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Promoting Quality Affordable Housing and Community
Development Throughout San Diego County

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- ii. coordinated transportation/economic/housing strategies that promote a jobs-housing balance:
 - (1) promote use of location efficient mortgages in smart growth neighborhoods
 - (2) Increased densities at mass transit nodes.
 - iii. inclusionary zoning with a must build requirement;
 - iv. higher densities and other appropriate mechanisms; and,
 - v. incentives for production of affordable housing by market rate builders.
 - b. Encourage greater investment in affordable housing on the part of financial institutions, insurance companies and employers.
 - c. Encourage cost reductions with respect to the development of new housing through the use of:
 - i. alternative building materials;
 - ii. new construction techniques;
 - iii. expedited permit processing;
 - iv. by-right entitlements for affordable housing;
 - v. more flexible building codes and standards;
 - vi. reduced parking requirements;
 - vii. fee reductions and waivers; and,
 - viii. streamlined financing processes by all parties.
 - d. View affordable housing as public infrastructure and support it in the same manner as other public capital improvements.
- 2. To increase federal, state, local and private resources to maintain and create affordable housing opportunities for low-income households, SDHF will advocate for additional resources for:
 - a. Tax credits;
 - b. HOME;
 - c. private activity bonds;
 - d. federal, state and local government housing trust funds with sustainable funding sources;
 - e. increased share of redevelopment set-aside funds;
 - f. Community Development Block Grants;
 - g. Incentives for employer investment in affordable housing;
 - h. land banking;
 - i. community land trusts;
 - j. regional private housing trust fund;
 - k. a federal rental subsidy budget approaching the federal home mortgage interest deduction tax deduction;
 - l. a sustainable level of funding for supportive services for the special needs populations that need them in order to remain stable in permanent housing;
 - m. building with “green” building principles that provide high energy efficiency, on-site energy generation and use materials and designs that are friendly to the health of the environment and the residents.
 - n. interest rate subsidies; and
 - o. other appropriate resources.
- 3. To reduce the cost and increase the availability of new homeownership opportunities, SDHF will advocate for:
 - a. Continued use of down payment assistance;
 - b. creative financing mechanisms;
 - c. increased employer investment;

- d. targeted tax credits and other resources; and
 - e. financing for owner-occupied multi-unit buildings, e.g. duplexes and triplexes .
4. To preserve the region's existing supply of affordable rental housing, SDHF will support:
- a. The provision of additional resources to ensure that sufficient cash flow is available for current owners wishing to maintain the affordability of their properties;
 - b. Policies that enable current owners to sell their properties to those seeking to maintain them as affordable housing;
 - c. Replacement or rehabilitation of SRO units removed from the inventory;
 - d. Replacement of rental units for low income households lost to condominium conversion; and
 - e. Require deed restrictions in perpetuity for all new assisted housing.
 - f. Actively encourage property owners to extend rather than to terminate their federal Section 8 contracts
5. To reduce the cost of housing to extremely low- and very low-income households, SDHF will advocate for increased funding for programs such as:
- a. Section 8 vouchers;
 - b. public housing subsidies;
 - c. rent subsidies for homeless supportive housing and
 - d. funding for special needs populations.
 - e. Section 202 housing for the elderly and Section 811 for the disabled.
6. To increase the income and purchasing power of households seeking housing, SDHF will support:
- a. Increases in the earned income tax credit (EITC).
 - b. A responsible living wage rate to help lower-income workers meet rising housing costs.
 - c. Employer assisted housing finance programs.
 - d. Support financial literacy programs for low income households.

Adopted by the Board of Directors on June 17, 2005