

Appendix U13

Housing: Providing Homes for all Residents

Appendix U13 Contents

Background

Existing Plans and Programs

Key Issues

Strategies for Consideration

Housing: Providing Homes for all Residents

Background

Housing is one of the major issues facing the San Diego region today. It represents our residents' largest expense, and, for those who own their own home, their largest source of equity. Housing can provide stability to our neighborhoods, communities, and families. It is vital to our economy. It is directly linked to health outcomes, traffic congestion, the length of our commutes, and the quality of our environment and our lives.

Currently, the San Diego region is recovering from housing challenges caused by the financial speculation and real estate bubble of the early 2000s, which contributed to the massive financial downturn in late 2008. This nationwide economic trough caused home values to plummet across the San Diego region. Since then housing prices and home values have been steadily rising, which is a good indicator of an economic upswing; however, it also means that the cost of owning a home is, in many cases, prohibitively high. In fact, our region is regularly ranked as one of the top ten areas with the highest priced and least affordable housing in the nation.

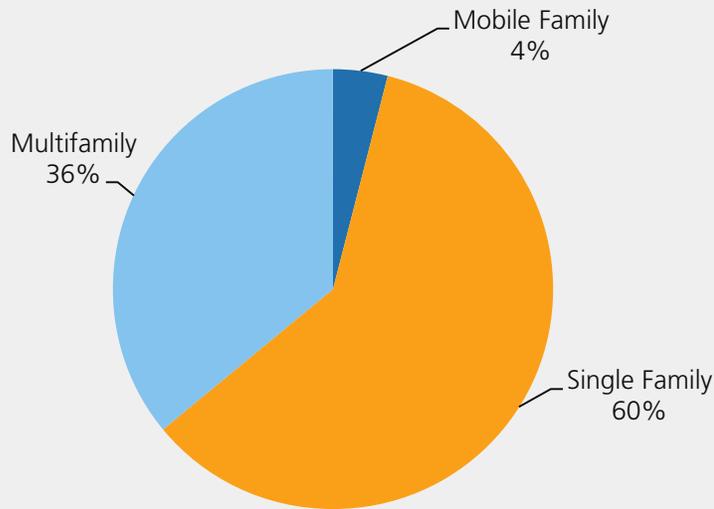
How much housing we build, what type of housing we build, and where we build it are some of the most important decisions we can make in shaping our region's future. A core value of San Diego Forward: The Regional Plan is to provide more housing choices — more apartments, condominiums, and single family homes in all price ranges. These homes need to be affordable to persons of all income levels, and accessible to persons of all ages and abilities. They need to be located in our urban communities close to jobs and transit to help conserve our open space and rural areas, reinvigorate our existing neighborhoods, lessen long commutes, and reduce greenhouse gas emissions.

Since the Housing Chapter of the Regional Comprehensive Plan (RCP) was written in 2004, the region has seen a significant increase in planned residential capacity. This increase in capacity is the result of amendments to local general and community plans and the adoption of specific plans to more closely align with the RCP's goals and objectives, which include focusing more on urban infill and redevelopment in areas located in proximity to existing and planned public transit. Multifamily homes make up most of the increased residential capacity (with dramatic increases in the 20 – 40, and 40 or greater dwelling units per acre category) and approximately 80 percent of new growth (both residential and employment growth) will be located in the urban areas of the region (within the boundary of the Urban Area Transit Strategy).

Existing Setting

As of January 2014, there were about 1,176,046 housing units in the San Diego region. While the types of homes vary, the majority (60%) are single family homes, as shown in Figure U13.1. Of these, far more are single family detached homes (78%) than single family attached (like townhomes and condominiums at 22 percent). Multifamily homes make up 36 percent of the region's housing stock, and mobile homes, manufactured homes, and trailers make up only 4 percent.¹

Figure U13.1
Housing Type in the San Diego Region, 2014

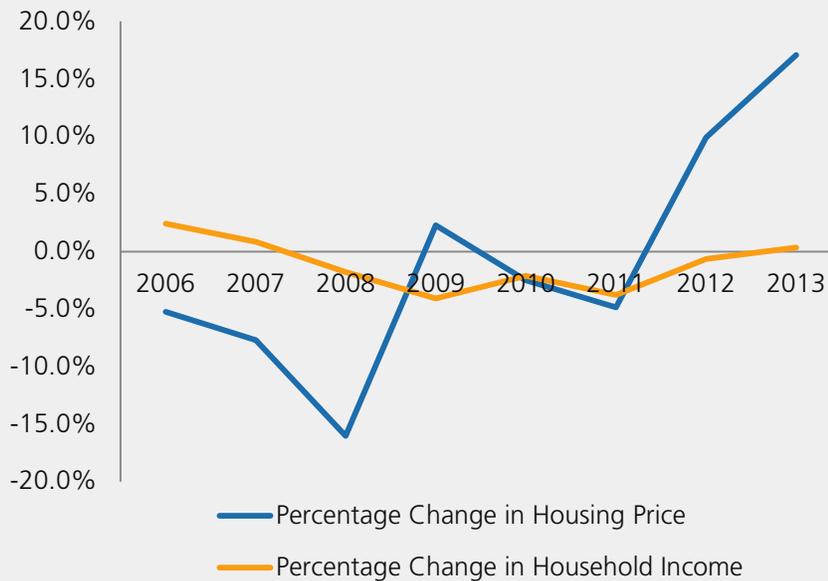


Source: SANDAG Current Estimates, January 1, 2014

As of December 2014, the median sales price for all homes sold (including all resale homes and condominiums, new homes and condominiums, and condominium conversions) in the San Diego region was \$440,000, almost six times the region's 2014 median income of \$75,900 for a family of four. The upward trend in housing affordability that began in 2007 (following the price of all housing sold hitting \$516,000 in December 2005) has begun to reverse. The National Association of Home Builders Housing Opportunities Index shows a decline in the percentage of homes sold that are affordable to households earning the median income from 55 percent in 2011 and 2012, to 34 percent in 2013, and to 25 percent in 2014.

The cost of homes in the region has increased dramatically over the last decade, especially when compared to household income (see Figure U13.2). These high costs have led to low home ownership rates. The 2009 – 2013 American Communities Survey Five-Year Estimates show that the region's home ownership rate is 53.8 percent, compared to 64.9 percent nationwide. (In 2002, the region's homeownership rate was 59 percent, compared to 68 percent nationwide.)

Figure U13.2
Percentage Change in Inflation Adjusted Median Household Income and Median Home Price 2006-2013



Source: American Community Survey 2004-2013

Rental housing costs also are high. In its annual survey of rental costs entitled *Out of Reach 2014*,² the National Low Income Housing Coalition indicates that the Fair Market Rent (FMR) for a two bedroom apartment in San Diego County is \$1,354 a month. An annual income of \$54,160 (or \$26.04 per hour) is needed to afford this level of rent without a household spending more than 30 percent of its income on housing. The California Housing Partnership Corporation in its publication *How San Diego's Housing Market is Failing to Meet the Needs of Low-Income Families*³ notes that median rents in San Diego County increased by 23 percent between 2000 and 2012, while the median income declined by 7 percent, significantly driving up the percentage of income that households must spend on rent.

These high housing costs can be linked to a lack of housing supply and to the high cost of building materials, land and labor. According to the U.S. Census Bureau, overall residential construction costs have increased by 4 percent since 2008. This increase in input costs puts upward pressure on home values. Also, the region is not building enough homes to keep up with its population and job growth. In situations of high demand and low supply, costs rise. To a homeowner, the market may seem ideal, as their housing values rapidly increase. However, the tight housing market results in many consequences that the region must address.

Lower income⁴ families are especially hard hit. These families, who make up about 40 percent of San Diego's residents, are often forced to live in overcrowded and/or substandard units, and often pay excessive amounts of their income toward housing costs. For some extremely low income San Diego residents, housing is entirely out of reach. The 2014 Report from the Regional Task Force on the Homeless estimates that there are over 8,500 homeless persons in the San Diego region. Approximately a quarter of the urban homeless are families with children. Many of these families work in the region, but are unable to afford the high housing costs. All of these residents need quality, affordable housing, which is typically defined as housing where the household pays no more than 30 percent of its rent toward housing costs.

Moderate income⁵ families also are feeling the crunch. While rental housing may be within reach, homeownership often seems like an impossible dream. To afford home ownership, many workers have moved far from their jobs in search of less expensive homes, often outside the County or across the international border. Of all the people working

in the region, 74,846 (or 4.9 percent) live outside the region, an increase from the past (2.4 percent in 1990 and 3.3 percent in 2000). About half of these workers (38,830) commute here from Riverside County, and some workers (960) have even moved as far away as Imperial County to find homes they can afford.⁶ According to the North Border Institute (COLEF), an estimated 50,000 to 70,000 workers cross the border from Mexico each day for San Diego region jobs—many are citizens of the United States. This imbalance between jobs and housing is leading to a tremendous strain on our roads, freeways, infrastructure, and environment, as well as a strain on the quality of life for those commuters. Also, the transportation costs associated with commuting often off-sets the lower housing costs.

Existing Plans and Programs

A number of federal, state, regional, and local plans and programs guide housing development and assist in meeting the San Diego region’s housing needs. These programs influence housing policies as well as providing funds for lower and moderate income housing.

Housing elements

The housing element is the primary local guide to housing development and housing programs. Each jurisdiction in the State of California must adopt a general plan to guide its development, and the housing element is one of its required components. The primary goal of the housing element is to ensure that local jurisdictions plan for and meet the existing and projected housing needs of all economic segments of the community. The housing element, which is now prepared every eight years (previously every five years), requires jurisdictions to plan for a variety of housing types and densities. The state, SANDAG, and local jurisdictions all have a role in the housing element process.

State Role

The State Department of Housing and Community Development (HCD) reviews housing elements to ensure their consistency with state law. The housing element is the only element of the general plan that is subject to review by the State because the legislature has declared that housing, specifically the provision of housing for all segments of the community, is not merely a local issue, but a matter of statewide concern.

In addition to reviewing housing elements for compliance with state law, the State plays an essential role in guiding local jurisdiction housing plans. The State works with regional councils of governments (like SANDAG) to determine each region’s share of the State’s housing need. In the San Diego region, the overall regionwide housing need for the five-year housing element cycle is based on projections from the State Department of Finance and the SANDAG Regional Growth Forecast, and on assumptions about projected household formation rates, vacancy rates, household size, and demolitions. This number represents the amount of new housing units the region and its local jurisdictions will need to plan for during the housing element cycle.

SANDAG Role

After the State and SANDAG agree on the overall housing need number for the San Diego region, SANDAG, in cooperation with the local jurisdictions, allocates the region’s housing needs to each jurisdiction in four income categories: (1) very low; (2) low; (3) moderate; and (4) above moderate. This process is known as the Regional Housing Needs Assessment (RHNA⁷ and the goals are referred to as either the RHNA goals or the “regional share” goals). The allocation takes into account factors such as market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, and others. The allocation also seeks to reduce the concentration of lower income households in cities and counties that already have disproportionately high amounts of lower income households. SANDAG also prepares a Regional Growth Forecast in conjunction with the RHNA and Regional Transportation Plan and Sustainable Communities Strategy (RTP/SCS) every four years that provides local jurisdictions with population, employment, and housing data for use in

preparing the housing elements of their general plans. The [RHNA Plan – Fifth Housing Element Cycle – Planning for Housing in the San Diego Region 2010 – 2020](#)⁸ and 2050 RTP/SCS were adopted in October 2011. In addition to the RHNA Plan, SANDAG also adopted [Board Policy No. 033](#)⁹ following the adoption of the RHNA Plan for the fourth housing element cycle. Board Policy No. 033 provides incentives for jurisdictions applying for SANDAG grants that plan for and produce lower income housing and submit an annual report regarding their housing production by income category. These incentives are described in SANDAG Board Policy No. 033 and the most recent [Regional Housing Progress Report](#)¹⁰ (March 2015) covers the 2003 – 2013 timeframe.

Local Government Role

Once allocated its regional share goals, each local jurisdiction prepares a housing element of its general plan. A key component of this process is the identification of adequate sites by local jurisdictions to plan for their share of the region's housing needs in all four income categories. To address their needs for very low and low income housing, jurisdictions must demonstrate that they have an adequate supply of land zoned for higher density housing (30 dwelling units per acre, or 20 dwelling units per acre in some circumstances). If they cannot, then jurisdictions must rezone land to provide for more capacity, usually by converting non-residential land to residential use, or by increasing the allowable densities on existing residential land. Although zoning land for higher density development does not guarantee the construction of housing that is affordable to low and moderate income families, without such higher density zoning the opportunity to use subsidies and implement affordable housing programs for such families would not exist.

Jurisdictions must complete three major parts of the housing element:

- An assessment of housing needs, and an inventory of resources and constraints relevant to the meeting of these needs.
- A statement of the community's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing.
- A program that sets forth an eight-year schedule of actions to implement the policies and achieve the objectives of the housing element. These actions can include: land use and development controls; appropriate federal, state, and local subsidy and financing programs; and redevelopment agency set-aside funds, if applicable.

Once HCD finds the housing element in compliance with state law, and local jurisdictions adopt the housing element as part of their general plan, jurisdictions are required to provide an annual report to the state legislature, the Office of Planning and Research (OPR), and HCD on the status of the plan and progress in its implementation, including the progress in meeting its share of regional housing needs and local efforts to remove governmental constraints to the maintenance, improvement, and development of housing. This report also is used by SANDAG to assist in the evaluation of local agency competitive grant programs that are subject to Board Policy No. 033.

California redevelopment law

California's redevelopment law was created to help city and county governments eliminate blight, expand jobs, increase the communities' supply of affordable housing, and build (or rebuild) homes, office buildings, retail shops, restaurants and industrial developments. As part of the 2011 Budget Act, the California Legislature approved the dissolution of the state's more than 400 Redevelopment Agencies effective February 1, 2012. Former redevelopment funds are now being utilized to pay for governmental obligations, government bonds and pass-through payments of local jurisdictions, counties, special districts and schools. This leaves a substantial gap in the San Diego region's affordable housing funds, as redevelopment provided approximately 20 percent of all affordable housing funds.

This funding vacuum highlights the need to procure new sources of funds for affordable housing. Local jurisdictions, as well as state governance entities, will need to take steps to bridge the housing gap currently afflicting most of California.

State funding and regulatory programs

A number of state agencies (including the Department of Housing and Community Development [HCD], California Housing Finance Agency [CalHFA], and Treasurer's Office) are involved in the financing of affordable homes using state general funds, bonds, and State and Federal Low Income Tax Credits. A \$2 billion statewide housing bond measure was passed in November 2002, and has provided funds for a number of state-run programs in the past decade. Similarly, Proposition 1C, a \$2.85 billion statewide housing bond measure, was passed in 2006. These bond programs provided funds for a variety of housing programs in California including: transit oriented development, rehabilitation and preservation of affordable housing, homeless housing, and construction assistance; but the funds in these two programs have largely been expended. Funding for affordable housing from the state has recently (2015) been made available using cap-and-trade funds through the Affordable Housing and Sustainable Communities (AHSC) Program administered by the California Strategic Growth Council (SGC) and HCD. Efforts to create a permanent source of state funding for affordable housing have been, and continue to be, pursued. If such a fund were established, it would eliminate the need to go back to the voters for a bond measure.

The two state bond measures have been an important component of new affordable housing developments constructed and older apartments acquired, rehabilitated, and rent restricted throughout the region during the past decade.

The Local Agency Formation Commission (LAFCO) also plays a role in housing. If a jurisdiction submits a proposal for a change of local government organization, LAFCO must consider how that change will affect the jurisdiction's ability to meet its share of the region's housing needs, as discussed earlier in the housing element section.

Federal Funding

Exacerbating the lack of state funding described above, the federal government also has cut funds that can be used for affordable housing. The San Diego region has lost \$13.8 million in HOME and Community Development Block Grant (CDBG) funding¹¹ since 2008; federal HOME funds were cut by 21 percent and CDBG funds were cut by 46 percent.¹²

Local Funding Programs

Local jurisdictions have a number of ways of creating funds for housing development. Some local jurisdictions require that a certain percentage of their federal CDBG funds be used for housing. The establishment of housing trust funds that are funded with commercial/industrial linkage fees (fees paid by commercial and industrial developers to help address their housing impacts) and other funding sources is another method of addressing housing needs locally. In addition, local jurisdictions allow developers to pay fees "in-lieu" of providing affordable housing for low and moderate income residents.

Local regulatory programs

Local jurisdictions implement a wide range of regulatory housing programs to help meet their housing needs. While this list is not comprehensive, it highlights some of the tools that jurisdictions have available. None of these is a one-size-fits-all approach; each jurisdiction must assess their housing needs and design a comprehensive housing program to meet them.

- **Inclusionary.** Inclusionary programs require the construction of affordable housing in new developments, or the payment of in-lieu fees to fund such housing.

- **Density Bonus.** Density bonus programs, required by state law, allow developers to build more than the usually allowable density if they reserve a portion of their development for lower income residents or seniors.
- **Minimum Density Requirements.** Minimum density requirements can be established to ensure that development occurs at, or above, the allowable density for a site.
- **Land Banking.** Through land banking, jurisdictions can acquire land that then must be used for affordable housing development.
- **Second Dwelling Units.** While jurisdictions are required by state law to allow second dwelling units, or granny flats, to be developed, programs can be designed to facilitate the development of these potentially affordable housing opportunities.
- **Incentives.** Many jurisdictions offer incentives to developers of affordable and mixed use housing. These can include streamlining of permit review processes, reduced or more accessible parking standards,¹³ increased densities, and fee reductions.

Consolidated plans

In addition to the state-required housing element and redevelopment housing plan, the federal government, through the U.S. Department of Housing and Urban Development (HUD), requires that cities with populations over 50,000, counties with more than 200,000 people, and states prepare a Consolidated Plan as a prerequisite to receiving federal housing and community development funds such as HOME and Community Development Block Grant money. HUD's Consolidated Plan requires jurisdictions to identify the housing and community development needs of their low and moderate income households and the resources available to address those needs. As part of their Consolidated Plans, jurisdictions must prepare a Strategic Plan that identifies its long-term (three- to five-year) program objectives, and an Annual Action Plan identifying resources to be used in the upcoming year to address their priorities. Some jurisdictions in the San Diego region have prepared joint housing elements and Consolidated Plans.

Affordable housing development

Nonprofit, and some for profit, developers build the majority of housing that is affordable to lower income households in the San Diego region. In 1990, the San Diego region was home to only two nonprofit developers, and affordable housing production was limited. In response, in the early 1990s, the San Diego Housing Commission, together with the San Diego Foundation and the Local Initiatives Support Corporation, created a program to expand the capacity of nonprofit community-based groups to develop housing. Now, there are more than a dozen affordable housing developers building successful, award-winning homes for the region's lower income residents. While there is still a significant shortage of this type of housing, these developers are ensuring that local, state, and federal funds are being well utilized to provide affordable housing opportunities throughout the region. The San Diego Housing Federation is the local trade and advocacy organization for affordable housing developers and community development organizations in the San Diego region. A brochure entitled [Affordable Homes in Our Neighborhoods – A Snapshot of the San Diego Region](#)¹⁴ was published by the San Diego Housing Federation and SANDAG in 2008 to showcase a number of the affordable housing projects that have been built throughout the San Diego region.

Key issues

Before delving into the key housing issues that face the region, it is worthwhile to point out that while many people agree that the supply of housing in the region needs to be increased, a variety of opinions exist about how to accomplish this goal, many of which are in conflict. Here are a few examples of these conflicts:

- Homeowners may be pleased about the rapid rise in housing prices as their home values increase; renters see homeownership becoming increasingly out of reach.
- Some people believe that inclusionary housing programs are good tools to provide low- and moderate income housing; others believe that they act as a barrier to housing and add costs.
- Some want to see the redevelopment of older, deteriorating neighborhoods; others believe such change causes gentrification that displaces lower income people and existing property owners.
- Some believe that all housing should be built based on universal design and green-building principles; others believe such requirements could add unreasonable costs to new housing.

These examples point out the need for the region and local jurisdictions to continue to work on ways to balance these and other competing interests while providing the housing that our residents need.

Identifying adequate housing capacity

Identify key areas within the region with enough capacity to house the entire population of the region. This should include all socio-economic segments of the community, and take into account net migration, population growth, employment projections, and household formation. (SB 375)

In fulfillment of the SB 375 requirement stated above, the SCS land use pattern that is a key component of the Regional Plan accommodates the estimated 326,000 new homes that will be needed region wide over the next 40 years to serve a projected population growth of 1 million people.

After the 2030 RTP and 2030 Regional Growth Forecast were adopted, changes made by jurisdictions to their general plans resulted in a significant increase in residential capacity regionwide. The 2030 Regional Growth Forecast projected a shortfall of nearly 100,000 homes by the year 2030 (which was addressed by projecting significant interregional commuting between San Diego County and Riverside, Orange, and Imperial Counties, as well as Baja California, Mexico). But the 2050 Regional Growth Forecast and SCS land use pattern contain sufficient residential capacity (almost 400,000 housing units) to accommodate the region’s projected growth in population of nearly 1 million people (Table U13.1). In contrast to the 2030 RTP and Regional Growth Forecast, San Diego Forward’s 2050 Regional Growth Forecast and its SCS estimate that interregional commuting will be minimal, driven only by the proximity of neighboring regions to some job centers, and personal choices. It is estimated that in 2050, only 15,000 households will include residents who commute into the region for work. Nearly half of these households will be located in Baja California, Mexico. Much of the remainder will come from Riverside County.

The SCS land use pattern addresses the needs of all economic segments of the population. About 83 percent of the projected 326,000 new homes to be built by 2050 will be attached, multifamily units with a planned capacity of almost 170,000 units at 30 or greater dwelling units per acre, and almost 62,000 units with a housing density of 20 to 29 dwelling units per acre (Table U13.2). This capacity for planned housing development, particularly for multifamily development, will help the region accommodate the projected housing needs for residents of all income levels.

Accommodating the eight-year regional housing needs assessment

SANDAG is required by state law to complete a Regional Housing Needs Assessment (RHNA) in consultation with the California Department of Housing and Community Development (HCD), in order to determine the region’s housing needs in four income categories: (1) very low; (2) low; (3) moderate; and (4) above moderate. This process occurs before each housing element cycle, which SB 375 changed from a five-year to an eight-year cycle. The next RHNA will

be prepared and adopted in 2019 in conjunction with the four-year update of the Regional Plan (which includes the RTP and SCS).

In the past, the RHNA was completed separately from the RTP. Senate Bill 375 linked the RHNA and RTP processes to better integrate housing, land use, and transportation planning. Integrating both processes helps ensure that the state's housing goals are met.

Table U13.1
Series 13 Regional Growth Forecast Projections

	2012	2020	2035	2050	2012 to 2050 Numeric	Change Percent
Total Population	3,143,429	3,435,713	3,853,698	4,068,759	925,330	29.4%
Household Population	3,039,937	3,325,715	3,738,048	3,949,115	909,178	29.9%
Group Quarters Population	103,492	109,998	115,650	119,644	16,152	15.6%
<i>Jobs</i>	1,450,913	1,624,124	1,769,938	1,911,405	460,492	31.7%
Civilian Jobs	1,346,969	1,520,180	1,665,994	1,807,461	460,492	34.2%
Military Jobs	103,944	103,944	103,944	103,944	-	0.0%
Total Housing Units	1,165,818	1,249,684	1,394,783	1,491,935	326,117	28.0%
Single Family	703,101	731,693	758,622	763,226	60,125	8.6%
Multiple Family	420,147	477,258	597,762	692,709	272,562	64.9%
Mobile Homes	42,570	40,733	38,399	36,000	(6,570)	-15.4%
Households	1,103,034	1,178,091	1,326,445	1,407,869	304,835	27.6%
Vacancy Rate	5.4%	5.7%	4.9%	5.6%	0.2	3.7%
Household Size	2.76	2.82	2.82	2.81	0.1	1.8%
Total Acres	2,726,952	2,726,952	2,726,952	2,726,952	-	0.0%
Residential	340,162	406,231	499,450	533,809	193,647	56.9%
Employment	85,440	88,706	91,440	95,075	9,635	11.3%
Parks and Constrained Lands	1,545,718	1,548,357	1,549,267	1,549,674	3,957	0.3%
Vacant Land	424,273	352,083	256,822	218,979	(205,294)	-48.4%

Distribution of Projected Housing Growth

Region	1,165,818	1,249,684	1,394,783	1,491,935	100%	326,117
Urban Area Transit Strategy	915,973	969,450	1,089,687	1,175,490	80%	259,517

Distribution of Projected Job Growth

Region	1,450,913	1,624,124	1,769,938	1,911,405	100%	460,492
Urban Area Transit Strategy	1,223,463	1,366,733	1,490,817	1,604,852	83%	381,389

SANDAG worked with the local jurisdictions to identify RHNA allocation options that meet the four goals of housing element law as described below. The reports (including background information regarding the RHNA) are included in Appendix L.

1. Increasing the housing supply and the mix of housing types, tenure, and affordability in all cities and counties within the region in an equitable manner, which shall result in all jurisdictions receiving an allocation of units for low- and very low-income households.

It allocates RHNA numbers in all four income categories to each of the region's 19 jurisdictions, thus addressing the objective of promoting socioeconomic equity throughout the region. Table U13.1 demonstrates the mix of housing types planned for in the region by jurisdiction and sub region in four density categories.

2. Promoting infill development and socioeconomic equity, the protection of environmental and agricultural resources, and the encouragement of efficient development patterns.

It utilizes the forecasted pattern of development from the 2050 Regional Growth Forecast, which incorporates policies in local plans that call for higher density housing to be concentrated in urbanized areas adjacent to transit and that protect environmental and agricultural resources. It also demonstrates that the region's local land use plans have significantly increased the region's multifamily housing capacity and ability to accommodate the housing needs of all income levels during the next housing element cycle and out to the horizon year of the 2050 RTP. Table U13.2 demonstrates the significant housing capacity, particularly in the 20 dwelling units per acre or greater density range, for which local jurisdictions have planned in the future.

3. Promoting an improved intraregional relationship between jobs and housing.

It promotes an intraregional relationship between jobs and housing because the 2050 Regional Growth Forecast distributes housing and employment growth at a jurisdiction level using a model that considers proximity to job centers, travel times, and commuting choices, as well as land use plans.

4. Allocating a lower proportion of housing need to an income category when a jurisdiction already has a disproportionately high share of households in that income category, as compared with the most recent decennial United States census.

It also moves toward improving the current distribution of lower-income households in the region to reduce over-concentration. Table 4 in Appendix D of the RHNA Plan (Appendix L) includes a comparison of the RHNA very low and low income allocations considered during the RHNA process and the regional (40%) and jurisdiction percentages of existing lower income households based on U.S. Census data (Column (a)). Column (c) is the RHNA allocation of lower income housing by jurisdiction as a percentage of their total RHNA. It shows that the RHNA moves most jurisdictions closer to the regional percentage of lower income households with the exception of the city of Del Mar and the unincorporated area of the County. The small size of Del Mar (population just over 4,000) and the rural nature and lack of infrastructure in the unincorporated area of the County resulted in RHNA allocations with a lower percentage of lower income housing than the regional percentage of lower income households.

The RHNA Plan allocates the RHNA Determination by jurisdiction. Based on the RHNA Plan, each jurisdiction will need to identify adequate sites to address its RHNA allocations in the four income categories when updating its housing element. Per state law, housing elements are due no later than 18 months after the SANDAG Board adopts the 2050 RTP, which occurred on October 28, 2011.

Table U13.2 shows that the region has more than enough housing capacity in a variety of density ranges to accommodate the RHNA allocations, as well as the population projections to 2050. This table provides housing capacity information based on the 2050 Regional Growth Forecast (Series 13) and local general/community plans for the City of San Diego, the Unincorporated County, and each city grouped by sub region.

Senate Bill 375 requires consistency between the RHNA and SCS – that is, that the SCS land use pattern can accommodate the RHNA Determination for the fifth housing element cycle.

Changes to local land use plans or zoning that occur during the updates of housing elements by local jurisdictions as a result of the RHNA will always be reflected in the following Regional Growth Forecast and SCS thus ensuring that land use changes resulting from the RHNA and the housing element process will be considered in future updates of these two key planning documents. The goal is to ensure consistency between future land use and transportation plans through an iterative process.

Table U13.2
Series 13 Regional Growth Forecast Estimated Housing Capacity by Jurisdiction and Subregion

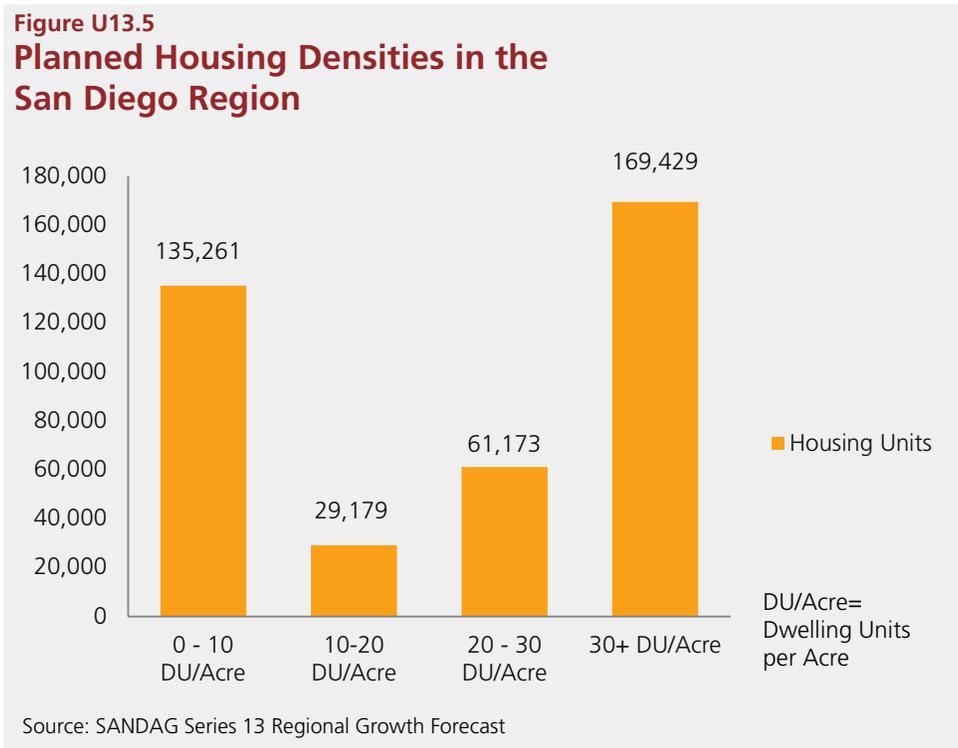
	Dwelling Units Per Acre				Total
	0 to 10	10 to 20	20 to 30	30+	
City of San Diego	46,446	11,328	49,508	84,747	192,029
Unincorporated	40,625	11,330	4,621	5,794	62,370
North County Coastal	7,526	2,734	1,654	3,140	15,054
Carlsbad	4,106	1,507	-	-	5,613
Del Mar	(28)	44	-	-	16
Encinitas	1,204	764	741	-	2,709
Oceanside	2,170	398	403	3,140	6,111
Solana Beach	74	21	510	-	605
North County Inland	16,484	1,635	1,077	12,622	31,818
Escondido	6,194	745	133	3,923	10,995
Poway	900	17	35	452	1,404
San Marcos	8,468	(112)	187	395	8,938
Vista	922	985	722	7,852	10,481
East County	3,014	1,555	1,457	19,702	25,728
El Cajon	(283)	763	566	10,633	11,679
La Mesa	759	188	215	7,055	8,217
Lemon Grove	201	168	180	1,372	1,921
Santee	2,337	436	496	642	3,911
South Bay	21,166	597	2,856	43,424	68,043
Chula Vista	20,356	441	1,561	10,070	32,428
Coronado	61	2	94	24	181
Imperial Beach	6	62	341	1,431	1,840
National City	743	92	860	31,899	33,594
Total	135,261	29,179	61,173	169,429	395,042

Source: SANDAG 2050 Regional Growth Forecast (Series 13)

Smart growth and transit oriented development

The Series 13 2050 Regional Growth Forecast estimates the construction of 326,000 new homes (about 8,582 per year) based on current local and regional plans and policies. As can be seen in Table U13.2 and Figure U13.3, a majority of the planned housing capacity in the region (259,781 units or 2/3) will be multifamily or single-family attached housing, a shift from the greenfield, master planned communities of the 1970s, 1980s, and 1990s toward more infill and redevelopment located in downtowns and near transit (transit oriented development). This shift in development patterns has occurred over the past 15 years as local jurisdictions began to run out of vacant land and regional and local planning began to focus on smart growth – locating higher density and mixed use development close to existing and planned transportation infrastructure, particularly public transit.

Following the adoption of the Regional Comprehensive Plan in 2004, SANDAG worked closely with the 18 cities and the County of San Diego to develop the regional [Smart Growth Concept Map](#)¹⁵ (adopted in 2006, and updated in 2008, 2012, and 2014). This map illustrates where smart growth development exists or could occur in our region. The map is used to prioritize transportation investments and to identify where the [TransNet Smart Growth Incentive Program](#)¹⁶ grant funding, a key component of the Regional Plan can be used. The map also has been used by local jurisdictions as a tool for local general and community plan updates and the development of specific plans that locate more housing and employment near transit stations and along major (high frequency) bus routes. For additional details about Smart Growth see Chapter 2, Building the Foundation and the Smart Growth Concept Map, and [Smart Growth Tool Box](#).¹⁷ Also, the Regional Transit Oriented Development Strategy included in Appendix U4 includes additional strategies focused on undertaking additional strategies that will facilitate more construction of this type of development.



While smart growth discussions often focus on redevelopment and infill in our existing urban areas, it is important to note there are also opportunities for smart growth development on our remaining vacant land. New communities can be built so that they are higher density, walkable and transit-accessible. By rezoning vacant land at higher densities, land can be used more efficiently, making it easier to include affordable and mixed use housing in new developments, while also preserving open space.

In addition to where we build housing and what types of housing we build, it is important to consider how we build it. The region's homes and landscapes should be designed, constructed, and operated to incorporate energy efficiency, water conservation, waste minimization, pollution prevention, resource-efficient materials, and indoor environmental quality. These "green-building" techniques can help us meet our region's housing needs while preserving the health of our residents and our environment.

Reducing barriers to housing construction

The San Diego region faces barriers to housing production, especially multifamily and affordable housing production. The majority of these barriers are not new and most have contributed to the housing shortage we have today:

- **Fiscal Inequities.** Because of state-mandated shifts in how tax dollars are allocated, local governments now receive approximately 11 times more revenue from a retail development than a residential development on the same size lot. This encourages localities to seek land uses and development projects that will pay (or generate) more taxes than they will require in government services. Under this system, sales tax-generating commercial uses consistently win out over housing, resulting in a serious imbalance between commercial and residential development. SANDAG has monitored, and been active in the past, in fiscal reform legislative efforts that could move the State toward a more equitable tax system. In addition, recent research has demonstrated the fiscal benefits of downtown redevelopment, mixed use, and infill in comparison to greenfield development, which may help eliminate this barrier.
- **Government Regulations and Developer Fees.** The land use regulations, development fees (assessed to pay for necessary public facilities), growth-management programs, and environmental review process (California Environmental Quality Act [CEQA]) that affect the residential development process are numerous and often cumbersome, and may act as a barrier to housing development. While local review is an important and beneficial part of the planning and development process, the process could be streamlined to provide efficiency and to give developers greater certainty regarding their project schedule and costs. Recently adopted statewide legislation including SB 375, SB 743, and SB 226 include potential ways to streamline the environmental review process. One of the most promising changes is the move away from using traffic congestion (i.e., Level of Service) and toward criteria that focus on a broad suite of factors including vehicle miles traveled (VMT), greenhouse gas emissions, safety, and alternative modes of travel. These changes can help facilitate infill development and development near transit stations and corridors.
- **Availability of Capital.** The 1986 Federal Tax Reform Act, and subsequent changes in state law, made investments in rental housing less profitable, thus reducing the capital available to build multifamily homes. Though funding for real estate has become more accessible, in part because of the volatility of the stock market (people see real estate as a more secure investment), new market rate multifamily development mostly serves the higher cost, luxury rental market.
- **High Land Prices.** Several factors contribute to the region's high land costs, which is a primary cause of the region's escalating housing costs. These include: a relatively strong economy, great weather, and an attractive physical environment, which cause the San Diego region to be a desirable place to live and work. A very limited supply of large tracts of vacant land available for development, and land speculation, where people purchase property and resell it within a short timeframe at a higher price without adding significant value, have also contributed to the rise in land prices.

- **Land Availability.** A more recent barrier, particularly from the standpoint of developing sites that have redevelopment and infill potential, is the difficulty of finding owners who are willing to sell their property at a price that allows new, higher intensity development to "pencil out." High land prices often make such infill development difficult to accomplish.
- **Community Opposition.** Residents often oppose new housing and mixed use developments, especially those that are higher density and include multifamily and/or affordable homes, out of concerns that the development will have negative effects on their communities and property values, and that infrastructure like parks, schools, and public safety services will not be in place to support additional development. Because of this opposition, local governments often deny these types of projects, despite acknowledging a need for them in their communities.

The benefits of well-designed developments in terms of community livability and revitalization are not widely known or understood. In response, there are a number of housing and smart growth education efforts taking place throughout the region. While these efforts vary, all show positive examples of higher density, mixed use, and affordable housing. Additionally, they often focus on removing negative perceptions about residents of affordable housing, showing that they are usually working families who hold jobs that are very important to their community.

Conserving and rehabilitating our existing homes

In addition to the need to build new housing, the region also needs to work at conserving and rehabilitating its existing housing stock. Conservation refers to the preservation of the existing affordable housing stock. Existing affordable units can be lost in a number of ways. In some cases, units are subsidized for only a set period of time. In the San Diego region, it is estimated that there are over 5,000 guaranteed affordable units that are at-risk of losing their affordability due to expiring federal programs and affordability contracts (California Housing Partnership Corporation). Often, local governments or nonprofits can purchase these units or work with the program administrator to extend the affordability of the units. Affordable units can also be lost through demolition or conversion from apartments to condominiums, or through the removal of mobile home and manufactured home communities, which often provide affordable housing opportunities for lower income residents. Housing conservation is extremely important to the region as a way of preserving its affordable housing stock.

Rehabilitation is an important tool for maintaining our older housing stock, both single family and multifamily units, and revitalizing our communities. While housing in the San Diego region tends to be relatively new, about 44 percent of our housing stock was built between 1970 and 1989, and while only about 8 percent was built before 1949 (U.S. Census), some of our older neighborhoods have homes in need of rehabilitation. Rehabilitation can range from substantially improving the interior and exterior of homes to conducting smaller repairs, as well as landscaping, weatherproofing, and other activities that can lead to increased energy efficiency and water conservation. Rehabilitation assistance can be provided through low- or no-interest loans or grants to the owner of the property. Additionally, nonprofit developers or local jurisdictions can acquire and rehabilitate the property (usually multifamily properties), and then place a guarantee of affordability on the units.

Rehabilitation is especially important in lower income and minority communities. Lower income and minority households are much more likely to live in substandard housing, which can pose significant health risks from hazards such as lead dust, deteriorated paint, carbon monoxide, and mold. According to the National Low Income Housing Coalition, households with annual incomes below \$30,000 are twice as likely as others to have lead hazards in their homes. Low income children are eight times as likely to be lead poisoned as high income, and African-American children face five times the risk than white, non-Hispanic children experience. Even low-level lead poisoning affects a young child's developing brain and nervous system. High-level lead exposures can cause comas, convulsions, and even death.

Meeting our diverse housing needs

The region needs to ensure the construction and availability of a variety of types of housing for residents of all income levels and abilities. During the past decade the majority of new housing units being built in the San Diego region are single family homes and apartments and condominiums that are affordable only to people whose incomes are in the above moderate income range. While the housing needs for above moderate income households have been exceeded (152 percent of need built between 2003 and 2010), only about 20 percent of the affordable housing needs for lower income families and 18 percent of the moderate income housing needs have been met. (See the Regional Comprehensive Plan: 2012-2013 Biennial Performance Monitoring Report and the 2014 Regional Housing Progress Report for details regarding the provision of housing in the region for all income levels.)

The following groups described below highlight the need for the construction of a variety of housing types and affordability levels.

Lower Income Residents

The region has a severe shortage of housing that is affordable to our lower income households. Many lower income households, which make up about 40 percent of the households in the San Diego region, need some form of subsidy to afford housing in today's market. Unfortunately, these subsidies are in short supply, and those that do not receive subsidies are forced to pay a high percentage of their income to afford housing — in some cases over 50 percent, a situation which, at best, prevents their saving and planning for home ownership, and, at worst, compels them to choose among purchases of basic necessities like food, health care, and childcare. According to the U.S. Department of Housing and Urban Development, in 2012, 21 percent of San Diego's low income families were paying between 30 and 50 percent of their income toward housing costs, while an additional 28 percent were paying over 50 percent; the lower the income of the household, the greater the cost burden. Seventy percent of very low income families pay over 50 percent of their income toward housing costs.

Many lower income families also live in overcrowded homes¹⁸ in an attempt to lower housing costs. In the San Diego region, 2 percent of owner occupied homes and 6 percent of renter-occupied homes are overcrowded. This not only puts strains on families and causes more wear and tear on the housing stock, but also can lead to unplanned strains on local infrastructure, such as overcrowded schools and parking problems.

Additionally, neighborhood revitalization efforts may lead to the displacement of lower income and minority residents. Often, as prices increase in a neighborhood due to improvement efforts, lower income and minority residents who would prefer to stay in their neighborhood cannot do so because of rapidly rising housing costs or the demolition of the units they live in. The trend of higher income residents displacing lower income residents in a neighborhood is often referred to as "gentrification." Gentrification is especially common in tight housing markets, like San Diego's, where a low supply of housing and high housing costs cause many buyers to consider purchasing homes in lower-cost neighborhoods.

Lower income workers occupy jobs that are essential to San Diego's economy. Many are surprised to learn that in the San Diego region, a family of four earning \$66,100 a year or less is defined as low income. Teachers, firefighters, hotel workers, waiters, nursing aides, bus drivers, paralegals, and other workers all may need affordable housing at some point in their lives. And, students, young families, persons with disabilities, farmworkers, and seniors living on fixed incomes often need affordable housing, some of which may be located or designed specifically to meet their needs.

Housing affordable to lower income families is developed primarily by nonprofit development groups, many of which are community or faith-based organizations. These nonprofit developers typically use a combination of rental income, private funding and federal, state, and local government subsidies to provide affordable housing. Currently, federal,

state, and local funds provide only enough subsidies to build homes for a small fraction of those in need. Many affordable housing developments are proposed, but are never built due to a lack of funding. Those affordable developments that *are* built have long waiting lists before they even open. Rental subsidies, which can provide rental assistance to lower income residents living in market rate apartments, also are in short supply, and these programs also have very long waiting lists.

Many communities in the San Diego region have shown that partnerships among local government, nonprofit housing developers, community leaders, and private financial institutions can create attractive, successful affordable housing developments that not only serve residents, but are an asset to the broader community. Affordable housing provides a number of benefits to the community, including: providing housing for the local workforce, especially lower wage earners; revitalizing distressed areas; directing economic benefits to the local community, such as increased jobs and sales taxes; reducing traffic and improving air quality; promoting economic and social integration while building community; and avoiding unnecessary, costly public expenditures by providing stable living situations for homeless people and people with special needs.

Moderate Income Residents

In addition to a shortage of affordable housing for lower income workers, the lack of moderate income housing has become more apparent over time. While moderate income families may be able to afford to rent in the San Diego region, homeownership is far out of reach for most given the region's high median housing prices when compared to the upper end of the moderate income range for a family of four (\$91,100). The region's high housing prices have caused many families in the region to move to Riverside County and Mexico, as noted earlier in this chapter. A study conducted by SANDAG for its I-15 Interregional Partnership (I-15 IRP) found that the largest group of San Diego workers living in southwestern Riverside County are moderate income families, most of which include children. This group appears to value homeownership and single family homes so highly that they are willing to make a significantly longer-than-normal commute to work to have them. The region needs to provide new, single family homes in the moderate cost range, generally between \$270,000 and \$350,000, near employment centers within the San Diego region. A study done as part of [Phase III of the I-15 IRP](#)¹⁹ found that even moderate income housing did not appear to be financially feasible without some form of subsidy based on pro-formas done of several medium density, attached housing types in the City of Vista.

Persons with Disabilities

Persons with disabilities have a wide range of housing needs, depending on the type and severity of their disability as well as personal preference and lifestyle. Affordability is one of the largest issues facing persons with disabilities, as many are very low-income and living on fixed disability payments. Additionally, locating housing near services and transit can help provide more independent living opportunities for persons with disabilities and "barrier-free" or "universal design" principles should be applied. The use of "universal design" principles in building means designing buildings for all people, no matter their ability or age. These design adaptations do not have to be high cost, but rather are simple things that can be done to ensure that a house can be easily adapted to meet the changing needs of its residents. Examples of universal design include electrical outlets installed 18 inches above the floor instead of in the baseboard so that a person can easily reach them while seated or standing, or light switches that are installed at a height that could easily be reached by someone that is seated.

Seniors

The region's senior population is projected to increase dramatically (by 142 percent) during the next 35 years as the baby boom generation begins to enter retirement age. Many of these residents will be living on fixed incomes and will need housing that is low cost; close to services such as transportation, health care, recreation and groceries; and

smaller in size. Additionally, seniors are well-served by homes that are built with universal design principles, as their homes can easily be modified to meet their changing needs.

Military Personnel

Enlisted military often have a need for housing affordable to lower income families. The frequent shortage of on-base housing forces many military families to search for affordable housing in the communities outside their base.

Young Adults

Young adults forming new households are often single and have lower incomes, creating a demand for lower cost, multifamily homes. Homeownership for Americans under the age of 35 was approximately 36.2 percent during the first quarter of 2014, down from 36.8 percent in 2013, according to the U.S. Census Bureau. Furthermore, recent data from the National Association of Home Builders (NAHB) indicates that young adults prefer to rent, and are postponing homeownership as a consequence of slow job growth and rising student loan burdens.

Farmworkers

Because of the high cost of housing and low wages, farmworkers often have difficulty finding affordable, safe, and sanitary housing. These workers represent a need for housing that is affordable to extremely low-income workers.

Homeless

Homelessness is one of the biggest housing-related challenges facing the San Diego region today. The Regional Task Force on the Homeless estimates that in 2014 there were nearly 8,500 homeless persons in the San Diego region. Almost one-fourth of the urban homeless are homeless families with children. These families highlight the need for affordable housing – many of these families work in the region, but are unable to afford the high housing costs. This has swelled the ranks of the “economically homeless,” a growing and distinct category from those who are homeless and have mental illness and/or substance abuse. For the latter category, there is a lack of affordable supportive/transitional housing.

Preventing housing discrimination

For the San Diego region to truly meet its housing needs, it must ensure that its housing market is free from discrimination. The Federal Fair Housing Act of 1968 prohibits housing discrimination based on race, color, national origin, religion, sex, family status, and disability. Despite this, discrimination remains a problem in the San Diego region. Additionally, a lack of multifamily zoning can lead to the exclusion of low-income and minority residents from communities, which have implications for fair housing and housing discrimination.

Unfair lending, or “predatory lending,” is also very common in lower income and minority communities. This type of lending puts borrowers in mortgages that strip away large amounts of their home equity, trap them in excessive and unaffordable monthly payments, or result in a number of other costs which the resident often cannot afford. This practice also can lead to loss of homes through foreclosure. Developers who want to build in lower income and minority communities also may face difficulties in obtaining financing, as banks can be reluctant to invest in areas they consider to be “high risk.”

Jurisdictions should safeguard against housing discrimination by working with nonprofit housing groups. In 2014 the U.S. Department of Housing and Urban Development awarded nearly \$450,000 to local non-profit corporations to fight housing discrimination in San Diego County. Other entities, such as the Fair Housing Council of San Diego, offer public outreach and education regarding fair housing rights; owner, manager, and lender training; and discrimination complaint processing. The [San Diego Regional Assessment to Impediments to Fair Housing Choice \(March 2011\)](#)²⁰ addresses housing discrimination issues in the San Diego region.

Recent Housing Trends

The high cost of housing is one of the most pressing issues facing San Diego region today. The real estate bubble of the early 2000's created a nationwide subprime mortgage crisis that erupted in late 2008; unemployment rose to historical levels not seen since the Great Depression, home values plummeted, and real wage growth came to a halt. This dire economic situation caused many homeowners to file for foreclosure as they could no longer afford to stay in their homes.

Since then, distressed homes and foreclosure rates have declined sharply in the San Diego region, and demand, as well as housing prices, has been steadily rising. In 2014, the number of foreclosed homes totaled 1,266, a 17 percent decrease from 2013. Housing prices too have seen a consistent increase in value. According to the S&P/Case-Shiller Home Price Index, home values in the San Diego region have risen by approximately 25 percent over the last five years.

Unfortunately, this increase in home values, coupled with stagnant wage growth, has caused many individuals and families to either forgo homeownership, or postpone it indefinitely. High home prices highlight a need for affordable housing in the San Diego region, and local jurisdictions should be flexible in attacking the issue from both a supply and demand side.

Strategies for Consideration

As stated in the Regional Plan, the region needs to provide a variety of affordable and quality housing choices for people of all income levels and abilities throughout the region. This can be accomplished in a variety of ways and requires the collaborative efforts of federal, state, and local government; for-profit and nonprofit developers; the transit agencies; and non-governmental organizations. The focus of these efforts should be on the following big concepts and the strategies for consideration listed below:

- Increasing the supply and variety of housing choices, especially higher density multifamily housing, for residents of all ages and income levels in areas with frequent transit service.
- When developing both vacant land and redevelopment, and infill sites, integrating housing with jobs, transit, schools, recreation, and services, to create more livable neighborhoods and diverse mixed use communities to support smart growth objectives.
- Providing incentives for local jurisdictions to meet their housing needs.
- Provide an adequate supply of housing for our region's workforce to minimize projected interregional and long distance commuting.
- Conserving and rehabilitating the existing housing stock.
- Provide safe, healthy, environmentally sound, and accessible housing, for all segments of the population.
- Minimize the displacement of lower income and minority residents as housing costs rise when redevelopment and revitalization occurs.

Strategies for consideration

Planning, Design, and Coordination

- Identify and rezone appropriate sites for entry-level small-lot single family houses, higher density multifamily housing, and mixed use housing in appropriate locations close to public transportation, employment, and other services.

- Identify and develop appropriate underutilized sites for housing, such as vacant shopping centers and deteriorated strip commercial centers.
- Identify and rezone appropriate sites for homeless facilities, transitional housing, farmworker housing, and housing for those in need of supportive services, while not disproportionately siting them in any one community.
- Research and hold forums on housing issues of local and regional interest, such as condominium conversions, fair housing, methods to preserve the supply of affordable rental units, tax incentives, and other topics.
- Continue to participate in the State of California Department of Housing and Community Development (HCD)'s Housing Element Working Group.

Program and Project Development and Implementation

- Develop and implement local affordable housing programs and incentives, such as land banking, inclusionary housing, density bonus, second dwelling unit, and priority permit processing programs.
- Review governmental processes and fees, and make changes if needed, to ensure that they are not acting as unnecessary barriers to housing construction.
- Develop and implement programs to conserve and rehabilitate our existing affordable housing stock, including rental apartments and mobile and manufactured homes.
- Implement homeownership programs, such as cooperatives (co-ops), first time homebuyer programs, community land trusts, location efficient mortgage programs, and employer-assisted housing programs.
- Develop and implement programs for new housing construction that encourage environmentally sustainable construction (green building techniques) and the application of universal design principles to promote accessibility.
- Eliminate environmental and health hazards in existing housing, and in new housing as it is sited, designed, and built.
- Develop strategies to provide replacement housing for lower income residents as conversion, demolition, redevelopment, and/or infill development occurs.
- Implement public education programs, showing positive examples and benefits of affordable and multifamily housing, and mixed use developments.

Funding

- Ensure that housing affordability continues to be included in the criteria for the SANDAG Smart Growth Incentive Programs.
- Pursue and ensure the lawful and efficient use of existing funds for the creation of additional affordable housing for families, seniors, persons with disabilities, the homeless, and other lower income residents.
- Develop new funding sources for the creation of additional affordable housing for families, seniors, persons with disabilities, the homeless, and other lower income residents, such as housing trust funds, linkage fees, and bonds.
- Reduce the fiscal inequities associated with housing construction to provide local jurisdictions with a financial incentive to plan for, and approve, housing.

Conclusion

There is a strong need to increase and diversify the housing supply in the region. The strategies for consideration in this Appendix can be used by the local jurisdictions, and others, to assist the region in meeting its housing needs through smart growth — providing more housing, and more types of housing, in appropriate locations close to public transportation, employment, and other services. A cooperative effort to undertake these strategies will ensure that more of the region’s residents have access to safe, decent, affordable homes.

Endnotes

- ¹ SANDAG Current Estimates, January 1, 2014.
- ² National Low Income Housing Coalition, <http://nlihc.org/oor>.
- ³ California Housing Partnership Corporation, "How San Diego County's Housing Market is Failing to Meet the Needs of Low-Income Families." http://chpc.net/dnld/Housing_Need_San_Diego_Final_060414.pdf
- ⁴ Lower income includes extremely low, very low, and low income households. Extremely low income households earn less than 30 percent of the Area Median Income (A.M.I.) for San Diego region, which was \$75,900 for a family of four in 2014; for a family of four, extremely low income is \$24,800 or less. Very low income households earn between 30 and 50 percent of A.M.I.; for a family of four, very low income falls between \$24,800 and \$41,300. Low income households earn between 50 and 80 percent of A.M.I.; for a family of four, low income falls between \$41,300 and \$66,100. California Department of Housing and Community Development (HCD), State Income Limits for 2014.
- ⁵ Moderate income households earn between 80 and 120 percent of the Area Median Income (A.M.I.); for a family of four, moderate income falls between \$66,100 and \$91,100. HCD, State Income Limits for 2014.
- ⁶ U.S. Census Bureau, American Community Survey 2010 5-year Estimates. Special Tabulation: Census Transportation Planning; Compiled by SANDAG, July 2014.
- ⁷ For more information on the RHNA Plan for the Fifth Housing Element Cycle 2010-2020, see Appendix L, Regional Housing Needs Assessment Plan.
- ⁸ SANDAG Regional Housing Needs Assessment <http://www.sandag.org/index.asp?classid=12&subclassid=116&projectid=189&fuseaction=projects.detail>
- ⁹ SANDAG Implementation Guidelines for SANDAG Regional Housing Needs Assessment Memorandum http://www.sandag.org/uploads/projectid/projectid_189_12244.pdf
- ¹⁰ SANDAG Regional Housing Progress Report 2003-2013 (March 2015) http://www.sandag.org/uploads/publicationid/publicationid_1928_18891.pdf
- ¹¹ HOME funds (the name is not an acronym) are federal funds that can be used for acquisition, rehabilitation, new construction and rental projects. Community Block Grant (CDBG) funds are federal funds that can be used to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate income persons.
- ¹² How San Diego County's Housing Market is Failing to Meet the Needs of Low-Income Families, May 2014, California Housing Partnership Corporation.
- ¹³ For more information on recent developments in parking standards, see "Affordable Housing Parking Study," City of San Diego, 2010.
- ¹⁴ SANDAG "Affordable Homes in our Neighborhoods." http://www.sandag.org/uploads/publicationid/publicationid_1902_18451.pdf
- ¹⁵ Smart Growth Concept Map <http://www.sandag.org/index.asp?classid=12&projectid=296&fuseaction=projects.detail>
- ¹⁶ <http://www.sandag.org/index.asp?classid=12&projectid=491&fuseaction=projects.detail>
- ¹⁷ Smart Growth Tool Box <http://www.sandag.org/index.asp?classid=12&projectid=334&fuseaction=projects.detail>
- ¹⁸ The U.S. Census Bureau defines "overcrowded homes" as homes that have more than 1.01 person per room, excluding bathrooms.
- ¹⁹ http://www.sandag.org/uploads/publicationid/publicationid_1883_18129.pdf
- ²⁰ http://www.sandiegocounty.gov/sdhcd/organizations/impediments_fair_hsg.html