

Housing & Community Development News

San Diego Housing Federation
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Active Table of Contents

Click on any item to jump to it

Housing Federation News	2
Annual Meeting Selects Directors	2
Dues Increase for 2007	2
Member News	3
Deborah De Santis Appointed President and CEO of CSH ..	3
More Prop 1C Thanks	4
CCDC Elects New Officers	4
Help the Federation –	
Use GoodSearch.com instead of Google	4
SDHF's Thank You To Our 2006 Top Donors	5
Around the County	6
Chamber Names Ruben Barrales President & CEO	6
The Annual Fair Housing Conference, 2007	6
SD Housing Commission Received Grants for Computers ...	7
Around the State	7
LA Housing Bond Almost Passes 2/3rds Threshold	7
CalHFA Partners with Habitat for Humanity, Applications Due ...	7
Around the Country	8
Voters in Texas and Rhode Island Pass Housing Bonds	8
Congress Approves Tax Package; Includes	
New Market Tax Credit Extension	8
US Council of Mayors' Study Shows Growing Housing Need ...	8
109th Congress Adjourns Leaving HUD Appropriations	
and GSE Bills for 2007	8
Cities Continue to Struggle to Meet Housing Needs	9
New Report Shows Correlation between Historic Federal	
Funding and Current Mass Homelessness	10
Resources	11
New Funding Opportunities for Housing for Mentally Ill	11
Federal Telephone Tax Refunds Available	11
Housing Impact Analysis	11
Traffic and Multifamily Housing	12
Job Announcements	13
Calendar of Events	13

San Diego's Rents Not Affordable for Most Renters

According to a recently released report, a renter in San Diego needs to earn \$19.10 per hour to afford the rent on a one-bedroom apartment in the county. The household income needed for a two-bedroom apartment is \$23.17 per hour, 40 hours a week, 52 weeks a year.

The typical San Diego renter earns \$14.22 per hour, which is \$8.95 less than is needed for a two-bedroom apartment. The annual income needed to afford a one-bedroom apartment in San Diego County is \$39,720. To afford a modest two-bedroom apartment, the annual household income needed is \$48,200, assuming paying the generally accepted standard of 30% of income for housing costs.

Unfortunately, the wages of San Diego renters are lower than the state average, thus increasing the housing burden on local households. While the San Diego area median annual household income is \$64,900, the median renter household income in San Diego is estimated at \$39,025. At this wage level, a household could afford to pay \$976 for rent.

“The conundrum here is that incomes are lower in San Diego County and rents are higher than most other parts of the state. Californians overall have housing affordability challenges but the burdens for San Diego families are especially difficult,” noted Tom Scott, Executive Director of the San Diego Housing Federation.

The percentage of San Diego County residents who rent is 45%, compared to the state rate of 43%. Local fair market rents are \$993 for a one bedroom apartment and \$1205 for two bedrooms. In San Diego County, 59% of renters do not earn enough to afford a two-bedroom apartment in today's rental market.

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Those earning minimum wages have particular difficulty affording rent in San Diego County. A household must have 2.8 minimum wage earners to afford the average rent for a one-bedroom apartment, or 3.4 minimum wage earners to be able to pay for a two-bedroom rental.

"Families who rent, especially those with young children, are often either very cramped in a small apartment, severely rent burdened, or parents are away from

their children for long periods in order to earn enough to make the rent. Many are all three." Scott noted.

"Those having SSI or Social Security as their sole source of income have very significant housing affordability challenges," Scott continued. "For example, someone receiving \$836 in SSI can afford \$251 in rent. Where do you find that in San Diego?"

The report, "Out of Reach 2006", was released by the National Low Income Housing Coalition (NLIHC) from data compiled annually. It can be accessed on the internet at:

<http://www.nlihc.org>

Housing & Community Development News

Published monthly by the San Diego Housing Federation

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**Deadline For Submission of Articles and Art:
The Fifteenth of the Month**

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FEDERATION NEWS

Annual Meeting Selects Directors

The San Diego Housing Federation held its Annual Membership Meeting on Tuesday, December 7, 2006.

The following directors were elected by unanimous consent to the Board of Directors for the period January 1, 2007 through December 31, 2008:

Regular Member Directors

- | | |
|-------------------|--|
| Matthew Jumper | San Diego Interfaith
Housing Foundation |
| Wendy DeWitt | Housing Development
Partners |
| Arnulfo Manriquez | MAAC Project |
| Anne B. Wilson | Community
HousingWorks |

Associate Member Director

- | | |
|------------|-------------------------|
| Pat Getzel | Pat Getzel & Associates |
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Board of Directors

Dues Increase for 2007

On Wednesday, December 20, 2006, the Board of Directors voted to increase the dues for membership by 10%. They noted that dues have not been adjusted since 2000.

Member News

Karolina “Lena” Ericsson, ex officio member of the Federation’s Board of Directors, has been made a full partner at **Luce Forward Hamilton and Scripps**.

San Diego Community Housing Corporation will receive a Youthbuild grant in the amount of \$400,000 from HUD. The grant will enable San Diego Community Housing Corporation to train 20 youth between the ages of 16-24 and rehabilitate 90 units of affordable housing. Major partners include: San Diego Community Housing Corporation, San Diego Career Opportunities Partners, Neighborhood CDC Construction, Occupational Training Services Corporation, Comprehensive Training Services Corporation.

Coronado Senior Housing Apartments is being built pursuant to a ground lease between the City of Coronado and the **San Diego Interfaith Housing Foundation** (“SDIHF”). Financing for the development was primarily achieved by **RED CAPITAL GROUP**. The 30-unit property will consist of one-bedroom units in five 2- and 3-story buildings, connected by breezeways and creating a landscaped inner courtyard and terrace. The units will be offered at affordable rents to qualifying senior residents at least 55 years old and earning no more than 50% or 60% of Area Median Income levels. The community will be managed by Interfaith Housing Assistance Corporation, the property management affiliate of SDIHF.

Red Mortgage Capital, Inc., utilizing a Direct Bond Purchase structure, acquired the unrated, tax-exempt bond issued in conjunction with the project, thereby providing \$4,131,000 of construction financing and a commitment for \$1,196,000 of permanent financing upon construction completion in 2008. Red Capital Markets, Inc. syndicated \$3.2 million of low income housing tax credits that had been allocated to the property. In addition to the land lease, the City of Coronado provided an additional loan of \$3.49 million to pay for construction and other expenses.

San Diego Housing Commission Moves into New Downtown Building

As of January 3, 2007 the San Diego Housing Commission staff from Newton Street, Ridgehaven Court and Gateway Center Way will be located at:

1122 Broadway, Suite 300
San Diego, CA 92101

Click here for driving directions:

<http://www.sdhc.net/giaboutus6.shtml>

All phone numbers, e-mail and web site addresses will remain the same.

Deborah De Santis Appointed President and CEO of CSH

The Chair of the Corporation for Supportive Housing’s Board of Directors, Denise O’Leary, announced the appointment of Deborah De Santis as the new President and CEO of the Corporation for Supportive Housing (CSH) beginning January 1, 2007. She will be based in New York City.

Since 2003, Deborah has led the New Jersey program, tripling CSH’s lending portfolio, successfully advocating for creation of New Jersey’s new \$200 million Special Needs Housing Trust Fund, and helping to create a state-wide grassroots organization, Homes for New Jersey, to advocate for development of 100,000 units of affordable housing over 10 years, including 10,000 units of supportive housing, and securing the governor’s commitment.

Immediately prior to her tenure at CSH, Deborah oversaw the business operations of a real estate development company, International Senior Development, LLC. From 1998 to 2002, she was with the New Jersey Housing and Mortgage Finance Agency first as COO and then as Executive Director. While at the agency, in the spirit of CSH’s work, she initiated joint investment opportunities with many other state agencies including the Health Care Facilities Finance Agency and the Department of Human Services.

Deborah was the Deputy Chief of Staff to New Jersey’s Governor, Christine Todd Whitman, from 1996 to 1998, and a Deputy Commissioner of the Department of Community Affairs in New Jersey.

Carla Javits, CSH’s current President and CEO, will step down on December 31, 2006. She will begin work in her new position as President of a San Francisco-based nonprofit organization, REDF (formerly the Roberts Enterprise Development Fund), on February 1, 2007. REDF builds the capacity of nonprofit social enterprises alleviating chronic poverty and homelessness, and advances the fields of social enterprise and venture philanthropy with training, speaking, and publishing.

More Prop 1C Thanks

Last month we thanked the folks in San Diego County that contributed dollars and time to the Prop 1C campaign. This month we want to recognize leadership at the state-wide level to do the same.

In the six months leading up to the election the affordable housing community in the state:

- Raised more than \$2.3 million to run the Yes on 1C campaign
- Bought \$1.55 million in TV ads
- Distributed 11,000 lawn and window signs
- Secured 800 endorsements, including 24 newspapers
- Wrote letters to the editor and Op Eds, walked precincts, phone banked, and more!
- All this hard work paid off — Prop. 1C passed on November 7, 2006, with 57.5% of the vote. View Yes/No vote percentages by county

This would not have been possible without the leadership and hard work of the following folks, who raised most of the money with their contacts and determination:

Carol Galante of Bridge Housing, Carl Guardino, Silicon Valley Leadership Group, Dianne Spaulding of the Nonprofit Housing Assn. of Northern California, Rob Weiner of California Coalition for Rural Housing, Linda Mandolini of Eden Housing, Fran Wagstaff of Mid-Peninsula Housing, former state Senator John Burton, Alan Kingston and Tim O’Connell of Century Housing, Senator Perata, and Assembly Speaker Nunez.

We also owe a debt of gratitude to the California Building Industry Association. They were in the Capitol the night the bond was put on the ballot getting the last few votes. They then raised a LOT of money for the broad campaign for all of the infrastructure bonds, which helped carry 1C.

Jeff Loustau of the California Housing Consortium worked full-time as treasurer and staff to the campaign in conjunction with Julie Spezia of Housing California. It was a true collaborative effort.

Finally, we want to recognize the incredible insight and expertise of Steve Glazer our strategy consultant for Prop 46 and Prop 1C. He identified the messages that resonate with voters and made sure that we used those throughout the state.

Additional San Diego County Supporters that were left off last month’s acknowledgements:

Emmerson Construction, Inc.	\$25,000
Wermers Multi-Family Corporation	\$5,000

Brad Wiblin	Stasi C. Williams
Robert Hallock	Dale Royal
Mark Stevens	Robert H. Kennedy
Richard Shea	Denise Hayes
Carrier Johnson	Lila Fetherolf
Robert Harrington	Lydia Goularte-Ruiz
Marylyn Van Dermoer	Elizabeth P. Kruidenier
Jon Derryberry	Andrea L. Caruso
Liliana Garcia-Rivera	H.C. Powell
Rebecca Louie	

CCDC Elects New Officers

At a special meeting held on Wednesday, December 6, the CCDC Board of Directors elected officers for 2007. The following will serve a one-year term beginning on January 1st.

- Chair, Fredric Maas
- Vice Chair, Robert McNeely
- Treasurer, Kim John Kilkenny
- Secretary, Wayne Raffesberger

Other Directors include:

- Jennifer LeSar
- Janice Brown
- Teddy Cruz

Help the Federation – Use GoodSearch.com instead of Google

The Federation staff are now using GoodSearch.com to search the Internet. Every time we do a search, money goes to the San Diego Housing Federation.

The site is powered by Yahoo!, so you’ll get the same quality search results that you’re used to. What’s unique is that they have developed a way to direct money to the Federation (or other charity or school of your choice) with every click.

The more people who use this site, the more money will go to those in need. So please spread the word to your friends and family.

<http://www.goodsearch.com>

San Diego Housing Federation's Thank You To Our 2006 Top Donors

San Diego Foundation
Union Bank of CA Foundation
Bank of America

Washington Mutual Foundation
CitiBank
San Diego Gas & Electric
San Diego National Bank

US Bank
Local Initiatives Support Corporation
Red Capital Markets, Inc
Sun Country Builders
Wells Fargo Foundation
Fannie Mae Community Development
AMCAL Enterprises
Community Economics
Fairfield Development
San Diego Interfaith Housing Foundation

Wakeland Housing & Development
Centre City Development Corporation
San Diego Housing Commission
Corporation For Supportive Housing
FHL Bank of San Francisco
Goldfarb & Lipman
State Farm
Community HousingWorks
Affirmed Housing Group
California Bank & Trust
California HCD
Luce Forward Hamilton & Scripps
Allgire General Contractors
Keyser Marston Associates

Rodriguez Associates Architects & Planners
North American Title Company
SCS Engineers
Studio E Architects
Ivy Landscape Architects
BRIDGE Housing Corporation
CCRC Gubb & Barshay
La Jolla Bank
Otay Ranch Company
Pillsbury Winthrop Shaw Pittman
San Diego Association of Realtors
San Diego Habitat for Humanity
Susan Sulla (John Craven Family)

Chamber Names Ruben Barrales President & CEO

The San Diego Regional Chamber of Commerce has named Ruben Barrales its new president and chief executive. Barrales has an extensive background in both government and private industry, with experience as an elected official and as an advocate for business. He joins the Chamber after five years serving as deputy assistant to President George W. Bush, where he acts as the President's liaison to state and local elected officials.

Prior to joining the White House staff, Barrales was president and CEO of Joint Venture: Silicon Valley Network, a civic organization of Silicon Valley business, government and academic leaders that advocates for public policies favorable to Silicon Valley's technology-driven economy.

In 1992, Barrales became the first Latino elected to the San Mateo County Board of Supervisors. He was reelected and became president of the Board of Supervisors in 1996. In 1998, Barrales was the California Republican Party nominee for State Controller.

"Between Ruben's understanding of the unique policy issues of high-tech companies and his experience in both regional and federal government, we couldn't have found someone better suited to head this region's chamber," said Chamber Board Chairwoman Nikki Clay. "His leadership will undoubtedly give the San Diego business community an even stronger voice in Sacramento and in Washington."

Barrales, 44, has served on various boards, including the California Speaker's Commission on State and Local Government Finance, the California Commission of Local Governance for the 21st Century and the Stanford Institute for Economic Policy Research.

The son of Mexican immigrants, Barrales speaks Spanish fluently. He grew up in Redwood City and received a joint Bachelor of Arts degree in Political Science and Administrative Studies from the University of California, Riverside in 1984.

In 2005, Barrales received the "Ohtli Award" from the government of Mexico for his commitment to improving the well-being of Hispanics in the United States. Hispanic Business Magazine has listed Barrales as one of the "100 Most Influential Hispanics" in the United States three times over the past decade. In 2000, the World Economic Forum named Barrales "A Global Leader for Tomorrow."

Barrales' selection to head the Chamber capped an extensive search launched when Jessie J. Knight Jr. stepped down from the top post in August. Chamber board member Richard Vortmann has served as interim chief during the selection process. Barrales will begin working at the organization full-time on January 8.

The Annual Fair Housing Conference, 2007

The 14th Annual Fair Housing Laws and Litigation Conference, 2007 will be held at the San Diego Concourse, Wednesday, Thursday & Friday Morning, February 14 through February 16, 2007.

Special guest speakers who are confirmed include Suzanne Ambrose, the Director of the California Department of Fair Employment and Housing, national experts in the fair housing field including Chris Brancart and John Relman, and representatives from the U. S. Department of Housing and Urban Development.

Again this year, the California Attorney General's office is invited to participate and Jerry Brown, Attorney General Elect, is invited as a guest speaker to address hate crimes in housing and the civil remedies under fair housing laws.

Get information on emerging, cutting edge issues including fair housing and the rights of "undocumented" housing applicants, strategies to address predatory and other mortgage lending violations under the Fair Housing Act, and the fair housing rights of grandparents and baby boomers. Many more interesting and vital topics that influence real estate practices and encourage fair housing compliance will be available.

The conference offers our standard 101 & advanced courses and dedicated tracks for REALTORS®, professionals working with persons with mental health disabilities and HUD approved/other Housing Counseling agencies. See the list of speakers, breakdown of registration fees and the developing agenda at:

<http://www.fhcsd.com>

Contact The Fair Housing Council of San Diego

(619) 699-5888 x 207

or:

<mailto:elizabeth@fhcsd.com>

or:

<mailto:msk@fhcsd.com>

625 Broadway, Suite 1114

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SD Housing Commission Received Grants for Computers

U.S. Department of Housing and Urban Development awarded \$13,737,470 in grants to 53 public housing authorities today to provide public housing residents greater access to computer technology. The San Diego Housing Commission was awarded \$200,000.

"These grants help the young and the old become computer savvy," said HUD Secretary Alphonso Jackson. "They give parents and children greater access to resources found on the Internet - everything from employment information to homework help."

Public Housing Neighborhood Network grants will be given to housing authorities across the U.S. Housing authorities use this funding to establish, expand or update community technology centers. Neighborhood Networks centers provide access to computers, computer training and the Internet. NN centers can also provide a range of services to help residents achieve long-term economic self-sufficiency. Public housing authorities may also use the funding to hire staff to manage center activities, purchase equipment, and provide computer, literacy and job training.

AROUND THE STATE

LA Housing Bond Almost Passes 2/3rds Threshold

An overwhelming majority of Los Angeles voters (nearly 63%) supported Measure H, a \$1 billion housing bond on the November 7th ballot. If passed it would have raised property taxes about \$14 for each \$100,000 of assessed value. This was an amazing accomplishment for the Homes for L.A. Families coalition.

The Homes for L.A. Families coalition made up the "broadest and most diverse coalition to ever endorse a Los Angeles ballot measure!" The coalition received crucial support from community-based organizations, labor unions, religious leaders, elected officials, business leaders, housing advocates, and everyday individuals. Key endorsers included the Greater LA Chamber of Commerce, the Los Angeles Business Council, the Central City Association, the Valley Industry and Commerce Association, and One LA. In addition to the broad array of supporters and endorsements, the coalition raised more than \$3 million—very likely the most raised for a bond measure in city history.

Many fundraising calls were made by City Council President Eric Garcetti, City Council President Pro Tempore Wendy Greuel, and members of the campaign steering committee. Hundreds of volunteers, many part of an exceptional effort by One LA, phone-banked and walked precincts delivering the Measure H message personally to thousands of voters.

CalHFA Partners with Habitat for Humanity, Applications Due

The California Housing Finance Agency (CalHFA) Habitat for Humanity Loan Purchase Program is again partnering with Habitat for Humanity® to stimulate new homeownership opportunities for more Californians.

CalHFA has authorized an additional funding of up to \$5 million for the purchase of homeownership first mortgages originated by Habitat for Humanity affiliates in California. The partnership enables California Habitat for Humanity affiliates to better leverage existing resources and generate more funds, enabling them to build more affordable homes that are urgently needed throughout the state.

This is the second offering since the December 2005 launch of the CalHFA Habitat for Humanity Loan Purchase Program. This second funding follows a successful initial round of funding in which CalHFA committed to purchase over \$3.1 million in mortgage loans from six local California Habitat for Humanity affiliates. The influx of capital to these California Habitat affiliates provides immediate access to funds they normally would collect over the life of the mortgages, increasing their current building production capacity.

Interested California Habitat affiliates must submit an application by Friday, February 2, 2007 in order to be considered for this round of funding. CalHFA anticipates announcing the loan purchase commitments by March 2, 2007.

Voters in Texas and Rhode Island Pass Housing Bonds

Texas

Local bond measures in Texas also won approval, including a \$1.35 billion bond package passed by Dallas' voters. Propositions 7 and 8 were lauded by supporters as complementary measures aimed at improving Dallas' southern sector. Under Prop. 7, \$1.5 million in bonds will be issued for the city to purchase land and develop low- and moderate-income housing. Under Prop. 8, \$41.495 million in bonds would be used to finance infrastructure for new developments and improve neighborhoods in the city's southern half. The money will be used for mixed-use developments that will feature residential units, as well as commercial and retail space.

Voters in Houston, Texas approved Proposition F as part of a larger \$635 million bond package. Prop. F authorizes the issuance of \$18 million in affordable housing bonds for the city of Houston.

Rhode Island

Question 9 asked voters to approve total spending of \$12.5 million per year over the course of four years to provide state matching funds for deferred payment loans according to a two-part allocation. They did. Of the total \$50 million included in the bond measure, \$40 million will be used to create affordable apartments and \$10 million will be used to create affordable housing homeownership opportunities. The state expects that the matching funds will generate approximately \$450 million in funding from other sources.

Congress Approves Tax Package; Includes New Market Tax Credit Extension

Prior to adjourning for the year, Congress approved legislation that included an extension of the New Market Tax Credit (NMTTC) through 2008. Originally set to expire next year, the bill (H.R. 6111) provides an additional \$3.5 billion investment allocation to the programs. The bill also includes a two-year extension of the placed-in-service deadline for real property in the Hurricane Katrina Gulf Opportunity Zone to qualify for additional first-year depreciation. The deadline was extended to December 31, 2010

US Council of Mayors' Study Shows Growing Housing Need

The US Council of Mayors released its annual report, "A Status Report on Hunger and Homelessness in America's Cities," on December 14. Once again, there was little indication that the rise in homelessness and housing problems is letting up for the nation's cities. Mayors reported increases in requests for housing by low-income families and individuals in 86% of the cities surveyed. A lack of mental health programs and affordable housing were cited most often as the main reasons for homelessness.

The demand for emergency food increased in the cities surveyed. Seventy-four percent of the cities showed an increase in emergency food requests. An estimated 23% of the requests went unmet despite a reported 13% increase in resources available to these programs. Nearly half of those requesting aid were in families and 37% were employed.

Eleven cities – Boston, Charlotte, Chicago, Denver, Des Moines, Los Angeles, Louisville Metro, Nashville, Portland, Santa Monica and Seattle – identified high housing costs as the primary cause of hunger.

The Council of Mayors has been publishing these surveys for more than 20 years. This year the survey covered 23 cities. The study is available at:

<http://www.usmayors.org/uscm/hungersurvey/2006/report06.pdf>

109th Congress Adjourns Leaving HUD Appropriations and GSE Bills for 2007

On December 8, Congress adjourned for the remainder of the year, leaving 10 appropriation bills, including the Transportation, Treasury and HUD appropriation measures, for FY 2007. Upon adjourning, Congress approved a continuing resolution (CR) to fund programs until February 15 if the appropriation bills are not enacted before the end of the year. The CR sets funding for the programs at the lower of either the Senate or House-passed versions of each appropriation bill.

Congress was also unable to vote on GSE reform legislation, the Federal Housing Finance Reform Act (H.R. 1461), which reforms oversight of Fannie Mae, Freddie Mac and the 12 Federal Home Loan Banks. The measure also includes an affordable housing fund, a facet of the bill supported by many affordable housing advocates. The House approved the measure on October 26, 2005, however the bill never reached the Senate floor for a vote. The bill is expected to be re-introduced in the 110th Congress, including the affordable housing fund.

Cities Continue to Struggle to Meet Housing Needs

On December 7, the National League of Cities (NLC) released the “State of America’s Cities Survey on Municipal Housing” at its Congress of Cities conference. The study found that cities are struggling to adequately meet the housing needs of lower-income working families, those with disabilities, people in transition and immigrant families. At the same time, three-fourths of local housing officials report that the spiraling cost of housing is significantly limiting the opportunities for homeownership for lower-income people and younger families.

The NLC survey found that securing safe and affordable housing is becoming more difficult for many cities, with one-third reporting that the availability of affordable housing has worsened in the past year. Among the most significant challenges facing cities are the increasing number of foreclosures, need for home repairs among elderly and low-income families, deteriorating housing stock, absentee landlords and vacant and abandoned properties. In addition, one-third of local housing officials have seen predatory lending on the increase, with more than half indicating it is a problem in their city.

“Ensuring an adequate housing stock is just one of the major obstacles faced by cities in this decade but all the obstacles are linked together,” said Cynthia McCollum, second vice president of NLC and a council member from Alabama. “We are facing increasing numbers of older residents, more fiscal challenges, problems with crumbling infrastructure and a changing economic climate.”

Funding for city housing programs comes from a critical mix of government and non-governmental sources: 84 percent of cities receive some federal assistance, 72 percent state assistance, and 52 percent fund housing programs directly from city resources. About three out of four housing officials, however, reported that the federal and state governments are not doing enough.

“Over the years, we have seen a substantial reduction in funding for programs such as the Community Development Block Grants, HOME Investment Partnership and HOPE VI while at the same time, we are seeing costs for land, construction, maintenance and infrastructure skyrocket,” McCollum said.

In the survey, four in five local housing directors reported that the value of homes and rental costs have increased significantly, putting a severe financial strain on most families. The rising home prices equate to fewer opportunities for home ownership for lower-income working families. It is also preventing younger generations

from buying homes and making it more difficult for older people to keep or maintain their homes.

The survey identified a number of effective strategies that city officials are using to address the problem at the local level. They include:

- Offering grants and low-interest loans for rehabilitation
- Providing city-controlled funds for down-payment assistance
- Providing homeownership and mortgage education and counseling
- Building partnerships among governmental agencies
- Improving local government responses and responsibilities
- Providing city-owned land

In addition to the release of the housing survey, NLC’s Congress of Cities is offering a number of training seminars, workshops and speakers aimed at providing workable strategies for city officials to use in their hometowns. Henry Cisneros, former secretary of the U.S. Department of Housing and Urban Development and long-time housing advocate, is one keynote speaker. Cisneros is a former mayor of San Antonio, Texas and past president of NLC.

For more information on NLC’s housing program or for a copy of the Survey, please contact Sherry Conway Appel at 202-441-3160 or Laura Sweeney at 816-294-5411 or go to the NLC website at:

<http://www.nlc.org>



New Report Shows Correlation between Historic Federal Funding and Current Mass Homelessness

Western Regional Advocacy Project (WRAP), a coalition of west coast social justice-based homelessness organizations, released a report that documents how more than 25 years of federal funding trends for affordable housing have created the contemporary crisis of homelessness and near-homelessness. The report was released in San Francisco at 12 noon on Nov 14, in conjunction with release events in 7 other cities ranging from Seattle, Washington to San Juan, Puerto Rico.

“Without Housing: Decades of Federal Housing Cutbacks, Massive Homelessness and Policy Failures,” documents the correlation between these trends and the emergence of a new and massive episode of homelessness in the 1980s which continues today. It particularly focuses on radical cuts to programs administered by the US Dept. of Housing and Urban Development (HUD) and the US Dept. of Agriculture (USDA), which administers funds for rural affordable housing. Available online in PDF format, the report also demonstrates why federal responses to this nationwide crisis have consistently failed.

Created in partnership with five other organizations, the report uses federal budget data and other sources to document that:

- HUD’s budget has dropped 65% since 1978, from over \$83 billion to \$29 billion in 2006.
- The Emergency Shelter phenomenon was born the same year that HUD funding was at a drastic low point. In 1983, HUD’s budget was only \$18 billion, the same year that general public emergency shelters began opening in cities nationwide.
- HUD has spent \$0 on new public housing, while more than 100,000 public housing units have been lost to demolition, sale, or other removal in the last ten years.
- Federal housing subsidies are going to the wealthy. In 2004, 61 percent of these subsidies went to households earning more than \$54,788, while only 27 percent went to households earning under \$34,398.
- More than 600,000 identified homeless students went to public schools in the 2003-2004 school year, according to the US Department of Education.
- Federal support helps homeowners instead of poor people. In 2005, federal homeowner subsidies totaled more than \$122 billion, while HUD outlays were only \$31 billion – a difference of more than \$91 billion.

According to Paul Boden, executive director of WRAP, “The Administration’s current ‘Chronic Homeless Initiative’ is just the latest in a series of inadequate flavor-of-the-month distractions from the real problem. It does nothing to address the huge cuts to federal affordable housing funding that caused mass homelessness. Housing is a human right, which a democracy should advance, not restrict.

Those on the frontline of homelessness – homeless people and the providers who serve them – are drowning in a sea of blame. We have joined together to speak truth to power: until federal affordable housing programs are restored and expanded, homelessness will continue to grow.”

“Our two decades of providing health care to homeless people have convinced us that housing is the critical health care intervention for homeless people. People without homes are far sicker than housed people, and they die at very young ages,” says John Lozier, Executive Director of National Health Care for the Homeless Council.

The report was prepared by Western Regional Advocacy Project – in partnership with Lawyers’ Committee for Civil Rights of the San Francisco Bay Area (LCCR), National Policy and Advocacy Council on Homelessness (NPACH), National Health Care for the Homeless Council (NHCHC), National Association for the Education of Homeless Children and Youth (NAEHCY), and Iowa Coalition for Housing & the Homeless (ICHH).

Download the report at:

http://www.wraphome.org/wh_press_kit/index.html

New Funding Opportunities for Housing for Mentally Ill

Affordable housing developers that dedicate units for mental health clients may be eligible to receive Mental Health Services Act (MHSA) housing funds to support capital and/or operating costs. Unlike many federal sources, certain designated state and local MHSA housing funds are quite flexible and can be used creatively to establish new housing opportunities for individuals with serious mental illness. In addition, MHSA funds will pay for 100% of the clients' supportive services, including 24/7 intensive case management (with a client/staff ratio of approximately 10:1), mental health, employment, and peer support services.

The County of San Diego is committed to creating more affordable housing opportunities with supportive services for individuals with mental illness. Designated MHSA funds will support the creation of housing opportunities through new construction, rehabilitation of existing buildings, or master leasing units. Over the next three years, about \$5 to \$10 million will be available locally to create housing for adults, older adults, and transition age youth (18-24) with serious mental illness. The State is working to dedicate \$75 million annually for mental health housing across the state, which will likely be awarded on a competitive basis. Statewide consultations for the uses of these funds will take place in early 2007.

Proposition 1C includes \$195 million statewide dedicated to supportive housing (housing with no limit on length of stay, and that provides access to supportive services). Like the MHSA housing funds, Prop 1C also targets people with disabilities who are homeless or at risk of homelessness. Both funding sources are important, but MHSA housing funds have the advantage that they are linked fundamentally to funding commitments for intensive client services.

The Corporation for Supportive Housing (CSH) looks forward to working with organizations interested in exploring opportunities to use MHSA housing funds and Prop 1C supportive housing funds to develop new projects. To learn more, please contact:

Charlie Corrigan (619-232-1982)

charles.corrigan@csh.org

or

Simonne Ruff 619-234-4102)

simonne.ruff@csh.org

Federal Telephone Tax Refunds Available

In May 2006, the IRS announced that individuals, businesses and tax-exempt organizations who paid the long-distance telephone excise tax can request the refund on their 2006 federal income tax returns for the 41 months from March 2003 through July 2006. IRS Announcement IR-2006-179 dated Nov. 16, 2006 contains information about a formula that will allow tax-exempt organizations to estimate their federal telephone excise tax refunds. To request a refund, an exempt organization must file Form 990-T, even if it does not have taxable income to report, and attach Form 8913.

For details, please go to:

<http://www.irs.gov/charities/index.html>

Housing Impact Analysis

HUD's Housing Impact Analysis (HIA) is a report designed to assist federal, state, and local governments in identifying the potential impacts that proposed regulations have on the affordability of housing. Current federal regulatory development procedures require new federal rules that have economic significance to undergo a Regulatory Impact Analysis (RIA). However, an RIA may not address how the rule affects housing costs from the standpoint of homeowners or occupants. To remedy this, HUD has developed the HIA to account for the missing housing information and to supplement the RIA. The report can be downloaded at no cost; print copies are also available for a nominal fee. For more information, please contact HUD USER at 1-800-245-2691, option 1.

Traffic and Multifamily Housing

Recent research by the National Multi-Housing Council (NMHC) reveals that apartments generally produce less traffic per unit than single-family communities. This is because apartment dwellers, on average, have fewer cars per housing unit and are more likely to take public transportation than homeowners. Nationwide, the average apartment has 1 vehicle for each household vs. 2.1 vehicles for each single-family home. This trend is consistent across the nation, with some slight variations. In the Northeast, the average number of vehicles per apartment unit is 0.7. In the West, there are 1.2 vehicles on average per unit. The number of vehicles per single-family unit is 2.1 nationwide. The data varies based on the location of the apartment community and type of development. This data is detailed on the accompanying table. These numbers have changed little from the 1997 American Housing Survey. (For additional details, see Apartments and Parking from NMHC’s Research Notes, January 2000.) While the majority of single-family homes have at least two vehicles, nearly 27 percent of apartment homes have no vehicle at all.

This data is useful in determining the number of parking spaces necessary for a new apartment community. When public transportation is nearby, fewer spaces are required. Lower rent communities, such as those financed with the low-income housing tax credit (LIHTC) also have fewer cars per unit than a luxury market-rate community. Additionally, a mix that includes efficiencies or one-bedroom units will require fewer spaces than a community with larger unit sizes.

Vehicle Ownership: Apartments vs. Single-family owners		
	Apartment	Single-family
U.S.	1.0	2.1
Northeast	0.7	2.1
Midwest	1	2.1
South	1.1	2.1
West	1.2	2.1
Central City	0.9	2.0
Suburbs	1.2	2.2
Highrise	0.7	n/a
Low-rise/Garden	1.2	n/a
Public Transportation		
Nearby	1.0	2.1
Not Nearby	1.2	2.2
Used	0.6	1.8
Not Used	1.2	2.1
Bedrooms		
Efficiency/1 Bdrm.	0.8	1.5
2 Bdrm.	1.3	1.7
3+ Bdrm.	1.3	2.2
Monthly Rent		
More than \$1170	1.1	n/a
\$1170 or less	1.0	n/a
Source: NMHC tabulations of microdata from the 2005 American Housing Survey		

As might be expected, more cars at single-family homes also leads to more traffic trips, causing further congestion to roadways. NMHC studied data from the Institute of Transportation Engineers that reveals single-family homes generate 42 percent more road trips on a weekday than does an apartment home. On weekends, the difference is even larger. Reasons for this large difference in transportation include the greater availability of public transportation and proximity of retail services to multifamily housing, as well as the number of people per household.

Member Get a Member

The Board of Directors is requesting each member to do three things to help get new members for the Federation:

1. Forward a copy of this e-letter to someone who you think would benefit from membership in the Federation.
2. Call that person and ask them to join. If they agree, tell them that the office will send the membership information and then send an email:

<mailto:sdhfexec@housingsandiego.org>

and ask that an invitation be sent.

3. Provide the Federation office with a list of your development partners and property management firms that should be members of the Association. Tom Scott will send invitations to each of them. The Federation is only as strong as its membership. If you believe that the Federation is providing you with value, **spread the word.**

Building Partnerships for a Stronger Community

National League of Cities Leadership Training Seminar

January 25-27, 2007

Sheraton Delfina Hotel

Santa Monica, CA

http://www.nlc.org/content/Files/06_LTI_SantaMonica_final3.pdf

USD Institute for Nonprofit Governance presents:

3rd Annual Governance Matters

February 2-3, 2007

Joan B. Kroc Institute for Peace & Justice

University of San Diego, San Diego CA

The 14th Annual Fair Housing Laws and Litigation Conference

February 14 -16, 2007

San Diego Concourse, San Diego

For the list of speakers, breakdown of registration fees and the developing agenda go to:

<http://www.fhcsd.com>

Rural Community Assistance Corporation presents:

2007 Conference: Rural Leadership: Creating the Future

February 26-March 1, 2007 Long Beach, CA

For more information please go to:

<http://www.rcac.org/>

NOTE: For details on these conferences or for ones scheduled more than two months from now, please go to:

http://www.housingsandiego.org/events_currents.php

NOTE: For details on these jobs and the latest updates, please go to:
<http://www.housingsandiego.org/jobs.php>

Loan Officer

Low Income Investment Fund

Los Angeles, CA

Project Administrator

BRIDGE Housing Corporation

San Diego, CA

Community Outreach Coordinator

El Cajon Community Development Corporation

El Cajon, CA

San Diego Housing Commission Jobs

<http://www.sdhc.net/gijobopp2.shtml>

**For Other Nonprofit Jobs,
Go To San Diego NPWorks.org**

<http://www.npworks.org/>

