San Diego Housing Commission (SDHC)
Achievement Academy

Juanita Villalvazo
Workforce Readiness Specialist
HOUSING COSTS AND WAGES

$12/HOUR  
City of San Diego Minimum Wage

$41.49/HOUR  
San Diego Area Median Income ($86,300/year for a family of four)  
Determined by HUD

$41.15/HOUR  
Low-Income  
(80% of AMI, $85,600/year for a family of four)  
Determined by HUD

MEDIAN SALARIES BY OCCUPATION (SAN DIEGO METRO AREA):

Registered Nurse  
$37.94/HOUR  
($78,284/year)

Food Service Manager  
$36.26/HOUR  
($76,434/year)

Paralegal  
$34.02/HOUR  
($70,754/year)

Public School Teacher  
$28.95/HOUR  
($60,290/year)

Plumber  
$28.62/HOUR  
($59,372/year)

Police Officer  
$27.88/HOUR  
($57,987/year)

Secretary  
$23.35/HOUR  
($48,378/year)

Dental Assistant  
$18.93/HOUR  
($39,333/year)

Receptionist  
$18.18/HOUR  
($37,811/year)

HOURLY WAGE NEEDED TO AFFORD 2-BEDROOM UNIT BY CITY OF SAN DIEGO ZIP CODE:

$59.04  
Downtown San Diego  
92101

$55.00  
North Park  
92104

$52.69  
Mission Valley  
92108

$37.69  
Linda Vista  
92111

$35.00  
Logan Heights  
92113

$28.85  
Grantville  
92120

$46.96  
Mira Mesa  
92126

Sources: National Low-Income Housing Coalition’s 2019 “Out of Reach” Report

50%  
Percentage of San Diegans who cannot afford market-rate rental housing

10 YEARS  
Average wait for SDHC federal rental assistance because of limited funding

4.3%  
Rental vacancy rate in the City of San Diego

Sources: SDHC Report, Addressing the Housing Affordability Crisis: San Diego Housing Production Objectives 2018 – 2028

Sources: Southern California Rental Housing Association’s “Vacancy & Rental Rate Survey,” Spring 2019
The SDHC Achievement Academy is a 9,600 square-foot learning and resource center with a computer lab.

One of 39 Move to Work agencies designated nationwide.

Services provided in three core areas:
- Employment placement and career improvement
- Personal financial education and coaching
- Access to income supports
• Unemployed – potential urgent services
• Underemployed – trouble staying afloat
• Employed - looking for advancement
SDHC Achievement Academy
Success Story

Shavonne”s Story:
SDHC Achievement Academy
Services Provided

- Work readiness workshops
- Access to on-site and off-site job skills training
- Financial education and counseling
- Family Self-Sufficiency program
- Access to government benefits programs

- Weekly employer recruitments
- Computer training – free access to computers on-site
- Soft skills
- Specialized programs (Multigenerational, Single parent, Bridges to Career Opportunities)

Family Self-Sufficiency Graduation Ceremony
Malcolm X Library – 5.30.18
Questions?

Thank you!
Bilingual Financial Opportunity Center
1624 Hull Street,
Richmond, Virginia 23224
Mrs. Dianna Bowser, CEO/President

Presenters:
Ms. Cierra Mays, Housing Program Manager
Mrs. Gloria Parham, Team Leader and Benefits Specialist
Our Mission:
SCDHC’s mission is to use a holistic approach to create viable, thriving and sustainable communities. Our purpose is to provide quality residential and commercial development, supportive resources, services and programs throughout the Central Virginia region.

Services Offered:
➢ Employment, Financial and Income Supports (Benefits) Coaching
➢ Homebuyer’s Education
➢ Down Payment Assistance
➢ Pre- and Post-Purchase Counseling
➢ Foreclosure Prevention Counseling
➢ Construction Development

SCDHC has been a trusted and valued community development corporation in the Southside Richmond Community for over 30 years.
In **Virginia**, the Fair Market Rent (FMR) for a two-bedroom apartment is **$1,232**. In order to afford this level of rent and utilities — without paying more than 30% of income on housing — a household must earn **$4,106** monthly or **$49,276** annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into an hourly Housing Wage of: **$23.69** per hour

### FACTS ABOUT **VIRGINIA:**

<table>
<thead>
<tr>
<th>STATE FACTS</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Minimum Wage</td>
<td>$7.25</td>
</tr>
<tr>
<td>Average Renter Wage</td>
<td>$17.69</td>
</tr>
<tr>
<td>2-Bedroom Housing Wage</td>
<td>$23.69</td>
</tr>
<tr>
<td>Number of Renter Households</td>
<td>1,057,417</td>
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<tr>
<td>Percent Renters</td>
<td>34%</td>
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</tbody>
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**131** Work Hours Per Week At **Minimum Wage To Afford a 2-Bedroom Rental Home** (at FMR)

**111** Work Hours Per Week At **Minimum Wage To Afford a 1-Bedroom Rental Home** (at FMR)

**3.3** Number of Full-Time Jobs At **Minimum Wage To Afford a 2-Bedroom Rental Home** (at FMR)

**2.8** Number of Full-Time Jobs At **Minimum Wage To Afford a 1-Bedroom Rental Home** (at FMR)
2018

OUT of REACH

WAGES NEEDED TO AFFORD RENT ACROSS THE U.S.

IN 2018, THE 2-BEDROOM NATIONAL HOUSING WAGE IS $22.10

A full-time worker must earn at least $22.10 an hour to afford a modest, two-bedroom apartment without spending more than 30% of income on rent. This wage varies from state to state.

Additional Local Data Can Be Found Online at http://nlihc.org/oor
How do we assist clients in working towards Homeownership?

Pathway City of Richmond Employees
(Police Officers, Firefighters, City or School Employees)
Downpayment Assistance Grant

Eligibility Requirements:
- Clients annual income must be 120% of the annual medium 2019 income limits.
- Attend Homebuyer Education Workshop and Pre-Purchase Counseling
- No Recorded Deed
- Maximum amount of grant is $5,000.
- Homes must be purchased in the City of Richmond

Buy your dream home

If you are interested in applying for this grant, please contact Cierra Mays, Program Manager at 804-231-4440, ext. 102.
Southside Community Development and Housing Corporation
1624 Hull Street, Richmond, Virginia 23224

Sponsored by:
Our Homeownership Success Story

Cotina Brake did not set out to buy a house when she came to SCDHC, her first goal was to repair her credit and get out of public housing. She was participating in BLISS, a self-sufficiency program from the Office of Community Wealth Building, when she was referred to SCDHC to help improve her credit. Cotina had been living in public housing for over 10 years. She started to improve her financial situation by landing a better paying job. After Credit Counseling and months of establishing a savings for herself. She started the home buying process in June of 2019. With the assistance from SCDHC providing her $14,000 in down payment assistance, the client was able to purchase her first home after renting all her life. Cotina is a prime example of an individual who was committed to her goal and held herself accountable to that goal. By putting forth the work to improve her financial health. The sky is the limit.