



SAN DIEGO
HOUSING
COMMISSION

We're About People

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

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



Source: National Low-Income Housing Coalition's 2019 "Out of Reach" Report

MEDIAN SALARIES BY OCCUPATION (SAN DIEGO METRO AREA):



Registered Nurse
\$37.94/HOUR
(\$78,924/year)



Food Service Manager
\$36.26/HOUR
(\$75,434/year)



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



Public School Teacher
\$28.95/HOUR
(\$60,209/year)



Plumber
\$28.62/HOUR
(\$59,527/year)



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



Firefighter
\$23.69/HOUR
(\$49,267/year)



Secretary
\$23.35/HOUR
(\$48,575/year)



Dental Assistant
\$18.93/HOUR
(\$39,383/year)



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

Source: National Housing Conference "Paycheck to Paycheck" database as of July 24, 2019.

50%

Percentage of San Diegans who cannot find market-rate rental housing they can afford
Source: SDHC Report, *Addressing the Housing Affordability Crisis: San Diego Housing Production Objectives 2018 - 2028*

10 YEARS

Average wait for SDHC federal rental assistance because of limited funding

4.3%

Rental vacancy rate in the City of San Diego
Source: Southern California Rental Housing Association's "Vacancy & Rental Rate Survey," Spring 2019

SDHC Achievement Academy Introduction

- 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



*SDHC Achievement Academy
Participant meeting with
SDHC Workforce Readiness
Specialist 5.8.17*





SDHC Achievement Academy

Client Readiness

- 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*





SDHC Achievement Academy

"We're About People"

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



SOUTHSIDE

COMMUNITY DEVELOPMENT & HOUSING CORPORATION

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.

VIRGINIA

STATE RANKING #12*

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
STATE HOUSING
WAGE

FACTS ABOUT VIRGINIA:

STATE FACTS

Minimum Wage	\$7.25
Average Renter Wage	\$17.69
2-Bedroom Housing Wage	\$23.69
Number of Renter Households	1,057,417
Percent Renters	34%

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)

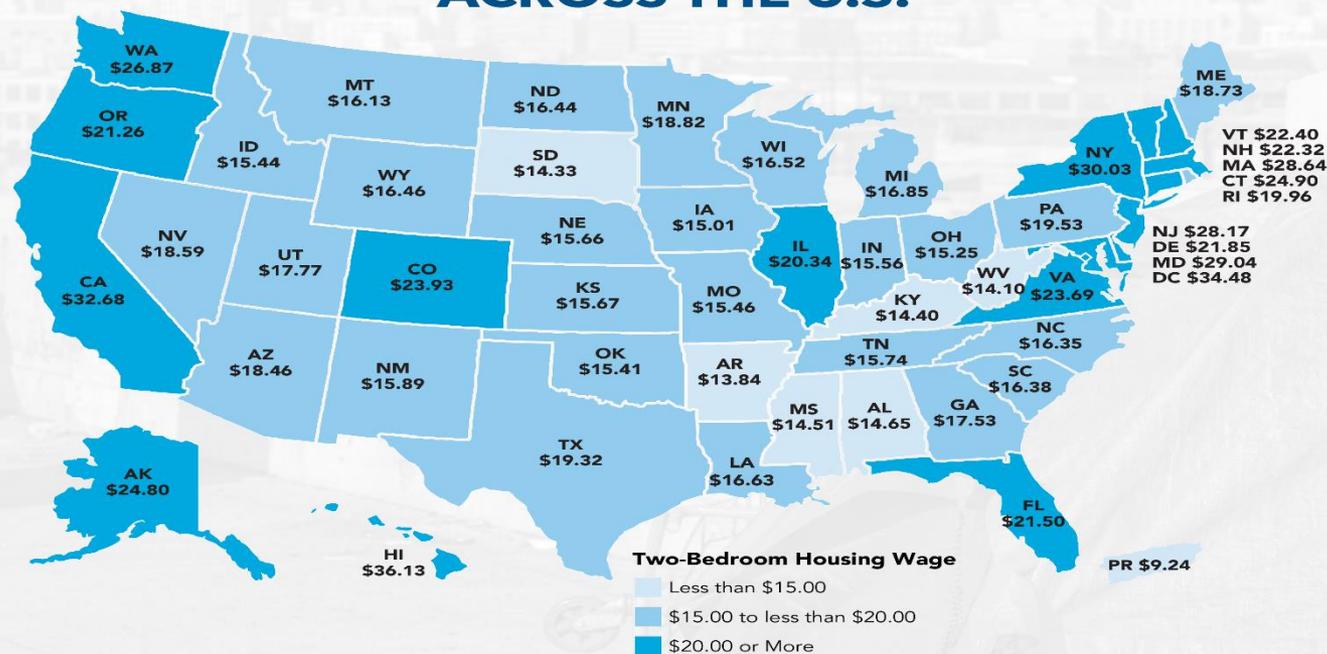
2.8

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.



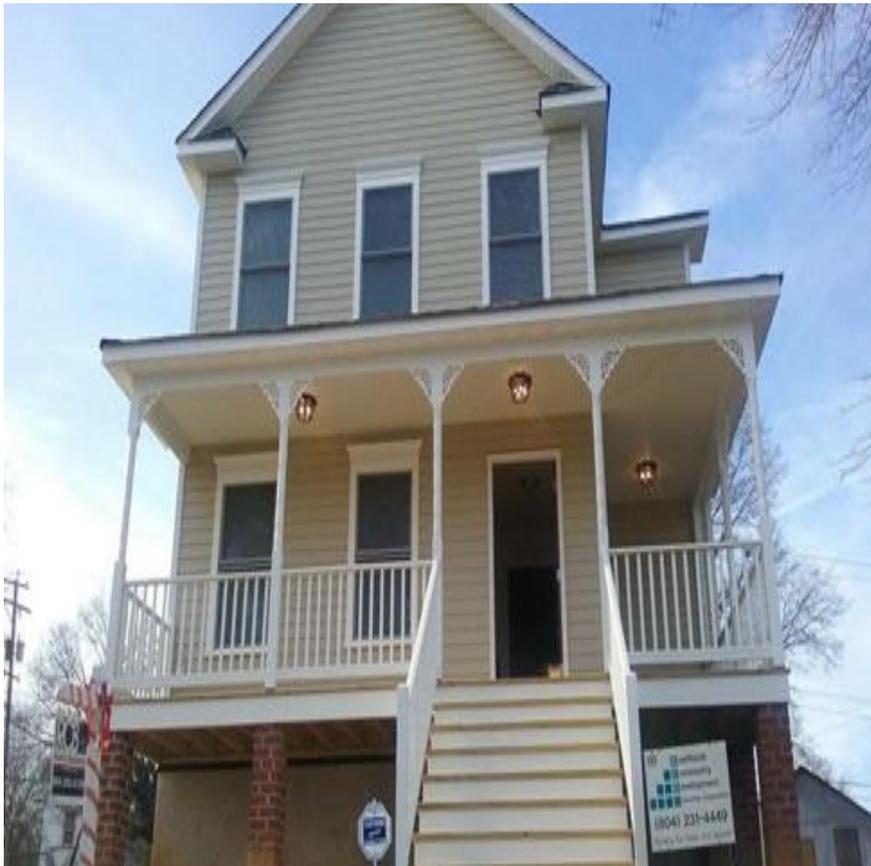
IN 2018, THE
2-BEDROOM
NATIONAL
HOUSING
WAGE IS

\$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.

Number of Persons in Household	120% Income Limits
Family of One	\$ 72,600
Family of Two	\$ 83,040
Family of Three	\$ 93,360
Family of Four	\$ 103,680

- ⇒ 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

Sponsored by:



Buy your
dream home



If you are interested in applying for this grant,
please contact Cierra Mays, Program Manager
at 804-231-4449, ext. 102.

Southside Community Development and Housing Corporation
1624 Hull Street, Richmond, Virginia 23224



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.





SOUTHSIDE

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