Housing our police in the neighborhoods; An incentive program seeks officers to buy homes in targeted areas

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The interior decor of James Teer's City Heights home is admittedly Spartan, the living room wall adorned with little more than a prominently placed photograph of his graduating class from the San Diego Police Academy. Hanging over a doorway is a framed sign in Chinese that, translated, means happiness.

No matter that the frills are few and the furnishings sparse, Teer has embarked upon his version of the American dream.

A year out of the academy, the 27-year-old police officer had always hoped to own a home but knew such a major purchase was virtually impossible, especially on his modest income of just $32,000 a year.

Then he spotted a flier posted at the southeastern division police station where he works, promoting a program directed specifically at police officers like himself. That's when everything changed for Teer.

Dubbed Housing Our Police, the city-sponsored program seeks to marry the goals of homeownership and urban renewal by placing entry-level police officers in the middle of older, inner-city neighborhoods that typically suffer from high crime and resident turnover.

The goal is to attract a total of 15 officers using $300,000 in funding that is part federal dollars and part money from the city's Housing Trust Fund.

"When I saw that flier, I wanted to jump right into the program," said the soft-spoken Teer, who moved into his three-bedroom home last December with his wife and 5-year-old son. "This is a dream come true. I always did want to have my own house, but there was no way I could afford a house."

What makes homeownership affordable for lower-paid police officers are subsidized silent-second mortgages of up to $25,000 that require no monthly payments of principal or interest. Offered through the San Diego Housing Commission and Housing Trust Fund, the program provides for a sharing of equity between the city and the home buyers, but if the police officers remain in their homes for 15 years, the equity is theirs to keep.

"We have two program goals at work here -- one is to help people buy a home and the second, to get police officers to move back into town," said Betsy Morris, executive director of the housing commission. "It's not just a low-income housing program."
Peace of mind

Besides targeting police officers, the program also targets neighborhoods, specifically: Barrio Logan, Centre City East, Linda Vista, the Mid-City area, Mountain View, San Ysidro and Mira Mesa.

Those areas also are a part of the city's Livable Neighborhoods program, an ongoing initiative to revitalize and improve city services for some of San Diego's neediest communities.

Officers, however, should not have to feel like they are on duty 24 hours a day by moving into these neighborhoods, stressed Morris. At the same time, she added, they can provide neighborhoods with a sense of security and peace of mind just by virtue of the profession they're in.

"I think it's having someone as a resident of the community who has certain skills," Morris said. "If you hear a loud noise, you and I may hide in the closet, and a police officer may do something more appropriate, be more adept at getting a description or may be good at promoting Neighborhood Watch.

"They're not there because they're on duty but because these skills don't go away once they walk in their front door."

Despite its good intentions, though, the year-old Housing Our Police program so far has placed only one officer and has another in the process -- although not for lack of interest.

Where the housing commission miscalculated was in not taking into account the extra income typically earned by police officers. (The pay for more junior officers generally ranges from $31,000 to $36,000 a year, according to a police department spokesman.)

While on paper, the entry-level salaries clearly qualify as low-to-moderate income, frequent police overtime tends to boost the salaries to where they exceed the program limits. (For a family of four, officers can earn no more than $37,300 to $46,600 a year.)

That's proved particularly vexing for mortgage lender Harry Jensen, who said he has had a number of officers make inquiries only to learn they earn too much money to qualify.

"We had a lot of police officers call, but the problem is you need a graduate right out of the academy -- as long as they don't have any other income," said Jensen, of Jensen Mortgage Co. "The program came out last year, and I put all that time in to get one deal."

The housing commission is hoping to remedy the problem by bringing into the program
sheriff's deputies, whose pay tends to be slightly less than city police officers.

Another problem that may be dampening interest in the program, observed Jensen and others, is that some of the officers are all too familiar with the neighborhoods being targeted for the program and choose not to move their families into higher-crime areas. As it is, two-thirds of San Diego police officers live outside the city of San Diego, in part, because of lower housing costs farther out.

"I don't know too many officers who would subject their families to the crime," said Garry Collins, president of the San Diego Police Officers Association. "They'd rather rent and never buy a home than subject their families to these neighborhoods.

"We do have officers who live voluntarily in these areas; they were born and raised there. But those cases are few."

Crime prevention

Teer said he had no such reservations about moving into City Heights. Previously a renter in Oak Park, a neighborhood in southeastern San Diego, Teer is aware of the crime problems but also understands the value of homeownership in deterring crime.

Before he moved into the City Heights home he purchased for $110,000, there was graffiti on the fence across the street and also on a portion of his house. He painted over it, and it has yet to return. Many of the homes in his immediate neighborhood appear to be neatly maintained, but bars on windows are not uncommon.

"People say this is a bad area, but it's not that bad. I know some police officers who don't even want to drive by this area," acknowledged Teer, whose monthly house payments of $720 are less than the $800 a month in rent he was previously paying. "I got my car stolen a couple times (when living in Oak Park). If it happens, it happens. You just do things to prevent that.

"I don't think it matters where you live as long as you take care of your neighborhood. This is my house, where I want to stay and make the best of what I have."

Like Teer, officer Jose Perez has no qualms about living in the neighborhoods targeted by Housing Our Police. Currently a renter in the South Bay area, Perez hopes to close escrow on a three-bedroom town house in San Ysidro that he is in the process of buying for $103,500. He plans to share the condo with his parents.

"It gives people a sense of security when you live there," said Perez, 28. "People know you're an officer and they come up to you and ask you questions even if you're not in uniform. And you can get on community planning groups and show them how to prevent crime and give them some insight on what we see around here."

While tailored to San Diego, Housing Our Police is not an original idea, but is modeled
after similar programs in operation throughout the country, from St. Paul, Minn. to Columbia, S.C.

The Columbia program has been the most successful in placing police in local housing, having provided low-interest loans for 22 officers. Like San Diego's program, Columbia targets lower-income neighborhoods but it allows officers' incomes to be has high as 140 percent of median income. It also requires that the homes that are purchased be in need of substantial renovation.

"One of the first officers in our program moved into a crack house," said Eric Cassell, who oversees the Columbia program. "What we have here are a few blocks here and there that if you put an officer there, you've gone a long way toward stabilizing that block. We're not saying this is a cure-all, but they get involved in their neighborhood."

Caption: 2 PICS
1. Uniform approach: Officer Jose Perez, who works out of the police department's southeastern division, is in the process of qualifying for a city-sponsored loan to purchase a home in San Ysidro. 2. A dream come true: San Diego police Officer James Teer says he couldn't have bought his first home, in City Heights, without the help of a city program geared to entry-level police officers. 1. Union-Tribune / EDUARDO CONTRERAS 2. Union-Tribune / SEAN M. HAFFEY
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Section: REAL ESTATE
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