeholders, such as SDHC and Verizon, are working with low-income communities to help them enroll in the Affordable Connectivity Program (ACP). The ACP was created by Congress and implemented by the Federal Communications Commission (FCC) to assist eligible households (those with household income 200% or less than the Federal Poverty Guidelines) to pay for internet services and assist those in need of employment, healthcare, and virtual learning.

SDHC’s Digital Inclusion Project launched a survey in June 2021 to better understand the internet and technology needs of their residents. The survey found that:

73% of SDHC’s affordable residents subscribe with a service provider for broadband access. Residents reported their costs are more than \$50 a month, with many paying more than \$200 a month for bundled services (TV, phone, internet).

Most residents reported incomes of \$15,000 or less per year, making the cost of broadband out of reach for many residents.

Most respondents are 62 or older, and during the COVID-19 pandemic relied more on broadband access for needed services.

Residents reported having concerns with overall accessibility related to language options and disabilities accommodations, online security, and needed training for better use and understanding of both equipment and internet access.

Stakeholders affirmed the findings above, sharing that older populations and low-income households experience the greatest challenges in accessing and affording broadband services. Challenges highlighted included cost of broadband services, obtaining equipment (e.g., computer), and learning how to use the computer and navigate the internet. Pertaining to the last challenge, stakeholders noted that residents who speak a language other than English have greater barriers to accessing digital literacy services due to the lack of digital navigators who speak different languages.

SDHC provides digital literacy services to its clientele. Stakeholders noted that because many seniors are “house bound” (i.e., they are unable to leave their homes), they are unable to benefit from digital literacy services because staff are not allowed to enter their homes for safety reasons. Another challenge flagged by stakeholders was that while digital literacy services are provided at libraries, it can be difficult for low- to moderate-income residents to travel to receive these services. This stakeholder added that if residents don’t have a car (or cannot afford gas), it can be difficult to use the bus system, as well as a challenge to afford the fare. Stakeholders also noted that bad credit or debt (even a small amount) can impede residents’ ability to afford internet and broadband services.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

According to the Federal Communications Commission database, San Diego is served by at least ten broadband Internet providers. For coverage at 25/3 Mbps or greater speed, Hughes Network Systems, LLC, Viasat, Inc., and Space Exploration Holdings, LLC serve 100% of units in San Diego. They are followed by AT&T (78.8% of units served), T-Mobile (76.3%), and Cox Communications, Inc (52.1%). However, SANDAG reports that most of the San Diego region is only served by one or two broadband providers. SANDAG’s Digital Divide website also notes that affordability is one of the primary barriers preventing residents from subscribing to an internet service plan: “higher cost internet services tend to be located in areas with limited choices of providers, directly impacting rural, tribal, and low-income communities.”

MA-65 HAZARD MITIGATION - 91.210(A)(5), 91.310(A)(3) RESILIENCE TO NATURAL HAZARDS

Describe the jurisdiction’s increased natural hazard risks associated with climate change.

Like many coastal cities in California, San Diego is threatened by sea-level rise in the long-term and intensified storms that cause inland flooding in the short-term. Sea level in San Diego is predicted to rise five to fourteen times faster over this century than it did the century before. Coastal erosion and flooding are the main concerns over sea level rise. The city will also be increasingly susceptible to wildfires, draughts, flooding, and extreme heat. The impacts of these natural hazard risks are likely to intensify with climate change.

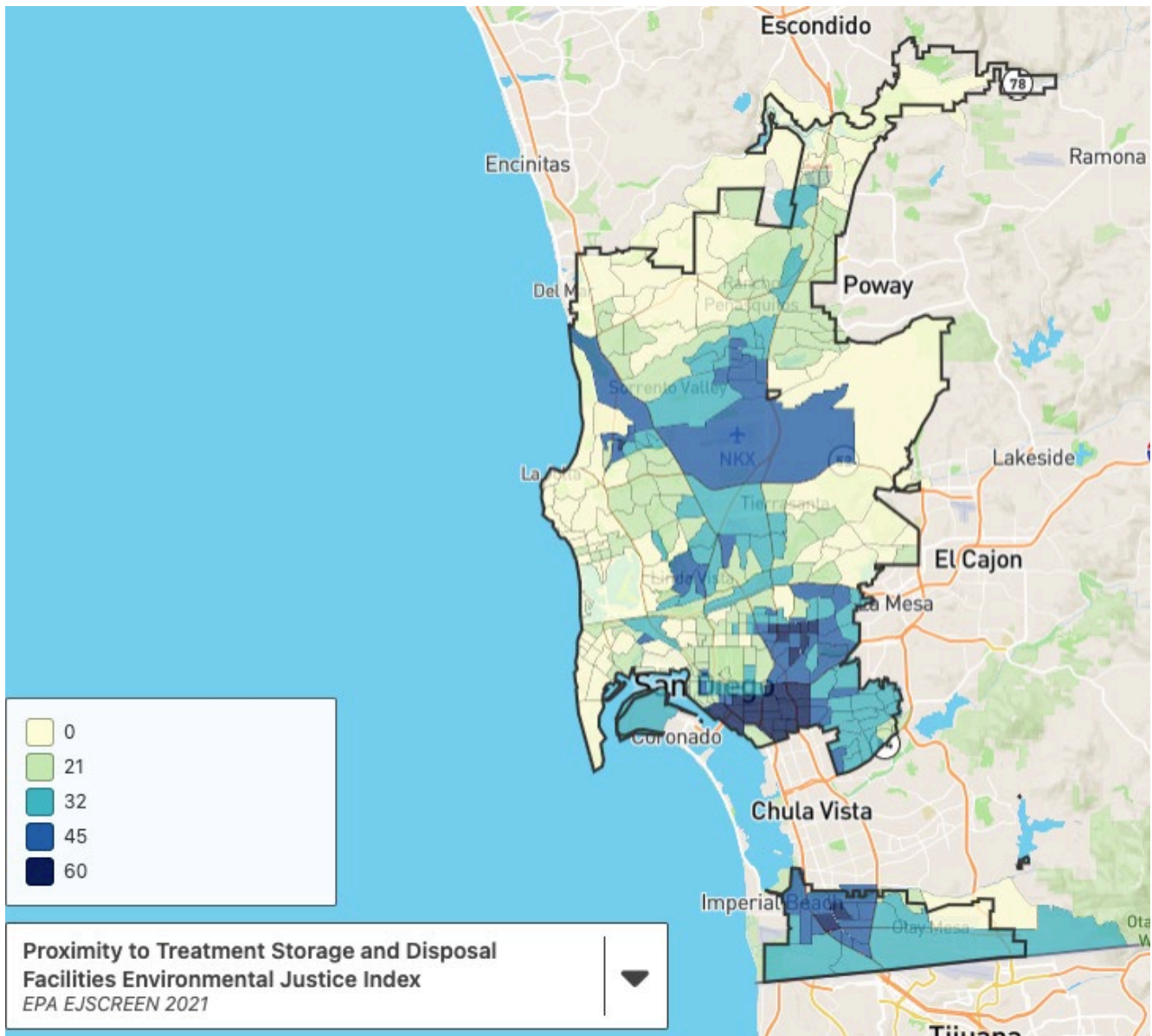
This situation occurred during the development of this Consolidated Plan: In January 2024, record-breaking, constant and torrential rain caused flooding in some of the lowest income neighborhoods in the city. Three people were killed as a result of the storms, trolley lines were damaged, and an estimated 1,000 homes across San Diego County were damaged or destroyed. The City of San Diego estimates that it suffered over \$50 million in damage to its infrastructure during the storm.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

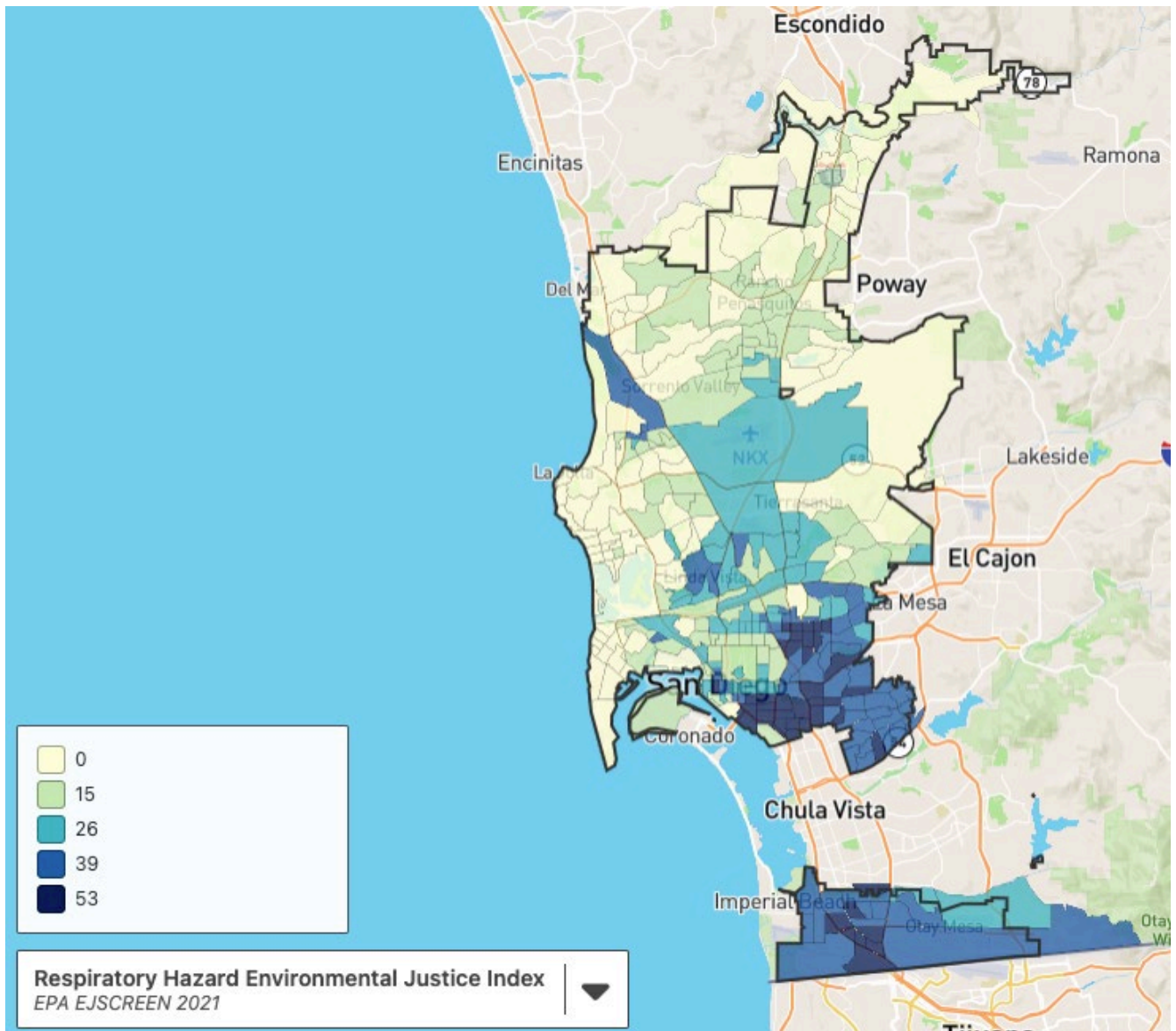
Flooding due to sea level rise and intensified rainstorms threaten R/ECAPs in downtown San Diego and Southeastern San Diego along the coastline. Based on heat island index data from CalEPA, areas near the coast are cooler, while temperatures increase moving inland. R/ECAPs near City Heights, downtown San Diego, and Encanto all have higher heat exposure scores compared to neighborhoods nearer to the coast.

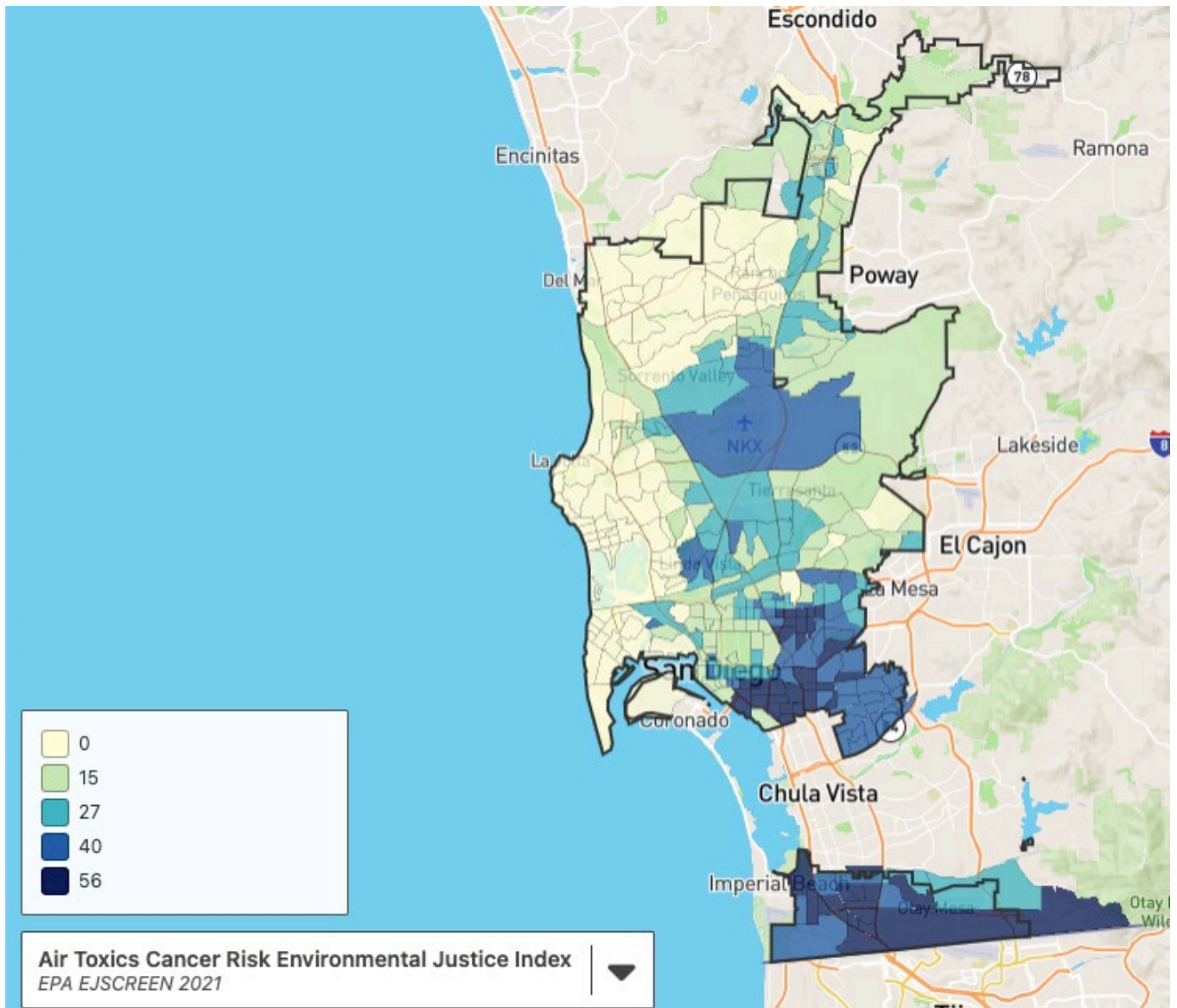
According to environmental justice indices created by the Environmental Protection Agency (EPA), neighborhoods in San Diego with closest proximity to natural hazards treatment and storage facilities are located in the southeast part of the city, as shown in the map below. These areas overlap with majority Hispanic neighborhoods and are also low to moderate income areas.

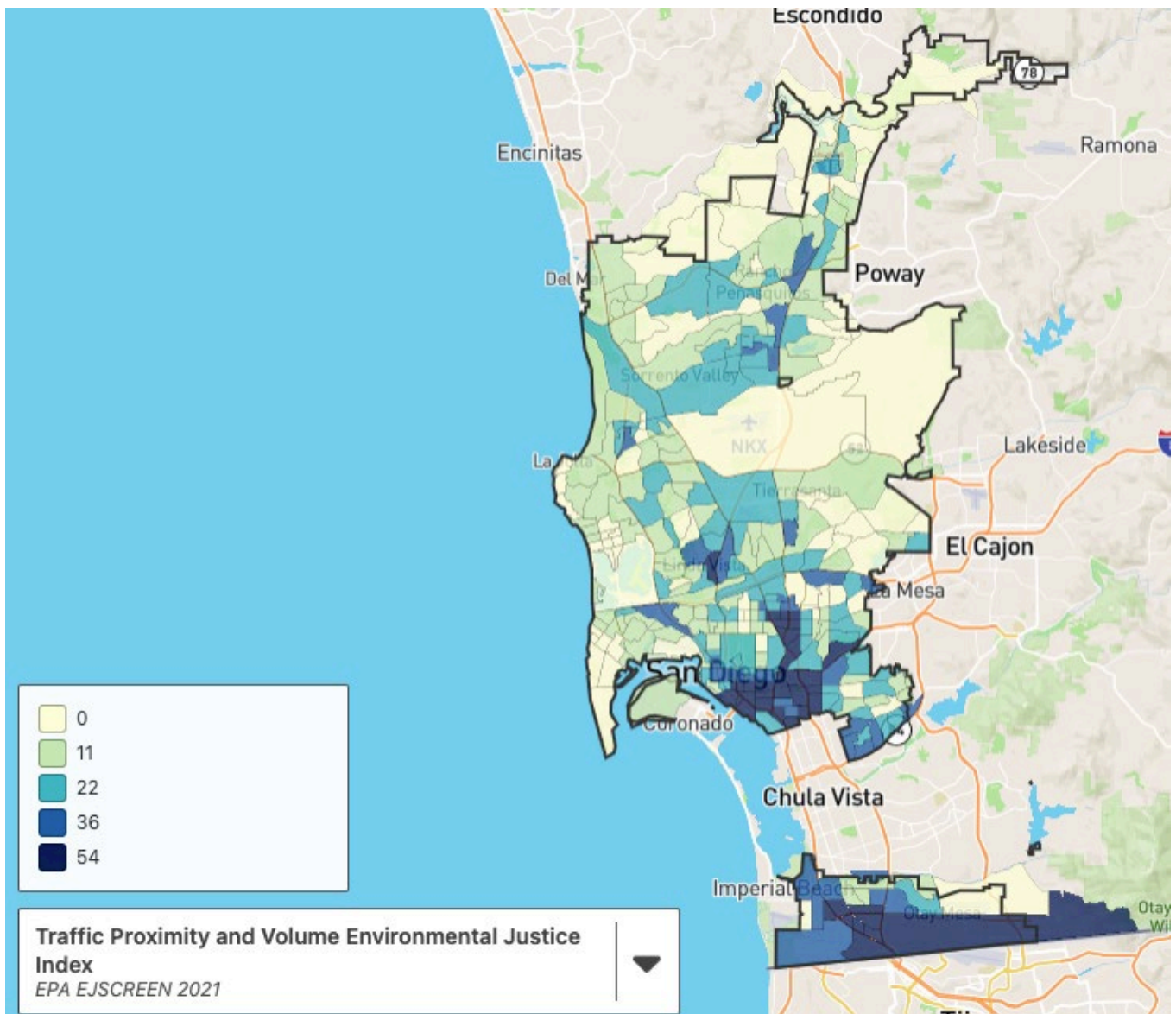
Stakeholders also noted that older neighborhoods—areas where lower-income households are more likely to reside—have a higher likelihood of living in areas with older infrastructure. As such, infrastructure failures are more likely to occur in areas with vulnerable populations. One stakeholder noted that while the City prioritizes infrastructure updates in these communities, they are also affected disproportionately by construction impacts.



Residents most at risk for respiratory hazards live in inland neighborhoods in the southeast, as do residents most at risk of cancer from air toxins. These neighborhoods overlap with those with environmental justice challenges due to traffic volume. Many of these neighborhoods are predominantly Hispanic and low- to moderate-income.







Cost burden and severe cost burden are the most common housing problems reported in San Diego. Cost burdened households have more difficulty affording home improvements to combat extreme heat, and homeowners and renters insurance to cover the losses from natural hazards; are unlikely to be able to set aside emergency funds to address losses and/or medical complications from natural hazards; are at particular risk of displacement due to natural hazards; and may not be able to find affordable housing in other areas of San Diego region if their neighborhood sustains damage from wildfires or flooding or they desire to move into lower risk areas.

The City of San Diego’s Climate Action Plan (<https://www.sandiego.gov/sustainability-mobility/climate-action/cap>) focuses on decarbonization of the built environment; improving access to clean and renewable energy; reducing dependence on vehicles; diverting waste; improving tree canopy cover, restoring wetlands, and improving clean water supply; and reducing greenhouse gases overall. The implementation actions that

focus on low-income residents and areas include enhancing local food sourcing in low-income areas; providing loans for PV installations; and improving access to Wi-Fi and creating a digital navigator support line.

San Diego County's 2023 Multi-Jurisdictional Hazard Mitigation Plan, of which the City of San Diego is a part, established goals, objectives, and implementing actions to address natural hazards. Relevant objectives include:

Promote hazard-resistant future developments and enhance operational resources to address hazards;

Reduce the possibility of damages and losses to existing assets including people, critical facilities and infrastructure. This includes protecting vulnerable populations from the effects of hazards;

Enhance local capacity and commitment to become less vulnerable to hazards; and

Promote regional culture of hazard understanding, support, and preparedness.

Strategic Plan

SP-05 OVERVIEW

Strategic Plan Overview

Five-year goals are a critical part of the development of the Consolidated Plan. Five-year goals guide funding priorities and allocations, and, as such, housing and community development goals should reflect community priorities and align with complementary goals and initiatives.

As part of the scope for the Consolidated Plan, the consultant team offered a goal setting exercise and cross-departmental workshop. Prior to that workshop, the consultant team created a “goals crosswalk.” That crosswalk was developed through an intensive review of existing goals in the City of San Diego’s Strategic Plan, prior Consolidated Plan, Economic Development Strategy, and Housing Element.

On October 4, 2023, a Goal Setting Workshop was hosted by the consultant team. Attendees included staff from:

Economic Development,

Parks and Recreation,

City Planning; and

Sustainability and Mobility (SUMO).

A total of 20 cross-departmental city staff were in attendance.

At that meeting, the preliminary findings from stakeholder consultation and a community survey conducted to support the Consolidated Plan were reviewed. The consultant team then showed the results of the goals crosswalk exercise, demonstrating where there were opportunities to align the Consolidated Plan goals with existing departmental goals. The attendees agreed that the City Strategic Plan should guide the Consolidated Plan goals.

The resulting Consolidated Plan goals were subsequently reviewed with city staff, the Consolidated Plan Advisory Board, the Economic Development and Intergovernmental Relations Committee, and the City Council.

Economic Development Department staff are responsible for ensuring the City complies with all rules and regulations associated with all HUD entitlement grants: CDBG, HOME, and ESG. As such, staff are focused on ways to increase operational efficiencies of HUD Programs through enhanced coordination, technical assistance, and effective oversight.

The staff works with the Consolidated Plan Advisory Board (CPAB) which was established to provide advice and recommendations on policy issues relating to the funding received by the City from three federal entitlement grant programs: the Community Development Block Grant (CDBG) program, HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) program. Responsibilities for the CPAB include evaluating qualified responses to the City's Request for Proposals (RFP) received during the annual CDBG Notice of Funding Availability (NOFA), and reviewing and revising the Scoring Criteria when evaluating the RFPs.

The CDBG NOFA process is separated into two phases: the Request for Qualifications (RFQ) phase and the Request for Proposal (RFP) phase. The RFQ phase is largely focused on determining an organization's capacity to spend CDBG funds efficiently. The RFP is designed to ask the most pertinent questions regarding each applicant's proposed CDBG project. All categories or types of CDBG projects, such as public service, community/economic development, and capital improvements are reviewed through this singular RFP process. Organizations eligible to apply for funding through the annual competitive process include nonprofit organizations, educational institutions and public agencies.

Staff continues to review and refine the RFQ/RFP process and timeline with the CPAB to create a fair and streamlined process.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

A section of San Diego was designated in 2016 as the San Diego Promise Zone (SDPZ) to address critical need areas in the City's most historically underinvested neighborhoods. The targeted area stretches from East Village and Barrio Logan to the west to Encanto and Emerald Hills to the east. It has a population of more than 80,000 residents. The Promise Zone was characterized by high unemployment, low educational attainment, insufficient access to healthy foods, concentrated poverty, rising crime, high rates of youth unemployment and the least affordable housing in the nation.

While there is no federal funding allocated for the designation of a Promise Zone, goals can be achieved by tapping into the existing resources of participating federal departments which provide leadership, support and prioritized funding to organizations that are addressing the issues locally. For example, certain federal grant programs offer priority points in competitive grant applications for Promise Zone partner organizations. Additionally, City of San Diego departments intentionally prioritize the Promise Zone for investments.

Additionally, the City of San Diego has 36 Opportunity Zone census tracts in the city limits. Opportunity Zones are also a federal designation and an economic development tool that allows people to invest in distressed areas throughout the U.S. Their purpose is to spur economic growth and job creation in low-income communities while providing tax benefits to investors.

To better support development in the Promise Zone and Opportunity Zone areas, the City's CDBG annual Request for Proposals awards additional points to application organizations when their projects are located within the targeted areas and whether services will be delivered to targeted area residents. As of FY 2025, 15 projects were in the Promise Zone and Opportunity Zone and nearly all CDBG-funded projects serve residents of these areas.

The City will also prioritize disaster-affected geographic areas.

SP-25 PRIORITY NEEDS - 91.215(A)(2)

Priority Needs

Based on the community engagement conducted to identify priority needs, and the housing and community development needs assessment and market analysis, the City of San Diego has identified the following priority needs for the next five-year Consolidated Planning period, all of which are high priority:

Affordable rental housing

Affordable homeownership opportunities

Accessible and energy efficient and disaster resilient housing

Small business stabilization

Job growth

Community facilities and services/parks and recreation facilities

Emergency and disaster assistance

Affirmatively Furthering Fair Housing (AFFH)

Five-year Goals to address Priority Needs:

Goal 1: Increase, protect and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, accessible in design and energy efficient, with proximity to job centers, schools, parks, and services.

Goal 2: Invest in inclusive economic growth initiatives that develop and strengthen small businesses, support local entrepreneurs, expand employment and/or workforce development programs, and improve access to job opportunities.

Goal 3: Develop vibrant and equitable neighborhoods by investing in public facilities, critical infrastructure, and/or nonprofit facilities that provide increased accessibility, resiliency, and sustainability.

Goal 4: Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in best practices.

Goal 5: Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming.

SP-30 INFLUENCE OF MARKET CONDITIONS – 91.215 (B)

Influence of Market Conditions

The five-year housing goals provide flexibility for the City of San Diego to employ the most effective strategies to address housing needs. The City recognizes that these needs can change with economic and housing market conditions.

The table below summarizes the City’s anticipated response to market conditions that will influence the use of funds.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Rapidly rising rental costs and need to supplement HCVs
TBRA for Non-Homeless Special Needs	Rapidly rising rental costs and need to supplement HCVs
New Unit Production	Ongoing gap between need and housing supply
Rehabilitation	Low-income owners’ and renters’ living in poor condition housing and inability to access credit and make repairs
Acquisition, including preservation	Opportunity to acquire properties at prices needed to facilitate preservation and affordability

Table 46 – Influence of Market Conditions

SP-35 ANTICIPATED RESOURCES - 91.215(A)(4), 91.220(C)(1,2)

Introduction

The Office of Community Planning and Development at the U.S. Department of Housing and Urban Development (HUD) allocates entitlement funds to the City of San Diego Economic Development Department, which administers the CDBG program. SDHC serves as a subrecipient to the City for the ESG and HOME programs, and the County of San Diego administers the HOPWA program as the City of San Diego’s alternative grantee.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		

CDBG	Public Federal	Supportive services Homebuyer assistance Homeowner rehabilitation Multifamily rental rehabilitation Homeless support Public Services Nonprofit facilities Public improvement Public facilities Public infrastructure	\$11,273,192	\$15,000,000	\$1,756,607	\$28,029,799	\$57,786,062	Prior year program income will be allocated to a homeless shelter acquisition or affordable housing, as mentioned in the FY 2025 Action Plan. The Expected Amount Available remainder of the Consolidated Plan period does not include \$14,644,965 of admin funds since there isn't an Admin goal in SP-45.
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HOME	Public Federal	Acquisition Homebuyer assistance Multifamily rental new construction Multifamily rental rehabilitation	\$4,933,181.66	\$1,154,120	\$20,120,591	\$27,207,892.66	\$17,386,413	HOME funds vary from year to year based on the expenditure of prior year commitments and program income.
ESG	Public Federal	Housing assistance Rapid rehousing Homelessness Prevention Supportive Services	\$1,023,627	\$0	\$0	\$1,023,627	\$3,607,652	
HOPWA	Public Federal	Housing assistance Supportive services Information and resources	See Narrative	See Narrative	See Narrative	See Narrative	See Narrative	County of San Diego is designated as the City's Alternative HOPWA grantee. All details are included in the County's Annual Action Plan.

Table 47 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

HOME – 25% MATCH REQUIREMENT: SDHC uses local Inclusionary Funds, Housing Trust Funds, coastal funds, state funds, and multi-family bond proceeds as contributions to housing pursuant to the matching requirements.

ESG-100% MATCH REQUIREMENT:

For the City-funded interim shelters, SDHC uses the CDBG set-aside funding per Council Policy 700-02 and the Affordable Housing Fund authorized by San Diego Municipal Code §98.0502. The Rapid Rehousing 100% match comes from VASH vouchers, subrecipient monetary leverage and in-kind match from subrecipients in the form of case management and supportive services. The match for prevention activities will be met with City general fund and other sources, as needed.

Additional resources include:

Low-Income Housing Tax Credits (LIHTC): The LIHTC is the federal government’s largest program dedicated to the construction and rehabilitation of affordable rental homes. Both the 4% and 9% LIHTC are dollar-for-dollar credits against federal tax liability.

Affordable Housing Funds (AHF): The AHF is an annually renewable funding source to help meet the housing assistance needs of the city’s very low- to moderate-income households. The AHF is comprised of two funds: the Housing Trust Fund (HTF) and the Inclusionary Housing Fund (IHF). HTF may be used for the production and maintenance of low-income units as well as homeowner assistance, homelessness programs and other uses as detailed in the AHF’s Model Programs. IHF, funded by developers paying the fee to opt out of constructing on-site affordable housing, is used for the construction of new affordable housing stock, preservation of existing affordable housing, homeowner assistance, homelessness programs and other uses as detailed in the AHF’s Model Programs. On an annual basis, SDHC presents the AHF Plan and AHF Report to its Board and City Council for approval of anticipated uses of funds for the upcoming year and actual uses of funds for the prior year, respectively.

Housing Choice Vouchers: SDHC administers over 17,000 Housing Vouchers (Section 8) for the federal government, which houses almost 38,000 people in San Diego. The City anticipates no substantial changes to Section 8 funding and therefore projects approximately 1.5 billion for the FY 2025-2029 Consolidated Plan period.

HUD VASH: As noted in Section SP-60 Homelessness Strategy, SDHC administers 1,385 HUD-VASH vouchers at a total value of \$27,007,500. These vouchers are a key resource in ending homelessness for veterans in the San Diego region.

HOME-ARP: The American Rescue Plan of 2021 (ARP) was passed on March 11, 2021, in response to the COVID-19 pandemic and established a special one-time allocation of funds to reduce homelessness and increase housing stability. As a HOME participating jurisdiction, the City of San Diego (City) received a one-time allocation (HOME-ARP) of \$20,956,979 funds from the U.S. Department of Housing and Urban Development (HUD).

The City must use HOME-ARP funds to primarily benefit individuals and families who are: (1) homeless, (2) at risk of homelessness, (3) fleeing, or attempting to flee domestic violence, dating violence, sexual assault, stalking, or human trafficking, (4) part of other populations where providing supportive services or assistance would prevent a family's homelessness or would serve those with the greatest risk of housing instability, or (5) veterans and families that include a veteran family member meeting the criteria of one of the clauses (1) through (4) above.

To receive the HOME-ARP allocation, the City was required to develop a HOME-ARP Allocation Plan (Allocation Plan). Consistent with the public input received and in recognition of other funding sources currently available to assist the same HOME-ARP qualifying populations, the City recommended through the Allocation Plan to use HOME-ARP funds to support the development of affordable housing and the acquisition and development of non-congregate shelters which may categorically target homeless and those at-risk of homelessness. Additionally, the Allocation Plan stated that HOME-ARP funding would be awarded through a competitive Notice of Funding Availability (NOFA) process or as a local match for State of California Department of Housing and Community Development Homekey Program (Homekey) funding. The Allocation Plan was approved by City Council by Resolution R-314338, dated September 21, 2022, and included a requirement for projects proposing to use HOME-ARP funds be presented to City Council for subsequent approval. HUD confirmed its approval of the Allocation Plan in a letter dated December 28, 2022.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City Neighborhood Infrastructure Projects and Capital Improvement Projects (like parks, libraries and recreation centers) will be carried out within city-owned real property and/or public right of way. Additionally, city-owned land may be utilized for emergency shelter programs.

Discussion

In an effort to direct critical resources and make demonstrable progress toward achieving the Consolidated Plan Goals, the City has developed the following CDBG program budgetary priorities for the Years 1 – 5 of this Consolidated Plan:

Budget Category	FY 2025- FY2029
Administration	20%
Public Services	15%
Affordable Housing	30%
Community Facilities/Infrastructure/City Projects	25%
Economic Development	10%
Total	100%

Percentages listed above are long-range estimates and will be subject to fluctuate plus or minus 5%, in order to direct resources where needed. Additionally, the City Council may redirect funds among funding categories, subject to the requirements of the approved Citizen Participation Plan.

Additionally, the City's CDBG Program annually reprograms funds from projects that experience cost savings, withdraw, or are canceled due to ineligibility determinations. The CDBG Program may receive unanticipated Program Income or have unallocated entitlement funds resulting from the allocation recommendations approved annually by Council. It is critical that these funds are redistributed to eligible activities quickly to achieve expenditure timelines. At least annually, these redistributed funds will be invested, at the City's discretion, into City projects, homeless facility rehabilitation and acquisition, affordable housing projects, and other projects fulfilling one or more of the City's Consolidated Plan Goals, subject to City Council approval.

SP-40 INSTITUTIONAL DELIVERY STRUCTURE – 91.215(K)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, nonprofit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of San Diego	Government	Lead Agency- City of San Diego HUD Entitlement Grants	Jurisdiction
County of San Diego	Government	HOPWA Alternative Lead Agency	Region
San Diego Housing Commission	Public Housing Authority	Public Housing Authority	Jurisdiction
Regional Task Force on the Homeless	Regional Continuum of Care (CoC)	CoC/ Homelessness	Region

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of San Diego, in collaboration with the County of San Diego, SDHC, and the Regional Task Force on the Homeless (RTFH), spearhead a coordinated, multi-jurisdictional network of organizations and partners providing housing and community support services to the City’s most vulnerable populations. In addition to the City of San Diego’s collaborative efforts with SDHC providing temporary shelter, supportive services, and permanent housing to the City’s most vulnerable residents, the SDHC continues to implement its Homelessness Action Plan through a variety of programs, outreach, and resources.

Additionally, the County of San Diego Housing and its Community Development Services Department works to increase safe and affordable housing options for low-income populations while also administering the Housing Opportunities for People with AIDS (HOPWA) program for the county. Additionally, the Regional Task Force on Homelessness, the San Diego Region’s Continuum of Care, leverages its role as a leader and convener of stakeholders across the region to prevent and alleviate homelessness throughout San Diego.

In general, stakeholders felt that given the size of the San Diego region, the City and its partners are well coordinated and generally effective at providing services to the City’s high-need populations, particularly for veterans and youth populations. Stakeholders did agree that service provision can always improve and be more targeted to those with specific needs; however, stakeholders felt that the institutional delivery system could be more effective and impactful for these populations with the availability of more housing stock in the City.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

The City and County of San Diego’s service system is extensive. Services available by target population are summarized in the table below.

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			
Other			

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City of San Diego has the most extensive crisis response and housing intervention system serving persons experiencing homelessness in the region. This includes:

Prevention and Diversion Assistance: strategies to either keep households in their current housing situations or identify immediate alternate housing and connect clients to service and financial assistance so they can return to permanent housing.

Emergency and Bridge Shelter: short-term beds without a prescribed length of stay (in most cases) that provide safety, security, housing navigation and supportive services.

Safe Havens: a form of supportive housing that serves hard-to-reach homeless persons with severe mental illness who are on the street and have been unable or unwilling to participate in supportive services, without a prescribed length of stay.

Transitional Housing: longer-term temporary housing with intensive services, ideally suited for persons experiencing domestic violence, substance use, and youth.

Rapid Rehousing: short- or medium-term rental assistance (12-24 months) and services designed to quickly rehouse and stabilize individuals and families.

Permanent Supportive Housing: evidence-based housing intervention that provides longer-term rental assistance and intensive supportive services to targeted populations, including persons who are chronically homeless.

Other Permanent Housing Options: low-income housing available in the community with or without rental assistance. This may include long-term care facilities such as nursing homes.

An analysis of the system flow of the Coordinated Entry System (CES) conducted by the Regional Task Force on Homelessness (RTFH) found that the City of San Diego had slightly better outcomes than the region as a whole on placing homeless residents from emergency shelters and transitional housing into permanent housing.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

211 San Diego maintains a publicly available free online searchable Resource Database of trusted, free or low-cost services that may benefit people at imminent risk of homelessness with help. 211 San Diego updates the Resource Database by regularly communicating with nonprofit, healthcare, and government agencies that provide the services and that approve the services as they are listed. The Resource Database can be accessed at www.211sandiego.org. 211 San Diego also operates a multilingual contact center that is available 24 hours a day, every day, accessible by calling 2-1-1. During a call, specialists will conduct an assessment to identify immediacy of need, knowledge and use of existing resources, limitations/barriers, and community supports to locate the most appropriate, accessible, and available resource for their special needs and their specific extent of homelessness. Connections to resources are limited to the supply of resources available and listed in 211 San Diego's Resource Database.

Services are grouped among the following categories and include:

At-risk/homeless housing related assistance programs—coordinated entry partner sites that serve veterans, persons with mental illness, and victims and survivors of domestic violence.

Homeless diversion programs—direct services for shelter diversion, including relocation support, rental assistance, and case management.

Healthcare focused homeless prevention programs—health-related services, case management, navigating housing transitions and sustaining existing housing. These services are coordinated through health care providers including Medi-Cal.

Specialized services—case management, rehabilitation services, residential home care, skill development for persons with disabilities, youth independence skills, senior home placements services.

A recent study of the region’s system service persons experiencing homelessness by the Corporation for Supportive Housing concluded that a significant investment in permanent solutions to homelessness, including creating 5,400 units of permanent supportive housing, is needed. On the service side, creating additional behavioral health resources to address gaps should be prioritized.

The most common issue highlighted by stakeholders about San Diego’s existing service delivery system was a need for more mental health services. Several stakeholders emphasized that residents who are more likely to be (and stay) unhoused are also more likely to need mental health services. Stakeholders explained that there is not only a need for more services, but a need to have support systems in place to ensure residents are receiving tailored, consistent and appropriate care. A handful of stakeholders emphasized a critical need for mental health services that are culturally, linguistically, and religiously appropriate.

Additionally, many stakeholders pointed to the lack of housing available to assist special populations and those experiencing homelessness in San Diego as a gap in the service delivery system. Several stakeholders felt that the City and its partners provide relatively robust housing and supportive services, but felt that when there is no housing available to stabilize these individuals, the lack of housing production can be a disadvantage to those efforts. As noted above, in addition to more market-rate housing, stakeholders described a need for more permanent supportive housing, transitional housing options, and more innovative housing types that are best suited for special needs populations.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

ASSESSMENT OF STRENGTHS AND GAPS IN THE INSTITUTIONAL DELIVERY SYSTEM

The City benefits from a strong jurisdiction- and region-wide network of housing and community development partners. The County of San Diego Housing and Community Development Department (HCD) improves neighborhoods by assisting low-income residents, increasing the supply of affordable, safe housing, and rehabilitating residential properties in San Diego County. HCD leverages the City's HOPWA program funds with the County's Health and Human Services Agency and its own housing program income.

SDHC is an award-winning public housing agency, with a federal "Moving to Work" designation, that provides federal rental assistance to more than 17,000 households with low income annually; leads collaborative efforts to address homelessness, such as the Community Action Plan on Homelessness for the City of San Diego and SDHC's homelessness initiative, HOUSING FIRST – SAN DIEGO, which has created more than 11,400 housing solutions since November 2014 for households experiencing homelessness or at risk of homelessness; and creates and preserves affordable housing through a variety of responsibilities. SDHC has participated in the creation or preservation of more than 23,000 affordable rental housing units in service in the City of San Diego today.

SP-45 GOALS SUMMARY – 91.215(A)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding*	Goal Outcome Indicator**
1.	Affordable Housing	FY25	FY29	Affordable Housing; Homeless; Non-Homeless Special Needs	Jurisdiction	Development, of Affordable Housing Maintenance of Owner-Occupied Housing Affordable Housing Access and Stability	HOME \$44,594,306 CDBG \$30,305,948	78 Homeowner Housing Rehabilitated 30 Homebuyers Assisted with Direct Financial Assistance 325 Rental Housing units Constructed
2.	Economic Development	FY25	FY29	Public Services; Economic Development; Non-Housing Community Development	Jurisdiction	Economic Development	CDBG \$10,101,983	1,765 Businesses Assisted 3,215 Persons Assisted
3.	Infrastructure	FY25	FY29	Infrastructure; Non-Housing Community Development	Jurisdiction	Public Improvements & Infrastructure	CDBG \$25,254,956	34,700 Persons Assisted 45 Facilities Improved

4.	Homelessness	FY25	FY29	Homeless	Jurisdiction	Homeless & Supportive Services	ESG \$4,631,279 CDBG \$5,000.000	7,032 Persons Assisted other than LMI Housing 7,616 Persons Assisted with Overnight Shelter 100 Households Assisted with Rapid Rehousing/Prevention
5.	Community Services	FY25	FY29	Public Services	Jurisdiction	Public Services	CDBG \$15,152,974	24,815 Persons Assisted

Table 50 – Goals Summary

**All funding amounts are estimated and will be adjusted once the City received final allocations from HUD.*

***All outcome measures may adjust based on the final allocations from HUD for FY 2025.*

Goal Descriptions

In developing the goals and outcomes of the Consolidated Plan, the City completed a “goals crosswalk” exercise to identify how goals in other, relevant City plans relate to the goals and needs in the Consolidated Plan. City departments discussed the shared goals and aligned actions at a goal setting workshop. This exercise ensured that the Consolidated Plan goals are in alignment with and complement the City’s overall Strategic Plan as well as department level goals.

The five-year goals established to address housing and community development needs in San Diego include the following. It is important to note that the goal numbers are for organizational purposes only (v. prioritization). All goals carry the same priority:

Goal 1: Increase, protect and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, accessible in design and energy efficient, with proximity to job centers, schools, parks, and services.

Goal 2: Invest in inclusive economic growth initiatives that develop and strengthen small businesses, support local entrepreneurs, expand employment and/or workforce development programs, and improve access to job opportunities.

Goal 3: Develop vibrant and equitable neighborhoods by investing in public facilities, critical infrastructure, and/or nonprofit facilities that provide increased accessibility, resiliency, and sustainability.

Goal 4: Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in best practices.

Goal 5: Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

HOME

The City of San Diego projects being able to provide 355 housing units over the course of the Consolidated Plan.

Multi-family housing Goal: 325 (average 65 units per year)

First-Time Homebuyer goal: 30 (average 6 loans per year)

SDHC HOME funds many activities related to constructing, acquiring, and rehabilitating affordable housing, as well as homeownership opportunities. These activities include:

Down-payment loans and closing cost assistance grants for first-time homebuyers;

Gap financing to affordable housing developers to produce, rehabilitate, and/or preserve affordable housing;

Rehabilitation loans for owner-occupied, single-family homes; and

Tenant based rental assistance and security deposits for very low-income individuals and families.

The City of San Diego projects being able to assist 355 households/people, with HOME program funds, over the course of the Consolidated Plan.

ESG

The City of San Diego projects being able to assist 45,773 individuals over the course of the Consolidated Plan.

Throughout the term of the Consolidated Plan, ESG funds will be invested in homeless shelter and service programs, as described in the Master MOU between the City of San Diego and SDHC for the administration of Homelessness Programs, managed by the City's Homelessness Strategies and Solutions Department.

SP-50 PUBLIC HOUSING ACCESSIBILITY AND INVOLVEMENT – 91.215(C)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A

Activities to Increase Resident Involvement

SDHC’s Achievement Academy is a learning and resource center available at no charge to Section 8 Housing Choice Voucher rental assistance recipients or to those who reside in public housing units. The goal of the Achievement Academy is to help families become more financially self-reliant through programs that emphasize career planning, job skills, and personal financial education. One notable benefit is the establishment of a special, interest-bearing escrow account that helps participants to meet expenses related to achieving career goals. Participants may receive additional credits to their account as they achieve their goals.

Currently, HUD regulations restrict SDHC from executing Family Self-Sufficiency (FSS) contracts with family members if the head of household elects to not participate in FSS through the Achievement Academy. Despite this limitation, SDHC has seen much success as a result of the Achievement Academy. The average income of families when they begin FSS through the Achievement Academy is \$12,000. When they complete the program, it is \$34,000.

Additionally, SDHC has secured additional resources to expand the Achievement Academy’s programming. The W.K. Kellogg Foundation awarded a grant to establish 2Gen San Diego, a program that serves families with children up to 8-years old designed to provide opportunities in financial stability, health and wellness, education and employment, and social capital. This, along with programs for single parents and job-seeking teens, further engages the residents of San Diego.

Achievement Academy partners include:

Able Disabled Advocacy	Housing Opportunity Collaborative
Campaign for Grade-Level Reading	International Rescue Committee
Chase Bank	Jewish Family Services
Community HousingWorks	Job Corps
Credit Builders Alliance	Landeros & Associates
Family Dress for Success Going Places Network	Money Management International

Partnership With Industries

Robert Half and Associates (Energy Savings Assistance Program)

San Diego Association of Governments (SANDAG)

San Diego Central Library

San Diego Community College District

San Diego Futures Foundation

San Diego Workforce Partnership

Second Chance

To supplement its Achievement Academy, SDHC has also been designated by HUD as an EnVision Center. In partnership with the San Diego Workforce Partnership, SDHC will offer coordinated services in economic empowerment, educational advancement, health and wellness, and character and leadership development to promote self-sufficiency in federal housing assistance recipients.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

N/A

SP-55 BARRIERS TO AFFORDABLE HOUSING – 91.215(H)

Barriers to Affordable Housing

SDHC owns and manages the public housing inventory for the City, certain affordable housing units, and ground leases within the City. The units are restricted to low-income renters with incomes at 80% Area Median Income (AMI) or less. The number of units in SDHC's Real Estate portfolio is over 2,700 units amongst 159 residential properties, eight of those being Public Housing properties and six sites that are under a long-term ground and building lease. In addition to the units owned and operated, SDHC is the Ground Lessor on sixteen properties that provide over 1,460 affordable units.

Article XXXIV § 1 of the California Constitution, established in 1950, requires a citywide referendum to approve low-income and public housing. This Article continues to disrupt efforts to build public housing. Organizing or attempting to circumvent a citywide vote is costly and time consuming for developers, and likely is a disincentive to build affordable housing. Developers may be less likely to consider areas of affluence and opportunity for affordable housing sites in anticipation of resistance from residents in a citywide vote. This further perpetuates residential segregation by concentrating affordable housing in low-income areas, where residents may have limited time and resources to organize, attend meetings, and lobby city leaders. Although federal and state tax credits and the recent ability for voters to approve multiple public housing projects at a time have made development easier, the Article delays affordable housing at a time when there is urgent need. California lawmakers have attempted four times to remove or weaken Article XXXIV § 1 through state referenda, but they have all failed. The next attempt is slated for 2024.³

Local funding sources for housing dropped significantly with the passage of Proposition 13 by voters in 1978. Proposition 13 capped property taxes at 1% and uses the purchase price to calculate the property tax instead of the market value of the property. Thus, if someone purchased a home and its market value doubled, if the property does not change hands through a sale, the homeowner would still pay property tax equivalent to the original purchase price. As a consequence, jurisdictions have had difficulty establishing long-term, sustainable funding sources to address the rising costs of services or to better accommodate affordable housing needs. Some communities have instituted development fees to make up the difference. Unless a locality waives these fees for affordable housing, this is a disincentive for developers to build affordable housing, as market-rate rent can help developers more quickly recoup the cost of development fees.

Locally, the Housing Element points to a history of social and employment discrimination that was perpetuated by public policy. In 1923, efforts were undertaken to protect San Diego's single-family zoning through rezoning industrial uses closer to multifamily and

³ [California voters to decide on repeal of anti-public housing measure in 2024 \(msn.com\)](https://www.msn.com)

mixed-use zoning, which included neighborhoods where lower income households and people of color lived. The construction of freeways through low-income neighborhoods broke apart intact communities, displaced residents, and lowered property values. Redlining excluded neighborhoods of color from accessing home loans in the 1930s. These same neighborhoods generally have lower scores on the TCAC Opportunity Areas Map and are TCAC Areas of High Segregation and Poverty.

Specific governmental constraints or barriers resulting from public policies that were identified within both the most recent Regional Analysis to Impediments to Fair Housing Choice and the City's Housing Element include the following:

1. State regulations including the California Building Code, the California Environmental Quality Act;
2. Voter-initiated ballot measures such as the Coastal Height Limit Overlay Zone and opposition to new development including lawsuits;
3. Supplemental Height Limitations in certain areas;
4. Airport land use compatibility and other airport-related restrictions other than building height;
5. Permit and processing procedures, including timeframes and hearing requirements;
6. Backlog of infrastructure improvements and public facilities that support new development;
7. On- and Off-Site improvements to ensure public health, safety, and welfare as well as identified community needs or addressing development impacts to facilities and citywide systems,
8. Fees for development and building permits, including special or limited assessments, development and housing impact fees, and inclusionary housing in-lieu fees,
9. Other governmental actions at the county, state, and federal level, including federal housing dollars not allocated or budgeted at a level to meet known demand.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City's Housing Element establishes the strategies for reducing barriers to housing production and affordable housing development.

After the 2013 Housing Element, the City took the following actions to reduce development constraints:

Within transit priority areas, reducing the minimum parking requirement for multifamily residential development to zero, requiring the unbundling of parking from housing units for market-rate developments, and establishing a maximum parking limit in Downtown San Diego;

Adding new mixed-use zones to the Municipal Code, which can be applied throughout the City to promote more walkable, transit-oriented projects that seek to provide a better housing-jobs-recreation balance;

Streamlining accessory dwelling unit (i.e., granny flat or companion unit) regulations, providing financial incentives, and offering guides to facilitate accessory dwelling unit permitting;

Establishing a density bonus for projects providing housing units that are rent-restricted to be affordable to moderate income households; and

Changing Municipal Code regulations to allow by-right development of transitional housing and permanent supportive housing in zones that allow multifamily housing.

In the next five years, through the strategies established in the 2019 Housing Element and this Consolidated Plan, the City will take the following actions to further reduce barriers to affordable housing development:

Increase housing production to meet the City's RHNA obligation and incentivize housing that is affordable to low- and moderate-income households. A centerpiece of this strategy will be an affordable housing incentive program that increases production around mixed-use and multifamily areas served by transit. The Complete Communities Housing Solutions program requires that, of developments receiving density bonuses, that 15% of base units are affordable to 50% AMI; 10% at 60% AMI; and 15% at 120% AMI. The City is also in the process of updating CEQA significance thresholds to address current best legal practices and reflect the SB-743 streamlined review process for transit priority areas.

Restructure the Development Impact Fee and streamline processing for affordable housing.

Continue to update Community Plans, which are components of the City's General Plan, to include the development of affordable housing. The updates are intended to implement General Plan smart growth strategies at the neighborhood level and identify housing opportunities for a variety of household sizes.

Improve infrastructure systems throughout the City to support infill development and promote new affordable housing near transit stations, major transit stops, and along transit corridors.

Utilize HUD block grants to support development of housing affordable to extremely low-income households, for whom the supply of housing is far short of need.

Prioritize job readiness & economic development as a Consolidated Plan Goal with objectives to provide for better trained and educated residents and support small business development;

Implement recommendations from the San Diego Regional Analysis of Impediments to Fair Housing Choice, including permit and processing timeframe reviews.

As a HOME subrecipient of the City, SDHC is addressing the barriers that hinder affordable housing and residential investment with the following strategies:

Increasing wage earning for Section 8 participants by enhancing Achievement Academy services;

Providing Low Income Housing Tax Credits (LIHTC) as an indirect federal subsidy to finance the construction and rehabilitation of low-income affordable rental housing;

Providing loans, closing cost assistance grants and mortgage credit certificates (when funding is available) for first-time low- and moderate-income homebuyers;

Maintaining 3,000+ affordable housing units and preparing to purchase additional multi-family properties; and

Offering incentives to affordable housing developers which include:

- o Permanent financing in the form of low-interest loans, tax-exempt bonds and land-use incentives;
- o Technical assistance, such as help with securing tax credits; and,
- o Predevelopment assistance loans and grants to help nonprofit developers during the preconstruction phase.

SP-60 HOMELESSNESS STRATEGY – 91.215(D)

The City of San Diego’s strategy to address homelessness was adopted in October 2019 as a partnership between the the Office of the Mayor, the City Council, SDHC, and the Regional Task Force on Homelessness. Stakeholders across the City participated in development of the plan through focus groups, stakeholder briefings, data review, and data analysis. This section summarizes the primary contents of that strategy and is organized around actions to address the needs of homeless persons, help persons and families experiencing homelessness make the transition to permanent housing, and prevent homelessness.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City of San Diego Community Action Plan on Homelessness was based on the principle that the voices of persons with lived experience should be valued in the process and that a client-centered approach is critical to addressing homelessness.

To that end, Strategy 2 of the Action Plan contains the following priorities:

- Increase participation in system and program planning and feedback by people with lived experience;
- Work with the Youth Action Board to vet decisions and identify challenges and solutions for homeless youth;
- Requiring all funded organizations to have lived experience representation on their Boards of Directors;
- Creating a speakers bureau for people with lived experience to engage in community education and advocacy.

Addressing the emergency and transitional housing needs of homeless persons

Strategy 4—Improve the performance of the existing system—addresses the emergency and transitional housing needs of homeless persons. Key actions in that strategy include:

- Identifying system metrics to track performance of the Coordinated Entry System (CES);
- Expanding access to detox, residential, intensive outpatient, and community based supports;
- Increasing transitional housing and medical respite beds;
- Creating a unified program model or standard for emergency shelter options to ensure consistency across the system;

Ensuring provider and community training in diversion practices at shelter front door to increase successful diversion;

Reviewing needs for alternative options such as safe parking.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Homelessness Response Center: The Homelessness Response Center (HRC) centralizes and streamlines access to a spectrum of services and resources focused on assisting persons experiencing homelessness through all steps of the process from homelessness to housing. This includes providing system navigation services and co-locating partnering service providers on-site. The Service Coordination team, staffed by SDHC employees, focuses on identifying and resolving system-level barriers to access housing for people experiencing homelessness. The Service Coordination team takes a data-informed approach to evaluate how the system is operating, identifies barriers that clients encounter and collaborates with crisis response agencies and housing providers to resolve barriers and to streamline the process from homelessness to housing. In addition to the Service Coordination team, there is an on-site lead service provider to provides system navigation services and case management to individuals experiencing homelessness to identify and meet their needs during each stage in their pathway toward housing. Additional system navigation activities include community collaboration efforts such as holding permanent supportive housing leasing fairs on-site that co-locate the service provider, property management, the RTFH, and SDHC to streamline the process for households referred to this resource.

The Community Action Plan on Homelessness was accepted unanimously by the San Diego City Council in October 2019. It is a comprehensive, 10-year plan that builds on recent progress, lays out short-term achievable goals and will serve as a guide for long-term success in addressing homelessness.

Most of the Community Action Plan on Homelessness strategies focus on helping homeless persons, especially unique groups, transition into permanent housing and independent living. The Action Plan strives to move people out of homelessness quickly and to prevent homelessness. Relevant strategies and action steps include:

Prevent homelessness:

Testing and improving diversion models to assess the effectiveness of providing temporary housing alternatives instead of shelter placement;

Expanding eviction prevention resources;

Increasing sustainable employment opportunities for people experiencing or most at risk of homelessness and expand on successful workforce development programs;

Increasing benefits that can be accessed through social security and disability applications;

Assist target demographic groups:

Identify veterans to be housed, engage landlords in solutions, and expand resources for move-ins;

Convene veteran-serving organizations and VA leadership to identify veterans to be housed and establish relevant goals;

Work with the Youth Action Board to vet decisions and identify challenges and solutions for youth;

Develop a program for high system users, including those who are incarcerated; and

Expand access to detox, residential, intensive outpatient, and community-based supports.

Transition into permanent housing and independent living and facilitate access to affordable housing units:

Increase provider capacity;

Develop a plan for 3,500 units of permanent supportive housing over 10 years;

Develop a pipeline for 1,146 new Rapid Rehousing and low-income housing opportunities over 5 years;

Secure an additional 700 market rate rental units to house persons exiting homelessness over 5 years.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Two sets of strategies address homeless prevention and transition from institutions into housing. The first is employment- and income-based and seeks to expand resources for employment and benefits to persons at-risk of becoming homelessness. This is paired with expanding diversion programs and eviction prevention resources and developing deeply affordable permanent housing units.

The second aims to address root causes of homelessness through collaboration with justice, foster care, and behavioral health systems to develop solutions for preventing homelessness and providing needed services after discharge from institutions. A key part of this strategy is to expand provider capacity, ensure that staff working to end homelessness in San Diego have the tools they need to succeed.

SP-65 LEAD BASED PAINT HAZARDS – 91.215(I)

Actions to address LBP hazards and increase access to housing without LBP hazards

As discussed in MA-20 Housing Market Analysis: Condition of Housing, there is a correlation between LMI households and lead-based paint (LBP) hazards. To address this relationship, the City of San Diego's Environmental Services Department administers the Lead Safety and Healthy Homes Program. The program provides educational resources to prevent and identify lead poisoning, a platform to file confidential complaints against noncompliant landlords and unsafe living conditions, and training and outreach for individuals and organizations. It also provides information on SDHC's Housing Rehabilitation Programs that provide financing to LMI homeowners to improve their home's material condition.

How are the actions listed above related to the extent of lead poisoning and hazards?

(LBP) hazards and their associated risks for LMI households. LBP was prohibited in residential properties starting in 1978. 58.6% of the housing stock was built before 1980. Assuming an equal distribution San Diego's LMI households, then 44% of the 208,306 housing units built before 1980, or 125,975, would be low or moderate-income households possibly at risk of LBP hazards. Further, we can determine that out of the 143,720 households with children currently residing in units built before 1980 in the city, 63,237 or 44% of those units are low- or moderate-income households with children. In addition, the ten zip codes with the highest lead blood levels in children are those where 51% or more of residents are low-to moderate households.

How are the actions listed above integrated into housing policies and procedures?

The City of San Diego's Environmental Services Department, Lead Safety and Healthy Homes Program (LSHHP), serves as the City's primary liaison for connecting the community with resources to prevent lead poisoning since 2002.

In June 2002, the City of San Diego adopted Ordinance No. 19063 ("Abatement of Lead Hazards"). In April 2008, the City renamed and incorporated the previous ordinance into the San Diego Municipal Code Chapter 5 (Public Safety, Morals, and Welfare), Article 4 (Public Hazards and Public Nuisances), in Division 10, titling it as the "Lead Hazard Prevention and Control Ordinance" – Section 54.1001 et seq.) Two other sections were added at the time of the incorporation into the Municipal Code. This ordinance is one of the most comprehensive local lead poisoning prevention ordinances in the nation.

Division 10 makes it unlawful for a property owner to maintain or cause a lead hazard. The purpose of Division 10 is to:

Prevent, identify, and remedy lead hazards in housing before children are poisoned;

Protect occupants and the public from exposures to lead hazards;

Provide standards to implement lead hazard control requirements;

Strengthen the authority of local agencies responding to lead paint poisoning cases; and

Establish and promote lead-safe work practice standards for owners, maintenance workers, and all persons involved in lead hazard control and activities such as remodeling, renovation, rehabilitation, and repair that disturb lead paint, in order to protect occupants and the public from exposure to lead hazards.

In addition to requiring property owners maintain their properties, the amended ordinance requires:

Contractors conduct renovation in a lead-safe manner and conduct visual verification and lead dust clearance testing.

Landlords to conduct a visual assessment and correction of potential lead hazards at unit turnover.

Home improvement and water pressure equipment rental stores required to make available lead education material to customers.

Childcare facilities to obtain proof of blood lead testing at enrollment.

The LSHHP has and will continue to respond to all tips and complaints related to violations of the Lead Hazard Prevention and Control Ordinance. In the most recent fiscal year end (FY2023), there were 115 active lead code enforcement cases. Specific activities conducted by LSHHP Code Enforcement Officers included responding to or issuing:

19 complaints related to substandard housing including 5 with lead poisoned children,

13 complaints related to unsafe work practices,

12 Notice of Violations for unsafe work practices in response to 490 unannounced visits to permitted construction job sites,

52 Notice to Comply letters (Voluntary compliance for deteriorated paint),

16 Abatement Notice and Orders related housing conditions, and

26 Notice of Violations related to housing conditions.

Public Education

The LHHSP, through the City's website, has extensive information about not only the Division 10 ordinance, but also:

A pamphlet related to planning or "do it yourself" home renovations, how to do the work correctly so as for avoid self- and household lead contamination "**Don't Spread Lead**" available in English, Spanish, and Vietnamese,

Links to Blood Lead Testing Clinics,

Information to learn about lead and its dangers,

Preventing childhood lead poisoning, and

Other resources.

It also provides access to a listing of "Lead Safe Housing Registry" that resulted from the Lead Safety Collaborative grant provided to the City by HUD. All work from the grant was completed in December 2017, but the Registry still provides a valuable resource for persons looking for lead-safe housing.

Since FY2019, the LSHHP has utilized a case management system which has tools used to educate contractors on the need to utilize lead safe work practices and make them aware of the related regulatory requirements. This case management system allows LSHHP staff to send educational information to individuals who have registered with the City Construction and Demolition Debris Deposit Program. Registration is required for individuals to obtain permits for construction, demolition, and remodeling projects. Key elements of this educational outreach effort include:

Disturbing lead-based paint can create hazards that are a serious threat to the health of children- and adult-occupants, workers, and their families,

Key elements of the City's Lead Hazard Prevention and Control Ordinance and the EPA Renovate, Repair and Painting Rule, and

A notification that a City Compliance Officer may visit the project site to determine if lead-safe work practices are being implemented.

SP-70 ANTI-POVERTY STRATEGY – 91.215(J)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City’s “Economic Development Strategy: 2023 – 2026” (ED Strategy) has a mission to “Provide targeted resources and outreach to promote economic vibrancy, innovation, and opportunity in every neighborhood.” It does so in four goals and the three corresponding objectives under each Goal: Support families and workers, Support small and local businesses, Bolster trade and innovation, and Strengthen neighborhoods. The four goals and their objectives are instilled in each of the City’s programs to decrease poverty and increase affordable housing options.

Of note, objectives specific to anti-poverty efforts include:

Create more opportunities for well-paying jobs, help workers qualify for and secure employment, and coordinate services like childcare and continuing education,

Support nonprofits that provide small business resources, provide direct assistance to entrepreneurs, and facilitate additional opportunities for businesses to access funding,

Eliminate barriers to trade, foster growth and collaboration among innovative industries, and enhance San Diego’s position as a binational and multicultural economy, and

Provide targeted engagement and resources to under-resourced communities, build lively centers of culture and commerce, and help increase affordable housing.

The CDBG Program specific to the ED Strategy includes efforts for creating higher paying jobs, supporting nonprofits that help educate both workers and businesses, ensuring amenities are available in all neighborhoods, and making affordable housing available citywide.

The San Diego Promise Zone, along with the City’s Department of Race and Equity, worked to “develop equity-driven strategies, where equity occurs when we eliminate institutional racism and systemic disparities, providing everyone with equitable access to opportunity and resources to thrive, no matter where they live or how they identify.” Equality is defined as “each individual, family, neighborhood, or community being given the same resources and opportunities without recognition that each person has different circumstances.” Given that background, the Economic Development Department (EDD) recognizes that its strategy crosses multiple city departments and outside organizations, requires collaborative effort to identify equity opportunities in their policies, programs, practices, and budget decisions to promote equitable outcomes and inclusive access. One of

the guiding principles from the Economic Development Strategy is to: “Center equity in all programming and resource sharing.” This will include the continued effort of providing place-based work of the federally designated San Diego Promise Zone, which covers some of the city’s most culturally rich and ethnically diverse neighborhoods, but also some of the most under-resourced communities. EDD promises to co-create an ecosystem of opportunity and investment both in collaboration and fostering partnerships with more than 85 community-serving organizations, government agencies, philanthropic, corporate, and educational institutions to address their shared goals of addressing systemic inequities and improve the quality of life of Promise Zone residents.

SP-80 MONITORING – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Programmatic, financial, and regulatory performance of subrecipients will be closely monitored to ensure compliance with all federal and local rules and regulations. All monitoring is performed by staff from the City's Economic Development Department – Community Development Division for CDBG, HOME, and ESG Programs. The City of San Diego, with reliance on its Economic Development (ED) Grants system, has the City's CDBG program monitoring function divided into four components, as follows:

Project Implementation: Prior to implementation of CDBG activities, all subrecipients, including all city departments and staff from SDHC, attend an annual CDBG Agreement Execution Process Workshop. These sessions are conducted by Community Development Division staff. The workshop includes an overview of CDBG requirements, navigating the ED Grants system, other federal requirements, City contracting requirements, and discussion on specific budget and scope of work details. Additionally, the contract packet and reporting documents are discussed, hard copies are distributed, and User Guides are also emailed out to the subrecipients.

Contract Management: As part of the on-going monitoring effort, once a CDBG project is created and opened, it is assigned to a city project manager with the responsibility of completing the contract negotiation and execution to begin implementation of the project activities. All contracts contain all HUD, state and local requirements and include a detailed project scope. The project manager is responsible for contract compliance and on-going project management, representing the City as grantee. Ongoing technical assistance from project managers is provided throughout the contract period.

Monitoring Compliance: The monitoring process involves desk audits of reports and supporting documentation, onsite monitoring reviews, frequent telephone contacts, written communications, and meetings. Through regular monitoring of its subrecipients, City staff ensure that subrecipients abide by all applicable federal, state, and local standards and continually work with them to increase efficiencies and augment their performance. As part of this process, City staff watch for the potential of fraud, waste, mismanagement, and/or other opportunities for potential abuse. Contract provisions are in place that provide for the suspension of funds, termination of contract(s), and disallowance of reimbursement requests at any time during the program year based on performance deficiencies. Prior to imposing any of the previously identified sanctions and on a continuing individual basis, City staff works

with subrecipients to correct identified deficiencies either through discussion and/or technical assistance.

Audit Review: As part of the year-end requirements, subrecipients were required to submit fiscal reports based on contract terms. Governmental units and nonprofit organizations expending more than \$750,000 in federal funds during any fiscal year are required to submit a copy of a Single Audit to the City to adhere to OMB Circular A133 requirements. The Single Audit is submitted for desk review by the CDBG Program Staff, regardless of whether there were findings noted in the audit pertaining to CDBG funds. This Single Audit submittal and review requirement serves as an additional monitoring tool used to evaluate the fiscal accountability of subrecipients. For any subrecipients not subject to the Single Audit requirement and as part of the annual closeout process, subrecipients are required to submit an Audited Financial Statement for desk review.

The City of San Diego:

The City reports the number of fiscal and programmatic desk audits for the CDBG and ESG programs in the Consolidated Annual Performance and Evaluation Report (CAPER) made available to the public through appropriate notices, along with submittal to the City Council and HUD for final approval.

Specific to CDBG-funded construction projects, desk reviews of bid documents and construction contract documents are conducted to ensure compliance with prevailing wages, Section 3, and Minority Business Enterprise (MBE) requirements. Section 3 and MBE certifications are obtained and maintained on file. Further, project managers are also required to conduct desk audits of weekly certified payroll reports to ensure appropriate prevailing wages were paid, prior to approving any reimbursement requests. The number of certified payroll reports reviewed for all on-going construction projects, as well as any on-site monitoring reviews, are included in the CAPER. Additionally, construction project managers complete onsite visits at project locations to:

Participate in pre-bid meetings or pre-construction meetings,

Conduct worker interviews to comply with federal requirements,

Reviews project progress,

Provide technical assistance in accordance with agreement requirements, and

Conduct postconstruction inspections/meetings.

As was required during the COVID-19 impact period, if on-site visits are limited or prohibited, construction project managers may also conduct or participate in virtual meetings or conducted worker interviews via conference calls. These visits and alternative monitoring efforts are intended to ensure program compliance throughout the construction period.

San Diego Housing Commission (SDHC):

SDHC has an Affordable Housing Compliance Team. As part of their efforts, this Compliance Team also conducts desk audits and annual site visits for all projects with HOME units to verify compliance with rent amounts, income calculations, lease reviews, client eligibility, services, and case management.

SDHC Homeless Services and Programs: For these services and programs implemented by or through SDHC, program monitoring meetings are conducted. These meetings ensure program compliance and provide technical assistance to subrecipients on an as needed or determined basis.

SDHC's Compliance & Equity Assurance Division ensures that ESG subrecipients comply with contractual and regulatory requirements, and follow guidelines, procedures and best practices. Compliance performs risk assessments that consider various factors (e.g., changes in staffing, deficiencies from prior monitoring reviews) to determine the risk level for each program. To further assess program performance, monthly and quarterly reports, with programmatic outcomes and client data are collected. Compliance also provides technical assistance and conducts routine monitoring. Monitoring includes reviewing policies and procedures, monitoring interviews, with on-site review activities as applicable, reviewing client files and issuing compliance reports with recommended improvements.

As a condition of receiving HOME funds, recipients agree to maintain all HOME-assisted rental units as affordable housing and in compliance with Housing Quality Standards (HQS) and/or Uniform Physical Condition Standards (UPCS). HOME unit on-site inspections are performed to ensure properties continue to meet applicable property codes and standards. In addition, active HOME loans are reviewed to ensure the long-term management and financial viability of properties.

Physical Inspections/Management & Financial Viability:

As stated above, HOME fund recipients agree to maintain all HOME-assisted rental units as affordable housing and in compliance with HQS and/or UPCS. The most-recent HUD Waiver related to on-site inspections expired on December 31, 2021; as such, all units subject to on-site inspections are completed on an annual or biannual basis. These on-site inspections are performed to ensure properties continue to meet applicable property codes and standards.

COMPLIANCE WITH SECTION 3 AND EQUAL OPPORTUNITY CONTRACTING

As a public housing agency and a subrecipient of housing and community development assistance from HUD, SDHC has developed and implemented a Section 3 program that complies with Section 3 of the HUD Act of 1968 and its implementing regulations at 24CFR75. Section 3 implementation and compliance is an agency-wide effort led by

SDHC's Section 3 Unit. Key SDHC departments supporting the effort are Real Estate, Procurement, Human Resources, Labor Compliance and Workforce and Economic Development. The Section 3 Unit monitors compliance within SDHC's own operations; and with developers, contractors and subcontractors who participate on Section 3 covered contracts/projects.

The Section 3 Unit has developed standardized procedures, forms, and tools—for internal and external users—to facilitate Section 3 compliance:

Section 3 Implementation Plan

Section 3 Program Guide

Section 3 Certification of Compliance

Section 3 and Equal Opportunity Contracting Project Utilization Plan

Examples of Efforts to Create Employment and Contracting Opportunities

The Section 3 Implementation Plan outlines the outreach activities that SDHC undertakes to offer employment and training opportunities to low-income persons; and to award contracting opportunities to businesses that employ low-income persons. Item 1 is the program guide for individuals and businesses. All proposers/bidders on Section 3 covered contracts/projects are required to sign the Section 3 Certification of Compliance. The Certification of Compliance is an overview of the Section 3 requirements and monitoring procedures. Proposers/bidders are also required to complete the Section 3 and Equal Opportunity Contracting Project Utilization Plan. The Utilization Plan documents developers', contractors', and subcontractors' efforts to outreach and utilize certified Section 3 Business Concerns, Minority-Owned, Woman-Owned, and Small Businesses. Also available to facilitate compliance by proposers/bidders is the Examples of Efforts to Create Employment and Contracting Opportunities.



FISCAL YEAR 2025

Annual Action Plan

June 2024

The City of



Annual Action Plan

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City of San Diego is anticipating an additional \$15 million in FY 2025 CDBG Program Income. This additional amount is the result of an agreement negotiated between the former Redevelopment Agency and HUD to repay the City’s CDBG Program over the course of several years with escalating payments. As of the release of this report for public comment, HUD has not published its Program Year 2024 (City Fiscal Year 2025) entitlement program grant amounts. Therefore, the FY 2025 expected resources are estimates based on the FY 2024 amounts and will be adjusted upon the release of the actual entitlement amounts from HUD, prior to submittal of the final version to HUD.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	Public Federal	Supportive services Homebuyer assistance Homeowner rehabilitation Multifamily rental rehabilitation Homeless support Public Services Nonprofit facilities Public improvements Public facilities Public infrastructure	\$11,273,192	\$15,000,000	\$1,756,607	\$28,029,799	\$73,627,440
HOME	Public Federal	Acquisition Homebuyer Assistance Multifamily rental new construction Multifamily rental rehab	\$4,933,182	\$1,154,120	\$20,120,591	\$26,207,893	\$17,386,414

ESG	Public-Federal	Financial Assistance Overnight Shelter Rapid Rehousing (rental assistance) Rental Assistance Services Transitional Housing	\$1,023,627	\$0	\$0	\$1,023,627	\$3,607,652
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Table 51 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Leverage, in the context of the City’s HUD entitlement programs, means bringing other local, state, and federal financial resources to maximize the reach and impact of these programs. HUD, like many other federal agencies, encourages the recipients of federal monies to demonstrate that efforts are being made to strategically leverage additional funds in order to achieve greater results. Leverage is also a way to increase project efficiencies and benefit from economies of scale that often come with combining sources of funding for similar or expanded scopes. Funds will be considered leveraged if financial commitments toward the costs of a project from a source, other than the originating federal source, are documented. The City, through its Consolidated Plan Advisory Board, has incentivized the use of leveraged funds in certain Requests for Proposals by offering additional evaluation points based upon the percentage of the project budget reimbursed with non-entitlement federal sources. City staff will continue to explore additional leveraging opportunities, other federal resources, and local private investments.

SDHC uses CDBG funding set aside in Council Policy 700-02 and Housing Commission Housing Trust Funds. The Rapid Rehousing 100% match comes from Continuum of Care funding, and in-kind match from subrecipients (case management

and services). Also, the City commits general fund dollars to the provision of homeless services to better leverage the federal funds received.

In FY 2025, the City expects to commit an estimated \$85 million, from all funding sources, towards homelessness services.

Homeless Continuum of Care (CoC) Program of the Emergency Assistance and Rapid Transition to Housing Act (HEARTH)

In FY 2023, HUD awarded San Diego CoC \$37,066,178 in CoC funds to homeless programs in San Diego, including permanent supportive housing and rapid rehousing services. Housing Choice Voucher Section 8 funds: SDHC administers the Section 8 program within the City of San Diego and will provide subsidies to approximately 17,000 San Diego households. In fiscal year 2022, SDHC assisted 19,687 low-income households through the rental assistance programs. This figure includes turnover vouchers, households whose participation in the program concluded.

Fiscal Year 2024 (as of March 7, 2024):

HUD VASH: In Fiscal Year 2024, SDHC worked to house homeless veterans in the City of San Diego through the U.S. Department of Housing and Urban Development-Veterans Affairs Supportive Housing (HUD-VASH) Program. SDHC was awarded an additional allocation of 75 VASH vouchers. The agency has a VASH allocation of 1,385, which includes 1,265 tenant-based and 120 Project-Based (included in Project-Based numbers below)

Low-Income Housing Tax Credits (LIHTC): The federal 4% and 9% LIHTC is the principal source of funding for the construction and rehabilitation of affordable rental homes. They are a dollar-for-dollar credit against federal tax liability. In FY 2024, SDHC projects 767 units utilizing these federal sources will be constructed.

HOME-25% MATCH REQUIREMENT

SDHC uses local Inclusionary Funds, Housing Trust Funds, coastal funds, state funds, and multi-family bond proceeds as contributions to housing pursuant to the matching requirements.

ESG-100% MATCH REQUIREMENT

For the City-funded interim shelters, SDHC uses the CDBG set-aside funding per Council Policy 700-02 and the Affordable Housing Fund authorized by San Diego Municipal Code §98.0502. The Rapid Rehousing 100% match comes from VASH vouchers, subrecipient monetary leverage and in-kind match from subrecipients in the form of case management and supportive services. The match for prevention activities will be met with City general fund and other sources, as needed.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City Neighborhood Infrastructure Projects and Capital Improvement Projects (like parks, libraries and recreation centers) will be carried out within City-owned real property and/or public right of way. Additionally, City-owned land may be utilized for emergency shelter programs. Refer to section AP-35 (Projects) for further information.

Discussion

In 2010, the City and the former Redevelopment Agency of the City (RDA) entered into a CDBG Repayment Agreement to address findings from the HUD Office of the Inspector General (OIG) about the City's CDBG Program. With the dissolution of redevelopment in California in 2012, the State of California Department of Finance (DOF) suspended approval of the payments to the City under the CDBG Repayment Agreement. Senate Bill 107, enacted in September 2015, permitted the Successor Agency to the former RDA to resume including repayments under the CDBG Repayment Agreement on its annual Recognized Obligation Payment Schedule (ROPS). In addition to reinstating the CDBG Repayment Agreement payments, Senate Bill 107 resulted in the DOF authorizing the repayment of an additional \$151 million in CDBG Program Income from the Successor Agency under a separate Long-Term Miscellaneous CDBG Debt Agreement between the City and former RDA.

The final payment under the Repayment Agreement to address findings from the OIG was made in FY 2020. The Successor Agency Long-Term Miscellaneous CDBG Debt repayments continue and are subject to approval by the DOF as part of each annual Successor Agency ROPS process. The funds repaid are CDBG Program Income. After the FY 2025 payment is received, there is a remaining balance of \$32,993,522 in the Long-Term Miscellaneous Debt Agreement.

Annual Goals and Objectives

AP-20 ANNUAL GOALS AND OBJECTIVES

Goals Summary Information

Sort Order	Goal Name	Fiscal Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Affordable Housing	2025	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	Citywide	Affordable Housing Affordable Housing and Public Services	HOME: \$26,207,893 CDBG: \$10,424,476	Financial assistance to homebuyers/homeowners: 6 Households (HOME) Construction of new rental units: # of units = 26 HOME-Assisted Units, 151 total Affordable Units Homeowner Housing Rehabbed: # of homes = 0
2	Economic Development	2025	Non-Housing Community Development Economic Development	Citywide	Economic Development Workforce Development	CDBG: \$2,273,791	Businesses Assisted: 353 Persons Assisted: 643

3	Infrastructure Improvements	2025	Non-Homeless Special Needs City Infrastructure	Citywide	Public Improvements and Infrastructure Nonprofit Facility Improvements	CDBG: \$5,521,104	Facilities Improved: 9 Persons Assisted: 17,587
4	Homelessness	2025	Homeless	Citywide	Homelessness and Supportive Services Public Services	CDBG: 1,000,000 ESG: \$1,023,627	Homeless Person Overnight Shelter: Persons Assisted CDBG: 2,500, ESG: 1,600; Total: 4,100. Tenant-based rental assistance/Rapid rehousing: Households Assisted: ESG: 30. Public service activities other than LMI Housing Benefit: Persons Assisted, CDBG: 10,000 Facilities (other): CDBG: 1.
5	Community Services	2025	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services	CDBG: \$3,204,469	Persons assisted: 5,568

**Table 52
- Goals
Summary**

Estimate the number of extremely low-income, low-

income and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b)

All assistance will be provided to low-income households. (32 for Year 1 (2025) with HOME dollars households in total-breakdown pending).

Goal Descriptions

In developing the goals and outcomes of the Consolidated Plan, the City completed a “goals crosswalk” exercise to identify how goals in other, relevant City plans relate to the goals and needs in the Consolidated Plan. City departments discussed the shared goals and aligned actions at a goal setting workshop. This exercise ensured that the Consolidated Plan goals are in alignment with and complement the City’s overall Strategic Plan as well as department level goals.

The five-year goals established to address housing and community development needs in San Diego include:

Goal 1: Increase, protect and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, accessible in design and energy efficient, with proximity to job centers, schools, parks, and services.

Goal 2: Invest in inclusive economic growth initiatives that develop and strengthen small businesses, support local entrepreneurs, expand employment and/or workforce development programs, and improve access to job opportunities.

Goal 3: Develop vibrant and equitable neighborhoods by investing in public facilities, critical infrastructure, and/or nonprofit facilities that provide increased accessibility, resiliency, and sustainability.

Goal 4: Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in best practices.

Goal 5: Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming.

Projects

AP-35 PROJECTS – 91.220(D)

Introduction

Based on the Consolidated Plan goals described above, the table below describes the projects that will be funded in FY 2025.

Projects

#	Project Name
1	CDBG Administration
2	Affordable Housing
3	Economic Development
4	Infrastructure Improvements
5	Homelessness
6	Community Services
7	SDHC-HOME-Homeownership
8	SDHC-HOME-Rental Housing
9	HOME Administration
10	SDHC-ESG ALL

Table 53 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

CDBG: Declared disaster or emergency events may require additional funding that can be used for immediate solutions. For example, homeowners and renters whose housing stability has been disrupted by disasters may encounter obstacles to housing stability in insurance payment delays or in being under-insured and/or in obtaining financing for needed improvements. Businesses impacted by emergencies may suffer lost income, lost equipment or the ability to pay employee wages. When necessitated, the City intends to make CDBG available to address emergency needs that do not overlap with other federal funding sources (e.g., FEMA).

The City may determine to divert and utilize CDBG for disaster response and recovery should funds be available through reprogramming or unobligated (and not yet awarded to a subrecipient). The City may request waivers to certain CDBG regulations, if they are made available. If not, the City must evaluate all available resources before utilizing CDBG. Short-term disaster response activities may include but are not limited to site clearance, security of property, neighborhood clean-ups, and emergency rental or utility payments. More long-term disaster recovery activities for residents and businesses that may not have

the resources to fully recover without assistance may include housing or rental rehabilitation/reconstruction, home buyer assistance, acquisition, parks and neighborhood facilities, and small business grants and loans. A process for the reallocation decision(s) to utilize CDBG for a disaster is identified in the City's HUD-approved Citizen Participation Plan (CPP). Additionally, in the case that the City must divert CDBG funds for a Disaster during this 2025 – 2029 Consolidated Plan period, the City will utilize a 3-year calculation to ensure 70% of CDBG funds allocated benefit low and moderate-income persons.

HOME: HOME funds are dedicated to housing activities that meet local housing needs and typically preserve or create affordable housing. Uses include tenant-based rental assistance, rehabilitation, homebuyer assistance and new construction. It is anticipated that funding will be allocated solely to the creation or preservation of affordable housing along with funding for homebuyer assistance.

ESG: The ESG program provides funding to (1) engage homeless individuals and families living on the street, (2) rapidly rehouse homeless individuals and families, (3) help operate and provide essential services in emergency shelters for homeless individuals and families, and (4) prevent individuals and families from becoming homeless.

AP-38 PROJECT SUMMARY

Project Summary Information

1	Project Name	CDBG Administration
	Target Area	Citywide
	Goals Supported	Creating and preserving affordable housing Homelessness Services/facilities serving vulnerable population Public infrastructure needs Job readiness and economic development
	Needs Addressed	Affordable Housing and Public Services Affordable Housing Homelessness and Public Services Public Services and Public Facilities Public Improvements and Infrastructure Public Services and Economic Development
	Funding	CDBG: \$5,605,959
	Description	City of San Diego administrative costs directly related to administering the CDBG Program to ensure compliance with all HUD planning and community development activities provided to City residents and businesses, as well as fair housing services. The Nonprofit Accelerator and Fair Housing Education and Legal Aid programs are also funded through administration.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	Includes: \$5,605,959 in administration.
2	Project Name	Affordable Housing
	Target Area	Citywide

	Goals Supported	Affordable Housing
	Needs Addressed	Development of Affordable Housing Affordable Housing Access and Stability
	Funding	CDBG: \$10,619,847
	Description	Increase, protect and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, accessible in design and energy efficient, with proximity to job centers, schools, parks, and services.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	TBD – Upon Council approval
	Location Description	Citywide
	Planned Activities	Kettner and Vine Shelter: \$10,424,476 In the event City Council does not approve the Kettner and Vine project, \$6,000,000 will be allocated to the San Diego Housing Commission for its Affordable Housing NOFA and the remainder will be allocated to the Economic Development Department for its Bridge to Home NOFA. Bridge to Home NOFA: \$189,371
3	Project Name	Economic Development
	Target Area	Citywide
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: \$2,273,791
	Description	Invest in inclusive economic growth initiatives that develop and strengthen small businesses, support local entrepreneurs, expand employment and/or workforce development programs, and improve access to job opportunities

	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	643 Individuals assisted, 353 businesses assisted
	Location Description	Citywide
	Planned Activities	<p>Accessity: \$219,314</p> <p>City Heights CDC: \$215,000</p> <p>Southwestern Community College: \$520,759.88</p> <p>Mission Edge: \$271,500</p> <p>Somali Family Service of San Diego: \$262,018.19</p> <p>Karen Organization of San Diego: \$140,823</p> <p>International Rescue Committee: \$183,387</p> <p>Kitchens for Good: \$250,000</p> <p>Horn of Africa Community: \$210,988</p>
4	Project Name	Infrastructure Improvements
	Target Area	Citywide
	Goals Supported	Public facilities and Infrastructure, Nonprofit Facility Improvements
	Needs Addressed	Public Improvements and Infrastructure, Nonprofit Facility Improvements
	Funding	CDBG: \$5,521,104
	Description	Develop vibrant and equitable neighborhoods by investing in public facilities, critical infrastructure, and/or nonprofit facilities that provide increased accessibility, resiliency, and sustainability.
	Target Date	6/30/2025
	Estimate the number and type of	6,940 people assisted

	families that will benefit from the proposed activities	5 facility improvements (other)
	Location Description	n/a
	Planned Activities	Center for Community Solutions: \$154,571 Stepping Stone: \$884,358 Family Health Centers: \$451,000 Alliance for African Assistance: \$415,175 Old Logan Heights Library Renovation: \$3,616,000
5	Project Name	Assisting Persons Experiencing Homelessness
	Target Area	Citywide
	Goals Supported	Homelessness
	Needs Addressed	Homelessness and Supportive Services
	Funding	\$1,100,355.62 CDBG \$2,700,000 CDBG-CV (reprogrammed from prior fiscal years)
	Description	Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in best practices.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	532 people assisted 1 facility improved (with the CDBG-CV funds)
	Location Description	n/a

	Planned Activities	City of San Diego Family Shelter Program: \$1,000,000 Serving Seniors: \$100,355.62 Kettner and Vine Shelter \$2,700,000 (facility improvements, not operational funds)
6	Project Name	Community Services
	Target Area	Citywide
	Goals Supported	Public and Community Services
	Needs Addressed	Public Services
	Funding	CDBG: \$3,104,113.38
	Description	Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	5,568 individuals
	Location Description	n/a
Planned Activities	Reality Changers: \$165,000 Voices for Children: \$106,300.33 Kitchens for Good: \$250,000 Rise Up Industries: \$300,000 San Diego LGBT Center: \$260,831 Access Youth Academy: \$162,750 Travelers Aid of San Diego: \$117,240	

		<p>Family Health Centers: \$100,000</p> <p>Wesley House Student Residence: \$77,714</p> <p>Support the Enlisted Project: \$100,000</p> <p>Junior Achievement of San Diego County: \$201,281</p> <p>Urban Life Ministries: \$181,000</p> <p>Mama’s Kitchen: \$100,000</p> <p>Chicano Federation of San Diego County: \$130,000</p> <p>Interfaith Shelter Network of San Diego: \$117,000</p> <p>Bayside Community Center: \$153,797</p> <p>Jewish Family Service of San Diego: \$124,325</p> <p>BRIDGE Housing Corporation: \$84,774</p> <p>Home Start, Inc.: \$132,730</p> <p>Ocean Discovery Institute: \$50,000</p>
7	Project Name	SDHC-HOME-HOMEOWNERSHIP
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Development of Affordable Housing Affordable Housing Access and Stability
	Funding	HOME: \$1,000,000
	Description	Provision of financial assistance towards homeownership in the form of assistance towards down payment and closing costs.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the	6 households

	proposed activities	
	Location Description	n/a
	Planned Activities	Direct financial assistance to homebuyers
8	Project Name	SDHC-HOME-RENTAL HOUSING
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Development of Affordable Housing Maintenance of Owner-Occupied Housing Affordable Housing Access and Stability
	Funding	HOME: \$23,534,298
	Description	Rental units constructed
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	26 HOME designated units for homeless and non-homeless individuals, contributing in multifamily rental projects creating a total of 151 affordable units.
	Location Description	n/a
	Planned Activities	Rental units constructed
9	Project Name	SDHC-HOME-ADMINISTRATION
	Target Area	Citywide
	Goals Supported	Affordable Housing
	Needs Addressed	Development of Affordable Housing Maintenance of Owner-Occupied Housing Affordable Housing Access and Stability

	Funding	HOME: \$2,673,594.66
	Description	Administration costs of HOME program for City of San Diego and SDHC.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	n/a
10	Project Name	SDHC-ESG-ALL
	Target Area	Citywide
	Goals Supported	Homelessness
	Needs Addressed	Homelessness and Supportive Services
	Funding	\$1,023,627
	Description	Federal Fiscal Year 2025 ESG funds for the City of San Diego have been allocated to SDHC to operate shelters for the homeless, provide rapid rehousing or homelessness prevention strategies and program administration and data collection through HMIS.
	Target Date	6/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	<p>Emergency Solution Grant funds support the operation of two interim shelter programs that serve single adults experiencing homelessness in the City of San Diego.</p> <p>Family Shelter Program: \$1,023,627 Persons Served: 450 (this number may be adjusted in the final version of the Action Plan, based upon FY 2024 year-to-date actuals).</p> <p>Emergency Solutions Grant funds will also support the operation of a</p>

		rapid rehousing program for persons experiencing homelessness for up to 16 households.
	Location Description	
	Planned Activities	n/a

AP-50 GEOGRAPHIC DISTRIBUTION – 91.220(F)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

In 2016, a section of San Diego was federally designated as the San Diego Promise Zone (SDPZ). The place-based initiative unites public and private agencies, community-based organizations, social service providers, nonprofits, and residents in a collective impact framework to attract federal funding and address critical need areas in the city's most under-resourced neighborhoods (more information available on the City's SDPZ website). The SDPZ stretches from East Village and Barrio Logan in the West to Encanto and Emerald Hills in the East. It has an estimated population of more than 80,000 residents. To better support development in the Promise Zone, the annual CDBG Request for Proposals considers whether projects are located within the Promise Zone and serves the Promise Zone residents. In 2018, 35 census tracts in the city were designated as federal Opportunity Zones. Opportunity Zones are economically distressed communities where new investments, under specific conditions, are eligible for preferential tax treatment. Although the Opportunity Zone has a similar boundary to the Promise Zone, the Opportunity Zone provides opportunities for organizations to provide services and critical resources to residents in the areas. The Promise Zone and Opportunity Zone are factors in the application process and organizations located or providing services in these areas are awarded preference points during the evaluation process.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100%

Table 54 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

n/a

Discussion

n/a

Affordable Housing

AP-55 AFFORDABLE HOUSING – 91.220(G)

Introduction

It is not possible to delineate annual affordable housing goals by population type as requested in the tables below. Per HUD requirements, the totals for the two following tables must match, yet the second table may not capture all relevant activities identified in the first table. For example, homeless population housing needs are supported through overnight shelters, but that program type is not listed as an option in the second table. Additionally, the population types are not mutually exclusive. Project outcomes by funding source used to support affordable housing needs within the City of San Diego have been provided in AP-20 above, with the number of households and individuals assisted itemized by funding source.

One Year Goals for the Number of Households to be Supported
Homeless: 11
Non-Homeless: 21
Special-Needs
Total: 32

Table 55 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units: 26
Rehab of Existing Units
Acquisition of Existing Units: 6
Total: 32

Table 56 - One Year Goals for Affordable Housing by Support Type

Discussion

The tables above capture units assisted in part with HOME funds. In FY 2024 it is anticipated that funding will support the construction of new affordable rental housing and promote homeownership through the HOME program.

HOME program regulations at 24 CFR 92.254(a)(2)(iii) provide guidance for the use of the City of San Diego's determined 95% of median area purchase price to determine eligibility for the HOME program rather than the Federal Housing Administration (FHA) single

family program data for the San Diego area. The data supported the following 95% of median value calculations:

Existing Single-Family Residences (Detached Residences): \$1,116,250

Existing Condominiums (Attached Residences): \$617,500

AP-60 PUBLIC HOUSING – 91.220(H)

Introduction

SDHC owns and manages the public housing inventory, affordable housing units, and ground leases within the city. Most of the units are restricted to low-income renters with incomes at 80% Area Median Income (AMI) or less. The number of units in SDHC’s real estate portfolio, including its nonprofit affiliate Housing Development Partners (HDP), is 4,182 units across 176 residential properties, eight of those being Public Housing properties totaling 189 units. In addition to the units owned and operated, SDHC is the ground lessor on twenty properties that provide over 1,750 affordable units.

Actions planned during the next year to address the needs to public housing

It is anticipated that in FY 2025, SDHC may expand its portfolio of affordable and permanent supportive housing units utilizing the HomeKey program, subject to funding availability and final selection of properties to be identified. In addition, SDHC will conduct a review of its portfolio to identify sites that can accommodate additional density for future redevelopment opportunities. Furthermore, in FY 2025, SDHC will continue to conduct rehabilitation work on a number of properties as a part of its multi-year capital renovation plan.

In FY 2025, HDP does not anticipate expansion of its portfolio of affordable and permanent supportive housing units. HDP anticipates continuing predevelopment activities for a comprehensive renovation of Casa Colina, a 75-unit property.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

In order for a Family Self Sufficiency (FSS) program participant to successfully complete the program, the head of household is solely responsible for completing his/her Individual Training and Services Plan (ITSP) and must be employed by contract expiration. In its 2015 Moving to Work Plan, SDHC requested the authority to provide FSS enrollment to “all adult family members by waiving the requirement for the head of household to join the program. Non-head of households who enter into a contract will be responsible for the completion of the ITSP and must be employed by the end of participation in order for the FSS family to successfully complete the program.” This will result in “increased recruitment and enrollment into the FSS Program, thus providing incentives to families to become

economically self-sufficient. The initiative will allow families to enroll into FSS in the event the head of household is unable or unwilling to participate in the program."

SDHC was awarded a Resident Opportunities and Self Sufficiency-Service Coordinator (ROSS-SC) (three-year grant) to promote jobs development, financial stability and self-sufficiency for public housing residents. Our Resident Services Coordinator became a Certified Credit Counselor in 2020 and she is now able to provide direct financial coaching and homeownership counseling to public housing residents. Similar to FSS, ROSS Service Coordinators work directly with public housing residents to assess their needs and connect them with education, job training and placement programs, and/or computer and financial literacy services available in their community to promote self-sufficiency.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance.

n/a.

Discussion

In 2018, HUD designated the SDHC Achievement Academy as one of eighteen EnVision Centers in 17 communities across the country. The EnVision Center demonstration program focuses on empowering individuals and families to leave HUD-assisted housing through self-sufficiency to become responsible homeowners and renters in the private market, so that HUD will be able to help more individuals and families in need. Through the EnVision Center program, federal agencies, state and local governments, nonprofit and faith-based organizations, and private businesses will come together in a centralized location to provide comprehensive resources for low-income families that receive federal rental assistance. Achievement Academy partners include:

- | | |
|--|--|
| AccentCare | Connect 2 Careers |
| Amazon | County of San Diego |
| AmeriMed | First 5 San Diego |
| Biocom Introductory Life Sciences Experience | Copley-Price Family YMCA |
| Business Training Works | Food & Beverage Association of San Diego |
| Center for Employment Training | Hotel del Coronado |
| Chula Vista Elite Athlete Training Center | Housing Opportunities Collaborative |
| Citi Bank | International Rescue Committee |
| City Heights Community Development Corporation | Job Corps |
| Community HousingWorks | La Maestra Community Health Centers |
| | Local Initiatives Support Corporation |

Manchester Grand Hyatt
Rady's Children Hospital
San Diego Futures Foundation
San Diego Public Library
San Diego Workforce Partnership
San Diego Zoo
Self-Help Federal Credit Union
South Bay Community Services

The Campaign for Grade-Level Reading
TransUnion
Urban Corps of San Diego County
US Bank
Union Bank
Wells Fargo
Western Medical Training Center
YMCA of San Diego County

AP-65 HOMELESS AND OTHER SPECIAL NEEDS ACTIVITIES – 91.220(I)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

The Community Action Plan on Homelessness for the City of San Diego is a comprehensive, 10-year plan that lays out short-term achievable goals and serves as a guide for long-term success in addressing homelessness. The Action Plan includes short-term goals within reach, key strategies, guiding principles, and crisis response and housing needs. In 2023, the Action Plan was updated to reflect an updated crisis response and housing needs assessment and financial modeling for the remaining six years of the Action Plan, based on the changing homelessness landscape in San Diego. Over the next year, the Implementation Team will begin engaging and receiving feedback on updated short-term goals and strategizing ways to enhance performance of the homelessness assistance system.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

As part of the City's ongoing efforts to foster a system-level approach to meeting the needs of individuals experiencing homelessness, the City accepted the Community Action Plan on Homelessness in October 2019. The Action Plan provided a series of recommendations and identified three short term goals:

Decrease unsheltered homelessness by 50%;

Finish the job of ending Veteran Homelessness; and

Prevent and end youth homelessness as outlined in the San Diego County Coordinated Plan to End Youth Homelessness.

On November 14, 2023, the Action Plan was presented to City Council as an informational item to provide updates on progress toward achieving Action Plan goals and present an updated analysis, including a revised needs assessment and updated financial modeling based on the changing homelessness landscape in San Diego. With the increased inflow of persons into the crisis response system and persons experiencing homelessness for the first time, the City, SDHC, and RTFH will begin next steps to update the Action Plan, which will include presenting the updated analysis to community groups and engaging and receiving feedback on short-term goals from stakeholders. A phase two analysis will also be presented to discuss ways to enhance and strengthen performance of the homelessness assistance system.

Since October 2020, People Assisting the Homeless (PATH) has contracted with the City to provide Coordinated Street Outreach services, which leverage all City-funded outreach activities to foster a holistic approach for engaging individuals experiencing unsheltered homelessness. The primary role of the program is to strategically engage individuals prioritized for housing through the regional Coordinated Entry System and to facilitate permanent housing placements as well as to provide housing-focused case management. A secondary function focuses outreach resources in identified concentrations of unsheltered individuals with an emphasis on diverting individuals from the homelessness response system and/or meeting basic needs, providing connections to bridge housing, emergency shelters and supportive services.

Two distinct yet complementary teams were created as part of the program, each with a specific focus, set of duties, and outcomes:

Mobile Homelessness Response Team: Facilitates ongoing intensive engagement and connections to supportive services for unsheltered individuals identified as being prioritized for permanent housing resources. Staff provide street-based case management services for prioritized clients with an emphasis on fostering positive exits from homelessness to permanent and longer-term housing opportunities. Outreach services employ problem-solving practices, leveraging internal and external resources, to quickly resolve prioritized clients' instance of homelessness as well as to lead system navigation efforts, on an as-needed basis, to address any barriers clients may be experiencing in obtaining housing.

Rapid Response Team: Works closely with City staff to focus outreach activities in areas with high concentrations of individuals experiencing unsheltered homelessness as well as coordinating timely responses to various stakeholder referrals. This immediate response is orientated toward brief engagements and rapid housing-focused problem solving, improving the client's sense of safety and assisting in meeting basic needs.

The City's Coordinated Street Outreach Program also supports regional efforts to employ best practices by taking action on the practices outlined in the "Policy Guidelines for Regional Response for Addressing Unsheltered Homelessness and Encampments," adopted by the Regional Task Force on the Homelessness (RTFH). Multidisciplinary teams consisting of peer-support specialists, outreach specialists trained in street-based case management, and clinical-level staff are leveraged to address clients' needs, emphasizing transitions from homelessness directly to safe, stable housing opportunities. Staff also actively engage community stakeholders to foster trusting relations and open lines of communication while being proactive in addressing any potential or realized community concerns. Participating partners include eight service providers and the San Diego Police Department-Homeless Outreach Team (HOT).

Downtown businesses fund the Downtown San Diego Partnership's (Downtown Partnership) Clean & Safe Program and Integrated Outreach Team. This team engages with homeless persons on the streets of downtown San Diego, refers them to services and beds,

or helps them return to their homes in other areas of the country via the Downtown Partnership's Family Reunification Program. In addition, Connections Housing San Diego (a year-round, one-stop, interim residential and service center designed to reduce street homelessness by providing permanent housing to San Diegans experiencing homelessness in the surrounding downtown neighborhoods) has an outreach team that coordinates with the Downtown Partnership and other community outreach in the downtown area. Other agencies (St. Vincent de Paul Village and Alpha Project) have their own outreach teams that engage homeless individuals sleeping on the street with the goal of connecting them with shelter and services.

As mentioned earlier, another resource is the San Diego Police Department's Homeless Outreach Team (HOT), which reaches out daily to persons experiencing unsheltered homelessness. In FY 2022, Father Joe's Village continued to receive funding for a triage bed program, which allows the HOT team to refer individuals experiencing homelessness from the street and place the individual in a dedicated bed operated by Father Joe's Villages. Once assigned a triage bed, the individual receives intensive case management to assist with immediate needs (such as health, substance abuse treatment, and income) and housing placement support.

The Coordinated Street Outreach Program leverages all City-funded outreach activities (including the outreach teams funded through the Bridge Shelters) and is a critical component of the City's comprehensive approach to addressing homelessness. This innovative program aligns with national best practices and focuses outreach resources on a neighborhood-based approach, identifying concentrations of unsheltered individuals with an emphasis on diverting individuals from the homelessness response system, and fostering connections to permanent housing placements while meeting basic needs and providing connections to bridge housing, emergency shelter and other supportive services.

The program marks a new approach to conducting homelessness outreach in the City of San Diego by addressing gaps in the existing system and deploying outreach resources in alignment with the goals of the Action Plan.

The Homelessness Response Center has created better access for those experiencing homelessness by providing a wide array of co-located service providers to assist someone on their path from homelessness to housing. Staff assess each individual's needs and refer to appropriate resources, including street-based case management, coordinated shelter intake and basic needs services like those provided through the day center.

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City and SDHC subcontract with local service providers and operate internal programs to assist persons experiencing homelessness with moving into permanent housing as quickly as possible. Within the City of San Diego, SDHC and the City administer and operate a variety of engagement, crisis response, and housing interventions to meet the needs of persons either entering the homelessness system or who are at risk of homelessness. Interventions operated in the City include, but are not limited to, Prevention and Diversion; Emergency Shelters and Interim Housing; Transitional Housing; Rapid Rehousing; Permanent Supportive Housing; and an array Homelessness Services such as Day Programs, Safe Parking and Safe Sleeping Programs, and Transitional Storage Centers. Within each intervention, appropriate supportive services and/or case management are provided and delivered in a housing-focused and person-centered manner and use Housing First principles and national best practices in the service delivery models. The section below illustrates the approach used in San Diego's homelessness service system to support the efficient and effective transition from homelessness to housing or to prevent homelessness from occurring at all.

Engagement Services

Persons experiencing homelessness are initially engaged through street outreach, housing navigation, day services, CES access points, and community-based services. Programs such as the Homelessness Response Center (HRC) centralize and streamline access to a spectrum of services and resources focused on assisting persons experiencing homelessness through all steps of the process from homelessness to housing. This includes providing system navigation services and co-locating partnering service providers on-site at the HRC. The Service Coordination team, staffed by SDHC employees, focuses on identifying and resolving system-level barriers to access housing for people experiencing homelessness. The Service Coordination team takes a data-informed approach to evaluate how the system is operating, identifies barriers that clients encounter and collaborates with crisis response agencies and housing providers to resolve barriers and to streamline the process from homelessness to housing. In addition to the Service Coordination team, there is an on-site lead service provider to provide system navigation services and case management to individuals experiencing homelessness to identify and meet their needs during each stage in their pathway toward housing. Additional system navigation activities

include community collaboration efforts such as holding permanent supportive housing leasing fairs on-site that co-locate the service provider, property management, the RTFH, and SDHC to streamline the process for households referred to this resource.

Programs such as the Day Center are designed to meet the basic needs of persons experiencing homelessness. The Day Center is a drop-in center where adult men and women experiencing homelessness can access resources to meet basic needs and receive referrals to services and shelter. The Day Center is open daily, and services include laundry, restrooms, showers nearby, mail, phones, messages, computer access, and limited storage space. The Day Center serves as a critical access point to sanitation and hygiene resources, such as access to educational materials, personal protective equipment, masks and hand sanitizer, access to handwashing stations, restrooms, and laundry.

Both the Day Center and the HRC are access points for the Coordinated Entry System.

Crisis Response and Stabilization

Access and placement into emergency shelters and interim housing are critical resources within the crisis response system to transition from places not meant for human habitation into shelter. Once enrolled, programs can begin to address the barriers preventing program participants from moving into permanent housing and independent living.

The Coordinated Shelter Intake Program, operated by SDHC staff, facilitates access to the portfolio of shelter resources administered by SDHC, totaling 1,711 beds. Intake Coordinators, employed by SDHC, review referrals from more than a dozen approved referring partners, including social service providers, homelessness outreach teams, county departments and law enforcement. They then coordinate with shelter operators to facilitate the placement of clients into the most appropriate and available shelter accommodation. The program operates seven days a week, excluding recognized city holidays.

Case conferencing is another tool by which the RTFH facilitates targeted discussion with homelessness service providers to work together in meeting the needs of the most vulnerable households experiencing homelessness across the San Diego CoC geographic region.

Housing and Services

Matches to available permanent housing resources are facilitated through the Coordinated Entry System (CES), administered by the Regional Task Force on Homelessness (RTFH). CES considers the household's acuity and vulnerability while prioritizing resources for households with the longest history of experiencing homelessness and greatest need, particularly mental illness or substance use disorder.

Housing resources matched within CES include Rapid Rehousing and Permanent Supportive Housing:

Rapid Rehousing programs provide households with security and utility deposits and short- to medium-term rental assistance. Program participants receive case management targeted to gaining employment and budgeting, and financial competency.

Permanent Supportive Housing programs provide long-term rental assistance. Program participants receive ongoing case management and supportive services to maintain housing stability.

The City of San Diego and the SDHC operate a variety of housing programs outside of the Coordinated Entry System to meet the needs of the community.

SDHC's Diversion program offers assistance to individuals and families who are newly homeless within the City of San Diego. Diversion services for newly homeless individuals and families include case management, housing search assistance, temporary rental assistance, financial assistance, conflict mediation, and connection to services and/or public assistance benefits. Assistance is individualized to each household's unique needs and may include short-term case management to resolve the immediate housing instability.

SDHC's flexible spending and shallow subsidy programs provide financial assistance to help residents in the City's shelters to move into permanent housing and maintain housing stability. The Shallow Subsidy Program serves individuals who are currently in the City's interim and bridge shelters, are 55 years of age or older, and are on a fixed income. The program provides light-touch case management to obtain and maintain housing with shallow subsidy rental assistance. The Flexible Funding Pool (FLEX) serves as an innovative resource to expedite and increase opportunities and services for individuals and families experiencing homelessness. These two programs provide general financial assistance to individuals and families residing in the City's Bridge or Interim shelters to remove immediate barriers to obtaining and sustaining permanent housing. Eligible financial assistance expenses include application fees, moving fees, security deposits, rental assistance, basic move-in items, and other expenses related to removing barriers to obtain housing.

A resource available to service providers operating housing programs within the City of San Diego is SDHC's Landlord Engagement and Assistance Program (LEAP), which aims to increase access to the existing market of available units for individuals and families experiencing homelessness. LEAP is aligned with the Housing First model of addressing homelessness, an approach to quickly, and successfully connect households experiencing homelessness to services, programs, and housing options without preconditions and barriers to entry. LEAP works directly with landlords and property management companies within the City of San Diego to help move individuals and families into housing quickly.

LEAP offers incentives to landlords as well as a Landlord Contingency Fund and landlord liaison services. Flexible funding used toward LEAP services help to fund an SDHC staff landlord liaison, support to individuals and families to identify housing units, and financial assistance for them to pay move-in costs like security deposits including holding fees, application fees, utility assistance, rent arrears and vacancy loss.

Provisions at 42 U.S.C. 12755 and HOME Program regulations at 24 CFR 92.253(d) require that persons assisted in housing funded through the HOME Program be selected from a waiting list in chronological order; however, the waiting list process for HOME-funded units may defer to the process allowed by other federal regulations. Under the CoC Program, CoCs are required to create written standards, which include policies and procedures for determining and prioritizing which eligible individuals and families will receive Permanent Supportive Housing assistance funded with CoC Program funds (24 CFR 578.7(a)(9)(v)). The HOME Program requirement for selecting persons from a wait list in chronological order defers to this CoC Program requirement and allows for the establishment of a limited preference such as one for persons experiencing chronic homelessness with the longest histories of homelessness and the most severe service needs.

The HOME Program requirement for affirmatively marketing units can be satisfied by the CoC CES if the CES includes all homelessness services providers in its system and provides a method for persons who decline assessment through the CES to be placed on a HOME Program-funded project waiting list.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

SDHC's Prevention program provides assistance to households who may have had a temporary lapse in income to maintain their housing, while alternate or new sources of income can be pursued and obtained. Assistance may include case management services, housing search assistance, temporary rental assistance, financial assistance for move-in costs, landlord conflict mediation, and connection to services and/or public assistance benefits.

The Housing Instability Prevention Program (HIPP) helps pay rent and other housing-related expenses for families in the City of San Diego with low income, experiencing a housing crisis and at risk of homelessness. HIPP also provides light-touch case management. Enrolled households receive assistance for up to 24 months. HIPP focuses on connecting clients to senior/affordable housing wait lists with the aim of transitioning

from the rental assistance to long-term affordable units. HIPP focuses on connecting clients to senior/affordable housing wait lists with the aim of transitioning from the rental assistance to long-term affordable units.

Discussion

SDHC's Prevention program provides assistance to households who may have had a temporary lapse in income to maintain their housing, while alternate or new sources of income can be pursued and obtained. Assistance may include case management services, housing search assistance, temporary rental assistance, financial assistance for move-in costs, landlord conflict mediation, and connection to services and/or public assistance benefits.

The Housing Instability Prevention Program (HIPP) provides financial assistance to households to maintain stable housing amid high rents and low and/or stagnant income in the San Diego rental housing market. HIPP pays rent and other housing-related expenses such as rental and utility arrears for low-income households who are experiencing a housing crisis and at risk of homelessness. HIPP includes three tiers of financial assistance for individuals and families, depending on their level of need and are eligible for assistance for up to 24 months. HIPP focuses on connecting clients to senior/affordable housing wait lists with the aim of transitioning from the rental assistance to long term affordable units.

SDHC expanded its Project-Based Voucher (PBV) program. SDHC's leasing of newly constructed developments with project-based units will continue throughout FY24. Ninety-eight PBVs have opened at Nestor senior Village (73 formerly homeless seniors) and ShoreLINE (25 low-income families). Puesta del Sol (53 low income seniors and 6 formerly homeless seniors), Levant Senior Cottages (70 low income seniors), Tranquility at the Post 310 (20 formerly homeless veterans) and Southwest Village (34 low income and 16 formerly homeless individuals) are expected to open and begin leasing by June 2024. During the most recent Notice of Funding availability, SDHC committed an additional 100 Project Based VASH Vouchers. SDHC also awarded 311 PBVs for HomeKey projects. SDHC now has 3,056 Project Based Vouchers dedicated to homelessness and 826 Project Based Vouchers to low-income families for a total of 3,882.

Sponsor-based subsidies assist individuals identified as homeless through the provision of permanent supportive housing while supportive services are provided by the sponsor organizations. Additionally, a transitional subsidy program provides a flat subsidy to partnering agencies to ensure homeless individuals are housed while appropriate housing solutions are identified. In FY24, SDHC has committed a total of 1,018 subsidies to sponsors. One hundred and eighty-two of these are attached to specific units and are included in the PBV numbers above. There are 47 transitional subsidies available.

Project One for All (POFA) is a county initiative that provides full wrap-around services for homeless persons with serious mental illness, including individuals who are exiting from

mental health facilities. The County of San Diego partners with Housing Authorities (including SDHC), nonprofits, health clinics, and housing developers to provide stability to homeless persons with mental illness. POFA participants receive either a Project Based Voucher or Sponsor Based Subsidy depending on the program. Currently 624 individuals are housed and connected with services under POFA and an additional 30 are approved searching for units.

AP-75 BARRIERS TO AFFORDABLE HOUSING - 91.220(J)

A variety of barriers exist which make increasing the affordable housing stock in San Diego difficult:

1. Income and wages are not keeping pace with rising housing costs and the overall cost of living.
2. Federal resources for programs, such as the federal Section 8 Program, do not match the evidenced need.
3. Homeownership is out of reach for most residents.
4. Low housing vacancy rates are contributing to higher rents.
5. The cost of land is high and there is a lack of vacant land for future growth. Development barriers in some communities, including permit processing times, height restrictions, outdated community plans, environmental review, and community opposition (“NIMBYism”).
6. Lack of knowledge of availability, understanding of requirements of, or access to resources available to persons in need that may qualify for programs.
7. Backlog of infrastructure and public facilities investment needs.
8. Impediments to Fair Housing.

Actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City’s 2021–2029 Housing Element outlines the following broad objectives to address the barriers to affordable housing by:

Implementing permitting process improvements,

Improving infrastructure systems to support infill development and promote affordable housing,

Set and evaluate annual housing capacity targets,

Support and engage in innovative methods for financing housing development,

Preventing displacement,

Support practices and programs that aim to reduce energy/resource consumption in existing homes,

Foster citywide discussion on housing needs, resources, and ideas, and

Make information more easily available.

Other specific Housing Element policies to address the barriers to housing include:

Update community plans regularly to provide certainty in the development process.

Through these updates, the City—working with a broad coalition of community stakeholders—should:

- Identify areas appropriate for increased infill, residential, and mixed-use development.
- Designate land for a variety of residential densities to meet housing needs for a variety of household sizes.
- Encourage location- and resource-efficient development whereby housing is located near employment, shopping, schools, recreation, transit, and walking / bicycling infrastructure.
- Allow for more floor area ratio (FAR).
- Adopt Programmatic Environmental Impact Reports (EIRs) to allow EIR tiering for individual projects consistent with the updated plan(s).

Community plan updates provide the City with opportunities to add housing capacity in Transit Priority Areas (TPAs).

Require new development to meet applicable zone and land use designation density minimums to ensure efficient use of remaining land available for residential development and redevelopment.

Allow residential densities that exceed the ranges defined in the General Plan and community plans for projects using State density bonus provisions (including senior housing and affordable housing) and City housing incentive programs.

Identify and evaluate options to increase housing opportunities in areas planned and zoned for single-family residential densities.

Encourage affordable housing on publicly-owned sites suitable (in terms of geology, topography, proximity to commercial areas) for development and not needed for public use by re-designating such properties with mixed-use land use designations and zoning.

Evaluate the benefit of implementing regulatory mechanisms that deter landowners from holding land off the market (i.e., vacant) by taxing it at a higher rate until housing is built.

Support developing a method that ensures an equitable distribution of supportive housing and facilities for people experiencing homelessness throughout the city, especially sites that are co-located with support services for health, mental health, and workforce development and that are located near transit.

Following the RHNA adoption process, identify housing production goals by Community Planning Area based on an analysis of feasible site suitability.

Develop and maintain policies and programs that identify obstacles to building affordable housing, infill housing, and smart growth housing development, and provide regulatory strategies and tools that will streamline the development process.

Pre-clear potentially historic sites or structures in exchange for a commitment to build housing that includes onsite affordable units.

Take affirmative actions to further fair housing choice in the city, and implement the solutions developed in the Regional Analysis of Impediments to Fair Housing Choice to mitigate and / or remove fair housing impediments.

Evaluate the impact on housing affordability of all proposed regulatory, fee, and policy changes, as well as any means of mitigating adverse impacts that are identified.

Expand local, and support efforts to expand Federal and State, legal protections for lower-income renters who could be displaced by condominium conversions.

Utilize the City's regulatory powers (e.g., land use and fees) to increase affordable and accessible housing.

Apply, interpret, and enforce regulations equitably for building and housing permits and housing quality to protect public health and safety.

As a subrecipient of the City, SDHC is also addressing the barriers that hinder affordable housing and residential investment with the following strategies:

1. Strategic Priority 1: Increasing and Preserving Housing Solutions.

2. Strategic Priority 2: Helping Families Increase Opportunities for Self-Sufficiency and Quality of Life.
3. Strategic Priority 3: Investing in Our Team.
4. Strategic Priority 4: Advancing Homelessness Solutions – Supporting the City of San Diego Community Action Plan on Homelessness.
5. Strategic Priority 5: Advocacy, Communication, Public Engagement.

More details related to SDHC's strategic priorities can be found in its [FY22-FY24 Strategic Plan](#).

Discussion

AP-85 OTHER ACTIONS – 91.220(K)

Introduction

This section discusses the supplemental policies, programs, and initiatives that will support the housing and community development actions.

In addition to the efforts with the County, SDHC, the Regional Task Force on Homelessness and the Continuum of Care, as well as the Regional Alliance for Fair Housing, the City of San Diego will continue those activities to both help public and private housing and social service agencies to better serve San Diegans and to fully use their federal housing funds. This includes maintaining its current robust network of jurisdictional- and region-wide public and nonprofit services providers. Additionally, this includes understanding and assistance together with the Consolidated Plan Goals and Strategies, the City's competitive application processes and forms, requirements for grant implementation and reporting, and grant close-out and success.

Actions planned to address obstacles to meeting underserved needs

In an effort to direct critical HUD resources and make demonstrable progress toward achieving the Consolidated Plan Goals, the City has outlined the following distribution of CDBG funds for Fiscal Years 2025 – 2029. The City anticipates a minimal reduction from FY 2024 to FY 2025 in entitlement funding. As such, the following budgetary priorities were established based on stakeholder input through virtual forums and one-on-one interviews; eight public forums attended by residents; a community survey available in 14 languages; and input from members of 10 City committees, advisory boards, coalitions, and workgroups:

Public Services [up to 15% annually]: This portion of the funds allow for public services to be delivered to the City's most vulnerable populations. Council Policy 700-02 establishes a portion of public services funding for services to assist the homeless population. Pursuant to San Diego City Council No. R-310812, adopted December 16, 2016 up to \$1,318,078 in CDBG public service funds are dedicated to assisting with the costs of homeless programs and services. Concurrent with the presentation of this Annual Action Plan, the City Council will be asked to consider an amendment to Council Policy 700-02 establishing the set-aside to be no more than \$1,000,000. .

Economic Development [up to 10%]: Activities funded through this program are intended to promote economic opportunities including job readiness and business/microenterprise development. The new Consolidated Plan goal has a **greater focus on small businesses and supporting local entrepreneurs.**

Community Development (City Capital Improvement Projects/ Infrastructure / Nonprofit Facility Projects [up to 25%]). Funds here are dedicated to the investment in the City's critical public infrastructure needs to support neighborhood safety and improved

livability and nonprofit facility projects that improve or expand services to the City's most vulnerable populations. Activities funded through this program are intended to improve the communities in which low- and moderate-income individuals or families reside. This includes, but is not limited to: street improvements, park enhancements, public facility expansions/remodels, improvements or creation of facilities for nonprofit organizations that support the low- and moderate-income community, and ADA enhancements to make public facilities more accessible.

Affordable Housing Projects [up to 30%]. Housing remains a pressing issue in the City of San Diego and the City will continue to fund affordable housing opportunities throughout the Consolidated Plan cycle.

Administration and Planning [up to 20%]. It is important to note that, in addition to supporting staff salaries, office space and supplies, the City's administration budget supports the critical Fair Housing efforts on an annual basis, including a 24/7 hotline, education and enforcement. This budget will also support the renewal of the City's award-winning Nonprofit Academy to increase the capacity of smaller, neighborhood-serving nonprofit organizations.

Actions planned to foster and maintain affordable housing

Actions planned to foster and maintain affordable housing include the Strategies to remove or Ameliorate the Barriers to Affordable Housing listed in section AP-55.

Actions planned to reduce lead-based paint hazards

The City of San Diego's Environmental Services Department, Lead Safety and Healthy Homes Program (LSHHP), serves as the City's primary liaison for connecting the community with resources to prevent lead poisoning since 2002.

In June 2002, the City of San Diego adopted Ordinance No. 19063 ("Abatement of Lead Hazards"). In April 2008, the City renamed and incorporated the previous ordinance into the San Diego Municipal Code Chapter 5 (Public Safety, Morals, and Welfare), Article 4 (Public Hazards and Public Nuisances), in Division 10, titling it as the "Lead Hazard Prevention and Control Ordinance" - Section 54.1001 et seq.) Two other sections were added at the time of the incorporation into the Municipal Code. This ordinance is one of the most comprehensive local lead poisoning prevention ordinances in the nation.

Division 10 makes it unlawful for a property owner to maintain or cause a lead hazard. The purpose of Division 10 is to:

Prevent, identify, and remedy lead hazards in housing before children are poisoned;

Protect occupants and the public from exposures to lead hazards;

Provide standards to implement lead hazard control requirements;

Strengthen the authority of local agencies responding to lead paint poisoning cases; and

Establish and promote lead-safe work practice standards for owners, maintenance workers, and all persons involved in lead hazard control and activities such as remodeling, renovation, rehabilitation, and repair that disturb lead paint, in order to protect occupants and the public from exposure to lead hazards.

In addition to requiring property owners maintain their properties, the amended ordinance requires:

Contractors conduct renovation in a lead-safe manner and conduct visual verification and lead dust clearance testing.

Landlords to conduct a visual assessment and correction of potential lead hazards at unit turnover.

Home improvement and water pressure equipment rental stores required to make available lead education material to customers.

Childcare facilities to obtain proof of blood lead testing at enrollment.

The LSHHP has and will continue to respond to all tips and complaints related to violations of the Lead Hazard Prevention and Control Ordinance. In the most recent fiscal year end (FY2023), there were 115 active lead code enforcement cases. Specific activities conducted by LSHHP Code Enforcement Officers included responding to or issuing:

19 complaints related to substandard housing including 5 with lead poisoned children,

13 complaints related to unsafe work practices,

12 Notice of Violations for unsafe work practices in response to 490 unannounced visits to permitted construction job sites,

52 Notice to Comply letters (Voluntary compliance for deteriorated paint),

16 Abatement Notice and Orders related housing conditions, and

26 Notice of Violations related to housing conditions.

Public Education

The LHHSP, through the City's website, has extensive information about not only the Division 10 ordinance, but also:

A pamphlet related to planning or "do it yourself" home renovations, how to do the work correctly so as for avoid self- and household lead contamination "Don't Spread Lead" available in English, Spanish, and Vietnamese,

Links to Blood Lead Testing Clinics,
Information to learn about lead and its dangers,
Preventing childhood lead poisoning, and
Other resources.

It also provides access to a listing of “Lead Safe Housing Registry” that resulted from the Lead Safety Collaborative grant provided to the City by HUD. All work from the grant was completed in December 2017, but the Registry still provides a valuable resource for persons looking for lead-safe housing.

Since FY2019, the LSHHP has utilized a case management system which has tools used to educate contractors on the need to utilize lead safe work practices and make them aware of the related regulatory requirements. This case management system allows LSHHP staff to send educational information to individuals who have registered with the City Construction and Demolition Debris Deposit Program. Registration is required for individuals to obtain permits for construction, demolition, and remodeling projects. Key elements of this educational outreach effort include:

Disturbing lead-based paint can create hazards that are a serious threat to the health of children- and adult-occupants, workers, and their families,

Key elements of the City’s Lead Hazard Prevention and Control Ordinance and the EPA Renovate, Repair and Painting Rule, and

A notification that a City Compliance Officer may visit the project site to determine if lead-safe work practices are being implemented.

In December 2013, the Santa Clara County Superior Court issued a judgment in *The People of the State of California v. Atlantic Richfield Co, et al.*, that three paint manufacturers had actively promoted the use of lead-based paint as safe for the use in the interior of homes. After 16 years of litigation, the court ruled that these defendants were liable for damages arising out of the sale of lead-based paint before it was banned in 1978. As a result, multiple California jurisdictions were awarded a total \$409 million, with the City of San Diego’s portion being \$17.3 million. Per the judge’s decision, these funds will be used primarily to eliminate lead hazards in privately owned residential housing built prior to 1951.

The City utilized the funding to establish the San Diego Residential Lead Abatement Program (SDRLAP) in the Environmental Services Department, that includes an education and outreach campaign, funding for lead-hazard remediation work force development, and lead remediation in privately-owned residences in low- and moderate-income areas. There is not any deadline by which the funds must be expended.

During FY 2024, the LSHHP will work to establish all the contracts needed to implement the program such that the enrollment, inspection, and abatement activities can begin shortly after the funding becomes available. As of the writing of this Plan, the City of San Diego has spent \$162,150.16 to date, with none of the remaining funds encumbered for other uses at this time. The funds to date and the funds moving forward are required to and will be used for the San Diego Residential Lead Abatement Program effort to reduce or eliminate lead hazards in residential homes throughout San Diego.

The City plans to continue to focus its efforts and activities on risk assessments, unsafe work practices, violation enforcement, and similar activities. The LHHSP is also exploring the conversion of the Visual Assessment Database application from the current MS Access platform to a more universally accepted, web-based database that can be used by subcontractors, with the possibility of licensing the database's use to other municipalities. This conversion would assist in any future HUD grant application. The City does anticipate that they would apply for a HUD Lead Hazard Reduction Grant in the Consolidated Plan period.

Actions planned to reduce the number of poverty-level families

Through its CDBG allocations, the City of San Diego funds a variety of projects under eligible economic development efforts.

The City's Economic Development Strategy 2023–20206, which is aligned with the foundational documents of the City's Strategic Plan, Equity Forward, and Climate Action Plan, contains four overarching Goals:

Support families and workers,

Support small and local businesses,

Bolster trade and innovation, and

Strengthen neighborhoods.

The success of economic development initiatives in reducing the number of poverty-level families is monitored through objectives and metrics of:

Support families and workers:

- Number of jobs supported by the expansion, attraction and retention of employers working with the Economic Development Department.
- The number of active childcare and family child licensed providers in San Diego.
- Number of apprenticeship, educational, and training opportunities supported through partnerships with employers, nonprofit partners, educational institutions.
- Number of individuals in under-resourced communities receiving financial and/or

digital literacy training through Economic Development Department Programs.

Support small and local businesses:

- Number of businesses assisted through small and neighborhood business programs.
- Number of active small businesses.
- Number of contacts with small businesses reached by current or new EDD programs, funds, and initiatives.

Strengthen neighborhoods:

- Number of affordable housing and permanent supportive housing units.
- Number of public and private organizations engaged across under-resourced communities.
- Number of persons assisted through public and private neighborhood investments (i.e., local, state, and federal funding).
- Amount of investment committed/leveraged to increase housing affordability and supply.

Actions planned to develop institutional structure

The City creates strategic partnerships to enhance the availability of resources and leverage services provided to low- and moderate-income residents and neighborhoods. For this Consolidated Plan period, the City, along with SDHC and social service partners will actively participate in the Continuum of Care (currently over 80 member organizations) to implement regional efforts and resources to address homelessness. City staff and SDHC participate in the general membership, but also serve on the Board and several committees, including the Governance Advisory Board, Veterans Consortium, and the Health and Homelessness Committee. At a minimum, the City will continue to sponsor training sessions on issues and topics of interest to other members and partner agencies in the areas of compliance with technical federal, state, and local affordable housing regulations.

The City of San Diego is also a participating jurisdiction in the San Diego Regional Alliance for Fair Housing (SDRAFFH). The SDRAFFH is a dedicated group of professionals working together to ensure that all residents in San Diego County have equal access to housing. It is comprised of government entities, the fair housing service providers and housing providers. As a member of the SDRAFFH, the City of San Diego served as the lead municipality for the development of the 2020–2025 San Diego Regional Analysis of Impediments to Fair Housing Choice (dated August 2020). The communities within San Diego County have established a commitment to providing equal housing opportunities for their existing and future residents. This report, the Analysis of Impediments to Fair Housing Choice (commonly known as the “AI”), presents a demographic profile of San

Diego County, assesses the extent of housing needs among specific income groups, and evaluates the range of available housing choices for residents. The AI also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. More importantly, this AI identifies impediments that may prevent equal housing access and develops solutions to mitigate or remove such impediments. The City of San Diego plans to continue in the monitoring and implementation of recommendations specific to San Diego, along with future updates to the Regional Fair Housing planning documents as a participating jurisdiction and pursuant to federal updates to Fair Housing planning requirements.

Actions planned to enhance coordination between public and private housing and social service agencies

The City benefits from a strong jurisdiction and region-wide network of housing and community development partners, such as the County, the RTFH, and SDHC. The County's Housing and Community Development Department (HCD) improves neighborhoods by assisting low-income residents, increasing the supply of affordable, safe housing, and rehabilitating residential properties in San Diego County. HCD leverages the City's HOPWA program funds with the County's Health and Human Services Agency and its own housing program income. The RTFH has approximately 80 members comprised of a broad spectrum of the community, including providers of services, government agencies, and the private sector.

Program Specific Requirements

AP-90 PROGRAM SPECIFIC REQUIREMENTS – 91.220(L)(1,2,4)

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$16,756,607
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	
3. The amount of surplus funds from urban renewal settlements	
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	
5. The amount of income from float-funded activities	
Total Program Income	\$16,756,607

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City does not use HOME funds in any other manner than those described in Section 92.205. The City will occasionally submit waiver requests to HUD in accordance with applicable regulations to request to adjust the maximum purchase price for single family residences and condominiums.

1. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

SDHC will recapture that portion of HOME program investment unforgiven by the elapsed affordability period or recapture the maximum net proceeds from sale of property (whether recapture is affected through foreclosure or no foreclosure action). Net proceeds recovered will be used to:

- (1) Reimburse the HOME program (approved activity) for the outstanding balance of HOME funds not repaid or forgiven during the applicable affordability period at the time of recapture. (2) Reimburse the HOME program (administration) for “holding costs” or other costs associated with the recapture action (legal fees, insurance, taxes, realtor fees, appraisal/BPO costs, etc.)
- (2) If net proceeds recaptured are less than the outstanding balance of HOME funds invested in the property (for all approved activities and holding costs incurred), the loss will be absorbed by the HOME program and all HOME program requirements would be considered to have been satisfied. If net proceeds recaptured are greater than the outstanding balance of HOME funds invested in the property (for all approved activities and holding costs incurred), the balance of net proceeds would be distributed to the homeowner (or his/her estate). If the recapture of proceeds is effectuated through a completed foreclosure action, and the property is legally owned by SDHC, the balance of net proceeds recaptured will inure to SDHC.

1. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

For those cases where the affordability requirements are violated as a result of the death of the HOME beneficiary and there is an eligible person who qualified and is desirous of assuming the HOME assistance invested in the property, SDHC will permit sale of the HOME-assisted unit to the qualifying, eligible person, contingent upon SDHC’s prior review and approval. The subsequent owner will be required to adhere to all applicable affordability requirements for the unexpired term of the original affordability period.

1. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

For acquisition/rehabilitation of existing rental units, SDHC provides refinancing with below market-rate, deferred payment junior mortgages. Acquisition/rehabilitation developments must have at least 20 percent of the units affordable to households at or below 80 percent of median income. Proposals with rents affordable to households with incomes at or below 50 percent of median family income will receive preference. Proposed projects from impacted census tracts must demonstrate community support. Proposals may not result in a significant displacement of moderate-income households.

2. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
3. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
4. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Emergency Solutions Grant (ESG)

Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

The City of San Diego and SDHC adopted performance standards in line with the Continuum of Care. These standards include: rapidly rehousing clients into permanent housing within 30 days after determination of eligibility; retaining this housing for at least six months; attaining or maintaining income while in permanent housing. The City of San Diego and SDHC also require programs use progressive engagement with clients to determine their financial need and receive just enough assistance to maintain housing. The ESG Policies and Procedures can be found in Attachment B, Appendix 3.

1. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Since the inception of Coordinated Entry, **San Diego's Coordinated Entry System (CES)** has evolved into a fair and equitable process that came together with the assistance of various providers and community leaders that make up the San Diego Continuum of Care (CoC). The CoC established a Coordinated Entry working group with a representation of service providers from each region and based on sub-population they serve. This working group, in collaboration with the RTFH's HMIS and CES team, established a new CES Prioritization Tool, which produces a composite score mainly based on client's enrollment data from the HMIS, to ensure the new composite score prioritization process is reflective of San Diego's CoC Community Standards. With the establishment of the new CES Prioritization Tool, the Vulnerability Index – Service Prioritization Decision Assistance Tool (VI-SPDAT) score contributes only to 10% of the overall score assigned to the client for prioritization. San Diego's CES has produced this prioritization process, which will focus its limited regional housing resources to households with the greatest vulnerability in a timely and consistent manner.

The San Diego CES Prioritization tool aligned with the priorities identified on the Community Standards, which are households by the following four categories:

1. The longest history of experiencing homelessness and most needs.
2. The longest history of experiencing homelessness.
3. The most needs, particularly mental illness or substance use disorder.
4. All other: Non-Chronically homeless individuals, youth, and families.

Data are compiled and entered by homelessness service providers within the San Diego HMIS Trust Network and conform with HUD's standard for Coordinated Entry implementation and data collection. RTFH continues to update the data collection requirements to be compliant as HUD changes the HMIS data standard every year.

1. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City of San Diego and SDHC, as a subrecipient of the City's ESG allocation for homelessness services programs, issue competitive solicitations to procure subrecipients and contractors to operate programs funded with ESG as well as other federal, state, and local sources. Competitive solicitations are made available for download on the PlanetBids website through both SDHC's and the City of San Diego's portals. Notifications are sent through the PlanetBids system to register agencies and other organizations, as identified by SDHC and the City. At the close of the competitive solicitation, a source selection committee evaluates and scores responses based on criteria contained in the competitive solicitation. Once a subrecipient is selected, the City or SDHC conduct contract and budget negotiations and seeks City Council or SDHC Board of Commissioners and Housing

Authority approval, as applicable, before entering into a contract. The contract is executed between the City or SDHC and the subrecipient to conclude the process.

In certain circumstances, the City or SDHC may employ a non-competitive solicitation process if it determines eligibility under the San Diego Municipal Code or a potential change in program operator would disrupt the continuity of care for program participants; a competitive solicitation process would delay implementation of a program needed to address an immediate public health and safety concern such as an infectious disease outbreak; or the program model is specific to the degree a competitive solicitation would not yield a sufficient pool of applicants, such as the target population requires specialized services provided by only one agency operating in San Diego.

1. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

SDHC does not have homeless or formerly homeless people on its Board of Commissioners nor does the City Council. However, the City and SDHC do consult with the Regional Continuum of Care which has formerly homeless individuals as members. Subcontractors who administer the shelters and the rapid rehousing programs have formerly homeless individuals in their organizations who help shape policies and make decisions about services and programs that receive ESG funding. These organizations also provide opportunities and encourage homeless clients to give their input regarding homeless programs.

1. Describe performance standards for evaluating ESG.

The City evaluates ESG-funded programs through an extensive monitoring process involving desk audits of reports and supporting documentation; on-site monitoring reviews; frequent telephone contacts; written communications; and meetings. Through regular monitoring of subrecipients, City staff ensures subrecipients abide by all applicable federal, state and local standards. The City provides technical assistance to subrecipients to increase efficiencies and augment performance. As part of this process, City staff watches for the potential of fraud, waste, mismanagement, and/or other opportunities for potential abuse. Contract provisions are in place that provide for the suspension of funds, termination of the contract, and disallowance of reimbursement requests at any time during the program year based on performance deficiencies. On an individual basis, staff works with subrecipients to correct identified deficiencies through discussion and/or technical assistance, prior to imposing any sanctions.

As part of the year-end requirements, subrecipients are required to submit fiscal reports based on contract terms. Governmental units and nonprofit organizations expending more than \$750,000 in federal funds during the given fiscal year are required to submit a copy of a Single Audit to the City to adhere to OMB Circular A-133 requirements. A Single Audit is

required for desk review by the CDBG program, regardless of whether there were findings noted in the audit pertaining to CDBG funds, since it serves as an additional monitoring tool used to evaluate the fiscal accountability of subrecipients. As part of the closeout process, subrecipients expending CDBG funds are required to submit an Audited Financial Statement for desk review, if submission of a Single Audit is not applicable.

For homelessness services program contracts administered by SDHC, SDHC's Compliance Team performs a similar monitoring process as the City by performing monitoring reviews, file reviews, site visits, desk audits, and interviews with program participants and program staff. An annual monitoring report is created to document contract compliance and any deficiencies requiring mitigation. A financial audit is also performed annually by SDHC's Fiscal Team to determine if funds are used according to state and federal regulations and local policies. Monthly submissions of requests for reimbursement for program expenses submitted by subrecipients undergo two levels of review by SDHC staff to determine if the expenses are eligible and in alignment with the approved program budget. Contracts also include performance standards in alignment with the RTFH performance standards. SDHC staff monitor outcomes on a monthly or quarterly basis to ensure outcome measures are being met by subrecipients. Lastly, SDHC staff regularly contact subrecipients, including facilitating quarterly fiscal and performance reviews and site visits, to evaluate program performance and areas requiring technical assistance.

Appendix – Alternate/Local Data Sources

1	Data Source Name 2023 SDHC
	List the name of the organization or individual who originated the data set. United States Department of Housing and Urban Development(HUD)
	Provide a brief summary of the data set. The Data set shows the distribution of median incomes (very low, low, moderate) compared to different family sizes (1-8 people).
	What was the purpose for developing this data set? Please see above.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? This data used was collected for the City of San Diego
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 05/2023
	What is the status of the data set (complete, in progress, or planned)? Complete
2	Data Source Name 2010-2022 ACS
	List the name of the organization or individual who originated the data set. United States Census Bureau
	Provide a brief summary of the data set. The United States Census Bureau facilitates an annual survey, the America Community Survey (ACS), that collects detailed demographic information pertaining to social, economic, and housing characteristics of the U.S. population.
	What was the purpose for developing this data set? Please see above.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data is collected for different regions of sizes ranging from the entire United States to the Block-Group level, with some regions receiving 1- and 5-year estimates, while others only receive 5-year estimates.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2010-2022</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>2013-2017 CHAS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p>
	<p>Provide a brief summary of the data set.</p> <p>HUD releases Comprehensive Housing Affordability Strategy (CHAS) data based on special tabulations of five-year American Community Survey (ACS) estimates. CHAS data are used by state and local governments in their consolidated planning processes and can also be used by advocates to determine housing needs in their communities.</p>
	<p>What was the purpose for developing this data set?</p> <p>The data set is to be used in analysis by state and local governments to identify housing needs in their community.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Data is collected for different regions of sizes ranging from the entire United States to the Block-Group level, with some regions receiving 1- and 5-year estimates, while others only receive 5-year estimates.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2013-2017</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
4	<p>Data Source Name</p> <p>City of San Diego Housing Element – Regional Housing Needs Assessment</p>

	<p>List the name of the organization or individual who originated the data set.</p> <p>San Diego City Planning Department</p>
	<p>Provide a brief summary of the data set.</p> <p>An 8-year plan that outlines the housing needs that San Diego plans to address and meet.</p>
	<p>What was the purpose for developing this data set?</p> <p>Please see above.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The Regional Housing Needs Assessment collects data for the entire state, but the Housing Element only represents the data for San Diego.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2021-2029</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In progress</p>
5	<p>Data Source Name</p> <p>2022 We All Count Point-in-Time count</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>San Diego Regional Task Force on Homelessness</p>
	<p>Provide a brief summary of the data set.</p> <p>A survey mandated by the United States Department of Housing and Urban Development (HUD), which provides an estimate on the number of homeless persons in San Diego as well as descriptive information about the characteristics of the homeless in their community.</p>
	<p>What was the purpose for developing this data set?</p> <p>Please see above.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Limited to those in the homeless population who were able to be contacted in person by the survey, for the City of San Diego.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2022</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Completed</p>
6	<p>Data Source Name</p> <p>San Diego County Office of Education</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>San Diego County Office of Education</p>
	<p>Provide a brief summary of the data set.</p> <p>The San Diego County Office of Education gathers information on students experiencing homelessness to ensure they receive the rights and services under the McKinney-Vento Homeless Assistance Act.</p>
	<p>What was the purpose for developing this data set?</p> <p>Please see above.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data is concentrated on San Diego County.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2023</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In progress</p>
7	<p>Data Source Name</p> <p>National Intimate Partner and Sexual Violence Survey</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>CDC, DOJ, BJS and the National Sexual Violence Resource Center</p>
	<p>Provide a brief summary of the data set.</p> <p>A compilation of data around sexual assault, harassment, and abuse, using reports from the CDC, Department of Justice, and Bureau of Justice Statistics.</p>
	<p>What was the purpose for developing this data set?</p> <p>To take information from other data sets and reports to create a report with a broader scope of data surrounding sexual assault, harassment, and abuse.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>It covers the U.S. population, but the data referenced only covers Washington D.C.</p>

	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2018</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>Educational Attainment in the United States</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>United States Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>A table package using statistics from the Current Populations Survey's Annual Social and Economic supplement to examine the educational attainment of adults age 25 or older by demographic and social characteristics.</p>
	<p>What was the purpose for developing this data set?</p> <p>Please see above</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The entire United States Population.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2021</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
9	<p>Data Source Name</p> <p>2020 Analysis of Impediments to Fair Housing Choice (AI)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>City of San Diego Community Development Block Grant Program</p>
	<p>Provide a brief summary of the data set.</p> <p>The analysis is a report put together by the City of San Diego that collects information covering access to and possible discrimination in all aspects of housing.</p>
	<p>What was the purpose for developing this data set?</p> <p>Please see above.</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This report covers the City of San Diego.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>FY2020/2021-FY2025/2025</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In progress</p>
10	<p>Data Source Name</p> <p>SDHC Fiscal Year 2022 Annual Report</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>SDHC</p>
	<p>Provide a brief summary of the data set.</p> <p>Annual Report on SDHC's operations and performance.</p>
	<p>What was the purpose for developing this data set?</p> <p>Provide insight into the operations of the SDHC and data relevant to San Diego housing situations.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>This report is concentrated on the City of San Diego.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>FY2022</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
11	<p>Data Source Name</p> <p>PIC (PIH Information Center)</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p>
	<p>Provide a brief summary of the data set.</p> <p>The Office of Public and Indian Housing (PIH) ensures safe, decent, and affordable housing, creates opportunities for residents' self-sufficiency and economic independence, and assures the fiscal integrity of all program participants.</p>

	<p>What was the purpose for developing this data set? Required by the HUD.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Data is collected from Housing Associations that participate in submitting their information to HUD.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 1999–Present</p>
	<p>What is the status of the data set (complete, in progress, or planned)? In Progress</p>
12	<p>Data Source Name Community Performance Dashboard</p>
	<p>List the name of the organization or individual who originated the data set. Regional Task Force on the Homeless</p>
	<p>Provide a brief summary of the data set. Reports characteristics of persons experiencing homelessness in the region as well as service outcomes.</p>
	<p>What was the purpose for developing this data set? Provide a picture showing social and demographic characteristics of the homeless population in San Diego.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The report is limited to the City of San Diego.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2021–2022</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Complete</p>
13	<p>Data Source Name CoC Racial Equity Analysis Tool</p>
	<p>List the name of the organization or individual who originated the data set. HUD</p>

	<p>Provide a brief summary of the data set.</p> <p>Provides data for the racial distributions of poverty by race and ethnicity, age, and veteran status, sourced from the ACS (2011–2015 5 –year estimates) and PIT (2017) data sets.</p>
	<p>What was the purpose for developing this data set?</p> <p>This data helps communities identify who is accessing their homeless service system and what outcomes individuals are realizing. As well as identify and address the overrepresentation of people of color among those experiencing homelessness.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>United States homeless population</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2011–2015 (ACS), 2017 (PIT)</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
14	<p>Data Source Name</p> <p>SDHC Affordable Housing Overview dashboard</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>SDHC</p>
	<p>Provide a brief summary of the data set.</p> <p>Provide open access to information and maps for Affordable housing managed by the SDHC at the property level, ZIP-code level, or City level.</p>
	<p>What was the purpose for developing this data set?</p> <p>Provide the public and policy makers access to information about San Diegos Affordable Housing.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data is compiled for the City of San Diego and can be analyzed at different levels (property level through city level)</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2021–Present</p>

<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In Progress</p>
<p>Data Source Name</p> <p>HUD FMR and HOME Rents</p>
<p>List the name of the organization or individual who originated the data set.</p> <p>HUD</p>
<p>Provide a brief summary of the data set.</p> <p>Fair Market Rents are calculated to determine standard amounts to be used for a multitude of housing projects/programs. HOME Rent Limits are determined using FMR's, where rent does not exceed the lesser of 30 percent of a family's income which equals 65 percent of the area's median income or have 20 percent of the HOME-assisted units rent not exceed 30 percent of the family's income equaling 50 percent of the median income for the area.</p>
<p>What was the purpose for developing this data set?</p> <p>They are used to determine the standard rent amounts for fair/affordable housing programs, such as HOME-assisted housing.</p>
<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The data is compiled at the state level for all states</p>
<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>FY2000-Present (FMR), 1998-Present (HOME Rents)</p>
<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In Progress</p>
<p>Data Source Name</p> <p>Economic Development Strategy</p>
<p>List the name of the organization or individual who originated the data set.</p> <p>City of San Diego</p>
<p>Provide a brief summary of the data set.</p> <p>The Economic Development Strategy is used as a 3-year guide for the City in an effort to support the City's businesses and spur job creation. It outlines the strategic and tactical positions for city departments and policy decisions, as well as track their progress in meeting the City's goals.</p>

	<p>What was the purpose for developing this data set? Outline a plan of action and reflect on progress made towards the City’s objectives over three years.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is concentrated on the City of San Diego.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2023-2026</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Planned</p>
	<p>Data Source Name Environmental Justice Indicators</p>
	<p>List the name of the organization or individual who originated the data set. Environmental Protection Agency (EPA)</p>
	<p>Provide a brief summary of the data set. The EPA collects environmental, demographic/socioeconomic indexes to create the Environmental Justice Indicators to analyze the interplay between exposure to, proximity to, and the health risks of environmental hazards and socioeconomic characteristics across the country.</p>
	<p>What was the purpose for developing this data set? To compare and visualize what demographic characteristics correlate to exposure/proximity/health risks</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? The data is collected for the entire country and can be analyzed from the block-group level to the country level.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2015-2023</p>
13	<p>Data Source Name Community Needs Survey</p>

Table of Acronyms

AAP	Annual Action Plan
ADA	Americans with Disabilities Act
AFH	Assessment of Fair Housing
AI	Analysis of Impediments to Fair Housing Choice
AMI	Area Median Income
CAPER	Consolidated Annual Performance & Evaluation Report
CDBG	Community Development Block Grant
CDC	Centers of Disease Control and Prevention
CFR	Code of Federal Regulations
CHAS	Comprehensive Housing Affordability Strategy
CoC	Continuum of Care
CPAB	Consolidated Plan Advisory Board
DIF	Development Impact Fee
EMSA	Eligible Metropolitan Statistical Area
EO	Economic Opportunity
EPA	Environmental Protection Agency
ESG	Emergency Shelter Grant / Emergency Solutions Grant
FH	Fair Housing
FY	Fiscal Year
HCD	San Diego County Housing and Community Development Department
HEARTH	Homeless Emergency Assistance and Rapid Transition to Housing Act
HIV	Human Immunodeficiency Virus
HMIS	Homeless Management Information System

HOME	HOME Investment Partnerships Program
HOPWA	Housing Opportunities for Persons with AIDS
HOT	Homeless Outreach Team
HTF	Housing Trust Fund
HUD	United States Department of Housing and Urban Development
HVAC	Heating, Ventilation, and Air Conditioning
HCV	Housing Choice Voucher
LGBT	Lesbian, Gay, Bisexual, and Transgender
LIHTC	Low-Income Housing Tax Credits
LMI	Low/Moderate Income
LSHHP	Lead Safety and Healthy Homes Program
MTW	Moving to Work
NCIP	Nonprofit Capital Improvement Project
OIG	Office of Inspector General
PBV	Project Based Voucher
PIC	PIH Information Center
PJ	Participating Jurisdiction
RFP	Request for Proposals
RTFH	Regional Task Force on the Homeless
SDHC	San Diego Housing Commission
SDPZ	San Diego Promise Zone
SMART	San Diego Misdemeanants At-Risk Track
SRA	Sponsor-Based Rental Assistance
TBRA	Tenant-Based Rental Assistance

USDA United States Department of Agriculture

VASH Veterans Affairs Supportive Housing