



STEPHEN RUSSELL  
SDHF EXECUTIVE DIRECTOR

*Dear Members,*

It is with a huge smile that I say, THANK YOU! Your calls, your emails, and your support for our \$900 million bond measure to build approximately 7,500 homes have been heard. City Council voted last week to place our “Homes for San Diegans” measure on the November ballot. This is historic – not only will this be the first General Obligation bond to be considered by the voters of the City in nearly 30 years, it is also the culmination of many years of effort and the most ambitious undertaking by the San Diego Housing federation in our 30 years of existence.

In the coming weeks, we will be working on finalizing our campaign plans to ensure we have the resources to reach 400,000 voters about the importance of our measure. We will need your continued support to get us beyond the two-thirds threshold in November. You can help us immediately by signing up to [volunteer](#) in the coming months, or make a [contribution](#) to kickstart our efforts.

We have a lot to celebrate this month with our annual Ruby Awards taking place on Thursday, July 23rd at 3 PM. [You can watch the event live here](#). We hope you’ll enjoy this year’s virtual show as we celebrate our sector’s work and impact on our region’s most vulnerable individuals and households.

Lastly, our conference is coming together as we select

workshops that address housing and COVID, housing and social justice, and housing and racial equity, among other topics. Our team is working to curate a virtual conference like none we’ve had before with networking, three keynote speakers, and even yoga breaks. If your company is interested in sponsoring part of this program we still have some spots available, you can find all the details [here](#).

As we continue to celebrate our 30th year we are ever grateful for your continued support and efforts to make a better future for San Diego’s low income individuals and households. This is an unprecedented year in so many ways, and history has its eyes on us!

Be well and be vocal!

Steve

A handwritten signature in blue ink that reads "Steve".

Steve Russell, Executive Director  
[steve@housingsandiego.org](mailto:steve@housingsandiego.org)



**BROOKLYN DEL PRIORE**  
EVENTS AND PROGRAMS  
COORDINATOR

## SDHF Welcomes New Team Members Brooklyn & Hannah

Brooklyn Del Priore is our Events and Programs Coordinator. Brooklyn graduated from Wingate University, in North Carolina, where she was born and raised. She played NCAA, DII, basketball all four years and graduated with a B.S. in Biology. After college, she spent over four years as a Campus Outreach staff person at UNC-Greensboro, where she helped host events and mentor college students. UNC-Greensboro is one of the most diverse schools in the UNC school system, and Brooklyn's experiences with Campus Outreach there grew her desire to serve and advocate for diverse and underprivileged groups. Brooklyn is now happy to have the opportunity to do just that with the San Diego Housing Federation.

Like a true North Carolina southerner, Brooklyn loves BBQ (pulled pork) and biscuits and gravy. She also loves watching movies (especially anything inside of the Marvel Cinematic Universe), and listening to audiobooks.

My name is Hannah R Kreitman and I am so excited to begin work as the 6th Cycle Housing Element Intern at the San Diego Housing Federation. In this role I will be analyzing the housing element updates for the region's 18 cities and advocating for revisions aligning with the Housing Federation's policy priorities.

I am an Urban Planning major entering my final year at UC San Diego. I act as Vice President in the student government, have interviewed and gathered oral histories from members of the San Diego homeless community, and want to continue to gather experience to lead me to a career that combines the logic, social justice, and environmental elements of urban planning. I look forward to pursuing this passion with the San Diego Housing Federation!

**Welcome, Brooklyn and Hannah! We are excited to have you on our team!**



**HANNAH KREITMAN**  
HOUSING ELEMENT INTERN



## Connecting Regional Transportation and Housing Projects in San Diego County Roundtable

In the month of June we hosted our second LISC Sponsored Roundtable via Zoom. This time we gathered with 60 professionals and advocates for affordable housing to discuss ‘Connecting Regional Transportation and Housing Projects throughout San Diego County.’ This Roundtable was held in conjunction with the San Diego Association of Governments, California Coalition for Rural Housing, and the Estolano Advisors.

Presentations included a brief introduction to the Affordable Housing and Sustainable Communities (AHSC) program, an overview of upcoming regional active transportation and mobility projects in San Diego; considerations for projects in rural and tribal communities throughout our area and examples of successful Affordable Housing and Sustainable Community projects from the past funding rounds. This roundtable session was geared towards housing developers and others interested in pursuing partnerships with local governments to connect affordable housing and transportation projects across the San Diego region and co-apply for funding from the statewide AHSC Program. We learned about how counties throughout the State of California are moving to electric buses but the County of San Diego is planning on using Compressed natural gas. We heard about what factors are considered by the State when awarding housing grants that regard transportation as a criteria. Our attendees had many questions for the panelists and we’re grateful for the opportunity to engage with one another in this different format once again.

A huge thank you to our sponsor LISC San Diego for making our roundtable series possible and thank you to our amazing panelists and moderator for making this an informative and refreshing update for all involved in affordable housing development here in San Diego. If interested, you may watch the video recording of this roundtable by clicking [here](#).



**Thank you to LISC San Diego for sponsoring the Educational Roundtable Series.**

**For questions related to events, membership or volunteering, please contact: [Sarah Buchanan](#)**

An example schedule for this year's conference.

<p>Welcome Session from SDHF and Steve 8:00 AM - 8:45 AM</p>
<p>TCAC/CDLAC Update 9:00 AM - 10:30 AM <b>TCAC/CDLAC</b></p>
<p>Keynote Session 10:45 AM - 12:30 PM</p>
<p>Early PM Workshop Session 12:45 PM - 2:15 PM</p>
<p>Yoga Break 2:30 PM - 3:00 PM</p>
<p>Late PM Workshop Session (Public) 3:15 PM - 4:45 PM</p>
<p>Networking Session 5:00 PM - 6:00 PM</p>

# 2020 Conference & Pre-Conference Institutes Sponsorship Opportunities Available

Show your support for excellence in San Diego Affordable Housing and consider a sponsorship in 2020. This year, the Conference will be presented virtually during the week of October 5 – 9, 2020. [View available sponsorships here.](#)

- Platinum** – \$25,000
- Gold** – \$20,000
- Silver** – \$10,000
- Keynote** – \$10,000 (Three Available)
- Technology Sponsor** – \$10,000
- Swag Bag Sponsor** – \$10,000
- Bronze** – \$5,000
- Track Sponsor** – \$5,000 (Six Available)
- Community Advocate Scholarship** – \$5,000
- Fundamentals Institute** – \$5,000
- RSSN Institute** – \$4,000
- SHLN Institute** – \$4,000
- Yoga Break Sponsor** – \$2,500
- Host a Networking Salon/Meet with a Speaker** – \$2,500
- Exhibitor** – \$2,000
- Conference Advocate and Partner Sponsor** – \$1,000
- Non-Profit Supporter** – \$1,000 (Must be Non-Profit Org)



For questions, please contact Sarah Buchanan, Director of Events and Membership at [sarah@housingsandiego.org](mailto:sarah@housingsandiego.org)



SARAH BUCHANAN  
DIRECTOR OF EVENTS  
& MEMBERSHIP

## Ruby Awards LIVE This Thursday, July 23



*Ruby Awards will be held virtually on Thursday, July 23, 2020*

### [Watch LIVE!](#)

Join San Diego Housing Federation on Thursday, July 23rd at 3 pm, as we celebrate our 30th Anniversary Ruby Awards! Our annual Ruby Awards, the county's largest affordable housing industry recognition event honoring the best people, projects, and achievements during the past year, will be held via digitally live stream this year. Join housing and community leaders from across the region and around the state as we celebrate the inspiring achievements of this year's nominees. We look forward to celebrating with you in this new and fun way!

For more information, please visit [here](#).



## Thank You to Our New and Renewing Members:

- Ai-Nhat Ngo, Price Charities  
Charles Brown, MJ Housing & Services Inc.  
Delia Contreras, Price Charities  
Fadumo Dahir, Price Charities  
Jose Cervantes, Price Charities  
Maria Teresa Jaume, Price Charities  
Marissa Van Sant Nora Vital, Price Charities  
Paul Carroll, Integrity Housing  
Price Charities  
Yolanda Rodriguez, Price Charities

### NOW AVAILABLE: OUR 2020 SPONSORSHIP PACKET

**As we kick off the celebration of 30 years as San Diego's Voice for Affordable Housing, don't miss your opportunity to show your support for excellence in San Diego Affordable Housing — consider a sponsorship in 2020. The full [sponsorship packet](#) detailing the various SDHF membership and sponsorship opportunities is available on our website.**

**SHARE YOUR NEWS WITH US, AND WE WILL SHARE IT WITH YOUR FEDERATION COLLEAGUES**

**Win an award? Hosting a ribbon-cutting reception? Breaking ground on a new project? SDHF is a great resource to share your good news with industry colleagues. Simply email [Sarah](#) with a press release and any corresponding images — we will look for an opportunity to share through our website, weekly brief, or monthly newsletter.**



RAQUEL HARATI  
EVENTS & PROGRAMS COORDINATOR

## Balancing Reopening with Safety Concerns Educational Webinar

As our team at the Housing Federation has adapted and heard the concerns of the Resident Service Coordinators and Supportive Housing Operators we have continued to team up with the Corporation for Supportive Housing (CSH) and LeSar Development to host a series of COVID-19 response related webinars since back in March and will continue to host these webinars throughout the year. Our twice a month webinar's have been attended by an average of 150 professionals in the affordable and supportive housing sector each time.

June's webinars focused upon striking the right balance between keeping the guard up and re-opening during COVID-19. This session also discussed the challenges and solutions for working with challenging tenants through the eviction moratoriums. We had a welcome from our Executive Director of the San Diego Housing Federation, Steve Russell and a WebEx quick orientation from Simonne Ruff, the San Diego Director at CSH. Andrew Gonzalez the Community Wellness and Partnership Manager for Champions for Health discussed the specific precautions buildings should be mindful of when re-opening their offices and amenities.

Michelle Sites the Vice President of Southern California for ConAm (pictured right), discussed the extensive re-opening plans she had developed for the ConAm properties and administrative offices during COVID-19. This was especially helpful to attendees as



it laid out an example of what reopening looked like and could be used when planning their own reopening precautions.

Evan McAvoy the Community Services Program Supervisor at Home Forward - Portland, Oregon's housing authority, presented on addressing challenges with tenants during eviction moratoriums, with a focus on collaboration between service providers and property management to figure out the best solutions for everyone involved. As always towards the end of the webinar we held a question and answer segment and opened up the discussion to all attendees who appreciated the opportunity to engage with one another. A recording of the webinar can be found [here](#).

The San Diego Housing Federation has been gathering information on resources available which can be found on our website [here](#). The Resident Services Support Network and Supportive Housing Learning Network are cornerstones of the SDHF mission on educating and collectively gathering the affordable housing sector in San Diego County. You can find further information and register for our July 21st webinar [here](#).



[CLICK](#) for more information on the Residents Services Support Network

## RUN'ing Onward



MEHRSA IMANI  
SDHF RESIDENT AND  
COMMUNITY ORGANIZER



[CLICK](#) for more information on the  
**Residents United Network.**



*RUN led webinar with Developer and RUN Resident Leaders on Eviction Moratorium. San Diego was well represented, with Sue Reynolds, Rafael Monroy, Joyce Roberts, and Rickie Brown.*

RUN is now as busy as it was before the pandemic. With 3 working groups working hard every week on RUN's priority issues, there are many opportunities for RUN leaders to engage. San Diego RUN Leader Miss Joyce, a longstanding member and serving on the Board of Housing California, along with Rickie Brown who is also an experienced RUN Leader and Manager with City Heights CDC, worked with team to organize a special gathering to with tenants, housing developers, and legislative staff of Senator Toni Atkins. In this meeting, they will discuss issues such as eviction moratorium and difficulty to pay rent during the pandemic, and its effects on both sides of residents and developers.

Another group working on homelessness, has been advocating on state budget on homelessness. And finally, a working group is organizing RUN's campaign around "Stable Homes California", or AB 1703. In advocating for AB 1703, RUN has been recording videos through Soapboxx, collecting stories for Op-Eds, and soon will be organizing virtual "in-district" visits.



# RHNA, “Equity and Climate for Homes”, and State Legislature



LAURA NUNN  
SDHF POLICY DIRECTOR

**DID YOU KNOW?**  
**The Housing Federation is working rapidly to adjust to the COVID-19 response as it relates to housing policy and advocacy at all levels of government. Please make sure to sign up to receive our weekly brief to get the latest on advocacy action alerts and other time-sensitive items.**

To learn more about SDHF’s policy positions, visit our [website](#).

## RHNA Methodology Finalized

On Friday, July 10, the San Diego Association of Governments (SANDAG) voted to finalize and approve the **methodology** for distribution of the Regional Housing Needs Allocation (RHNA) determination from the state. The cities of Coronado, Imperial Beach, Lemon Grove and Solana Beach submitted appeals to the methodology that had previously been approved by the board in a weighted vote. After the appeals were rejected, the board once again voted by weighted vote as allowed by AB 805 to approve the final methodology. Several board representatives ‘walked out’ in protest of the weighted vote. The final methodology was approved with 7 votes in favor and 4 opposed. The plan will now be submitted to the California Department of Housing and Community Development (HCD) for approval. Once approved by the state, the allocations that cities receive from the plan will be the basis for updating their 6th Cycle Housing Elements due to the state by April 15, 2021.

JURISDICTION	VOTE	WEIGHT
Carlsbad	Yes	3
Chula Vista	Yes	8
Coronado		
County A		
County B		
Del Mar	Yes	1
El Cajon		
Encinitas	Yes	2
Escondido		
Imperial Beach	No	
La Mesa		
Lemon Grove	No	
National City	Yes	2
Oceanside	No	
Poway	No	
San Diego A	Yes	21.5
San Diego B	Yes	21.5
San Marcos		
Santee		
Solana Beach		
Vista		

**Item 5**  
**Final RHNA Plan Public Hearing**  
**\*Substitute Motion**  
**\*weighted vote\***  
**Action: ADOPT**

**Pass**  
 Jurisdiction Voting Yes: 6  
 WEIGHT  
 59

**SANDAG**  
 Board of Directors - July 10, 2020

## Circulate San Diego Releases “Equity and Climate for Homes” Report

A report released this month by Circulate San Diego, “**Equity and Climate for Homes**,” shows that a large percentage of projects under the City of San Diego’s Affordable Homes Bonus Program (AHBP) are located in transit priority areas and high opportunity areas. San Diego Housing Federation was involved in the development of the program and served on the advisory committee for this report. The report finds that 63% of AHBP projects are located in high or highest opportunity census tracts using the TCAC opportunity maps and 97% are within a half-mile of high-performing transit.

## State Legislature racing to meet deadlines after pandemic closures

After several setbacks due to the COVID-19 pandemic, the California legislature is scheduled to **reconvene** on July 27 at the state capitol. Members were originally slated to return on July 13, but the date was delayed after two members of the Assembly tested positive for coronavirus. In order to meet the August 31 deadline to pass bills in a session that has already been impacted by a month-long shutdown in March, lawmakers are asking their colleagues to scale back the bills that they are pursuing this year. In addition to bills, the legislature will also need to review the state budget once revenue projections become clearer after the extended tax filing deadline of July 15.



## SAN DIEGO HOUSING FEDERATION

### San Diego OKs new housing blueprint that calls for tripling yearly construction through 2029

[Africa Housing News – 06/18](#)

The San Diego City Council this week unanimously approved a comprehensive new plan to boost local housing production by tripling the number of units built each year.

The plan aims to help San Diego meet a state-mandated goal of 108,000 new housing units by 2029. That would require the annual number of units built to rise from 4,100 currently to 13,500.

“The plan recognizes the depth of the challenges and the need for real solutions,” said Laura Nunn of the San Diego Housing Federation.



*Photo by Gary Warth / The San Diego Union-Tribune*

### San Diego council places \$900M housing bond on November ballot

[San Diego Union-Tribune – 07/14](#)

The San Diego City Council voted 6-3 to place on the November ballot a \$900 million housing bond that would raise taxes on city property owners to pay for roughly 7,500 subsidized apartments.



AMANDA NELSON  
COMMUNICATIONS MANAGER

## Housing Authority Passes \$525 Million Budget That Includes Funds To Buy Hotels

[KPBS - 06/16](#)

The San Diego Housing Authority unanimously voted Tuesday to approve the San Diego Housing Commission's \$525 million Fiscal Year 2021 budget, which includes \$19 million to be used to purchase hotels and \$10 million to house homeless San Diegans in those properties.

The budget — the largest in the commission's history — is \$72 million, or 16% bigger than last year's budget, according to Rick Gentry, the San Diego Housing Commission's president and CEO. Officials said \$428 million is already tied directly to budget items and more than \$90 million will be kept in reserves for amended and emergency items throughout the year.

## Construction Beginning on 195-Unit Affordable Housing Project in Mid-City

[Times of San Diego - 06/09](#)

Affordable housing developer Chelsea Investment Corp. announced Tuesday that construction will start soon on 195 apartments for low-income families and seniors in the Mid-City area of San Diego.

The project is located at 4340 44th Street near the corner of Fairmont Avenue and El Cajon Boulevard and across the street from the Copley-Price Family YMCA.



*Architect's rendering of the Mid-City family apartments planned for the site.*

## With Time in Office Running Out, Falconer Pushes New Land Use Policies

[Voice of San Diego - 07/06](#)

He hopes the various pieces of the plan, dubbed Complete Communities, would make way for far more homes near transit, remake how the city funds parks and community improvements and change the way it measures the environmental effects of new development.



## LA Receives \$131.3 Million For Affordable Housing, Infrastructure Upgrades

[NBC LA - 06/25](#)

The city of Los Angeles was awarded \$131.3 million from the state to create 725 sustainable and affordable housing units and to make infrastructure improvements, it was announced Thursday.

Rushmore Cervantes, general manager of the Los Angeles Housing and Community Investment Department, said the California Strategic Growth Council awarded the money to the city under the Affordable Housing and Sustainable Communities Program.

## Black Californians' housing crisis, by the numbers

[CalMatters - 06/19](#)

California's housing crisis is nothing new for many black Californians. Systemic racism in public policy and the private housing market has long made finding a safe, stable and affordable home in the Golden State a more difficult prospect for its roughly 2.2 million black residents than for white people.

The legacy of New Deal-era redlining — which deemed black neighborhoods undesirable for federally-backed mortgages — is demonstrably visible not only where black Californians live now but where gentrification and displacement pressures across the state are most acute.



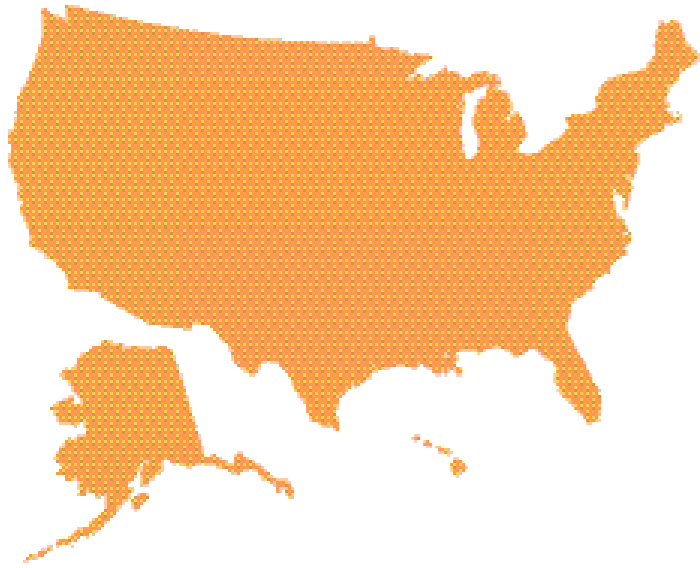
Photo by Jane Tyska, Bay Area News Group

## Southern California leaders, nonprofit commit \$2 million to promote equity in housing, jobs

[Daily Bulletin - 07/09](#)

The declaration includes providing \$1 million in funding to advance equitable economic recovery, including adjusting local government housing plans to emphasize access to affordable housing and economic recovery funds for Black and other marginalized populations.

“All the issues with respect to racial equity, the protests in the street, are related to a substandard policy that doesn't allow a large population of people of color to grow and thrive,” SCAG President Rex Richardson, a Long Beach City Council member, said Thursday, July 9.



## The Language Around Homelessness Is Finally Changing

[Curbed - 06/11](#)

New guidance was presented at the 2020 American Copy Editors Society conference in May, where AP Stylebook editors recommended that journalists stop using the catchall label “the homeless,” a term the editors deem dehumanizing, to describe those without homes.

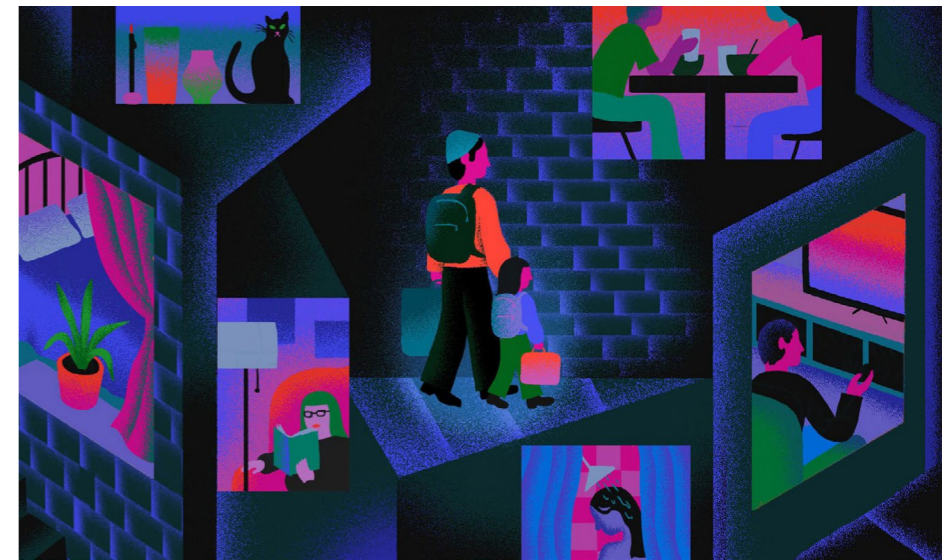
“Do not use the collective noun ‘the homeless,’ just like we don’t use ‘the elderly’ or ‘the disabled,’” said Paula Froke, editor of the AP Stylebook, in a session announcing changes to AP style.

Instead, the stylebook recommends “homeless people,” “people without housing,” or “people without homes.” Other terms considered disparaging are “vagrant” or “derelict.”

## CityLab University: Understanding Homelessness in America

[CityLab - 07/06](#)

This edition of CityLab University seeks to provide a baseline level of knowledge about homelessness, a phenomenon that has long been linked to urban life in the United States. That’s been particularly true in cities like San Francisco, Los Angeles, and New York City, where scenes of tent encampments and panhandlers amidst urban wealth provide a stark illustration of urban inequality. The coronavirus crisis stands to



*Illustration by Ariel Davis/Bloomberg CityLab*

exacerbate the problem, perhaps dramatically: According to a recent study, the economic disruption, housing instability, and mass unemployment that Covid-19 has touched off in the U.S. could lead to a 45% spike in overall homelessness within one year.

## Gentrification comes from lack of housing supply, Urban Institute says

[HousingWire - 07/08](#)

A recent study from the Urban Institute reveals that higher housing costs as a result of the shortage of housing inventory is leading affluent buyers to seek out low- or moderate-income neighborhoods.

This creates gentrified neighborhoods.

Due to historical housing inventory shortages, gentrification is happening quicker.



**CSH believes supportive housing can change the trajectory for vulnerable families and, with generous support from the Robert Wood Johnson Foundation, developed the Keeping Families Together (KFT) model to test if safe, affordable supportive housing addressing the needs of parents and their children would help them stay together and thrive.**

## The CSH Thrive Framework

*Improving Lives, Fostering Equitable & Inclusive Communities, Transforming Systems*

The COVID-19 pandemic has made it clearer than ever that each person's ability to thrive is inextricably linked to the overall health of our communities. We have an opportunity now to truly create a society that ensures that all people, especially those who have been marginalized or discriminated against, have a home in the community and the support they need to thrive.

**As we seize this opportunity, we must act boldly to undo structural racism and take an anti-racist approach to creating the policies and programs that will lead to thriving and equitable communities.**

CSH is deeply appreciative of the individuals and organizations across the country that took the time to participate in focus groups over the last year about what thriving looks like and the factors that make it easier or harder to do so. We recognize that thriving looks different for each individual and family, and we particularly appreciate the opportunity for the CSH Thrive Framework outlined in this document to be informed by people with lived expertise. We also know that this Framework is not an endpoint, but rather a starting point that will continue to be refined on an ongoing basis through dialogue with people, organizations, and communities.

CSH has created a *Compact for Thriving Communities* which is a collective call to action for policymakers, advocates and practitioners supporting health, choice and equity instead of institutionalization.

The long simmering affordable housing crisis, rooted in racist policies and business practices, is a public health emergency. Policy makers are grappling with critical needs including emergency assistance to renters, sustaining public housing, and stabilizing the affordable housing. New reinvestment opportunities are rapidly emerging to aid in moving away from triage, crisis and institutionalization toward health, choice, equity, and community. Federal, state, and local policy responses to the pandemic can be shaped to lay the foundation for transformation.

The *Compact for Thriving Communities* advocates for federal policy that supports:

- Equal access to basic housing and service needs through a rental assistance entitlement for the lowest income households with linked services funding.
- Elimination of barriers to accessing housing resulting from the stigma and collateral consequences of involvement with justice, child welfare and other institutional systems.
- Reinvestment of funding from crisis response and institutional systems to expand housing options with services in community.
- Allocation of funding for housing and services sufficient to meet the needs of people facing the intersectional barriers of extreme poverty, health and ability disparities, and racism and discrimination.

The policy and advocacy priorities undertaken over the next year will be set collaboratively by the Compact partners. Together we can redefine our communities as places everyone can call home. Visit [www.communityesthriving.org](http://www.communityesthriving.org) to sign up and learn more.



## MANAGE YOUR ENERGY BILL

Are you ready for another hot summer? You can't control the weather but you can manage your energy bill. Making a few adjustments can reduce your home's summer energy use without breaking a sweat or the bank! Learn how to take control of your energy bill this summer with these tips from SDG&E.

1. *Understand your energy use.* Get an hourly snapshot of how much energy you use by visiting the "My Energy" tab at [sdge.com/myaccount](https://sdge.com/myaccount). Or download our app to view daily usage.
2. *Avoid surprises.* Why wait until your monthly bill arrives to find out your energy costs? Get usage updates when you sign up for weekly text or email notifications at [sdge.com/myaccount](https://sdge.com/myaccount). Visit the "Alerts and Subscriptions" tab.
3. *Get a predictable energy bill.* Enroll in SDG&E's Level Pay Program. It automatically averages your energy bill every three months so you can budget more easily throughout the year. Enroll today at [sdge.com/LLP](https://sdge.com/LLP).
4. *Maximize your system.* If you are a solar energy customer, make sure you're maximizing your solar system generation. Your system runs most efficiently when it's clean and free of debris, dirt and leaves. Shade from nearby trees can impact the panels' performance, too.
5. *Shift your use.* If you're on a Time-of-Use energy pricing plan, save on your bill when you use heat-generating appliances like washers, dryers and



dish washers before 4 p.m. or after 9 p.m. To find out what pricing plan you're on, visit [sdge.com/myaccount](https://sdge.com/myaccount).

6. *Get on the right pricing plan.* Being on the best pricing plan can add up to real savings on your energy bill. Visit [sdge.com/myaccount](https://sdge.com/myaccount) to check out your choices.
7. *Save 30% or more.* CARE and FERA are two SDG&E programs that can provide a monthly discount on your bill. Find out if you qualify at [sdge.com/CARE](https://sdge.com/CARE).
8. *Get no-cost energy-efficient home improvements.* Whether you rent or own, you may be eligible to receive energy-saving products and installation items like lighting, door weather-stripping, water heater blankets, low-flow showerheads, appliances, attic insulation and more. Find out if you qualify at [sdge.com/ESA](https://sdge.com/ESA).

Get more energy-saving tips and info about SDG&E's programs at [sdge.com/summer](https://sdge.com/summer).