COUNTY OF SAN DIEGO

GENERAL PLAN

HOUSING ELEMENT
BACKGROUND REPORT

LAND USE AND ENVIRONMENT GROUP

Department of Planning and Land Use

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1 COMMUNITY OUTREACH

The San Diego County General Plan Update was guided by two regional advisory committees that assisted in its preparation by making policy recommendations to staff, the Planning Commission and Board of Supervisors:

- A Steering Committee, composed of elected or appointed community representatives from local planning groups; and
- An Interest Group, which included representatives from environmental, builder, agricultural and professional groups.

These advisory groups provided input into development of the Housing Element during two special Housing Element meetings during which informational presentations regarding State housing laws, the Regional Housing Needs Allocation (RHNA) process, and the unincorporated County's regional share of housing, was made to the Steering Committee and Interest Group on December 4, 2004, and January 25, 2005, respectively. The presentations were made by County staff during regular meetings of these two advisory groups where Housing Element requirements and their effects on land use planning in the County of San Diego were explained. Also discussed were specific challenges to meeting the housing requirements in the Unincorporated County of San Diego, alternative forms of affordable housing for a rural county, and strategies to make high density housing conform to the existing community character.

The County also consulted periodically with Planning Directors from adjacent jurisdictions during the process of updating its General Plan. Through its advisory groups, communities and interested parties were involved in an extensive public outreach and involvement program. This public involvement process included workshops, open houses, and public meetings, covering topics that ranged from identifying desired goals, policies, and standards, to preparing draft land use and circulation maps for the unincorporated County. Much of the time spent developing land use alternatives was focused on residential land uses with the objective to appropriately accommodate higher densities and to provide housing for a range of household income levels in each community.

From 2001 through 2004, the County conducted a series of public meetings to solicit input on community plans, and these discussions included land use and development policies related to housing and community development. During that time, more than 240 community meetings were held to address goals, policies, standards, and maps for the general plan update. Additionally, 20 meetings were held with regional advisory committees to discuss regional goals and policies, and four meetings were held with hearing bodies for endorsement of the regional goals and policies. At least six of the community meetings and two of the advisory group meetings included presentations specifically related to the Housing Element. However, during a majority of the community meetings, workshops, and open houses, potential residential development was discussed.

In addition to the two advisory groups discussed above, Community interest within the unincorporated County is represented by Community Planning Groups (CPG) and Community Sponsor Groups (CSG). CPG members are elected while CSG members are appointed. The purpose of these groups is to advise the Department of Planning and Land Use, the Planning Commission, and the Board of Supervisors on land use related issues. Special Housing Element presentations and discussions were held during multiple CPG and CSG meetings. The CPGs and CSGs are as follows:

Community Planning Groups (CPGs)

- Alpine CPG
- Campo/Lake Morena CPG*
- Fallbrook CPG
- Julian CPG*
- Boulevard CPG*
- Crest/Dehesa CPG
- Descanso CPG*
- Jamul/Dulzura CPG
- Lakeside CPG
- Potrero CPG*
- Ramona CPG
- Spring Valley CPG
- Valle de Oro CPG
- Pine Valley CPG*
- Rainbow CPG
- San Dieguito CPG
- Sweetwater CPG
- Valley Center CPG

Community Sponsor Groups (CSGs)

- Borrego Springs CSG*
- Cuyamaca CSG*
- Jacumba CSG*
- Bonsall CSG
- Hidden Meadows CSG
- Pala-Pauma CSG

- Tecate CSG*
- Twin Oaks Valley CSG

  * denotes Backcountry communities

Generally, CPG and CSG members represent a broad cross-section of the community. Most of the groups consist of 15 members. Many CPGs and CSGs have subcommittees that are tasked with addressing housing-related issues. The CPGs and CSGs hold regularly scheduled public meetings which are advertised in local media (community newspapers) and on CPG/CSG websites (most CPGs and CSGs have websites). In addition, meeting agenda and notices are posted on bulletin boards in community centers where meetings are held.

These venues allow the County to outreach to a broad base of community members, including low- and moderate-income residents and those with special needs. Specific CPAs have higher concentrations of lower income households due to their locations and housing stock characteristics. Meetings in these areas were therefore more likely to be attended by lower income households. Furthermore, more detailed housing discussions occurred in these Community Planning Areas that have a greater diversity in income levels, such as Lakeside, Spring Valley, Fallbrook, and Ramona. These discussions related to the development features included in higher density developments, for example the need accompanying infrastructure and services required for proper location of higher density sites.

General Plan Update meetings are advertised in local media, listed on the General Plan Update website, and announced on the County's hotline. Most General Plan Update meetings and workshops were also a CPG or CSG meeting, and were advertised also on that group's website and bulletin board. When the County began a series of community meetings, General Plan Update staff sent notices out to a mailing list of about 1,200 persons. This list includes residents, representatives from special needs groups, community stakeholders, developers, and other interested parties. Depending on the community and the agenda, the number of people attending each of the General Plan Update meetings ranged from 5 to 200 people.

The County's community planning process for General Plan Update provided ample opportunity for all segments of the community to provide input into residential land use patterns and housing choices within their community. The planning process included a large number of meetings and a high level of community participation. Issues such as second dwelling units, multi-family housing, and senior housing were discussed during this process. Staff also made special presentations on affordable housing at several public meetings. Finally, staff conducted town center planning workshops in four communities, which included planning for all income ranges:

- Valley Center town center
- Ramona town center
- Lake Morena/Campo
- Harmony Grove (a small new town)

Particularly in backcountry communities (see the CPG/CSG list above), where the percentage of low and very low income families is high, a broad range of interests was represented through the community meeting or workshop process.

2 Key Issues

2.1 Overview

This Housing Element seeks to balance housing requirements with infrastructure deficiencies, safety issues, and the rural character of many of the County's unincorporated communities. It also seeks to reconcile housing needs with competing land use interests. For example, agriculture is a major sector within the regional economy, and most agricultural operations are located within the unincorporated County. San Diego County also has the greatest number of endangered species of any county within the continental United States, and most of those species are located within unincorporated areas. Retaining agricultural and environmental resources, therefore, must be reconciled with a housing allocation that is the third largest share within the region for the 2005–2010 Housing Element cycle.

Because of the size and physical variation of the unincorporated County, key Housing Element issues are identified by location type—the Village, Semi-Rural, and Rural Lands regional categories defined within the Land Use Element—to facilitate place-based solutions for housing issues within the unincorporated County.

2.2 Village Issues

Communities located within the County Water Authority (CWA) boundary—such as North County Metro and Fallbrook—will accommodate most of the County's future population and most of its housing. Many of these communities face common issues:

- **Housing Choice:** Existing density, lot size, building type, and parking requirements make it difficult for developers to provide a variety of housing choices for different age or economic groups. Those same restrictions make it difficult to utilize density bonus programs.
- **Achieving Planned Densities:** Minimum lot sizes, height restrictions and other regulations can reduce development yields to well below planned densities. For example, two-story height restrictions will typically limit density to 15 or 20 units per acre.
- **Infrastructure and Services:** Providing roads, sewer, and other infrastructure to support urban or suburban development is a challenge in many communities, particularly in the County's outlying communities. Higher residential densities cannot be supported due to equipment limitations in many fire districts.
- **Community Acceptance:** Some community resistance to high-density housing is based on existing, poorly designed development. In addition, most unincorporated communities resist new types of higher intensity development

unless it includes parks, landscaping and other amenities that help retain rural character.

- **Redevelopment Funds/Activities:** Redevelopment districts provide a source of funding for affordable housing, and a means for revitalizing blighted areas. The unincorporated County, however, only has two redevelopment districts and one of those districts lies outside its boundary.

In the unincorporated County, environmental conditions also limit development potential. Even within existing Village areas, such as Ramona, unique environmental resources such as vernal pools can limit development potential. The County also contains a Village area outside the CWA called Borrego Springs. Located next to Anza Borrego State Park, this desert community fosters a tourism-based economy that presents unique housing issues.

2.3 Semi-Rural and Rural Lands Issues

Improving housing affordability in Semi-Rural and Rural Lands is a challenge because high-density housing is not compatible in these locations. In order to maintain the semi-rural character and pattern of development in these communities, residential growth is redirected away from rural and remote areas with minimal or nonexistent public services to areas where higher density and a less rural character is consistent with the existing pattern of development and the availability of public services. Housing-related issues include:

- **Affordability:** Existing requirements for large lot sizes increase costs for land and infrastructure in Semi-Rural areas. These same regulations limit developers' use of bonus programs.
- **Housing choice:** Affordable housing that is consistent with rural character includes mobile or manufactured homes, second units, and farmworker housing. However, some existing regulations do not facilitate this type of development.
- **RHNA requirements for lower income households:** Although the State encourages the use of higher-density zoning to meet RHNA requirements for lower income families, multi-family densities cannot be supported in rural locations.

Housing Element policies should be tailored to address affordability and other housing related issues in these locations.

3 Housing Needs Assessment

This section of the Housing Element Background Report consists of an analysis of demographic, economic, employment, and housing data that would help identify and illustrate the housing needs in the unincorporated area.

Numerous data sources were used in updating the County's Housing Element. The key data sources include:

- 1990 and 2000 Census
- San Diego Association of Governments Data Warehouse
- State Department of Finance Population and Housing Estimates
- Employment Development Department, Labor Market Statistics
- HUD Comprehensive Housing Affordability Strategy (CHAS) data
- Regional Task Force of the Homeless, Regional Homeless Profile
- County of San Diego GIS data

Specific sources are referenced in each table or footnoted.

Population and employment characteristics are factors that influence housing demand. The San Diego region is experiencing significant economic growth that has resulted in population growth and increased demand for housing. However, population growth is outpacing housing construction. Consequently, the shortage of housing has led to escalating housing prices in recent years and diminished opportunities for lower and moderate income households.

The unincorporated County is divided into 24 community planning areas (CPAs). Included in the population of the various CPAs are several areas that provide housing for residents but they are not subject to County land use authority. The entire planning area of Barona consists of an Indian Reservation and there are 17 other reservations within the remaining CPAs. Camp Pendleton, the nation's busiest military base, is part of the planning area of Pendleton-DeLuz, and the vast majority of the population in Otay comes from three correctional facilities: East Mesa Detention Facility, George F. Bailey Detention Facility, and State Donovan Correctional Facility.

The CPA of Pepper Drive-Bostonia was merged into the Lakeside CPA with the adoption of the general plan update. Consequently, analysis of data prior to the merge will show the two CPAs separately but forecasts will show only the combined CPA of Lakeside.

3.1 Demographic Profile

Population Trends

Population Growth

According to the 2000 Census, the County unincorporated area had a population of 442,919, comprising about 16 percent of the County population. Between 2000 and 2005, population in the unincorporated area grew by five percent, below the countywide growth of eight percent and its proportion of the County population also decreased to 15 percent.

Table 3-1 shows population by Community Planning Area (CPA). In 2005, the CPAs with the highest populations included Fallbrook, Lakeside, North County Metro, Spring

Valley, Ramona, and Valle de Oro. Pendleton-DeLuz has a relatively large population but group quarters at Camp Pendleton (16,108 in 2000) account for nearly half of the total. CPAs with the lowest populations included the County Islands, Rainbow, and Julian. Barona has the lowest population but the entire planning area is within the Barona Reservation where the County has no land use authority. CPAs that experienced the highest percentage of population growth between 2000 and 2005 were San Dieguito (75 percent), Valley Center (12 percent), and Fallbrook (10 percent). Otay's population increased significantly (25 percent) but this was due to an increase in the group quarters population. However, some CPAs experienced significant percentage decreases in population; these were Barona (-22 percent), North Mountain (-16 percent), and Pendleton-DeLuz (-15 percent).

Projected Population

Table 3-2 shows the projected population in the unincorporated area at ten-year increments between 2000 and 2030. Over the next 25 years, population in the unincorporated area is expected to increase to over 682,400 or 54 percent over the 2000 population of 442,745. Population growth is expected to pick up pace between 2010 and 2030, increasing by 17 percent each decade. CPAs that are likely to experience the highest percentage of population growth include Desert (315 percent), Otay (196 percent), San Dieguito (173 percent), Valley Center (146 percent), and Jamul/Dulzura (140 percent). Several CPAs are projected to experience only very limited population growth. These include Barona (less than one percent), Pendleton-DeLuz (4 percent), and Valle de Oro (7 percent).

Age Characteristics

Housing demand within the market is often influenced by the housing preferences of certain age groups. Traditionally, the young adult population (20 to 39 years of age) and the elderly population (65 years and older) tend to favor apartments, low to moderately priced condominiums, and small single-family units. Mature adult population (40 to 64 years of age) usually provides the market for moderate- to high-cost apartments, condominiums, and larger single-family units, because they tend to have higher disposable incomes and larger household size.

Table 3-3 shows the 2005 median age in the unincorporated area was 34.3, compared to countywide median of 33.7. Based on the age distribution data, several CPAs had significantly higher proportions of mature adult and elderly persons, resulting in high median age estimates. These included Desert (median age of 47.8), Julian (47.2), North Mountain (44.9), and San Dieguito (43.0). CPAs with large proportions of young individuals and young families with children included Pendleton-DeLuz (22.2) and County Islands (30.4).

Racial/Ethnic Composition

Ethnicity is useful in analyzing housing demand because it tends to demonstrate a relationship with other characteristics such as family size, locational preferences, and mobility. They also often reflect income.

Table 3-1 Population Trends: 1990–2005

CPA	1990	2000	% Uninc. Area 2000	1990-2000 Change	1990-2000 % Change	January 2005	% Uninc. Area 2005	2000-2005 Change	2000-2005 % Change
Alpine	12,593	16,542	3.7%	3,949	31%	16,901	4%	359	2%
Barona	494	536	0.1%	42	9%	420	0%	-116	-22%
Bonsall	8,261	8,880	2.0%	619	7%	9,502	2%	622	7%
Central Mountain	4,285	4,880	1.1%	595	14%	4,662	1%	-218	-4%
County Islands	1,967	1,986	0.4%	19	1%	2,048	0%	62	3%
Crest-Dehesa	8,975	9,365	2.1%	390	4%	9,584	2%	219	2%
Desert	3,079	3,262	0.7%	183	6%	3,336	1%	74	2%
Fallbrook	32,239	39,599	8.9%	7,360	23%	43,610	9%	4,011	10%
Jamul/Dulzura	8,509	9,218	2.1%	709	8%	9,910	2%	692	8%
Julian	2,364	3,104	0.7%	740	31%	3,022	1%	-82	-3%
Lakeside	51,567	57,422	13.0%	5,855	11%	58,896	13%	1,474	3%
Mountain Empire	5,363	6,402	1.4%	1,039	19%	5,940	1%	-462	-7%
North County Metro	38,083	38,253	8.6%	170	0%	41,095	9%	2,842	7%
North Mountain	2,763	2,830	0.6%	67	2%	2,368	1%	-462	-16%
Otay	4,134	6,804	1.5%	2,670	65%	8,502	2%	1,698	25%
Pala-Pauma	4,761	6,176	1.4%	1,415	30%	5,612	1%	-564	-9%
Pendleton-DeLuz	36,450	36,927	8.3%	477	1%	31,304	7%	-5,623	-15%
Pepper Dr-Bostonia	13,616	15,146	3.4%	1,530	11%	15,285	3%	139	1%
Rainbow	1,891	1,836	0.4%	-55	-3%	1,973	0%	137	7%
Ramona	27,806	33,404	7.5%	5,598	20%	35,952	8%	2,548	8%
San Dieguito	9,905	12,516	2.8%	2,611	26%	21,922	5%	9,406	75%
Spring Valley	55,267	59,324	13.4%	4,057	7%	61,038	13%	1,714	3%
Sweetwater	13,247	12,951	2.9%	-296	-2%	13,082	3%	131	1%
Valle de Oro	37,184	40,031	9.0%	2,847	8%	42,435	9%	2,404	6%
Valley Center	12,960	15,525	3.5%	2,565	20%	17,317	4%	1,792	12%
Unincorporated Area	397,763	442,919	100%	45,156	11%	465,716	100%	22,971	5%
San Diego County	2,498,016	2,813,833	-	315,817	13%	3,051,280	-	237,447	8%

SOURCE: SANDAG Data Warehouse (General), 2005.

Table 3-2 2000 Census and Projected Population: 2030

CPA	Census 2000	Population Projection 2010	2020	2030	% Change 2000-10	2010-20	2020-30	2000-30
Alpine	16,542	18,236	22,697	29,790	10.2%	24.5%	31.3%	80.1%
Barona	536	543	543	539	1.3%	0.0%	-0.7%	0.6%
Bonsall	8,880	10,009	11,627	13,914	12.7%	16.2%	19.7%	56.7%
Central Mountain	4,880	5,808	6,155	7,643	19.0%	6.0%	24.2%	56.6%
County Islands	1,986	2,002	2,469	3,896	0.8%	23.3%	57.8%	96.2%
Crest-Dehesa	9,365	9,939	10,471	11,043	6.1%	5.4%	5.5%	17.9%
Desert	3,262	4,475	6,991	13,544	37.2%	56.2%	93.7%	315.2%
Fallbrook	39,599	44,789	52,720	58,624	13.1%	17.7%	11.2%	48.0%
Jamul/Dulzura	9,218	11,079	15,849	22,151	20.2%	43.1%	39.8%	140.3%
Julian	3,104	3,827	4,130	5,230	23.3%	7.9%	26.6%	68.5%
Lakeside	72,568	77,504	85,572	88,748	6.8%	10.4%	3.7%	22.3%
Mountain Empire	6,402	7,114	7,906	14,644	11.1%	11.1%	85.2%	128.7%
North County Metro	38,253	47,533	62,438	77,937	24.3%	31.4%	24.8%	103.7%
North Mountain	2,830	3,569	3,828	6,710	26.1%	7.3%	75.3%	137.1%
Otay	6,804	10,871	17,258	20,142	59.8%	58.8%	16.7%	196.0%
Pala-Pauma	6,176	7,084	8,362	13,450	14.7%	18.0%	60.8%	117.8%
Pendleton-DeLuz	36,927	37,431	37,755	38,333	1.4%	0.9%	1.5%	3.8%
Rainbow	1,836	2,127	2,751	3,608	15.8%	29.3%	31.2%	96.5%
Ramona	33,404	36,800	42,142	54,048	10.2%	14.5%	28.3%	61.8%
San Dieguito	12,516	18,225	29,056	34,170	45.6%	59.4%	17.6%	173.0%
Spring Valley	59,324	62,688	67,597	67,887	5.7%	7.8%	0.4%	14.4%
Sweetwater	12,951	14,122	15,077	15,175	9.0%	6.8%	0.6%	17.2%
Valle de Oro	40,031	41,589	42,961	42,927	3.9%	3.3%	-0.1%	7.2%
Valley Center	15,525	18,945	24,851	38,256	22.0%	31.2%	53.9%	146.4%
Unincorporated Area	442,919	496,309	581,206	682,409	12.1%	17.1%	17.4%	54.1%
San Diego County	2,813,833	3,211,721	3,528,605	3,855,085	14.1%	9.9%	9.3%	37.0%

SOURCE: SANDAG Data Warehouse (General), 2005.

Table 3-3 Age Distribution: 2005

CPA	*0–19*	*20–29*	*30–39*	*40–54*	*55–64*	*65–74*	*75+*	*Median Age*
Alpine	27%	11%	11%	26%	13%	7%	6%	40.4
Barona	23%	7%	10%	33%	13%	7%	7%	39.8
Bonsall	29%	13%	11%	21%	10%	8%	8%	37.6
Central Mountain	23%	13%	10%	25%	15%	7%	7%	43.1
County Islands	31%	17%	14%	20%	7%	5%	6%	30.4
Crest-Dehesa	27%	13%	9%	26%	12%	6%	5%	39.7
Desert	21%	10%	12%	18%	12%	13%	15%	47.8
Fallbrook	30%	16%	11%	19%	10%	7%	7%	33.8
Jamul/Dulzura	27%	13%	9%	26%	14%	6%	5%	40.9
Julian	21%	11%	7%	24%	15%	12%	11%	47.2
Lakeside	29%	13%	12%	24%	11%	6%	5%	36.8
Mountain Empire	28%	15%	10%	21%	11%	7%	8%	38.3
North County Metro	26%	12%	11%	23%	12%	8%	9%	40.5
North Mountain	25%	11%	10%	24%	12%	9%	8%	44.9
Otay	13%	20%	28%	30%	5%	2%	2%	35.9
Pala-Pauma	31%	15%	12%	20%	9%	6%	6%	33.4
Pendleton-DeLuz	35%	53%	10%	2%	0%	0%	0%	22.2
Pepper Dr-Bostonia	31%	14%	15%	21%	8%	5%	6%	32.8
Rainbow	25%	9%	9%	22%	15%	9%	10%	42.8
Ramona	30%	13%	11%	25%	11%	5%	5%	36.3
San Dieguito	29%	9%	9%	26%	13%	7%	7%	43.0
Spring Valley	32%	14%	14%	9%	5%	5%	5%	32.8
Sweetwater	24%	13%	10%	24%	14%	8%	6%	40.7
Valle de Oro	27%	13%	12%	24%	12%	6%	6%	38.0
Valley Center	28%	12%	9%	23%	12%	8%	9%	40.7
Unincorporated Area	29%	16%	12%	22%	10%	6%	6%	34.3
San Diego County	28%	15%	15%	21%	9%	5%	6%	33.7

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2005.

Hispanics are the fastest growing group in the region. According to SANDAG estimates, Hispanics accounted for 19 percent of the population in the unincorporated area in 1998. By 2005, this proportion increased to 23 percent. All other race/ethnic groups experienced decreases in their proportions to the unincorporated area population during the same period.

Table 3-4 illustrates the race/ethnic composition of residents by CPA. In the unincorporated area, an estimated 66 percent of the residents were White, 23 percent were Hispanic, 5 percent were Black, and 4 percent were Asian. Most CPAs have similar race/ethnic compositions. However, the County Islands CPA was predominately Hispanic (73 percent). A few CPAs also had high proportions of Hispanic residents; these included Desert (45 percent) and Pala Pauma (42 percent).

In the San Diego region, non-White population tends to have a higher rate of poverty compared to White population (Table 3-5). Specifically, Hispanic and Other Race groups had the highest poverty rates among all race/ethnic groups (22 and 25 percent, respectively).

3.2 Household Profile

Household characteristics play an important role in defining housing needs. Household type and household income often affect the housing needs of a community.

Household Type

According to the 2000 Census, 143,871 households resided in the unincorporated area, representing a 13.1-percent increase from 1990 (Table 3-6). The vast majority (78 percent) of the households were families. From 1990 to 2000, the number of married couples without children increased almost 13 percent and continued to remain the predominant household type. The proportion of single households increased nearly 25 percent while other family households (family members not related by birth, marriage, or adoption) and the elderly living alone were the fastest growing segments. During the same period, married couples with children showed little change. The combined effect of these household trends resulted in a decrease in the average household size.

Household Income

Income level is considered a useful indicator of the housing market, because income levels influences the range of housing prices within a community and the ability of households to afford housing. As household income decreases, the number of households paying a disproportionate amount (more than 30 percent) of their income on housing increases. Consequently, this often leads to an increase in overcrowding and inadequate living conditions.

For planning and funding purposes, the State Department of Housing and Community Development (State HCD) categorizes households into five income groups based on the County Area Median Income (AMI):

- Extremely Low Income—up to 30 percent AMI
- Very Low Income—31 to 50 percent of AMI

Table 3-4 Race and Ethnicity: 2005

		Non-Hispanic					
CPA	Hispanic	White	Black	American Indian	Asian & Pacific Isl.	Other Race	Two or More Races
Alpine	13.8%	80.5%	2.0%	1.5%	2.1%	0.2%	2.4%
Barona	12.2%	68.2%	0.2%	18.4%	0.7%	0.2%	4.2%
Bonsall	26.6%	66.3%	2.4%	0.6%	3.9%	0.2%	2.4%
Central Mountain	17.2%	74.6%	5.1%	2.1%	0.7%	0.3%	2.1%
County Islands	72.5%	16.6%	1.2%	1.0%	8.4%	0.2%	2.2%
Crest-Dehesa	15.3%	79.3%	2.1%	1.1%	1.9%	0.3%	3.0%
Desert	45.0%	48.2%	5.4%	0.9%	0.5%	0.1%	1.0%
Fallbrook	36.3%	58.4%	1.7%	0.9%	2.4%	0.2%	2.0%
Jamul/Dulzura	23.6%	70.1%	2.6%	0.9%	2.5%	0.4%	2.4%
Julian	13.9%	79.3%	3.7%	2.4%	0.6%	0.1%	2.2%
Lakeside	13.9%	81.1%	1.7%	1.3%	1.8%	0.1%	2.9%
Mountain Empire	35.3%	53.3%	4.6%	6.2%	0.4%	0.2%	4.2%
North County Metro	22.4%	70.3%	1.7%	0.5%	4.8%	0.3%	2.5%
North Mountain	22.7%	58.9%	4.1%	13.3%	0.7%	0.2%	1.4%
Otay	37.9%	28.6%	24.4%	0.2%	8.4%	0.5%	1.0%
Pala-Pauma	41.7%	38.1%	2.6%	15.1%	2.2%	0.3%	2.6%
Pendleton-DeLuz	24.6%	59.1%	12.2%	1.1%	2.9%	0.1%	3.3%
Pepper Dr-Bostonia	20.6%	72.2%	3.9%	0.7%	2.4%	0.2%	4.6%
Rainbow	31.5%	62.8%	0.2%	2.2%	3.2%	0.1%	2.1%
Ramona	20.0%	76.4%	1.2%	0.8%	1.4%	0.2%	2.2%
San Dieguito	7.5%	79.1%	1.5%	0.2%	11.3%	0.4%	2.6%
Spring Valley	31.4%	44.8%	12.8%	0.6%	10.0%	0.4%	5.1%
Sweetwater	37.5%	47.4%	2.9%	0.4%	11.6%	0.2%	3.0%
Valle de Oro	13.8%	76.8%	4.2%	0.4%	4.4%	0.4%	4.1%
Valley Center	24.6%	67.2%	1.3%	4.6%	2.0%	0.3%	2.1%
Unincorporated Area	23.4%	66.0%	4.7%	1.3%	4.4%	0.3%	3.0%
San Diego County	29.8%	53.3%	5.4%	0.5%	10.7%	0.3%	3.3%

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2005.

Table 3-5 Poverty Status by Race and Ethnicity: 2000				
Race	*Total*	*<18*	*18-64%*	*65+*
White	7.2%	7.4%	7.6%	5.2%
Black	18.4%	24.4%	15.9%	12.0%
American Indian	19.4%	26.4%	16.6%	14.7%
Asian/Pacific Islander	11.5%	13.0%	11.1%	9.1%
Hispanic Origin	22.0%	27.3%	19.4%	13.3%
Other Race	25.0%	31.6%	21.4%	18.0%
Two or More Races	16.5%	17.2%	16.2%	12.8%

SOURCE: Race and Poverty Rates in California: Census 2000 Profiles.

Table 3-6 Household Characteristics					
	1990		*2000*		
Household Type	*Households*	*Percent*	*Households*	*Percent*	*Percent Change*
Households	127,200	100.0%	143,871	100.0%	13.1%
Family Households	101,283	79.6%	111,654	77.6%	10.2%
Married With Children	42,501	33.4%	42,596	29.6%	0.2%
Married No Children	43,159	33.9%	48,691	33.8%	12.8%
Other Families	15,623	12.3%	20,367	14.2%	30.4%
Non-Family Households	26,382	20.7%	30,237	21.0%	14.6%
Singles	19,358	15.2%	24,153	16.8%	24.8%
Elderly Living Alone	7,616	6.0%	9,895	6.9%	29.9%
Other Non-Families	7,024	5.5%	6,084	4.2%	-13.4%
Average Household Size	2.92		2.89		

SOURCES: 1990 and 2000 Census; SANDAG Data Warehouse, 2005.

- Low Income—51-80 percent of AMI
- Moderate Income—81 to 120 percent of AMI
- Above Moderate Income—greater than 120 percent of AMI

Combined, extremely low–, very low–, and low-income households may be referred as lower income households.

Household Income by Household Type

Special income data based on the 2000 Census prepared by the U.S. Department of Housing and Urban Development (HUD) is used to provide an overview of income distribution by household type and tenure in the County unincorporated area.[1] This data is presented in Table 3-7 below.

Table 3-7 Household Income by Household Type

Households	*Households*	*% Extremely Low Income (0–30% AMI)*	*% Very Low Income (31–50% AMI)*	*% Low Income (51–80% AMI)*	*% Moderate/ Upper Income (81%+ AMI)*
Owner-Households					
Elderly	27,378	8.3%	11.4%	18.9%	61.4%
Small Families	49,001	2.7%	3.2%	8.4%	85.7%
Large Families	12,804	3.6%	4.3%	12.0%	80.2%
Others	10,332	10.9%	7.2%	13.9%	68.0%
Total Owners	*99,515*	*5.2%*	*6.0%*	*12.3%*	*76.5%*
Renter-Households					
Elderly	3,880	25.5%	26.1%	24.1%	24.3%
Small Families	26,162	11.5%	18.0%	24.9%	45.6%
Large Families	7,003	12.8%	22.3%	27.5%	37.3%
Others	8,349	16.6%	12.1%	24.7%	46.6%
Total Renters	*41,394*	*14.1%*	*18.3%*	*25.2%*	*42.4%*
Total	*140,909*	*7.8%*	*9.6%*	*16.1%*	*66.5%*

SOURCE: HUD Comprehensive Housing Affordability Strategy (CHAS) dataset, 2006.

2000 Census sample data (long form) was used to prepare the CHAS dataset. Characteristics were based on 5% sample and then extrapolated to 100%; depending on the weighting used, total numbers do not always match the 100% data.

According to HUD data, 7.8 percent (10,990) of the total households in the unincorporated area were Extremely Low Income (0-30 percent AMI), 9.6 percent (13,527) were Very Low Income (31-50 percent AMI), and 16.1 percent (22,686) were Low Income (51-80 percent AMI) (Table 3-7). Renter-households had a higher proportion (57.6 percent) of lower income households, compared to owner-households (23.5 percent). Large families have five or more members.

3.3 Residents with Special Needs

Certain special needs groups may have a significant impact on housing demand. Due to the shortage of affordable housing, these groups often compete for the same housing. Identifying special needs is necessary to understanding regional housing needs and devising appropriate programs and actions.

[1] For planning purposes, the U.S. Department of Housing and Urban Development (HUD) uses Census data to develop special tabulations by HUD income group and special needs category. This dataset is collectively known as the Comprehensive Housing Affordability Strategy (CHAS).

Elderly

The housing needs of the elderly require special consideration. Elderly persons may not be able to care for themselves, others may not desire to live alone, or others may not be able to maintain their homes and prefer to move into smaller homes or rental housing. Many elderly persons are also living on fixed incomes, requiring them to spend increasingly larger proportions of their incomes on housing, health care, and food as these costs continue to rise.

Table 3-3 shows that 12 percent of the residents in the unincorporated area were age 65 and older. CPAs with the highest percent of elderly residents included Desert (28 percent), Julian (23 percent), and Rainbow (19 percent). Approximately 31,258 households in the unincorporated area were headed by elderly persons (Table 3-7); the majority (88 percent) was owner-households. Compared to other household types, a larger proportion of elderly households, particularly renter-households, were impacted by lower incomes.

With the aging of the baby-boomer population and advances in medical sciences, the elderly population is expected to increase in the next couple of decades. Associated with this change is an increase in a variety of senior housing needs, which include retirement communities, independent living, assisted living and nursing homes, shared housing, and other housing-related services. Emphasis is increasingly being placed on senior developments that are accessible to transit services, health care facilities, retail, and other related services.

The County currently offers a density bonus to developers who reserve at least 50 percent of the total units allowed by the maximum permitted density for senior households. The intent is to increase the supply of housing available to senior households and the bonus is not contingent on income restrictions. In addition, Board policy I-79 authorizes density bonuses that offer increases of 50 to 150 percent to senior housing developments that reserve at least 33 to 35 percent of the units for rental to very low-income elderly households.

Resources Available: The County Department of Housing and Community Development (County HCD) administers a wide array of housing programs to assist in the provision of affordable housing for senior households, including funding for acquisition and construction, rehabilitation, shared housing, rental assistance, home security, and mobile home assistance. The County Department of Planning and Land Use (DPLU) also provide development incentives such as density bonuses and expedited permit processing for affordable housing developments. Specifically, Program 3.1.5 (Second Units and Accessory Apartments), Program 3.1.6 (Mobile and Manufactured Homes), Program 3.2.1 (Density Bonus Incentives), and Program 3.3.4 (Development Standards for Housing for Seniors and Persons with Disabilities), in the Housing Element Implementing Programs (Appendix 1) promote the development housing that is suitable and affordable to seniors. Program 3.3.1 (Shared Housing) provides direct assistance to seniors.

Large Households

A large household is defined as one with more than five members. Given today's housing market, large households may represent various compositions, including nuclear families (parents and children), extended families (those that include grandparents or other family members), and subfamilies (where married couples with or without children or single-parents living together). These characteristics reflect such circumstances as changes in lifestyle, lack of affordable housing, or the desire for family support.

Large households are considered a special needs group because of the general lack of adequately sized, affordable housing. On a per-capita basis, large households also tend to have lower disposable income for housing compared to other household types. As shown in Table 3-7, 17,335 large households were residing in the unincorporated County area in 2000, representing 12.3 percent of all households in the unincorporated area. Among these households, the majority (74 percent) was owner-households. After elderly households, large households were also more impacted by lower incomes compared to other household types. Large households require adequately sized housing at affordable costs. A location within proximity to public transportation, services, and community facilities is also important.

Resources Available: The County assists large households primarily through provision of Section 8 Housing Vouchers and rehabilitation assistance that addresses overcrowding with room additions. These programs are continued in Appendix 1 as Program 3.2.3 (Rental Assistance) and Program 3.4.3 (Single-Family Residential Rehabilitation). In addition, Program 3.1.5 (Second Units and Accessory Apartment) promotes the development of second units on existing single-family lots, allowing households to expand on their properties.

Single-Parent Households

Single-parent households require special consideration and assistance because they tend to have lower incomes and a greater need for affordable day care, health care, and other related services. Single female-headed households are of particular concern because they tend to earn lower wages. Table 3-8 shows that in 2000, the unincorporated area had more than 20,000 single-parent households, representing 14.2 percent of the total households. Specifically, 6.8 percent of the households in the unincorporated area were female-headed households with children.

Among the various CPAs, County Islands (25.8 percent), Pala-Pauma (20.8 percent), Pepper Drive-Bostonia (20.0 percent), and Spring Valley (21.5 percent) had the highest proportions of single-parent households. These CPAs also had the highest proportions of female-headed households with children.

Furthermore, 12 percent of the male-headed households with children and 25 percent of the female-headed households with children were living below poverty. The prevalence of poverty status varied significantly among the different CPAs. In some CPAs, male-headed households had high rates of poverty (e.g. County Islands); in other CPAs female-headed households had high rates of poverty (e.g. Julian and Rainbow).

Table 3-8 Single-Parent Households with Children: 2000						
			Single-Parent Households with Children		*Single-Parent Households with Children Living Below Poverty*	
CPA	*Total Single-Parent Hhlds*	*% of Total Hhlds*	*% Male-Headed Hhlds*	*% Female-Headed Hhlds*	*% Male-Headed Hhlds*	*% Female-Headed Hhlds*
Alpine	748	12.8%	3.0%	5.9%	10.9%	34.7%
Barona	30	19.5%	5.8%	11.7%	77.8%	38.9%
Bonsall	327	10.2%	1.5%	4.2%	0.0%	19.1%
Central Mountain	165	9.4%	2.2%	3.8%	23.7%	22.4%
County Islands	144	25.8%	4.1%	12.2%	52.2%	19.1%
Crest-Dehesa	386	11.9%	2.5%	4.7%	3.7%	2.6%
Desert	137	9.5%	1.5%	4.7%	0.0%	27.9%
Fallbrook	1,703	12.6%	2.8%	5.9%	16.1%	40.0%
Jamul/Dulzura	338	11.2%	3.0%	4.0%	10.0%	19.7%
Julian	152	12.0%	1.9%	6.5%	0.0%	79.3%
Lakeside	3,292	16.3%	3.2%	7.6%	13.5%	19.3%
Mountain Empire	388	17.7%	3.6%	9.0%	15.2%	38.8%
North County Metro	1,312	9.5%	2.0%	3.5%	14.8%	13.4%
North Mountain	159	14.1%	2.5%	7.3%	21.4%	39.0%
Otay	0	0.0%	0.0%	0.0%	0.0%	0.0%
Pala-Pauma	374	20.8%	4.8%	9.8%	34.9%	33.5%
Pendleton-DeLuz	463	7.6%	2.0%	5.2%	4.9%	51.4%
Pepper Dr-Bostonia	1,126	20.0%	3.9%	10.1%	8.2%	31.5%
Rainbow	56	8.4%	0.9%	2.7%	16.7%	55.6%
Ramona	1,409	13.0%	2.9%	6.1%	21.2%	18.7%
San Dieguito	357	7.8%	1.3%	3.4%	5.2%	3.2%
Spring Valley	4,115	21.5%	3.6%	11.4%	4.5%	27.4%
Sweetwater	663	15.2%	2.1%	6.3%	0.0%	0.0%
Valle De Oro	1,982	13.9%	2.4%	6.8%	6.0%	16.3%
Valley Center	541	10.3%	2.6%	4.0%	27.4%	20.5%
Unincorporated Area	20,367	14.2%	2.8%	6.7%	12.0%	25.0%
San Diego County	172,565	16.6%	2.3%	6.8%	14.6%	29.7%

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2000 Census.

Resources Available: Through the County HCD, a variety of housing and supportive services are available to single-parent households. Housing opportunities for lower income families, particularly near public transportation and services, also benefit this special needs group. The County Department of Housing and Community Development administers a wide array of housing programs that offer affordable housing opportunities for families, including rental assistance and new construction of housing through the department's Notice of Funding Availability (NOFA) process. During the NOFA process, the County notifies affordable housing developers and service providers of the availability of federal, state, and local funds. As described in Appendix 1 as Program 3.1.2 (Village Development), Program 3.1.3 (Maximum Development Yield in Villages), Program 3.2.1 (Density Bonus Incentives), Program 3.1.1 (Regional Housing Needs), and Program 3.2.3 (Rental Assistance), all support providing affordable housing opportunities for families.

Persons with Disabilities

The Census defines disability as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. According to the Census, 66,138 persons with disabilities were residing in the unincorporated area in 2000, representing almost 15 percent of the total population (Table 3-9). Communities with the highest percentages of persons with disabilities include: Desert, Mountain Empire, North Mountain, and Pepper Drive-Bostonia.

Affordability, design, location, and discrimination often limit the supply of housing for persons with disabilities. Housing needs also differ depending on the type of disability. Persons who are mentally ill are usually in need of emergency shelters and transitional housing. Elderly persons with self-care and mobility limitations may desire shared living arrangements. The most critical housing need for persons with disabilities is housing that is adapted to their limitations. Many single-family homes may not be adaptable to widened doorways and hallways, access ramps, or other features necessary for accessibility. Furthermore multi-family units built prior to 1990 are often not wheel-chair accessible. However, the cost of retrofitting a home is often prohibitive.

Resources Available: The County offers a variety of housing and supportive services for persons with disabilities, particularly through the Community Development Block Grant (CDBG) and Housing for Persons with Disabilities (HOPWA) programs, as well as the Continuum of Care system coordinated by the County. This Housing Element also includes a number of programs that are targeted for persons with disabilities as described in Appendix 1. These include: Program 3.2.3 (Rental Assistance) using HOME, Shelter Plus Care, and HOPWA funds; Program 3.3.1 (Shared Housing); Program 1.3.4 (Development Standards for Housing for Seniors and Persons with Disabilities); Program 3.4.5 (Reasonable Accommodation); and Program 3.5.2 (Fair Housing Services).

Table 3-9 Persons with Disabilities: 2000

CPA	*Persons with Disabilities*	*% of Total Persons*
Alpine	2,696	16.3%
Barona	108	20.1%
Bonsall	1,300	14.6%
Central Mountain	769	15.8%
County Islands	266	13.4%
Crest-Dehesa	1,734	18.5%
Desert	698	21.4%
Fallbrook	7,227	18.3%
Jamul/Dulzura	1,251	13.6%
Julian	449	14.5%
Lakeside	10,116	17.6%
Mountain Empire	1,364	21.3%
North County Metro	6,365	16.6%
North Mountain	564	19.9%
Otay	4	0.1%
Pala-Pauma	791	12.8%
Pendleton-DeLuz	1,635	4.4%
Pepper Dr-Bostonia	2,959	19.5%
Rainbow	322	17.5%
Ramona	5,073	15.2%
San Dieguito	1,035	8.3%
Spring Valley	10,295	17.4%
Sweetwater	1,962	15.1%
Valle De Oro	5,030	12.6%
Valley Center	2,125	13.7%
Unincorporated Area	66,138	14.9%
San Diego County	456,956	16.2%

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2000 Census.

Farmworkers

As traditionally defined, farmworkers are persons whose primary incomes are earned through permanent or seasonal agricultural labor. Farmworker housing constitutes a critical housing need in the unincorporated area due to the year-round agricultural production that generates a permanent presence of farm labor force. The most efficient farming in the State is found in San Diego County. Not only do the farms produce the most dollar value per acre but the median size of a farm is less than 10 acres.[2] These small, non-traditional farms often employ temporary workers but are not large enough to accommodate on-site farmworker housing.

Due to the relatively low incomes of farmworker households, an increasingly important need for the permanently employed farmworkers is affordable rental housing. According to wage surveys conducted by the State Employment Development Department, the average annual wage of a farmworker was $22,154, just about half of the $42,220 for all wage-earners in San Diego region. Determining the actual number of farmworkers in a region is difficult due to the various definitions used by government agencies. According to the 2000 Census, 1,812 workers in the unincorporated area reported farming as their occupation (28 percent of the region's agricultural workforce). CPAs with the highest level of agricultural activities included: Fallbrook, North County Metro, Pala-Pauma, Ramona, and Valley Center. Farmworkers accounted for 1.0 percent of the employed population of the unincorporated area. Countywide, 0.5 percent of the employment was related to agriculture (Table 3-10). The 2000 Census shows the countywide number of farmworkers as 6,378.[3] The Census estimate is likely to be somewhat low because the County has a rural homeless population that is comprised primarily of farmworkers and day laborers. These rural homeless persons typically reside in camps located throughout the County. These encampments are generally small in size and are frequently at the edge of their employer's property in fields, hillsides, canyons, ravines, or riverbeds. According to the Regional Task Force on the Homeless, most of these homeless workers are documented immigrants from Mexico whose families reside elsewhere. Due to the migratory nature of these farmworkers, the camps typically are temporary establishments and are not legally permitted. Consequently, this population is often under-counted.4

Estimates provided by the State Employment Development Department placed the number of farmworkers at 11,400 in 2000, which declined to 10,400 as of November 2006.[4] Projections by EDD indicate a further decline to 10,300 by 2014. Development throughout the County also continues to convert farmland into urban or suburban uses.

The Census estimate is also likely to be somewhat low because the County has a rural homeless population that is comprised primarily of farmworkers and day laborers. These rural homeless persons typically reside in camps located throughout the County. These encampments are generally small in size and are frequently at the edge of their employer's property in fields, hillsides, canyons, ravines, or riverbeds. According to the

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2 San Diego County Farming Program, http://sdfarmingprogram.org/index.html, accessed January 4, 2008 and *National Agricultural Statistics Service*, United States Department of Agriculture, http://www.nass.usda.gov/Census/Pull_Data_Census, accessed January 4, 2008.

3 *Employment by Industry Data*, State Employment Development Department, http://www.calmis.ca.gov/file/occup$/oeswages/Sand$oes.xls/, accessed January 17, 2007.

4 *Employment by Industry Data*, State Employment Development Department, http://www.calmis.ca.gov/file/indhist/sand$haw.xls/, accessed January 17, 2007.

Regional Task Force on the Homeless, most of these homeless workers are documented immigrants from Mexico whose families reside elsewhere. Due to the migratory nature of these farmworkers, the camps typically are temporary establishments and are not legally permitted. Consequently, this population is often under-counted.[5]

[5] *Regional Homeless Profile October 2006*, Regional Task Force on the Homeless, http://www.rtfhsd.org/docs_profile/unincorporated.doc, accessed January 15, 2007.

Table 3-10 Farming Employment: 2000				
CPA	*Residents Employed in Farming*	*Total Residents with Employment*	*% of Employed Residents in Farming*	*% of Residents Employed in Farming within Unincorporated Area*
Alpine	34	7,948	0.4%	1.9%
Barona	0	190	0.0%	0.0%
Bonsall	64	3,855	1.7%	3.5%
Central Mountain	24	2,194	1.1%	1.3%
County Islands	11	760	1.4%	0.6%
Crest-Dehesa	24	4,814	0.5%	1.3%
Desert	10	1,335	0.7%	0.6%
Fallbrook	591	15,413	3.8%	32.6%
Jamul/Dulzura	35	4,093	0.9%	1.9%
Julian	30	1,485	2.0%	1.7%
Lakeside	32	26,927	0.1%	1.8%
Mountain Empire	13	2,082	0.6%	.7%
North County Metro	95	16,849	0.6%	5.2%
North Mountain	44	997	4.4%	2.4%
Otay	0	0	0.0%	0.0%
Pala-Pauma	206	2,341	8.8%	11.4%
Pendleton-DeLuz	50	4,049	1.2%	2.8%
Pepper Dr-Bostonia	12	6,276	0.2%	0.7%
Rainbow	45	721	6.2%	2.5%
Ramona	179	15,293	1.2%	9.9%
San Dieguito	27	4,938	0.5%	1.5%
Spring Valley	40	25,429	0.2%	2.2%
Sweetwater	4	5,657	0.1%	0.2%
Valle De Oro	11	19,461	0.1%	0.6%
Valley Center	231	6,929	3.3%	12.7%
Unincorporated Area	1,812	180,036	1.0%	100.0%
San Diego County	6,378	1,232,739	0.5%	28.4%

SOURCE: SANDAG Data Warehouse (Economy: Occupation), 2000 Census.

Because many immigrant farmworkers wish to save their earnings to send back to their families in Mexico, they are reluctant to utilize housing programs even if the rent is affordable.[6] Depending on the farming activities these farmworkers are engaged in, their housing needs may be different. Farmworkers who work in orchards, vineyards, or farms for vegetable are usually employed seasonally, moving from farm to farm depending on the harvesting seasons. These farmworkers are usually unaccompanied (by their families) and prefer labor camps that are provided on or near the farms at no or low cost. In comparison, usually a higher proportion of farmworkers who are engaged in year-round farming activities are accompanied by their families. For these farmworkers, affordable rental family housing is usually the preferred housing option. Self-help housing groups have also assisted very low income farmworker families achieve homeownership through sweat labor participation in the development of single-family homes.

According to the County's GIS data, only a minute portion of the agricultural lands in the County is dedicated to intensive agriculture. About 10 percent of agricultural lands are used for truck crops and fruits/vineyards. The majority (approximately 90 percent) of the agricultural land is grazing land that employs few farm workers and the nature of employment is permanent, rather than seasonal.

The County has assisted in the development of affordable farmworker housing through its Farmworker Fee Waiver program. To be eligible for the waiver, the applicant must sign a contract with the County Department of Housing and Community Development (HCD) stipulating that at least 51 percent of the income for each farm employee who will reside in the proposed housing is derived from agricultural work. The applicant also must agree to provide to HCD evidence of verification of income documents and maintain the evidence for a minimum of three years. These requirements are necessary in order for the County to receive reimbursement for the waived fees from Community Development Block Grant funds. The program waives fees for processing applications for farmland owners, nonprofits, or others interested in developing housing that will be made affordable to farmworkers. County fees that may be waived amount to approximately $1,954.

Since the year 2000, the County has received over 70 applications for farmworker housing but less than 10 percent have pursued the fee waiver program for reasons for that are not entirely clear. County staff is investigating changes to the program to make it more successful.

Resources Available: Program 3.3.3 (Farmworker Housing), in Appendix 1, provides for the streamlining of procedures and the historical fee waiver for farmworker housing in the unincorporated area, explained further on page 1-63. In addition, County HCD operates Firebird Manor, a 38-unit affordable housing program for farmworker families. Also Peppertree Apartments in Ramona utilized USDA Section 515 funds for a 32-unit complex.

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6 *Regional Homeless Profile October 2006*, Regional Task Force on the Homeless, http://www.rtfhsd.org/docs_profile/unincorporated.doc, accessed January 3, 2008.

Homeless

Homelessness is a growing issue in Southern California with escalating housing costs. A person is considered homeless if he or she is not imprisoned and:

- Lacks a fixed, regular, and adequate night-time residence; or
- Has a primary night-time residence that is:
  - A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing);
  - An institution that provides a temporary residence for individuals intended to be institutionalized; or
  - A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation.

Homeless persons often have difficulty obtaining housing when trying to move from transitional housing or other assistance programs to a permanent housing situation.

Regional Task Force on the Homeless (RTFH, Inc.) is San Diego's leading resource for information on homeless issues. According to RTFH, the region's homeless population can be divided into two general groups: (1) the urban homeless and (2) rural homeless, including farmworkers and day laborers.

In 2006, RTFH conducted an enumeration of the homeless population in the region. The RTFH survey identified 1,037 rural homeless persons in the unincorporated area. Unincorporated communities with the greatest concentrations of homeless farmworkers and day laborers are those with or located near agricultural land.[7]

Resources Available: The County Department of Housing and Community Development (County HCD) offers numerous homeless services countywide. County HCD operates Firebird Manor, a 37-unit affordable housing program for farmworker families. Firebird Manor is located in the City of San Marcos. In addition the County Department of Planning and Land Use (DPLU) offer a farm worker fee waiver program, which provides developer incentives when building affordable farmworker housing.

Most shelter and housing facilities for the homeless are located in the City of San Diego and other more urbanized communities where public transportation is easily accessible. Some homeless shelters and housing facilities serving those in the unincorporated area include:

- Emergency Shelters: Interfaith Shelter Network in East County (12 beds); North County (12 beds); County Inland (10 beds); and Clairemont/Kearny Mesa (12 beds)

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[7] *Regional Homeless Profile October 2006*, Regional Task Force on the Homeless, http://www.rtfhsd.org/docs_profile/unincorporated.doc, accessed January 15, 2007.

- Supportive Housing: Community Housing Works—Marisol Apartments (21 bed) and Old Grove (40 bed); St. Clare Homes—Shelter Plus Care (30 beds) and transitional shelter (115 beds)

Military Personnel

The presence of military personnel in the region adds to the demand for low-cost rental housing. Military personnel generally earn low incomes and their length of residency is often uncertain. Although the need is partially met by the supply of military housing, the demand outweighs the supply. Eligibility for military housing is based on pay grade and family size. Most junior enlisted military personnel (Grades E-1 through E-5) are not eligible for military family housing.

The majority of the military personnel in the unincorporated area are stationed at Camp Pendleton, located just north of Oceanside, with approximately 37,000 active duty Marines and Sailors. A smaller military population in the unincorporated area is also stationed at the Naval Weapons Station in Fallbrook. Currently, Camp Pendleton offers a total of 5,653 family housing units distributed in various housing communities on base (Table 3-11). In addition to family housing, Camp Pendleton also offers group quarters. The 2000 Census documented 5,378 military personnel housed in group quarters at Camp Pendleton. However, according to SANDAG, 15,770 military personnel were housed in group quarters at Camp Pendleton as of 2006. As of January 2007, per diem allowance for enlisted personnel at Grades E-1 to E-5 ranged from $1,166 to $1,271.[8] This allowance would be adequate to secure small apartment rentals but not adequate to purchase or rent homes with three or more bedrooms (see market rental rates shown in Table 3-18).

Table 3-11 Camp Pendleton Family Housing on Base

Communities	*1-bedroom*	*2-bedroom*	*3-bedroom*	*4-bedroom*	*5-bedroom*	*Mobile Homes*	*Total*
Del Mar	—	—	196	32	—	—	228
Forster Hills	—	—	100	—	—	—	100
O'Neill Heights	—	—	18	200	—	—	218
O'Neill Heights East	—	30	—	—	—	—	30
Pacific View	—	160	181	30	—	—	371
San Luis Rey	—	—	64	38	—	—	102
San Onofre	—	476	224	266	10	248	1,224
Santa Margarita	—	330	—	—	—	—	330
Serra Mesa	308	324	—	—	—	—	632
South Mesa	—	144	330	—	—	—	474

8 *MCB Camp Pendleton AC/S Facilities Base Housing*, http://www.cpp.usmc.mil/basehousing/hsginfo.htm, accessed January 18, 2007.

South Mesa II	—	104	—	—	—	—	104
Stuart Mesa	—	622	712	134	30	—	1,498
Wire Mountain	—	4	160	188	—	—	352
Total	*308*	*2,194*	*1,985*	*888*	*30*	*248*	*5,653*

SOURCE: MCB Camp Pendleton AC/S Facilities Base Housing, http://www.cpp.usmc.mil/basehousing/hsginfo.htm, accessed January 18, 2007.

Resources Available: Housing for military personnel is addressed primarily by the military. Table 3-11 shows the number of housing units available on Camp Pendleton. However, continued expansion of affordable rental housing opportunities will help provide accommodation for military families.

Students

The need for student housing is another unique factor that affects housing demand in the San Diego region. Typically, students are low incomes, transient, and require affordable housing within easy commuting distances from campus. Although the majority of colleges and universities provide on-campus housing, they usually cannot accommodate the entire student population. Students not housed on campus must seek rental/shared housing opportunities in nearby areas.

San Diego State University, the largest university in the region, has an enrollment of approximately 33,000 students, with on-campus housing that accommodates 3,136 students.[9] The University of California at San Diego has an enrollment of approximately 27,000 students and on-campus housing for 4,290 students.[10] Similarly, the University of San Diego has an enrollment of 7,000 students, but provides housing for 2,400 students only.[11] Regionally, smaller universities and colleges also have similar housing shortages.

Although most major universities and colleges are located within incorporated communities, off-campus student housing needs impact the demand for affordable rental housing in the unincorporated area. Furthermore, the lack of affordable housing influences the choice students make after graduation, often with a detrimental effect to the region's labor force and economy. College graduates provide a pool of skilled labor that is vital to the economic well being of the region. However, the lack of affordable housing options may lead to their departure to other less expensive housing markets.

Resources Available: Housing for students is addressed to some extent by the various colleges and universities. Continued expansion of affordable rental housing opportunities will help provide housing for students. However, due to the temporary low income status, students do not usually qualify for publicly assisted housing.

9 San Diego State University, http://www.sa.sdsu.edu/housing/tours.html, accessed January 19, 2007.
10 University of California San Diego, http://hds.ucsd.edu/housing/HousingQ&A.pdf, accessed January 19, 2007.
11 University of San Diego, http://www.sandiego.edu/about/, accessed January 19, 2007; telephone conversation with Housing Office representative, January 19, 2007.

3.4 Economic Profile

Employment Growth

Analyzing employment growth is useful in projecting housing demand. In the region, employment growth slightly outpaced population growth during the last 15 years. According to the State Employment Development Department, civilian employment in San Diego County increased 14 percent between 1990 and 2000, compared to a 13-percent increase in population. Civilian employment increased another nine percent (118,600 jobs) between 2000 and 2005 to 1,440,500 jobs.[12] During the same period, population increased by eight percent. Employment base in the San Diego region is projected to increase another two percent between 2005 and 2012 to 1,471,200 jobs.[13]

Employment Characteristics

The type of employment one holds often affects income and therefore, housing affordability. In general, the service and retail industries offer larger proportions of jobs at lower end of the pay scale whereas professional jobs are at the upper end of the pay scale. Table 3-12 presents the average wages for some typical occupations in San Diego region. In general, professional occupations offer higher wages, compared to sales, services, and farming-related jobs.

Table 3-12 Wage by Occupation: 2006

Occupation	*Average Hourly Wage*	*Average Annual Wage*
Professional		
Accountants, Auditors	$28.29	$58,845
Environmental Scientists	$29.04	$60,401
Civil Engineers	$36.35	$75,619
Architects	$37.08	$77,119
Software Engineers	$41.87	$87,085
Sales		
Retail Sales Managers	$18.93	$39,364
Retail Sales Representatives	$27.42	$57,030
Non-Retail Sales Managers	$31.16	$64,821
Non-Retail Sales Representatives	$37.09	$77,151
Services		
Food Preparation Workers	$8.41	$17,506

12 Historical Annual Average Employment by Industry Data, State Employment Development Department, http://www.labormarketinfo.edd.ca.gov/, accessed January 19, 2007.

13 Projections of Employment by Industry, State Employment Development Department, http://www.labormarketinfo.edd.ca.gov/, accessed January 19, 2007.

Community Service Specialists	$16.23	$33,759
Chefs and Head Cooks	$20.16	$41,946
Public Health Social Workers	$23.65	$49,186
School Counselors	$24.27	$50,487
Farming		
Graders, Sorters	$8.23	$17,120
All Other Agricultural Workers	$10.79	$22,453
Farm Managers	$17.35	$36,091

SOURCE: Wage by Occupation, State Employment Development Department, http://www.labormarketinfo.edd.ca.gov/, accessed January 19, 2007.

A large number of residents within the County unincorporated area are retired and often rely on services provided by others. CPAs with the highest percentage of residents employed in service-oriented jobs are Desert, San Dieguito, Crest-Dehesa, Pendleton-DeLuz, Spring Valley, Sweetwater, and Valle de Oro (Table 3-13). On the other end of the scale, San Dieguito also had the highest proportion of professional employment, followed by Barona, Bonsall, and North Mountain.

Table 3-13 Employment by Industry: 2000

CPA	*Total Population*	*Total Employed*	*Agriculture*	*Construction/ Transportation/ Utilities*	*Manufacturing*	*Wholesale/ Retail Trade*	*Services*	*professional*	*Government*
Alpine	16,542	7,948	0.6%	18.7%	6.5%	13.2%	42.6%	9.9%	8.5%
Barona	536	190	0.0%	26.8%	15.3%	13.7%	25.3%	16.3%	2.6%
Bonsall	8,880	3,855	3.8%	14.2%	10.3%	15.0%	39.2%	15.1%	2.5%
Central Mountain	4,880	2,194	2.6%	16.5%	8.8%	13.7%	41.2%	8.5%	8.8%
County Islands	1,986	760	1.3%	16.6%	13.0%	17.0%	42.0%	8.3%	1.8%
Crest-Dehesa	9,365	4,814	0.2%	17.2%	7.4%	13.8%	45.9%	9.2%	6.3%
Desert	3,262	1,335	1.6%	11.7%	3.3%	13.8%	61.0%	6.1%	2.5%
Fallbrook	39,599	15,413	4.7%	13.7%	10.4%	15.6%	39.8%	11.2%	4.6%
Jamul/Dulzura	9,218	4,093	2.0%	13.4%	9.8%	12.3%	43.4%	11.3%	7.8%
Julian	3,104	1,485	4.1%	19.6%	4.5%	13.2%	44.6%	11.3%	2.7%
Lakeside	57,422	26,927	0.5%	18.4%	8.5%	16.3%	40.6%	9.3%	6.4%
Mountain Empire	6,402	2,082	2.9%	20.3%	9.2%	10.1%	37.9%	6.8%	12.8%
North County Metro	38,253	16,849	1.5%	13.0%	11.9%	16.0%	42.2%	11.6%	3.9%
North Mountain	2,830	997	6.1%	12.2%	8.3%	12.5%	42.4%	14.1%	4.2%

Otay	6,804	0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Pala-Pauma	6,176	2,341	13.6%	13.4%	10.9%	11.8%	36.4%	8.8%	5.1%
Pendleton-DeLuz	36,927	4,049	1.9%	3.6%	4.9%	19.5%	46.7%	8.7%	14.7%
Pepper Dr-Bostonia	15,146	6,276	0.5%	14.3%	11.2%	18.2%	40.6%	10.7%	4.4%
Rainbow	1,836	721	5.8%	17.9%	9.2%	11.9%	37.7%	12.8%	4.7%
Ramona	33,404	15,293	1.8%	14.8%	12.1%	15.5%	38.9%	11.7%	5.4%
San Dieguito	12,516	4,938	1.8%	5.8%	10.1%	13.6%	48.9%	18.5%	1.3%
Spring Valley	59,324	25,429	0.1%	12.4%	9.6%	15.2%	45.5%	10.2%	7.0%
Sweetwater	12,951	5,657	0.1%	9.8%	11.2%	13.6%	45.8%	9.8%	9.6%
Valle De Oro	40,031	19,461	0.2%	12.0%	6.6%	15.4%	45.9%	12.3%	7.6%
Valley Center	15,525	6,929	6.8%	14.4%	10.7%	15.4%	37.0%	12.0%	3.8%
Unincorporated Area	442,919	180,036	1.7%	14.0%	9.4%	15.3%	42.5%	10.9%	6.1%
San Diego County	2,813,833	1,232,739	0.7%	10.4%	11.0%	14.5%	44.7%	13.3%	5.4%

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2000 Census.

3.5 Housing Profile

Housing Growth and Type

Growth Trends

The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as a separate living quarter. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

Between 1990 and 2000, housing stock in the unincorporated area increased by 11.6 percent, almost two percentage points higher than the region. CPAs with the largest growth in housing were San Dieguito, Pendleton-DeLuz, Julian, North Mountain, and Alpine (Table 3-14). A few CPAs experienced minor decreases in the housing stock (North County Metro and Valle de Oro). The significant decrease of 50 percent in Otay was due to the small number of units in that CPA, which was preparing for the construction of Otay Ranch.

Based on SANDAG projections, growth in housing stock in the unincorporated area is expected to slow, with a 9.7-percent increase between 2000 and 2010, compared to the 12.1-percent increase for the region during the same period. Central Mountain and Julian are projected to experience a decrease in housing stock, likely due to the homes lost in the wildfires of 2003.

Housing Types

The majority of housing units in the unincorporated area were single-family homes (74.3 percent), higher than that for the entire region (Table 3-15). Mobile homes represent a significant housing option in the unincorporated area, representing almost ten percent of the housing stock and more than double that of the regional proportion.

Due to differences in community character, as well as unique constraints and opportunities, several CPAs have higher proportions of multi-family housing compared to other parts of the unincorporated area. These include Pepper Drive-Bostonia, Pendleton-DeLuz, Spring Valley, and Valle de Oro. Similarly, in rural/semi-rural communities where there is a lack of sewer system, mobile homes on septic systems become a viable housing option. CPAs with mobile homes being a significant component of the housing stock include Desert, North Mountain, Pala-Pauma, Rainbow, and Mountain Empire.

Table 3-14 Housing Trends: 1990–2010

CPA	Housing Units			% Change	
	1990	2000	2010	1990-2000	2000-2010
Alpine	4,887	6,108	6,511	25.0%	6.6%
Barona	—	162	169	—	4.3%
Bonsall	3,045	3,367	4,049	10.6%	20.3%
Central Mountain	1,968	2,389	2,252	21.4%	-5.7%
County Islands	606	588	637	-3.0%	8.3%
Crest-Dehesa	3,099	3,333	3,524	7.6%	5.7%
Desert	2,481	2,887	3,658	16.4%	26.7%
Fallbrook	11,979	14,046	16,278	17.3%	15.9%
Jamul/Dulzura	2,769	3,180	3,439	14.8%	8.1%
Julian	1,449	1,822	1,803	25.7%	-1.0%
Lakeside	24,249	26,624	27,180	10.6%	2.1%
Mountain Empire	2,506	2,632	2,645	5.0%	0.5%
North County Metro	14,678	14,388	17,562	-2.0%	22.1%
North Mountain	1,363	1,706	1,783	25.2%	4.5%
Otay	6	3	15	-50.0%	400%
Pala-Pauma	1,703	2,071	2,252	21.6%	8.7%
Pendleton-DeLuz	5,121	6,689	6,631	30.6%	-0.9%
Rainbow	676	707	827	4.6%	17.0%
Ramona	9,692	11,190	12,781	15.5%	14.2%
San Dieguito	3,723	5,025	8,548	35.0%	70.1%
Spring Valley	18,495	19,503	20,395	5.5%	4.6%
Sweetwater	4,481	4,458	4,731	-0.5%	6.1%
Valle De Oro	13,390	14,540	15,515	8.6%	6.7%
Valley Center	4,734	5,529	7,311	16.8%	32.2%
Unincorporated Area	137,100	152,947	167,800	11.6%	9.7%
San Diego County	946,240	1,040,149	1,166,100	9.9%	12.1%

SOURCE: SANDAG Data Warehouse (Population and Housing Estimates), 2007.

Table 3-15 Housing Type: 2000				
CPA	*Total Units*	*% Single-Family*	*% Multi-Family*	*% Mobile Homes*
Alpine	6,108	71.8%	19.9%	8.3%
Barona	162	91.4%	4.3%	4.3%
Bonsall	3,367	86.4%	8.8%	4.9%
Central Mountain	2,389	86.8%	1.0%	12.3%
County Islands	588	90.6%	6.0%	3.4%
Crest-Dehesa	3,333	94.7%	1.1%	4.2%
Desert	2,887	63.6%	7.0%	29.4%
Fallbrook	14,046	72.8%	19.3%	7.9%
Jamul/Dulzura	3,180	84.3%	1.8%	13.9%
Julian	1,822	89.9%	2.5%	7.6%
Lakeside	20,819	60.3%	19.9%	19.8%
Mountain Empire	2,632	74.5%	1.5%	24.0%
North County Metro	14,388	85.6%	8.9%	5.5%
North Mountain	1,706	70.3%	0.1%	29.6%
Otay	3	100.0%	0.0%	0.0%
Pala-Pauma	2,071	73.0%	0.6%	26.4%
Pendleton-DeLuz	6,689	70.8%	25.6%	3.6%
Pepper Dr-Bostonia	5,805	37.5%	44.0%	18.5%
Rainbow	707	72.6%	2.4%	25.0%
Ramona	11,190	80.9%	12.8%	6.3%
San Dieguito	5,025	90.8%	9.0%	0.2%
Spring Valley	19,503	70.7%	21.7%	7.6%
Sweetwater	4,458	84.6%	14.8%	0.7%
Valle De Oro	14,540	78.3%	20.9%	0.8%
Valley Center	5,529	80.6%	2.0%	17.4%
Unincorporated Area	152,947	74.3%	15.9%	9.9%
San Diego County	1,040,149	60.4%	35.1%	4.5%

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2000 Census.

Tenure and Occupancy

Tenure refers to the type of occupancy, whether a unit is owner-occupied or renter-occupied. Furthermore, an occupied housing unit is equivalent to a household. Since the majority of the housing units in the unincorporated area were single-family homes, the tenure split of the occupied units was therefore primarily owner-occupied (70 percent) (see Table 3-16). In comparison, region-wide, only 58 percent of the occupied units were owner-occupied.

Table 3-16 Tenure: 2000

CPA	*Total Units*	*Occupied Units*	*% Owner-Occupied*	*% Renter-Occupied*
Alpine	6,108	5,853	71.3%	28.7%
Barona	162	154	85.1%	14.9%
Bonsall	3,367	3,206	78.8%	21.2%
Central Mountain	2,389	1,753	79.3%	20.7%
County Islands	588	558	51.4%	48.6%
Crest-Dehesa	3,333	3,239	87.5%	12.5%
Desert	2,887	1,441	75.5%	24.5%
Fallbrook	14,046	13,476	68.8%	31.2%
Jamul/Dulzura	3,180	3,029	85.6%	14.4%
Julian	1,822	1,265	73.5%	26.5%
Lakeside	20,819	20,177	70.6%	29.4%
Mountain Empire	2,632	2,187	70.0%	30.0%
North County Metro	14,388	13,805	83.2%	16.8%
North Mountain	1,706	1,129	74.1%	25.9%
Otay	3	2	100.0%	0.0%
Pala-Pauma	2,071	1,802	62.3%	37.7%
Pendleton-DeLuz	6,689	6,104	7.9%	92.1%
Pepper Dr-Bostonia	5,805	5,627	43.9%	56.1%
Rainbow	707	668	73.4%	26.6%
Ramona	11,190	10,803	75.5%	24.5%
San Dieguito	5,025	4,597	88.8%	11.2%
Spring Valley	19,503	19,114	65.1%	34.9%
Sweetwater	4,458	4,354	77.9%	22.1%
Valle De Oro	14,540	14,269	75.5%	24.5%
Valley Center	5,529	5,259	83.8%	16.2%
Unincorporated Area	152,947	143,871	70.3%	29.7%
San Diego County	1,040,149	994,677	58.2%	41.8%

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2000 Census.

In most cases, the tenure split in individual CPAs reflected the composition of the housing stock. CPAs with high proportions of single-family homes had high proportions of owner-occupants. CPAs with high proportions of multi-family housing and mobile homes had high proportions of renter-occupants. However, County Islands was an exception, where a large proportion of the single-family homes were actually used as rentals.

Housing Cost and Affordability

The cost of housing often correlates with the extent of housing problems experienced by lower and moderate income households.

For-Sale Housing Market

In general, communities within the North County coastal area had higher home prices, compared to East County communities (see Figure 3-1). Housing costs in the unincorporated communities vary significantly. As shown in Table 3-17, the median values of homes ranged from $350,000 in Julian to $1,297,000 in Jamul/Dulzura (as of October 2006). Home prices also vary significantly by type of housing. Median prices for condominium units were below $400,000 while single-family homes were sold at much higher prices. Mobile homes are sold at prices generally below $100,000.

Table 3-17 Median Single-Family and Condominium Home Value: 2005–2006

	October 2006					*2005*	
CPA	*Number of Sales*	*Single-Family Median*	*Condo Median*	*Overall Median*	*% Change from Prior Month*	*Overall Median*	*% Change 2005–2006*
Alpine	16	$522,500	—	$493,000	-6.3%	$611,000	-19.3%
Bonsall	11	$975,000	$294,500	$728,000	76.7%	$610,000	19.3%
Fallbrook	55	$600,000	$316,000	$589,000	-0.7%	$587,000	0.3%
Jamul/Dulzura	4	$1,297,000	—	$1,297,000	85.3%	$769,000	68.7%
Julian	3	$350,000	—	$350,000	14.8%	$306,000	14.4%
Lakeside	30	$480,000	$211,500	$462,000	3.6%	$434,000	6.5%
Ramona	38	$550,000	$370,000	$543,000	6.1%	$523,000	3.8%
Spring Valley	48	$455,000	$349,000	$451,000	-2.8%	$438,000	3.0%
Valley Center	24	$595,000	$100,000	$639,000	-10.6%	$706,000	-9.5%

SOURCE: www.dqnews.com, accessed November 20, 2006.

Median home value information is not available for all CPAs. CPAs with limited sales may produce highly skewed data.

In recent months, home prices have decreased due to the slowing down of the housing market. Between October 2005 and 2006, median home prices in San Diego generally stabilized with most communities experiencing either only modest increases or small decreases as shown in Table 3-18. On a subregional basis, home prices hardly changed between 2005 and October 2006 (Figure 3-1).

Table 3-18 Manufactured/Mobile Home Value: November 2006

CPA	*Number of Sales*	*Median*	*Range*
Alpine	2	$72,000	$49,000–$95,000
Fallbrook	34	$117,250	$29,500–$370,000
Jamul/Dulzura	1	$35,000	$35,000
Lakeside	21	$219,000	$45,900–$450,000
Ramona	15	$75,500	$48,800–$454,000
Spring Valley	32	$94,500	$13,450–$169,000
Valley Center	16	$85,450	$45,000–$194,900

SOURCE: www.realtor.com, accessed November 21, 2006.

Manufactured/mobile home information is not available for all CPAs. Typically mobile homes at the high end of the price range are anomalies, as evident in the modest median values. These higher-priced homes are often located on large lots.

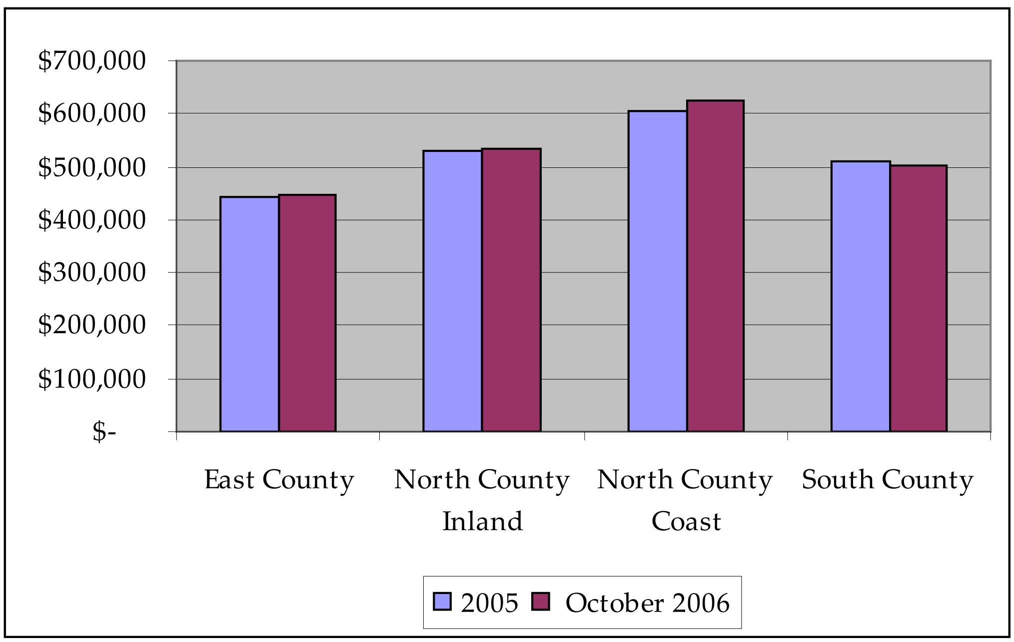

Figure 3-1 Median Home Value by Subregion: 2005 and October 2006

SOURCE: www.dqnews.com, accessed November 20, 2006.

Rental Housing Market

Information on rental rates in the unincorporated area was obtained through review of rental listings (Table 3-19). Given the suburban and semi-rural character of some CPAs, rental housing has limited availability. Apartments and second units/granny flats (such as guesthouses and cottages) represent the most affordable rental options. These are usually small units with one or two bedrooms, appropriate for small households, including seniors. In comparison, large units, typically comprised of townhomes or single-family homes, command significantly higher rents.

Table 3-19 Average Rental Rate by Type: September: November 2006

CPA	*Apartment*	*Condo*	*Cottage/ Guest House*	*Single*	*Studio*	*Townhouse*	*House*	*Overall Average*
Alpine[a]	$1,082				$590			$1,063
Fallbrook[b]	$901	$1,367	$879	$1,833	$1,950	$1,850	$1,585	$1,628
Lakeside[b]	$842	$1,157	$975	—	$666	$1,291	$1,469	$1,267
Ramona[b]	$802	$1,250	$898	$2,300	$813	—	$1,924	$1,635
Spring Valley[b]	$948	$1,222	—	$2,013	$813	$1,489	$1,484	$1,394

SOURCES:

a. Calculated based on average rent by unit size from the San Diego County Apartments Association Fall 2006 Vacancy and Rental Rate Survey.

b. www.sandiego.rentslicer.com, accessed November 20, 2006.

Rental rate information is not available for all CPAs.

Housing Affordability by Household Income

Housing affordability can be determined by comparing the cost of renting or owning a home with the maximum affordable housing costs for households at different income levels. Based on State-established threshold of affordable housing costs at no more than 30 percent of household income, Table 3-20 provides estimates of what households at different income levels can afford to rent or buy.

Extremely Low Income Households: Extremely low income households are those earning 30 percent or less of the AMI. For 2006, the maximum affordable rental payment ranges from $288 per month for a one-person household to $409 per month for a household of five, excluding utilities. Based on the rental data presented in Table 3-20, extremely low income households would be unlikely to secure adequately sized and affordable rental housing in the unincorporated area. Ownership housing is also beyond the reach of extremely low income households except for mobile homes in rural areas.

Very Low Income Households: Very low income households are those earning between 31 and 50 percent or less of the AMI. For 2006, the maximum affordable rental payment ranges from $504 per month for a one-person household to $756 per month for a household of five, excluding utilities. Based on the rental data presented in Table 3-20, very low income households would be unlikely to secure adequately sized and affordable rental housing in the unincorporated area. Ownership housing is also beyond the reach of very low income households except for mobile homes.

Table 3-20 Housing Affordability Matrix, San Diego County: 2006						
	Income Levels		*Housing Costs*		*Maximum Affordable Price*	
Income Group	*Annual Income*	*Affordable Payment*	*Utilities*	*Taxes & Ins.*	*Home*	*Rental*
Extremely Low (30% AMI)						
One Person	$14,500	$363	$75	90	$37,198	$288
Small Family	$18,650	$466	$100	$100	$50,146	$366
Four-Person Family	$20,700	$518	$125	$105	$54,149	$393
Large Family	$22,350	$559	$150	$110	$56,267	$409
Very Low (50% AMI)						
One Person	$24,150	$604	$100	$120	$72,277	$504
Small Family	$31,050	$776	$125	$150	$94,407	$651
Four-Person Family	$34,500	$863	$150	$155	$105,001	$713
Large Family	$37,250	$931	$175	$160	$112,299	$756
Low (80% AMI)						
One Person	$38,650	$966	$100	$200	$125,483	$866
Small Family	$49,700	$1,243	$125	$250	$163,387	$1,118
Four-Person Family	$55,200	$1,380	$150	$275	$179,867	$1,230
Large Family	$59,600	$1,490	$175	$285	$193,993	$1,315
Moderate (120% AMI)						
One Person	$54,500	$1,363	$100	$290	$183,163	$1,263
Small Family	$70,100	$1,753	$125	$365	$237,783	$1,628
Four-Person Family	$77,900	$1,948	$150	$400	$263,209	$1,798
Large Family	$84,100	$2,103	$175	$425	$282,985	$1,928

SOURCES: Income limits from State Department of Housing and Community Development Department; affordable housing costs calculations by Veronica Tam and Associates.

2006 Area Median Income (AMI) = $64,900

Small Family = 3 persons; Large Families = 5 or more persons

Monthly affordable rent based on payments of no more than 30% of household income

Property taxes and insurance at approximately 2% of home price.

Calculation of affordable home sales prices based on a down payment of 10%, annual Interest rate of 5.85%, 30-year mortgage, and monthly payment of gross household income

Low Income Households: Low income households earn 51 to 80 percent of the County AMI. The maximum home price a low income household can afford in 2006 ranges from $125,000 for a one-person household to $194,000 for a five-person household. Affordable rental rates for low income households range from $966 for a one-person household to $1,315 for a five-person household. Based on the sales data presented in Table 3-17 and Table 3-18, low income households would not be able to afford to own a home on the market except for mobile homes. However, apartments and condominiums for rent are within the affordability range of this income group.

Moderate Income Households: Moderate-income households earn up to 120 percent of the County AMI. The maximum affordable home prices for moderate income households range from $183,000 for a one-person household to $283,000 for a household of five. A moderate-income household can afford rental rates of $1,263 to $1,928 per month depending on household size. Moderate income households can afford most rental options in the unincorporated area but not ownership housing except for mobile homes.

Housing Problems

Age of Housing and Substandard Housing Conditions

Housing age is frequently used as an indicator of housing condition. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. A unit is generally deemed to have exceeded its useful life after 70 years of age.

According to the 2000 Census, about 30 percent of the overall housing stock in the unincorporated area was built prior to 1970 (Table 3-21). However, the age of the housing stock really varies significantly among the different CPAs. Comparatively, several CPAs have an older housing stock. In Central Mountain, County Islands, Julian, Mountain Empire, North Mountain, Rainbow, and Spring Valley, more than one-third of the housing units were more than 30 years old. Specifically, three percent (4,895 units) of the housing stock were over 70 years old. In addition, according to the 2000 Census, 1,101 units in the unincorporated area lacked complete plumbing facilities and 1,117 units lacked complete kitchen facilities. These units may potentially require substantial rehabilitation or, in some cases, replacement.

Overcrowding

Overcrowding is typically a combined effect of high housing costs, low incomes, and insufficient supply of adequately sized units at affordable rates. In California, overcrowding is defined as a housing unit occupied by more than one person per room (including bedrooms, living rooms, dining rooms, but excluding bathrooms, kitchens, porches, and hallways). Severe overcrowding is defined as a housing unit occupied by more than 1.5 persons per room.

Overall, 11,624 occupied units (8.1 percent of all households) in the unincorporated area were considered overcrowded in 2000, inclusive of 3.9 percent that were considered severely overcrowded (Table 3-22). Overcrowding tends to affect renter-households disproportionately, with 17.2 percent of all renter-households compared to 4.2 percent owner-households in the unincorporated area being overcrowded.

Table 3-21 Age of Housing: 2000

CPA	*1949 or Earlier (50+ Years)*	*1950-1969 (30-50 Years)*	*1970 or After (<30 Years)*
Alpine	5.9%	14.4%	79.6%
Barona	10.5%	21.0%	68.5%
Bonsall	6.0%	18.7%	75.4%
Central Mountain	26.2%	17.3%	56.4%
County Islands	50.5%	33.7%	15.8%
Crest-Dehesa	13.0%	27.5%	59.5%
Desert	2.9%	21.7%	75.3%
Fallbrook	5.9%	22.0%	72.0%
Jamul/Dulzura	7.3%	15.3%	77.3%
Julian	13.7%	21.2%	65.0%
Lakeside	6.0%	26.3%	67.7%
Mountain Empire	24.2%	20.5%	55.3%
North County Metro	5.5%	26.5%	68.1%
North Mountain	17.4%	18.0%	64.7%
Otay	0.0%	0.0%	100.0%
Pala-Pauma	7.7%	16.7%	75.6%
Pendleton-DeLuz	4.4%	30.6%	65.0%
Pepper Dr-Bostonia	3.9%	27.3%	68.8%
Rainbow	9.9%	25.0%	65.1%
Ramona	7.1%	10.2%	82.7%
San Dieguito	6.9%	16.8%	76.2%
Spring Valley	6.1%	33.2%	60.8%
Sweetwater	4.2%	29.0%	66.8%
Valle De Oro	6.8%	26.5%	66.7%
Valley Center	3.7%	15.4%	80.9%
Unincorporated Area	7.0%	23.8%	69.2%
San Diego County	10.1%	27.9%	62.0%

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2000 Census.

Table 3-22 Overcrowding: 2000

CPA	Total Occupied Units			Total Renter-Occupied			Total Owner-Occupied		
	Units	>1.0 prs/rm	>1.5 prs/rm	Units	>1.0 prs/rm	>1.5 prs/rm	Units	>1.0 prs/rm	>1.5 prs/rm
Alpine	199	3.4%	1.8%	148	8.8%	4.8%	51	1.2%	0.6%
Barona	6	3.9%	0.6%	0	0.0%	0.0%	6	4.6%	0.8%
Bonsall	193	6.0%	3.7%	120	17.6%	9.3%	73	2.9%	2.2%
Central Mountain	136	7.8%	3.1%	40	11.0%	6.4%	96	6.9%	2.3%
County Islands	172	30.8%	14.3%	91	33.6%	15.1%	81	28.2%	13.6%
Crest-Dehesa	138	4.3%	0.7%	50	12.4%	2.7%	88	3.1%	0.5%
Desert	111	7.7%	2.8%	52	14.7%	4.8%	59	5.4%	2.1%
Fallbrook	1,856	13.8%	8.8%	1,304	31.0%	22.0%	552	6.0%	2.8%
Jamul/Dulzura	167	5.5%	2.2%	57	13.1%	5.7%	110	4.2%	1.7%
Julian	58	4.6%	1.9%	29	8.7%	3.6%	29	3.1%	1.3%
Lakeside	1,223	6.1%	2.5%	796	13.4%	5.3%	427	3.0%	1.3%
Mountain Empire	275	12.6%	4.7%	110	16.7%	9.3%	165	10.8%	2.7%
North County Metro	776	5.6%	3.3%	384	16.5%	11.0%	392	3.4%	1.7%
North Mountain	78	6.9%	4.3%	46	15.8%	9.6%	32	3.8%	2.4%
Otay	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%	0.0%
Pala-Pauma	307	17.0%	10.9%	222	32.7%	23.1%	85	7.6%	3.5%
Pendleton-DeLuz	622	10.2%	3.2%	594	10.6%	3.3%	28	5.8%	3.1%
Pepper Dr-Bostonia	531	9.4%	3.9%	457	14.5%	5.8%	74	3.0%	1.5%
Rainbow	110	16.5%	9.6%	71	39.9%	18.5%	39	8.0%	6.3%
Ramona	830	7.7%	3.5%	550	20.8%	11.9%	280	3.4%	0.7%
San Dieguito	55	1.2%	0.4%	16	3.1%	1.9%	39	1.0%	0.2%
Spring Valley	2,495	13.1%	5.4%	1,427	21.4%	9.7%	1,068	8.6%	3.1%
Sweetwater	258	5.9%	2.9%	161	16.7%	8.3%	97	2.9%	1.4%
Valle De Oro	607	4.3%	2.1%	420	12.0%	6.8%	187	1.7%	0.6%
Valley Center	421	8.0%	4.3%	189	22.1%	13.0%	232	5.3%	2.6%
Unincorporated Area	11,624	8.1%	3.9%	7,334	17.2%	8.9%	4,290	4.2%	1.7%
San Diego County	117,426	11.8%	6.6%	85,316	19.2%	11.4%	32,110	5.8%	2.6%

SOURCE: SANDAG Profile Warehouse (Population and Housing Estimates), 2000 Census.

In general, overcrowding was less prevalent in the unincorporated area than Countywide, which had 11.8 percent of all households being overcrowded. However, certain CPAs had high rates of overcrowding, including County Islands, Fallbrook, Mountain Empire, Pala-Pauma, Pendleton-DeLuz, Pepper Drive-Bostonia, Rainbow, and Spring Valley. Rental overcrowding was particularly prevalent in County Islands, Fallbrook, Pala-Pauma, and Rainbow.

Cost Burden

Cost burden, also known as "overpayment", is defined as a household paying more than 30 percent of its gross household income on housing costs, including utilities, taxes, and insurance. Overall, 32.2 percent of the households in the unincorporated area experienced housing cost burden in 2000 (Table 3-23). While overall, owner-households and renter-households were similarly impacted by cost burden, the income distributions of the impacted households were very different. For owner-households, the impacted households were primarily moderate or above moderate incomes. In contrast, the majority of the impacted renter-households were extremely low and very low incomes. Cost burden among extremely low income renter-households was actually less prevalent than among very low income households. This pattern may be due to two reasons: (1) many extremely low income households were receiving public assistance such as Section 8 Housing Choice Vouchers or are residing in publicly subsidized housing or (2) families with extremely low incomes had to live in smaller units or to live with other people in order to make ends meet and, therefore, they were either more likely to face overcrowding issues or the combined household income qualified them under very low or low incomes.

Table 3-23 Cost Burden by Household Type and Income

Households	*Households Cost Burdened*	*% Total Households*	*% Extremely Low Income (0-30% AMI)*	*% Very Low Income (31-50% AMI)*	*% Low Income (51-80% AMI)*	*% Moderate or Above (>80% AMI)*
Owner-Households						
Elderly	775	28.2%	21.9%	23.2%	21.5%	33.3%
Small Families	15,051	30.7%	6.9%	6.9%	17.8%	68.2%
Large Families	3,952	30.9%	7.9%	10.2%	24.0%	57.9%
Others	4,178	40.4%	18.5%	12.0%	19.1%	50.2%
Total Owners	*30,840*	*31.0%*	*12.4%*	*12.1%*	*19.7%*	*55.8%*
Renter-Households						
Elderly	1,976	50.9%	38.1%	35.2%	19.7%	7.0%
Small Families	7,266	32.8%	27.8%	36.2%	27.0%	8.9%
Large Families	2,268	32.4%	31.4%	39.7%	22.9%	6.0%
Others	3,128	37.5%	30.6%	25.3%	34.5%	9.5%
Total Renters	*14,622*	*35.3%*	*30.4%*	*34.3%*	*27.1%*	*8.4%*
Total	*45,430*	*32.2%*	*18.2%*	*19.3%*	*22.1%*	*40.7%*

SOURCE: HUD Comprehensive Housing Affordability Strategy (CHAS) dataset, 2006.

2000 Census sample data (long form) was used to prepare the CHAS dataset. Characteristics were based on 5% sample and then extrapolated to 100%; depending on the weighting used, total numbers do not always match the 100% data.

Totals do not add up due to rounding errors that occurred during the extrapolation of data from general proportions.

Assisted Housing and At-Risk Analysis

Housing Element law requires that a jurisdiction provide an analysis of existing assisted housing developments that are eligible to convert from low-income use to market-rate housing during the next ten years (July 1, 2005 through June 30, 2015) due to termination of subsidy contracts, mortgage prepayment, or expiration of deed restrictions.

Inventory of Assisted Housing

The County of San Diego assists in the development of affordable housing using a variety of housing programs. Assisted housing developments are defined as multi-family rental units that receive government assistance such as State or local mortgage revenue bond programs, redevelopment funds, local in-lieu fees, density bonus incentives, inclusionary housing programs, or federal housing programs. Table 3-24 summarizes the inventory of assisted affordable housing in the unincorporated area.

Table 3-24 Assisted Housing Inventory

				Assisted Units		
Development	*Date of Contract*	*Years of Affordability*	*Total Units*	*Very Low (50% AMI)*	*Low (80% AMI)*	*Funding or Program*
County Programs						
1141 Persimmon	9/29/1992	30	33	12	0	DB
Anza Terrace	3/3/1987	60	64	0	26	DB
Campo Hills	3/26/2003	10	222	0	50	DB
De Luz Apartments	7/5/2000	55	26	14	11	H, DB
Dove Canyon/4S Ranch	7/30/2002	55	120	36	84	H, DB
Fallbrook View Apts.	9/12/2002	55	80	11	69	C
Greenfield Estates	8/16/1988	30	58	0	5	DB
Kalmia Courtyards	2/9/1994	51	28	5	6	H, LIHTC
Lakeside Gardens	9/1/2004	5	85	84	0	Section 8
	12/30/2003	55		85	0	C
Lamar Springs Apts.	3/20/1984	60	50	0	6	DB
Maplewood Apartments	7/13/2000	55	78	48	30	C, H, LIHTC
Persimmon Terrace	8/5/1986	60	36	0	14	DB
Pine View Apts.	9/24/2004	55	101	27	74	C, H
Pinecrest Apartments	5/24/1988	30	104	0	8	DB
Presioca Villa	3/13/1996	55	94	70	0	H
Spring Valley Apts.	2/22/2002	55	58	12	46	HO, LIHTC
St. Martin De Porres	11/9/2000	55	116	115	0	H

Table 3-24 Assisted Housing Inventory						
				Assisted Units		
Development	*Date of Contract*	*Years of Affordability*	*Total Units*	*Very Low (50% AMI)*	*Low (80% AMI)*	*Funding or Program*
Summeridge/Village W.	6/1/2001	55	96	40	55	H
Valle del Sol Apts.	10/11/1988	30	50	0	4	DB
Villa Lakeshore Apts.	6/10/2004	55	34	17	17	C, RDA
Windmill Senior Apts.	11/16/2000	30	27	10	0	DB
Federal/State Programs						
2916/2918 Apricot Lane	12/23/1992	15	2	2	0	Section 8
2922/2924 Apricot Lane	1/15/1993	15	4	4	0	Section 8
1111 Old Stage Road	7/1/1998	10	8	2	6	H
9062 Kenwood Dr.	12/10/1998	10	11	3	8	H
1605 Canyon Rd	4/23/1999	10	60	12	48	H
Casa de Cortez	9/1/2001	5	32	28	0	Section 8
Montecito Village	6/3/1983	25	70	70	0	Section 8
Peppertree Apartments	12/5/2000	5	32	32	0	Section 515, 8
Turnagain Arms	10/1/2004	1	80	22	0	Section 8

H = HOME; C = CDBG; RDA = Redevelopment Set-Aside; DB = Density Bonus; HO = Housing Opportunities for Persons with AIDS; LIHTC = Low Income Housing Tax Credits

At-Risk Housing

During the planning period of the at-risk analysis (July 1, 2005 to June 30, 2015), 10 housing projects may be at risk of converting to market-rate housing due to expiration of deed-restrictions or termination of subsidy contracts. Table 3-25 identifies the at-risk projects, which total 290 restricted units (178 very low income and 112 low income units).

Campo Hills is a mobile home development with 50 units reserved for low income homeowners. However the owners are not required to resell the units to low income households at affordable prices. Therefore, such units are at high risk of converting to market-rate housing upon change of ownership. Affordable housing achieved through Section 8 Moderate Rehabilitation is usually at high risk of converting to market-rate housing. Under this program, privately owned rental properties are deed-restricted as affordable housing in exchange for funding for moderate rehabilitation. Given the high rents in the San Diego region, these units most likely will revert back to market-rate housing upon expiration of the deed restrictions.

In comparison, the three HOME-funded units are low risk of converting to market rate housing. These HOME-funded projects are non-profit owned, which safeguards their long-term use as affordable housing.

Table 3-25 At-Risk Housing Projects: 2005–2015

Development	*Location*	*Expires*	*Total Units*	*Restricted Units*	
				Very Low	*Low*
Density Bonus Projects					
Campo Hills	Campo	April 2013	222	0	50
Section 8 Moderate Rehabilitation Projects					
2916/2918 Apricot Lane	Spring Valley	December 2007	2	2	0
2922/2924 Apricot Lane	Spring Valley	January 2008	4	4	0
Casa de Cortez	Fallbrook	September 2006	32	28	0
Montecito Village	Ramona	June 2008	70	70	0
Peppertree Apartments	Ramona	December 2005	32	32	0
Turnagain Arms	Fallbrook	October 2005	80	22	0
HOME Projects					
1111 Old Stage Road	Fallbrook	July 2008	8	2	6
9062 Kenwood Drive	Spring Valley	December 2008	11	3	8
1605 Canyon Road	Spring Valley	April 2009	60	12	48

Pursuant to State Housing Element law, when units are identified as at risk, an analysis of costs to preserve or replace the at-risk units must be included. The cost estimates provided in this Housing Element, however, are only general in nature to present an order of magnitude. Actual costs would depend on the market conditions at the time of conversion and the specific conditions of the properties.

Preservation Options

Tenant-Based Rent Subsidies: Tenant-based rent subsidies could be used to preserve the affordability of housing. The County, through a variety of potential funding sources, could provide rental subsidies to very low and low income households to subsidize the continued affordability of the at-risk units. The level of the subsidy required to preserve the at-risk affordable housing is estimated to equal the Fair Market Rent for a unit minus the housing cost affordable by assisted household. Table 3-26 presents a general estimate of the rent subsidies required to preserve the affordability of the 223 at-risk units. Based on the estimates and assumptions shown in this table, approximately $710,784 in rent subsidies would be required annually.

Table 3-26 Rent Subsidies Required			
	Very Low	*Low*	*Total*
At-Risk Units	111	112	223
Total Monthly Rent Income Supported by Affordable Rent	$713	$885	—
Total Monthly Rent Allowed by Fair Market Rents	$1,065	$1,065	—
Average Monthly Subsidy per Unit	$352	$180	—
Average Annual Subsidy per Unit	$4,224	$2,160	—
Total Annual Subsidy Required	$468,864	$241,920	$710,784

Average subsidy per unit for each project is estimated with the following assumptions:

Units are assumed to be two-bedroom and occupied by four-person households.

More than half of the low income units are HOME-funded units, with income level being set at 60 percent of the AMI. For the purpose of estimating subsidies required, all low income units are assumed to be occupied by households with maximum income of 60 percent AMI ($41,400).

Based on 2006 Area Median Income in San Diego County, affordable monthly housing rent for a four-person very low income household is $713 and $885 for a four-person low income household (excluding utility assumptions for $150).

2006 Fair Market Rents in San Diego County is $1,065 for a two-bedroom unit.

Transfer of Ownership: Another option to preserve the units at risk is to transfer the at-risk units to nonprofit ownership. Nonprofit organizations are usually committed to maintaining the long-term affordability of low income housing. They are also eligible for a variety of affordable housing programs. The feasibility of this option depends largely on the willingness of property owners to sell. A general search on the internet indicates that average market prices of a rental unit can range between $150,000 and $350,000, depending on the project size and unit type. Transferring ownership would also involve the projects in their entirety, not just the at-risk units.

Replacement Options

New Construction of Affordable Units: The cost of developing new housing depends on a variety of factors such as density, size of units, location and related land costs, and type of construction. Based on the market study prepared in conjunction with this Housing Element update,[14] the average development cost for a rental unit is about $412,900, excluding land cost, significantly higher than the purchase cost of an existing unit.

Purchase of Replacement Units: Similar to transferring ownership of the at-risk projects, the County may also replenish its affordable housing inventory by purchasing similar units on the market and making these units affordable to lower income households. As mentioned earlier, the average market price of a rental unit between $150,000 and $350,000.

[14] Keyser Marston Associates, *Housing Allocation for Very Low and Low Income Households, County of San Diego General Plan 2020*, December 2006.

Cost Comparison

While continuing rent subsidies may require less upfront costs, over the life of the buildings, the total costs to maintain these units as affordable housing may be higher than the costs associated with transferring ownership of these properties to nonprofit organizations, or purchasing replacement units by nonprofits. Overall, the costs involved in constructing new units would likely be the most expensive option.

Housing in the Coastal Zone

State law requires that localities within the coastal zone monitor the following:

- The number of new housing units approved for construction within the coastal zone since January 1982
- The number of housing units for persons and families of low and moderate income required to be provided in new housing developments either within the coastal zone or within three miles of the coastal zone
- The number of existing housing units occupied by low and moderate income households either within the coastal zone or three miles of the coastal zone that have been authorized for demolition or conversion since January 1982
- The number of housing units for low and moderate income households required to be replaced

While the San Diego region is perceived as a coastal region, little of the unincorporated area falls within the coastal zone. Only a small portion of the San Dieguito CPA falls within the coastal zone. The San Dieguito CPA is generally a low-density, estate residential community. It consistently ranks as one of the top five places in the nation with the most expensive home prices. Since 1982, 68 housing units have been added to the portion of that San Dieguito CPA that is within the coastal zone. Only second dwelling units built for employee housing provide units affordable to low and moderate income households. The types of housing (units in residential structures that contain fewer than three units) constructed in the San Dieguito CPA are not subject to the replacement requirement of the Coastal Act.

Projected Housing Needs

According to SANDAG, the County unincorporated area is projected to have 163,272 households by 2010. Based on the CHAS data developed by HUD using 2000 Census information (Table 3-7), the unincorporated area’s income distribution is estimated and shown in Table 3-27. The nature and extent of housing needs over the 2005–2010 Housing Element period are expected to reflect the current needs for housing assistance as shown in Table 3-23.

Table 3-27 Project Households by Income and Tenure: 2010					
Households	*Projected Households*	*% Extremely Low Income (0–30% AMI)*	*% Very Low Income (31–50% AMI)*	*% Low Income (51–80% AMI)*	*% Moderate/ Upper Income (81%+ AMI)*
% Owners	70.6%	5.2%	6.0%	12.3%	76.5%
Total Owners	115,309	5,996	6,919	14,183	88,211
% Renters	29.4%	14.1%	18.3%	25.2%	42.4%
Total Renters	47,963	6,763	8,777	12,087	20,337
% Total	100.0%	7.8%	9.6%	16.1%	66.5%
Total Households	163,272	12,735	15,674	26,287	108,576

SOURCES: HUD Comprehensive Housing Affordability Strategy (CHAS) dataset, 2006; SANDAG Data Warehouse, 2010 Projections.

4 Housing Constraints

Various factors in the private and public sectors may impede the construction and preservation of housing, particularly housing for lower and moderate income households and households with special needs. This section assesses the market, governmental, environmental, and infrastructural factors that may limit the availability and affordability of housing in the unincorporated County area.

4.1 Market Constraints

There are various market-driven factors that contribute to the cost of housing. The most evident are the costs associated with construction, land, and financing. The following provides a discussion of these factors and their impact towards residential developments.

Construction Costs

In the early 1990s, an economic recession resulted in a significant decline in residential development activity in California. With few construction employment opportunities, many experienced construction workers left the state to search for employment. The subsequent housing recovery in 1997 left the region with a labor shortage that is leading to higher labor costs.[15] Labor costs are set on a regional basis and therefore do not constrain housing development in specific locations or jurisdictions.

In January 2002, Senate Bill (SB) 975 expanded the definition of public works and the application of the State's prevailing wage requirements to such projects. It also expands the definition of what constitutes public funds and captures significantly more projects (such as housing) beyond just public works that involve public/private partnerships. Except for self-help projects, SB 975 requires payment of prevailing wages for most

15 Building Industry Association, 1998

private projects constructed under an agreement with a public agency providing assistance to the project. As a result, the prevailing wage requirement substantially increases the cost of affordable housing construction.

Land Costs

There is a great degree of variation in the value of residential land in the unincorporated area. This is due to factors such as the accessibility of areas to employment centers, commercial uses, transit, civic and recreational uses, and the availability and quality of services and infrastructure. In 2006, the County commissioned Keyser Marston Associates (KMA) to conduct a review of real estate transactions. The review finds that land costs in the unincorporated area increase rapidly as density increases (Table 4-1).

Table 4-1 Residential Land Value

Density Category	*Median Density*	*Land Value per Unit*	*Land Value Per Square Foot*
Below 15 du/ac	11.9 du/ac	$53,000	$13
Between 15.0 and 19.9 du/ac	17.0 du/ac	$22,000	$9
Between 20.0 and 29.0 du/ac	21.8 du/ac	$54,000	$27
Between 29.1 and 60.0 du/ac	49.0 du/ac	$73,000	$82
Total	*21.7 du/ac*	*$54,000*	*$21*

SOURCE: Keyser Marston Associates, February 2006.

Financial Costs

Construction Financing

In today's market, debt capital is readily available for residential developments. However, it is often less accessible for affordable housing developments due to the difficulty in structuring complicated projects and the layering of financing needed. Low Income Housing Tax Credits has increasingly become a critical source of capital for affordable housing developments; however, competition for credits has become increasingly fierce due to diminishing State and Federal funding sources.

In order to gain access to debt capital from conventional lenders, affordable housing developers are usually required to obtain supplemental funds from grants or secondary financing. Supplemental funds such as equity funds, predevelopment capital, performance guarantees, and bridge loans are used to fill the financing gap in making a project affordable.

In the County, affordable housing developers often have difficulty in obtaining the supplemental financing needed to build affordable housing. As a funding source, the County is limited to its federal entitlement funding (CDBG, HOME) because the County receives limited amount of redevelopment agency low and moderate income housing set-aside funds. In recent years, the County's CDBG and HOME allocations have continued to decline due to dwindling federal support for these programs. Entitlement funding is made available to affordable housing developers through the County's semi-annual Notice of Funding Availability.

Supplemental funding (equity funds, predevelopment capital, bridge loans, etc.) is also potentially available through non-profit organizations and other government agency programs. However, these regional, statewide, or national funding sources are often limited in scope and highly competitive. Although local affordable housing developers have done well in competing for these funds, they are not always reliable sources of funding.

Mortgage Financing

During the 1980s, interest rates played a significant role in determining who could afford homeownership. Today, interest rates hover around six percent, about half of the two-digit rates recorded for the 1980s. The low interest rates should have extended homeownership to additional households. However, the escalated real estate prices essentially wiped out the financial benefit of low interest rates. With a median price of $603,680 for a single-family home (as of December 2005),[16] a mortgage payment of $2,895 is required even when a 20-percent down payment can be managed. In comparison, when interest rates peaked at 11.3 percent in April 1989, the comparable monthly payment for a median priced single-family unit at $174,000 was $1,359.[17] More importantly, today few can afford the sizeable down payment required.

In 2004, 91,953 households applied for conventional mortgage loans to purchase homes in San Diego County (Table 4-2). Less than one percent of the applicants were very low income households and four percent were low income households. Moderate income households comprised 16 percent of the applicants. The majority of homebuyers in San Diego County in 2004 were above moderate income households. Furthermore, the approval rate among very low income households was significantly lower than the rates for other income groups. One-third of the very low income applicants were denied home mortgage loans, compared to 22 percent of the low income applicants, 15 percent of the moderate income applicants, and 14 percent of the above moderate income applicants.

San Diego City-County Reinvestment Task Force

The San Diego City-County Reinvestment Task Force (RTF) was established in 1977 by joint resolution of the San Diego City Council and County Board of Supervisors. It was formed as a quasi-public entity to include elected representatives, lenders, and members of community organizations. The purpose of the Task Force is to monitor lending practices and policies and to develop strategies for reinvestment to spur public/private financing of affordable housing and economic development activities in areas suffering from disinvestment.

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16 California Association of Realtors, February 2006.
17 San Diego Union Tribune, "A Look Back Stimulates Interest," October 18, 1998.

Table 4-2 Mortgage Financing by Income of Applicant

Income	*Total Applications*	*% Originated*	*% Approved but not Accepted*	*% Denied*	*% Other*
Very Low	868	30%	12%	34%	24%
Low	3,841	52%	13%	22%	13%
Moderate	14,964	61%	11%	15%	12%
Above Moderate	72,280	64%	11%	14%	12%
Total	*91,953*	*63%*	*11%*	*14%*	*12%*

SOURCE: Home Mortgage Disclosure Act (HMDA) data for 2004, FFIEC.

Originated applications are those approved by the lenders and bought by the applicants.

"Other" includes applications that were withdrawn by the applicants and those closed by the lenders due to incomplete information.

The RTF Reinvestment Master Plan indicates that in recent years, private sources, increasingly banks and organized loan pools, are making construction funds available.[18] Since the new Community Reinvestment Act (CRA) enforcement by bank regulators and increased local diligence to bank lending practices, banks have dramatically increased construction financing for the development of affordable housing.

In 2004, the RTF reached specific lending agreements with ten banks: Bank of America; Washington Mutual; Wells Fargo; Union Bank; CA Bank & Trust; US Bank; San Diego National; Citibank; Comerica; and Borrego Springs. Banks involved in lending agreements with the City and County of San Diego provided more than $1.3 billion for affordable housing in San Diego between 1993 and 2004.[19] There is a direct correlation between the volume of government money made available for equity funding for housing and the level of lending by private banks.

4.2 Governmental Constraints

The following section provides a discussion of governmental constraints that potentially impede residential developments in the unincorporated area. These constraints need to be fully understood in order for the County to establish effective strategies that will promote and facilitate the development of a variety of housing and tenancy types.

The changes to the General Plan proposed by the update require that portions of the Zoning Ordinance be updated in order to maintain consistency. These Zoning Ordinance changes will be made either at the time the update is adopted or within a reasonable period following adoption. Some of the regulations discussed in the following section portray the County's current procedures but will be subject to change as a direct result of the adoption of the general plan update.

Federal and state-mandated environmental protection regulations may cause residential development to be halted or delayed, thereby increasing costs or imposing additional

18 San Diego City-County Reinvestment Task Force, "2001-2003 Reinvestment Master Plan."
19 San Diego City-County Reinvestment Task Force, "2004 Reinvestment Volume in San Diego County—A Summary."

costs on new residential development. These costs result from the fees charged by the County and private consultants for performing environmental analysis, conducting studies, the mandated public review process, and the potential costs associated with mitigation.

The County's land use regulatory activities may also contribute to increasing the cost of residential development. The most evident increase comes from the fees charged for processing the various permits necessary to develop land.

Facility and infrastructure constraints affect most developments in the County. Such constraints include septic constraints, sewer capacity problems, and long-term availability of water. A significant constraint unique to the unincorporated area is that a majority of land area under the jurisdiction of the County is outside the County Water Authority (CWA) boundary. All development in this vast area is contingent upon the availability of groundwater. In addition, portions of the unincorporated area have no agency providing structural fire protection, and much of the remaining area is served by districts reliant on volunteer firefighters.

Land Use Controls

General Plan Land Use Element

The County of San Diego General Plan Land Use Element prescribes a two-tier land use framework: general *regional categories* provide a regional development pattern while more specific *land use designations* indicate appropriate land uses. Three regional categories –Village, Semi-Rural, and Rural Lands—focus growth in appropriate communities while preserving the rural landscape of the unincorporated County:

- *Village:* Village areas provide a wide mix of higher intensity land uses and typically contain a village core which serves as an employment and residential center for the community planning area. Public services are available or planned. Land uses surrounding the village core are similar but at a smaller scale and spread throughout neighborhoods. Single-family homes are the most common form of housing, although neighborhood centers and other key areas may contain residences in mixed-use buildings and other multi-family housing.
- *Semi-Rural:* Semi-Rural areas provide a transition between the urban character of the Village areas and the broad open spaces of the Rural category. Low density residential estates, which do not rely on sewer service, are the predominant use of land.
- *Rural Lands:* Rural Lands are large open space areas that provide for managed resource production, conservation, and recreation and thereby retain the rural character for which unincorporated San Diego County is known. Very low density residential uses do occur, but lands in this category are sparsely populated.

Regional categories do not specify land uses, but rather the general character, scale, and intensity of development and land use. Seventeen residential land use designations are established to provide for development of a full range of housing types and densities. Table 4-3 presents the relationship between the residential designations and the regional categories. Residential uses are also permitted in mixed use development.

Table 4-3 Regional Categories and Residential Land Use Designations

Designation	*Compatible Regional Category*	*Maximum Residential Density*
Village Residential		
Village Residential 30	Village	30 units per acre
Village Residential 24	Village	24 units per acre
Village Residential 20	Village	20 units per acre
Village Residential 15	Village	15 units per acre
Village Residential 10.9	Village	10.9 units per acre
Village Residential 7.3	Village	7.3 units per acre
Village Residential 4.3	Village	4.3 units per acre
Village Residential 2.9	Village	2.9 units per acre
Village Residential 2	Village	2 units per acre
Semi-Rural Residential		
Semi-Rural Residential 0.5[1]	Semi-Rural	1 unit per .5, 1, or 2 acres
Semi-Rural Residential 1[1]	Semi-Rural	1 unit per 1, 2, or 4 acres
Semi-Rural Residential 2[1]	Semi-Rural	1 unit per 2, 4, or 8 acres
Semi-Rural Residential 4[1]	Semi-Rural	1 unit per 4, 8, or 16 acres
Semi-Rural Residential 10[1]	Semi-Rural	1 unit per 10 or 20 acres
Rural Residential		
Rural Residential 20	Rural Lands	1 unit per 10 acre
Rural Residential 40	Rural Lands	1 unit per 20 acres
Rural Residential 80	Rural Lands	1 unit per 40 acres
Rural Residential 160	Rural Lands	1 unit per 160 acres
Commercial		
General Commercial	Village, Semi-Rural	29 units per acre[2]
Office Professional	Village, Semi-Rural	2 units per acre[2]
Neighborhood Commercial	Village, Semi-Rural	2 units per acre[2]
Rural Commercial	All	2 units per acre
Village Core Mixed Use	Village	29 units per acre

1 - Slope dependent category

2 - Maximum densities apply where Zoning Ordinance permits residential as a secondary use.

In addition, the nonresidential land use designation of Village Core Mixed Use provides for integrated nonresidential and residential development that reflects a pedestrian scale and orientation with retail uses encouraged at street level. Mixed use development may take the form of multiple-use buildings with offices and/or apartments above ground-floor retail. It may also take the form of single-use buildings located adjacent to each other comprising a mixed use complex. Development will typically be between two and four stories in height. The maximum intensity of nonresidential development in either multiple- or single-use buildings is 1.3 FAR. Residential densities may not exceed 30 units per gross acre in either multiple- or single-use buildings.

Zoning Ordinance

The San Diego County Zoning Ordinance implements the Land Use Element of the General Plan. The Zoning Ordinance contains a variety of regulations that address building setbacks, building height, on-site open space, and parking requirements. The County's Zoning Ordinance differs from most zoning ordinances. Many zoning ordinances utilize zones such as R-1, A-1, etc., which specify not only the uses permitted, but also development standards such as lot size, density, height, and other requirements. The San Diego County Zoning Ordinance separates each of these subjects and governs each with an individual designator. Each parcel has a unique "Zone Box" that specifies the use regulations, animal regulations, and development regulations (e.g. density, lot size, building type, maximum floor area, floor area ratio, height, lot coverage, setback, and usable open space) which apply to that particular parcel. This approach is intended to offer flexibility. It permits any combination of development standards that are deemed appropriate for any individual parcel.

ZONE		
USE REGULATIONS		
ANIMAL REGULATIONS		
DEVELOPMENT REGULATIONS	Density	
	Lot Size	
	Building Type	
	Maximum Floor Area	
	Floor Area Ratio	
	Height	
	Lot Coverage	
	Setback (*SEE SETBACK SCHEDULE)	
	Open Space	
SPECIAL AREA REGULATIONS		

Use Regulations: Existing residential use regulations contained in the County Zoning Ordinance include the following:

- RS—Single Family Residential
- RD—Duplex/Two Family Residential
- RM—Multi-Family Residential
- RV—Variable Family Residential (a combination of single-family, duplex/two-family, or multi-family residential)
- RU—Urban Residential

- RMH—Mobile home Residential
- RR—Rural Residential
- RRO—Recreation Oriented Residential
- RC—Residential/Commercial

Table 4-4 summarizes the uses permitted by use regulation.

Table 4-4 Uses Permitted by Use Regulation

Use Regulation		Uses Permitted: Family Residential	Group Residential	Farm Labor Camp	Residential Mobile home Parks
RS	Create areas where family residential uses are the principal and dominant use.	P			
RD		P			
RM		P			
RV		P			
RU	Create areas where family residential uses are permitted and institutional residential care uses are conditionally permitted.	P	P		M
RMH	Create and preserve areas for mobile home residential uses.				M
RR	Create areas where agricultural use compatible with a dominant residential use is desired.	P	M	m	M
RRO	Create areas where recreationally-oriented residential development is desired.	P	M		M
RC	Create areas where a mixture of residential, professional, and convenience commercial uses is desired.	P	P		M

SOURCE: County of San Diego Zoning Ordinance

P = Permitted; m = Minor Use Permit; M = Minor Use Permit

Definitions:

1. Family residential use type refers to the residential occupancy of living units by families on a weekly or longer basis. A mobile or manufactured home is permitted on a private lot wherever a single detached residential building is permitted.
2. Group residential use type refers to residential occupancy of living units by persons who do not live together as a single housekeeping unit but have a common kitchen facility. Typical uses include sorority houses, retirement homes, and boarding houses.
3. Farm labor camp use type refers to the occupancy by five or more farm employees and their families of any living units, without regard to duration, which occurs exclusively in association with the performance of agricultural labor.
4. Mobile home residential use type refers to the residential occupancy by families on a weekly or longer basis of mobile homes located within a mobile home park or mobile home condominium.

Density: This number indicates the maximum number of dwelling units permitted per net acre. It cannot exceed the maximum density permitted by the General Plan designation.

For densities of one dwelling unit per acre or less, the General Plan reduces the maximum permitted density on lots that contain steep slopes. However, this density reduction does not apply to property designated by the general plan for multifamily development.

Lot Size: This is the minimum net lot area required. Net lot area, in conjunction with density, determines residential yield. Net lot area is defined as the gross lot area minus any street right-of-way, any fenced flood control or walkway easement, irrevocable offers of dedication, and the area contained in the panhandle of a panhandle lot when the zone requires a minimum lot size of 10,000 square feet or less.

Building Type: Residential building types include single detached, semi-detached, duplex, stacked, triplex, attached (three to eight units on separate lots), multi-dwelling, and mixed residential/nonresidential.

Maximum Floor Area and *Floor Area Ratio* typically do not apply to residential use regulations.

Height: This designator determines the maximum height and number of stories permitted. The Zoning Ordinance offers 17 different combinations. Maximum height limitations can vary from 15 feet to 60 feet. Any height in excess of 60 feet requires a major use permit. The maximum number of stories can vary from one to four for maximum height requirements up to 45 feet. If the permitted height is 45 feet or more, any number of stories is permitted provided all building code requirements and floor-area ratio limitations are met. The most frequently utilized height/story limitations imposed in single-family zones are 35 feet or two stories, and three or four stories in multi-family zones. However, these limitations may be exceeded with the approval of a major use permit.

Setbacks: The existing Zoning Ordinance provides 22 standardized setback options regulating front, side, and rear yards. A 23rd option allows setbacks to be established during planned development, use permit or site plan review procedures.

Open Space: The County regulates both private and public open space requirements. Currently, there are 16 combinations of private and public requirements for on-site open space; however, single-family and some multi-family zones have no requirements for on-site open space. A majority of the multi-family sites at densities exceeding 20 units per acre do not require private open space but public open space requirements vary from none to 500 square feet per unit (depending on the zone, with a majority of the multi family zones requiring around 150 square feet of group open space). Open space requirements may also vary by community planning area.

Parking: Existing parking requirements for multi-family dwellings vary accordingly to the number of bedrooms contained in a unit. Units containing zero to two bedrooms require 1.5 parking spaces per unit, and units containing three or more bedrooms require two parking spaces per unit. Residential uses are permitted to use rear yard setback areas for open parking. Guest parking is usually required at a ratio of one space for every five units. However, as much as one-half of the required guest parking may be met by parking in an abutting public or private street, provided that the street is improved to

County standards. In addition, if a development has four or more units and an indoor recreation facility that exceeds 1,000 square feet, one parking space for every 10 units is required to accommodate the facility. These parking requirements are lower than the State-established parking standards for density bonus developments and lower than the standards for other communities in the region.[20]

Planned Development: Currently, planned developments are allowed to deviate from the requirements of the underlying zone, except with respect to density and total required open space. With respect to open space, 40 percent of the total land area must be dedicated to open space and at least one-half of which should be usable open space.

Generally, setback, building height, and on-site open space requirements do not pose a constraint to development as they do not reduce the net lot area upon which yield is based. Although development may be restricted within setbacks and open space, the permitted number of units is not reduced. Even lots as small as 10,000 square feet can accommodate multi-family development. Programs included with this Housing Element and the general plan update will ensure that zones within Village areas will include setback, building height, and open space requirements that facilitate, rather than impede the attainment of the maximum density allowed by the zone and the general plan.

Planned Development regulations may be phased out and replaced with new Conservation Subdivision regulations upon the adoption of the General Plan update.

Variety of Housing Types

The Housing Element law calls for the provision of housing opportunities for those with special needs, including but not limited to the elderly, persons with disabilities, the homeless, and farm workers.

Single-Family Units

Single-family residential uses are primarily permitted in the Rural Residential and Semi-Rural Residential regional categories.

Multi-Family Units

Multi-family residential uses are primarily permitted in the Village regional category. A variety of densities and housing types are permitted.

Second Units

The County's Zoning Ordinance was modified to comply with the requirements of AB 1866 regarding second units. In zones where family residential use type is permitted by

[20] Parking standards established by the State density bonus law are: 1.0 parking space per unit with zero or one bedroom; 2.0 parking spaces per unit with two or three bedrooms; and 2.5 spaces per unit with four or more bedrooms. These parking requirements include guest and handicap parking.

right, a second dwelling unit is permitted on a lot with an existing single-family detached residence, or to be constructed concurrently with a primary single-family detached residence, provided specific requirements are met:

- Attached partially or wholly to the primary unit, or detached from the primary unit;
- Compliance with all building and zoning codes;
- Minimum lot area of 20,000 square feet;
- Lot in question does not already contain a guest living, accessory living quarter, or accessory apartment;
- Second unit with a living area not exceeding 640 square feet is required to provide one off-street parking space and second unit with a living area exceeding 640 square feet is required to provide two off-street parking spaces;
- Living area of the second unit may not exceed 30 percent of the living area of the existing unit, up to 1,200 square feet;
- Evidence of adequate sewer service, potable water supply, and payment of school district fees;
- Architectural design and materials are similar to those of the existing unit;
- No entrance to the second unit facing an abutting street;
- Second unit cannot be sold or under separate ownership from the primary unit; and
- Owner occupancy of either the primary or second unit is typically required.

The requirements for minimum lot size or the size of the living area may be relaxed under a minor use permit. Since January 2003, 170 second units have been built. To further facilitate the development of second units, the County may consider reducing the minimum lot area required for second units.

Senior Housing

The County encourages the development housing for seniors by offering density bonuses that exceed the State Density Bonus Law. Developments up to 45 units per acre may be permitted in Village areas if all of the following findings are made:

1. Occupancy of all dwelling units is limited to elderly households and 33 to 35 percent of the units will be reserved for rentals to very low income elderly households pursuant to Board of Supervisors Policy I 79.
2. A Major Use Permit, pursuant to the County Zoning Ordinance, shall be approved by the Planning Commission.
3. Sufficient services and facilities shall be available to support the project including public mass transportation.

Mobile Homes and Mobile home Parks

According to the 2000 Census, 15,071 mobile homes and other similar types of housing are located in the unincorporated area, representing about 10 percent of the total housing stock. Among the 24 Community Planning Areas (CPAs), Desert, Mountain Empire, North Mountain, Pala-Pauma, and Rainbow have approximately one-fourth of their housing units comprised of mobile homes. From January 2003 to November 2006, 578 mobile homes have been constructed in the unincorporated area.

Land Use Controls: A mobile home approved by the State Department of Housing and Community Development (HCD) or certified under the National Mobile home Construction and Safety Standards Act may be located on a private lot in any residential zone, provided that it complies with all other County codes and is installed on a permanent foundation system.

Mobile home parks are permitted in most residential land use designations (Table 4-4), subject to the approval of a Major Use Permit. A standard mobile home park is required to have a minimum lot area of five acres.

Legal Nonconformance: Mobile home parks that have been authorized by Major (Special) Use Permits or Variances, and have been vested may exist in certain locations throughout the County in conflict with the regional categories of the Land Use Element. In these cases, for the purpose of determining consistency with the Land Use Element and the applicable community or subregional plan, an approved and vested Major Use Permit or Variance for a mobile home park may be subdivided into individual mobile home park lots if the appropriate findings are made.

Density Bonus: The County encourages the development of mobile home parks as an affordable housing option. New mobile home park developments may be approved, by a Major Use Permit, at densities consistent with modern mobile home park development of up to eight units per acre when the following criteria are satisfied:

1. The site is physically suitable for development as a mobile home park.
2. Public facilities and services needed to support the mobile home parks are available or can be provided concurrent with the need.
3. The socioeconomic benefit from development on the site would justify the density and the extension of urban services.

Emergency Shelters

According to the San Diego Regional Task Force on the Homeless (RTFH, Inc.), an estimated 1,037 homeless persons were counted in the unincorporated County area.[21] All of the homeless persons were farmworkers and day laborers. The County's zoning provisions for accommodating farm employee housing are discussed later in this section.

[21] San Diego Regional Task Force on the Homeless, "Regional Homeless Profile," July 2004.

The County Zoning Ordinance currently permits the siting and development of emergency shelters. However, because there is no definition for emergency shelters, it is proposed to be amended to add a definition for emergency shelters as well as provisions for their development at appropriate locations, as specified in the Implementing Programs in Appendix H1. The Zoning Ordinance also permits half-way houses as a Group Care use (permitted in the Village areas and conditionally permitted in the Semi-Rural areas). The Zoning Ordinance will be revised to include provisions for emergency shelters and transitional housing.

Emergency shelters will be permitted by rights in zones M50, M54 and M58.. The Regional Task Force on the Homeless (RTFH) survey identified 1,037 rural homeless persons in the unincorporated area, and there are 1,483 Acres of lands designated the M50, M54 and M58 Use Designations in the County of San Diego Zoning Ordinance. The highest concentrations of these lands are located in the western communities of Lakeside, Spring Valley, Alpine and Ramona, where access to Jobs and Services is the most prominent in the unincorporated county.

Transitional Housing and Supportive Housing

Transitional housing is a type of supportive housing used to facilitate the movement of homeless individuals and families to permanent housing. Transitional housing offers case management and support services to return people to independent living, usually between 6 and 24 months. An emergency shelter is a facility that provides shelter to homeless individuals and families on a short-term basis. Transitional housing usually has a term of tenancy up to two years, preparing an individual or family for permanent housing. Supportive housing, in its broadest definition, is housing linked with social services tailored to the needs of the population being housed. Supportive services can be either on-site or off-site. Typically, supportive housing is permanent housing.

A small housing facility that operates as a residential care facility for six or fewer persons is permitted in all residential and agricultural zones. A large group care facility for more than six persons is permitted in RC, C31, C34, C35, C37, and C46 zones and with a Major Use Permit in A70, A72, and all other residential zones except RRO where the use is not permitted. These zones would be appropriate for transitional or supportive housing projects which require state community care licensing.

A small housing facility, which operates as a boarding house for six or fewer persons, is permitted in all residential and agricultural zones. Large group residential housing for more than six persons, where units do not have individual kitchens, is permitted in RU, RC, C31, and C34 zones and with a Major Use Permit in RR, RRO, C36, C37, A70, and A72. These zones would be appropriate for transitional or supportive housing projects where state licensing is not required.

Transitional or supportive housing that functions as a regular rental apartment project is permitted as a multi-family residential use in RM, RV, RU, RC, C31, and C34 zones and with a Major Use Permit in C36, C37, A70, and A72 zones.

Single-Room Occupancy Units

Single-room occupancy units take the form of multi-family housing for very low–income persons. The unit consists of a single room and may rely on shared bath and/or kitchen facilities.

If the units do not include kitchens, the project would be permitted as a group residential use in zones RU, RC, C31, and C34 and with a Major Use Permit in zones RR, RRO, C36, C37, A70, and A72. If the units include kitchens, the project would be permitted as a multi-family use in RM, RV, RU, RC, C31, and C34 zones and with a Major Use Permit in C36, C37, A70, and A72 zones.

Housing for Persons with Disabilities

Land Use Controls: The Lanterman Development Disabilities Service Act (Sections 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer persons with disabilities is a residential use for the purposes of zoning. A State-authorized or certified family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour-a-day basis is considered a residential use that is permitted in all residential zones.

The County Zoning Ordinance permits a family care home in all residential zones, provided that no other such home, family care institution, or group care facility is located within 300 feet. This distance requirement does not apply to foster family homes or residential care facilities for the elderly. Family care home is defined as "a state-authorized, certified, or licensed family care home, foster home, or group home serving six or fewer elderly, mentally disordered or otherwise handicapped persons, or dependent or neglected children and providing such care and service on a 24-hour-a-day basis. No facility shall qualify as a family care home if it is operated in such manner that facilities, activities, or events are thereon shared by more than six elderly, mentally disordered or otherwise handicapped persons, or dependent or neglected children."

The County Zoning Ordinance defines a family care institution as "a state-authorized, certified, or licensed family care home, foster home, or group home which does not qualify as a family care home." Family care institutions are considered group residential, permitted in the Village and Village Core areas and conditionally permitted in the Semi-Rural areas.

According to the State Department of Social Services, the unincorporated area has about 200 licensed residential care facilities[22] with a total capacity of 4,000 beds.[23] Many of these facilities are located in the Spring Valley, Lakeside, and Fallbrook areas.

22 Licensed residential care facilities include adult residential facilities, group homes, residential care facilities for the elderly, and small family homes.

23 San Diego Fair Housing Resources Board, "San Diego Regional Analysis of Impediment to Fair Housing Choice", February 2005, page C-17. The number and total capacity of residential care facilities fluctuates due to licensing status.

Definition of Family: Local governments may restrict access to housing for households failing to qualify as a “family” by the definition specified in the Zoning Ordinance. Specifically, a restrictive definition of “family” that limits the number of and differentiates between related and unrelated individuals living together may illegally limit the development and siting of group homes for persons with disabilities but not for housing families that are similarly sized or situated.[24]

The County Zoning Ordinance defines a family as “an individual, or two or more persons (related or unrelated) living together as a single housekeeping unit. This definition is all-encompassing and does not present a constraint to housing for persons with disabilities or other special needs.

Building Codes: The County enforces the California Building Standards Code. The County has not adopted any local amendments to this code that may impede the development or improvement of housing for persons with disabilities.

Reasonable Accommodation: Under State and Federal laws, local governments are required to provide “reasonable accommodation” to persons with disabilities when exercising planning and zoning powers. The County has not yet adopted an ordinance to define the scope of reasonable accommodation and establish a formal process for requesting accommodation. The County grants exemptions to County codes and policies to facilitate accessibility improvements on a case-by-case basis. The Department of Planning and Land Use (DPLU) Current Planning division reviews and approves requests for reasonable accommodation as they relate to zoning provisions/development standards. DPLU Building division reviews reasonable accommodation requests related to building codes.

Farm Employee Housing

The unincorporated County has over 800,000 acres zoned for agricultural uses. The County recognizes the need for affordable housing for farmworkers, and provisions in its Zoning Ordinance facilitate and encourage the development of farmworker housing. Since January 2003, 25 farmworker housing units have been constructed within the unincorporated area. In addition, Fallbrook View Apartments in the unincorporated community of Fallbrook offers 80 units targeted to farmworkers and their families.

Land Use Controls: Per state law, farmworker housing for six or fewer employees is permitted as a single-family residential use but is subject to maximum density requirements. Farmworker housing that consists of no more than 12 units designed for use by single-family households or of group quarters for no more than 36 beds is

24 California court cases (City of Santa Barbara v. Adamson, 1980 and City of Chula Vista v. Pagard, 1981, etc.) have ruled an ordinance as invalid if it defines a “family” as (a) an individual; (b) two or more persons related by blood, marriage, or adoption; or (c) a group of not more than a specific number of unrelated persons as a single housekeeping unit. These cases have explained that defining a family in a manner that distinguishes between blood-related and non-blood related individuals does not serve any legitimate or useful objective or purpose recognized under the zoning and land use planning powers of a municipality, and therefore violates rights of privacy under the California Constitution.

considered an agricultural use, and therefore permitted on properties designated for agricultural uses.

Density Bonus: The density bonus provisions have been removed from the Land Use Element and Ordinances with the adoption of the revised Farmworker Housing Program in 2009. The density bonus was made obsolete by the removal of density as a requirement in the streamlining of Farm Employee Housing. Details are available under *Streamlining Farm Employee Housing Procedures* in the following section.

<u>Streamlining Farmworker Housing Procedures</u>

To facilitate the development of farmworker housing, the County will streamline farmworker housing permitting procedures (IP 1.3.3-3). As part of this effort, the various types of farmworker housing (labor camps and family housing), available incentives (including fee waiver), and permitted locations for the siting of such housing will be clearly specified.

The County of San Diego adopted amendments to the Farm Employee Housing Program in the Summer of 2009, which removed density requirements from Farmworker Housing, where Farm Employee Housing, defined as occupancy by 12 or less Farm Employees and their families of a living unit or 36 or fewer beds in a group quarters, will be allowed as an Accessory use to Commercial Agriculture in the RR, A70, A72, S80, S87, S88, S90 and S92 Use Regulations in the in the County of San Diego Zoning Ordinance. Additionally it will be allowed with an Administrative Permit in the RS, RD, RM, RV, RU, RMH, RRO, RC, C32, C34, C35, C36, C37, C38, C40, C42, C44, C46, M50, M52, M54, M58, S82, S86 and S94 Use Regulations in the County of San Diego Zoning Ordinance.

Additionally, Farm Labor Camps, defined as occupancy by 13 or more Farm Employees and their families of a living unit or 37 or more beds in a group quarters, are proposed to be allowed with a Minor Use Permit in the RR, A70, A72, S80 and S87, S88, S90, S92. These revised regulations allow Farm Employee Housing by-right within the 767,740 acres of Lands in private holdings with those use designators and with an administrative permit in the 37,350 acres with the remaining use designators. It is estimated that only around 800,000 of the acres in the County of San Diego are in private holdings, so farmworker housing is allowed by-right in the majority of private lands in the County of San Diego. This significant acreage should well cover the need for farmworker housing, estimated at 6,378 countywide, and 1,812 in the unincorporated county by the 2000 census.

Permit Processing Procedures

Permit processing times vary according to the permit type and complexity of the proposed development. Generally, applications for residential developments may occur as tentative parcel maps (minor subdivisions), tentative maps (major subdivisions), large-scale developments (specific plans), major use permits (planned residential development), minor use permits (oversized second dwelling units), and in rare instances site plan review. Often times multiple permits (i.e., tentative map, major use permit, site plan, etc.) are processed concurrently. Concurrent environmental review ranging from the adoption of a Negative Declaration (ND) to certification of a Final Environmental Impact Report (EIR) may also be required. Table 4-5 summarizes the various processes required for residential development, the approving bodies involved, and typical timeframe.

Table 4-5 Permit Processing Procedures

	Approval Body				
	DPLU	*PC*	*BoS*	*Public Hearings Required*	*Typical Time Frame*
Building Permit	D			No	1–3 months
Site Plan Review	D	A		Appeal Only	6–12 months
Minor Use Permit	D	A		Yes	6–12 months
Major Use Permit		D	A	Yes	12–18 months
Tentative Parcel Map	D	A		Yes	12–18 months
Tentative Map		D	A	Yes	18–24 months

DPLU = Department of Planning and Land Use

PC = Planning Commission

BoS = Board of Supervisors

D = Decision

A = Appeal

For a typical single-family home, no discretionary approval is required and the application can be processed with 30 to 60 days. The only permits needed are for construction and possibly for grading.

A typical multi-family development requires site plan review and depending on its location, design review may be required. The design review process is discussed in the following subsection. If site plan approval is required and the project is exempt from CEQA, the approval process typically takes four to six months. The building permit process often requires several submittals by the applicant before the permit is issued. If the applicant promptly resubmits, the permit may be issued in three to four months. For a typical subdivision, the process is much more complicated and may take 18 months or more. Discretionary review focuses primarily on planning and environmental considerations. Planning issues may include conformance with the Subdivision Map Act and the County Zoning Ordinance and General Plan. Compliance with an adopted specific plan is also addressed if a project proposal implements a component of an adopted specific plan. Modification to the proposal may be requested to achieve conformance with these documents.

Community or Subregional Planning Groups, acting in an advisory capacity, are responsible for reviewing and evaluating development proposals. Zoning in designated areas may also require that the community's Design Review Board advise the decision maker regarding a project's conformance with community design guidelines. Typically design review is not required for single-family homes that are not part of a subdivision. However design review is often required for multifamily projects. Therefore, development applicants are encouraged to attend one or more planning group meetings prior to submittal and during application processing.

Environmental review includes addressing potential impacts relating to infrastructure, traffic and circulation, biological and archaeological issues, noise, community character, and aesthetics. Depending on the project, the County may adopt an ND or a Mitigated Negative Declaration (MND), require extended studies, or require the preparation of an EIR.

Design Review

Design Review is one of several review procedures used by the County to protect the public welfare and environment. The process is a comprehensive evaluation of those characteristics of a development which have an impact on neighboring properties.

Design review guidelines and a Design Review Board exist for the communities of Alpine, Fallbrook, Lakeside, Julian, Spring Valley, Ramona, Valley Center, Sweetwater, and the Interstate 15 corridor in North County. The guidelines are available to the public at the zoning counter and also on the County's website. The Design Review Board acts in an advisory capacity to the decision maker.

<u>Steps in the Design Review Process:</u>

1. **Staff Conference** - Before planning and design begins, the developer or his designer is urged to meet with the County Planning staff similar with Ramona Design Review. The nature of the project and site should be described. The Planning staff member will clarify review procedures and submittal requirements. Critical design issues and Design Guidelines important to the project may be discussed.

2. **Preliminary Review (Optional) -** This step is optional but recommended for large or complex projects and projects requiring extensive grading or alteration of natural features.

   Preliminary Review allows the developer to meet with the Design Review Board to discuss basic intentions and plans before investing time in detailed design. At this stage, site design, location of buildings, grading, basic form of buildings and landscape concepts are important. Building elevations and other information may be discussed but should be kept in preliminary form.

   Preliminary Review is an informal process that enables the applicant to receive input from the Design Review Board and get its opinion on the basic concept of the development proposal. The Board will not normally take official action or vote on a project until Final Application and Review.

3. **Requests for Waiver of Design Review -** Occasionally, on minor projects, the Design Review Board may recommend a waiver of the formal Design

Review process. In order to qualify for a waiver, it must be determined that the nature of the project is such that subjecting it to the formal Design Review process would not materially contribute to the attainment of the design objectives and guidelines set forth in this document.

To consider a waiver request, the Design Review Board will require drawings of sufficient detail to explain the project. The applicant should also provide photographs of the site to help explain the project to the Design Review Board.

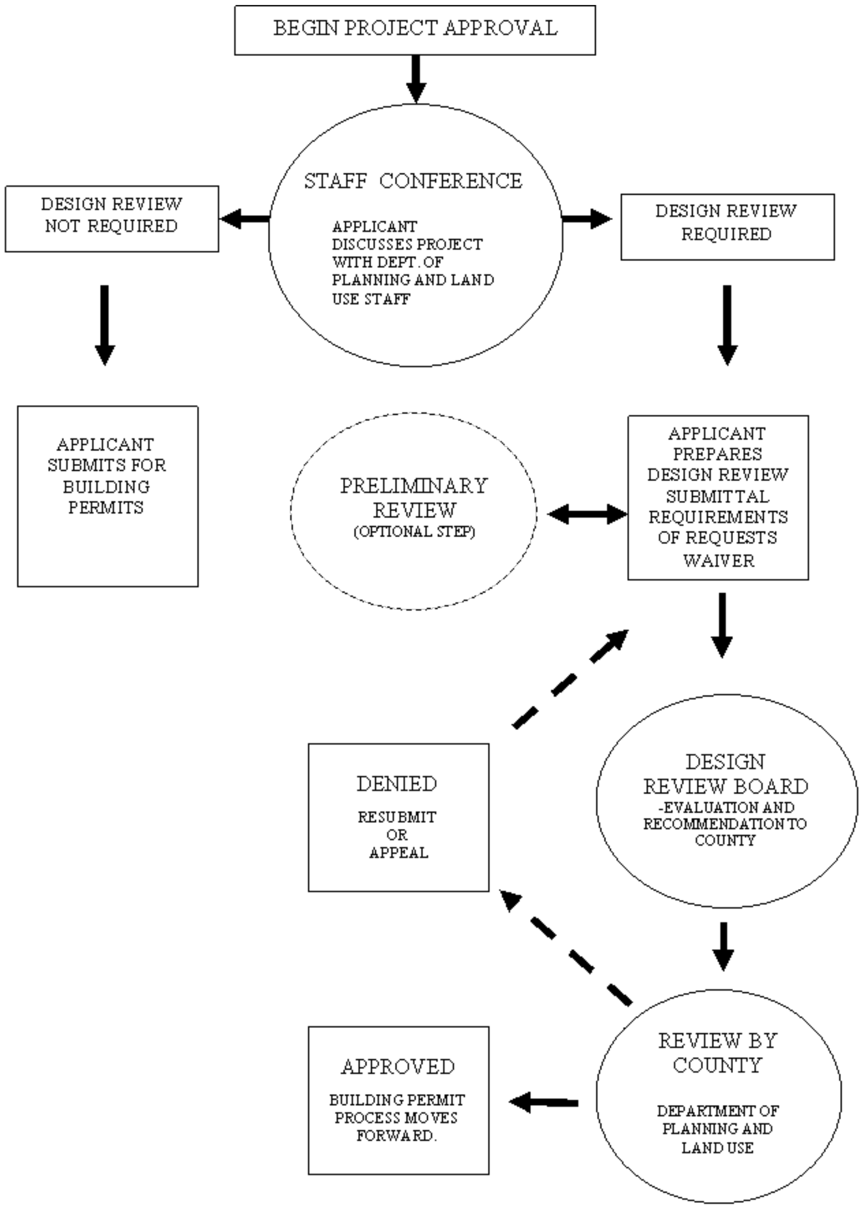
4. **Design Review (Site Plan Review) -** The formal Design Review process is accomplished by the County through a permit process called Site Plan Review. This process involves a mandatory appearance before the Design Review Board.

   Applications are filed with the Department of Planning and Land Use. Within 5 days of receipt of a complete application, copies of the application are transmitted to each member of the Ramona Design Review Board. The chair-person of the Design Review Board then schedules the item for review at the next available Design Review Board meeting and informs the applicant of the time, date and place for the hearing.

   Evaluation of the project by the Design Review Board is limited to the topics contained in this manual. The Review Board makes a recommendation to the County's applicable approval authority, citing specific guidelines to which the project conforms or does not conform.

   The applicable approval authority also evaluates the project for conformance to this manual, considers the Design Review Board's recommendation, and renders a decision. The decision may be appealed in accordance with the County's appeal procedures. In the event the Design Review Board's recommendation is not received within 45 days after transmittal of the application, a decision may be made without a recommendation of the Review Board. Upon making a decision, the County will transmit a copy of the decision to the Review Board.

Figure H1-1: Design Review Process



Improving the Review Process

In 2006, the Department of Planning and Land Use initiated a study to explore changes in permitting procedures that could substantially reduce processing time. The Business Process Reengineering (BPR) efforts identified improvements which could be made to the environmental review process that would reduce processing time by an estimated 35 to 50 percent. These improvements are being implemented in phases. Phases I and II are complete, with the final phase scheduled for completion at the end of 2007.

The major components of the BPR work program include the following:

- Mandatory Major Project Pre- Application Process
- Development of Guidelines for Determining Significance for several environmental subject areas
- Development of Report Format and Content Requirements for several environmental subject areas
- Replacement of County's preexisting Environmental Consultant's List process with a new Request for Qualifications (RFQ) Process that identifies Consultants approved to complete work on behalf of the County
- Memorandum of Understanding (MOU) requirement that spells out the relationships between County staff, Consultants and Project Applicants
- Ongoing Training Program for CEQA Consultants
- Several process changes

Since the March 21, 2007 status report to the Board of Supervisors, several technical studies have been submitted under the new process and have utilized the new Guidelines for Determining Significance and Report Format and Content Requirements. Many were accepted in the first iteration with only minor editorial revisions (historically, studies take two or three iterations to complete).

Phase I included the development of Guidelines for Determining Significance for Archaeological Resources, Biological Resources, EIR Preparers, Historical Resources, and Transportation and Traffic. Phase II included the development of Guidelines for Determining Significance for Agricultural Resources, Air Quality, Groundwater, Noise, and Wildland Fire and Fire Protection. The final phase includes the development of Guidelines for Determining Significance for Aesthetics, Geology, and Revegetation Planning. Improvements include revisions to the County's California Environmental Quality Act Guidelines, preparation of Guidelines for Determining Significance, and publication of report format requirements. The County will also require mandatory pre-application consultations with applicants to set reasonable expectations and identify major issues early in the process. In addition, each project will establish a Memorandum of Understanding that clearly identifies the responsibilities of all parties involved in the preparation of environmental documents for the County.

Program 3.4.7.G is included for the County to continue efforts to review regulations in order to streamline permit processing and remove unnecessary government requirements.

Development Fees

Fees are charged for processing the various permits necessary to develop land. Development fees for parks, fire, schools, sewer and water connection, flood control, and drainage provide the infrastructure that is considered necessary to provide a healthy environment. These impact fees, levied by public service districts and the County, are not included in the County's review and regulatory processing fees.

County fees are determined by the cost to the County for processing permits. These permit-processing fees are a full cost recovery system with the intention that the developer (rather than the taxpayer) bears the cost of processing required applications. However, the costs of these permits are often passed on to the consumer in the form of higher housing prices. Typical planning and permit processing fees as of 2007 are presented in Table 4-6. Building construction permit fees are summarized in Table 4-7.

In September of 2007, the County's Building Division conducted a fee survey based on the plan review and permit fees charged for a prototypical four-bedroom, three-bathroom single-family dwelling (Figure 4-1). The County ranked thirteenth among the 19 jurisdictions which make up San Diego County (Figure 4-1). This ranking demonstrates that the unincorporated county is one of the more affordable places to build.

Table 4-6 Planning and Permit Processing Fees

	DPLU (Plan)	*DPLU (Env)*	*DPW*	*DEH (Septic)*	*DEH (Sewer)*	*DPR*
CEQA Exemption Review		$630	$245			
Application for Env. Initial Study		$5,340	$4,455			
General Plan Amendment	$4,210	$5,340	$2,890			$271
Major Use Permit (Application)	$3,060	$5,340	$1,975	$1,250	$1,250	$271
Minor Use Permit (Application)	$2,240	$3,440	$1,290	$1,078	$1,078	
Rezone (Application)	$2,830	$5,340	$1,480			
Site Plan Application	$1,990	$3,440	$1,095	$501		$271
Specific Plan Application	$9,170	$5,340	$640	$398		$271
Tentative Map Application (Major Subdivision)	$2,560	$3,440–$5,340	$9,905-12,330	$2,795 Deposit	$2, 795 Deposit	$271
Tentative Parcel Map Application	$2,240	$3,440	$2,365	$1,498 Deposit	$982	$271
Variance (Application)	$1,970		$740	$382		

SOURCE: County of San Diego Department of Planning and Land Use, August 1, 2010

DEH = Department of Environmental Health DPR = Department of Parks and Recreation

DPLU = Department of Planning and Land Use DPW = Department of Public Works

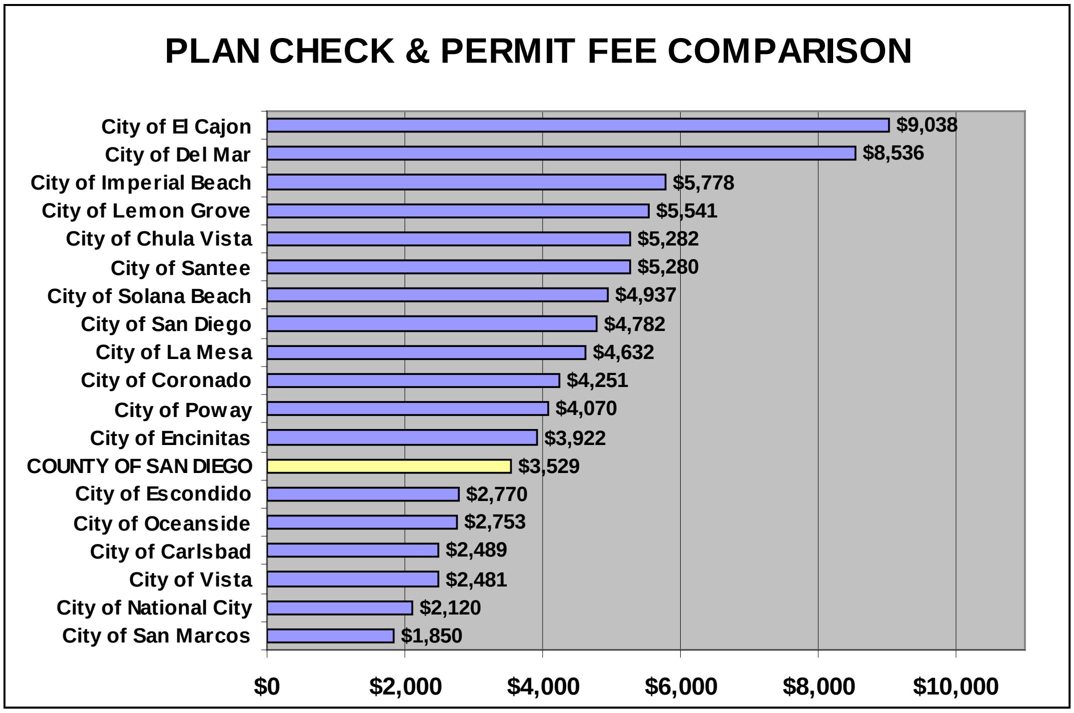


Figure 4-1 Residential Plan Review and Permit Fees

Table 4-7 Building Construction Permit Fees

	FY 2006-07 Fee Schedule		*FY 2007-08 Fee Schedule*	
	Plan Review	*Permit*	*Plan Review*	*Permit*
Single-Family/Duplex	$1,025 + $0.194/sf	$1,128 + $0.157/sf	$1,046 + $0.198/sf	$1,129 + $0.157/sf
One & Two-Family Tract	$1,777 + $0.061/sf	$408 + $0.185/sf	$1,812 + $0.062/sf	$409 + $0.186/sf
Second Unit	$828 + $0.336/sf	$688 + $0.206/sf	$844 + $0.342/sf	$689 + $0.206/sf

Building Permit Fee Based on Valuation	
$1.00 to $500.00	$15.00
$501.00 to $2,000.00	$15.00 for the first $500.00 plus $2.00 for each additional $100.00 or fraction thereof, to and including $2,000.00
$2,001.00 to $25,000.00	$45.00 for the first $2,000.00 plus $9.00 for each additional $1,000.00 or fraction thereof, to and including $25,000.00
$25,001.00 to $50,000.00	$252.00 for the first $25,000.00 plus $6.50 for each additional $1,000.00 or fraction thereof, to and including $50,000.00
$50,001.00 to $100,000.00	$414.50 for the first $50,000.00 plus $4.50 for each additional $1,000.00 or fraction thereof, to and including $100,000.00
$100,001.00 to $500,000.00	$639.50 for the first $100,000.00 plus $3.50 for each additional $1,000.00 or fraction thereof, to and including $500,000.00
$500,001.00 to $1,000,000.00	$2,039.50 for the first $500,000.00 plus $3.00 for each additional $1,000.00 or fraction thereof, to and including $1,000,000.00
$1,000,001.00 and up	$3,539.50 for the first $1,000,000.00 plus $2.00 for each additional $1,000.00 or fraction thereof

SOURCE: County of San Diego Department of Planning and Land Use, February 5, 2007.

Article 34

Article 34 of the California Constitution requires a majority vote of the electorate to approve the development, construction, or acquisition by a public body of any "low rent project" within that jurisdiction. In other words, for any projects to be built and/or operated by a public agency where at least 50 percent of the occupants are low income and rents are restricted to affordable levels, the jurisdiction must seek voter approval (Article 34 authority).

In the past, Article 34 might have prevented certain projects from being constructed. In practice, most public agencies have learned to structure projects to avoid triggering Article 34; such has limiting public assistance to 49 percent of the units in the project. Furthermore, the State legislature has amended the Health and Safety Code[25] to clarify ambiguities relating to the applicability of Article 34.

Building Codes

In 2001, the State of California consolidated the Uniform Building, Plumbing, Electrical, and Mechanical codes into the California Building Standards Code, which is contained in Title 24 of the California Code of Regulations. The California Building Standards Code contains eleven parts: Electrical Code, Plumbing Code, Administrative Code, Mechanical Code, Energy Code, Elevator Safety Construction Code, Historical Building Code, Fire Code, and the Code for Building Conservation Reference Standards Code. These codes promote public health and safety and ensure that safe and decent housing is constructed in the County unincorporated area. The codes serve to protect residents from hazards and risks, and are not considered to be undue constraints to housing production. The State is publishing the 2007 California codes, which became effective January 2008. The County will adopt and implement State building codes as required by law.

The County is responsible for enforcing the California Building Standards Code, which assures that all structures are built to applicable standards. The County's authority is minimal in regards to reviewing or modifying these codes; however, the County is authorized to make changes that are administrative or editorial in nature or relate to local conditions regarding climate, topography, and geology.

Site Improvements

The County Department of Public Works (DPW) and Department of Planning and Land Use (DPLU) regulate site improvements in the unincorporated area. DPW has prepared a manual that addresses public road standards for developers or other parties that request the Board to accept public improvements into the County's system of

[25] Sections 37001, 37001.3, and 37001.5 of the Health and Safety Code clarify the applicability of Article 34.

maintained public roads. While these standards are applicable to the vast majority of projects, they are flexible and exceptions are possible. A road design manual is currently being prepared to supplement the road standards and provide additional flexibility so that road design is compatible with adjacent land uses.

The right-of-way and paved widths along residential areas are a function of the forecast average daily trips. Travel lanes are generally required to be at least 12 feet wide; however, fire districts may have additional requirements. Exceptions have been granted allowing narrower road widths in the construction of four lane roads. The design of residential lots is regulated by the Subdivision Ordinance and addresses such issues as lot width and depth, panhandle lots, frontage, and location of side and rear yard lot lines.

The Zoning Ordinance also specifies landscape requirements for mobile home parks and planned developments with mobile homes. Landscape requirements for other types of residential developments are determined on a project-by-project basis. Landscape requirements are a function of aesthetics, erosion control, buffering, and screening.

4.3 Environmental Constraints

The unincorporated area has unique topography, ecosystems, and natural resources that are fragile, irreplaceable, and vital to the quality of life for all residents. The County has the second highest biodiversity in the nation and the greatest number of endangered species per area in the continental United States. Special development controls have been established for wetlands, floodplains, steep slopes, sensitive biological habitats, and archeological and historic sites. In October 1991, the County adopted the Resource Protection Ordinance (RPO) to guarantee the preservation of these sensitive lands and require studies for certain discretionary projects.

The General Plan update relied heavily on mapping information provided by the Geographical Information System (GIS) maintained by the County. The system has layers identifying the locations of known wetlands, floodplains, steep slopes, historic sites, archeological sites, and biological habitats. When determining the appropriate placement for multifamily housing, the General Plan update avoided these resources where possible. If staff discovered sensitive resources on vacant lands during the yield analysis, these parcels were not included in the Residential Sites Inventory. Steep slopes were avoided during the siting of Village densities and those densities are not slope dependent. The yield indicated for sites on the Housing Inventory are not affected by slopes.

In October 1997, the Board also adopted the Biological Mitigation Ordinance (BMO) to enable the County to achieve the conservation goals that are contained in the Multiple Species Conservation Plan (MSCP). BMO protects County biological resources and prevents their loss by directing development outside of the biological resource core areas, preserving land that can be combined into contiguous areas of habitat or linkages, and by establishing mitigation standards that are applied to discretionary projects. The MSCP was integral to the planning process used to update the General Plan. Residential densities in these areas were kept very low and a planned conservation subdivision program will encourage new development to occur in the least sensitive areas.

In addition the County requires project compliance with the Habitat Loss Permit Ordinance, the Groundwater Ordinance, the Stormwater Ordinance, and the Noise Ordinance. The Groundwater Ordinance does not limit the number of wells or the amount of groundwater extraction of existing landowners. However, the Ordinance does identify specific measures to mitigate potential groundwater impacts of projects requiring specified discretionary permits. The Groundwater Ordinance does not apply to developments whose water is supplied by a Water Service Agency. With the exception of Borrego Springs, all parcels included in the Residential Sites Inventory are located within the County Water Authority boundary. In addition, Major Use Permits or modifications which involve ranch support facilities are exempt from the Ordinance.

The Noise Element and Noise Ordinance have existing standards that directly affect the County's ability to achieve higher density yields when multi-story residential development is exposed to noise generators such as traffic. These standards will be re-examined and modified where appropriate as part of the general plan update process.

4.4 Infrastructure Constraints

Limited sewer capacity and the long-term availability of water are significant constraints to residential development in the unincorporated area. The impact of these constraints could potentially increase the cost to provide these services, leading also to higher housing costs.

Water Services

Water in San Diego County comes from three sources: imported water, locally stored water, and groundwater. The incorporated areas and a portion of the unincorporated area are within the boundaries of the San Diego County Water Authority (CWA). CWA is a member of Metropolitan Water District (MWD), which imports water from the Colorado River and Northern California on behalf of six Southern California counties. CWA supplies 70 to 97 percent of the San Diego region's water, with stored runoff and groundwater providing the balance.

Portions of the unincorporated County that are located within the CWA boundaries are served by 15 CWA member agencies. These agencies own and operate water storage facilities, which hold local runoff as well as imported water. Portions of the unincorporated area outside the CWA boundaries are generally served by 13 other water districts or companies, all but one of which are entirely dependent on local groundwater.

Future water demand can be estimated using population projections, buildout scenarios based on designated land uses, and average per capita water use. Base on the unincorporated area's projected population of 581,200 by 2020 and estimated usage of one-half acre-foot per four-person household, future residential water demand is expected to be 72,650 acre-feet per year. CWA's Regional Water Facilities Master Plan seeks to expand and diversify its water supply through methods such as increased storage capacity, use of recycled water and large-scale water desalination plants.

Beyond the CWA boundaries, unincorporated residents will likely continue to be dependent on groundwater. Available groundwater is therefore an important criterion in establishing the location and intensity of future development. Any development that proposes the use of groundwater not provided by a Water Service Agency is restricted to residential density controls (minimum parcel size), groundwater investigations, and well tests. If data demonstrates that groundwater resources are adequate to meet the groundwater demands of both the proposed development and the groundwater basin, an exemption to these requirements may be granted.

Sewage Disposal Services

Within the unincorporated County, two general types of sewage disposal systems exist: sewage treatment facilities and individual, on-site septic systems. Most of the area depends on ground water and therefore must rely on septic. However limited portions of the unincorporated County located within the CWA may gain access to public sewer service from a neighboring municipality or an independent sanitation district. In other areas, sewer service may be provided by small wastewater treatment facilities designed to serve a specific development or by a small County sanitation district (community services district). Disposed water is treated by the City of San Diego Metropolitan Sewerage System or through joint-agency agreements.

5 Housing Resources

5.1 Residential Sites Inventory

Regional Housing Needs Allocation

State Housing Element law requires that a local jurisdiction accommodate a share of the region’s projected housing needs for the planning period. This share, called the Regional Housing Needs Allocation (RHNA), is important because state law mandates that jurisdictions provide sufficient land to accommodate a variety of housing opportunities for all economic segments of the community.

The San Diego Association of Governments (SANDAG), as the regional planning agency, is responsible for allocating the regional housing needs (RHNA) to individual jurisdictions. After determining the region’s housing needs number through consultation with the California Department of Housing and Community Development (HCD), SANDAG worked with its member jurisdictions to allocate the regional share by jurisdiction, and to allocate each jurisdiction’s regional share number by income category. SANDAG allocated the regional housing needs number based on the current distribution, adjusted to reflect population and employment forecasts. SANDAG then allocated each jurisdiction’s regional share number by income category. For lower-income households, SANDAG modified a standard 40 percent allocation by increasing (or decreasing) each jurisdiction’s share based on their current income distribution. The

City of San Diego and the unincorporated County also traded units in an effort to rebalance their share by income category to more accurately reflect land and infrastructure availability as well as consistency with the SANDAG Regional Comprehensive Plan (RCP).

The RHNA is distributed by income category. For the 2005–2010 planning period, the County of San Diego is allocated a RHNA of 12,358 units as follows:

- Extremely Low-Income (up to 30 percent of Area Median Income or AMI: 9.0 percent (1,110 units)[26]
- Very Low-Income (31 to 50 percent of Area Median Income or AMI): 11.0 percent (1,366 units)
- Low-Income (51 to 80 percent of AMI): 15.2 percent (1,881 units)
- Moderate-Income (81 to 120 percent of AMI): 18.9 percent (2,336 units)
- Above Moderate-Income (more than 120 percent of AMI): 45.9 percent (5,666 units)

The County must ensure the availability of residential sites at adequate densities and appropriate development standards to accommodate these units.

Credits toward RHNA

Since the RHNA uses January 1, 2003, as the baseline for growth projections for the Housing Element planning period of 2005–2010, jurisdictions may credit new units built or issued building permits since January 1, 2003, toward the RHNA. Based on County records, a total of 9,648 units have been constructed or permitted since January 1, 2003 (Table 5-1).

Among the 9,648 units built or permitted, 1,546 units would qualify as housing affordable to lower- and moderate-income households. Specifically, the County has assisted in the development of several housing projects through direct subsidies or its density bonus program, totaling 200 affordable units deed restricted for very low– and low-income households (Table 5-2).

[26] The County has a RHNA allocation of 2,476 very low-income units (inclusive of extremely low-income units). Pursuant to new State law (AB 2634), the County must project the number of extremely low-income housing needs based on Census income distribution or assume 50 percent of the very low-income units as extremely low. According to the CHAS data developed by HUD using 2000 Census data, the County had 17.4 percent very low-income households (7.8 percent extremely low-income and 9.6 percent very low-income—or a 45 percent and 55 percent split) as shown in Table 1-7. Therefore the County's RHNA of 2,476 very low-income units may be split into 1,110 extremely low-income (9 percent) and 1,366 very low-income (11 percent) units. However, for purposes of identifying adequate sites for the RHNA, State law does not mandate the separate accounting for the extremely low-income category.

Table 5-1 Housing Units Built Since 2003 by Affordability Level

Housing Type	*Units Built Since 2003*	*Affordability Level*	*Explanation*
Second Dwelling Units	170	Low: 170	Neither State law nor the County's Second Unit Ordinance requires second units be rented. Therefore, no rental information is collected as part of the County's second unit permitting process, especially when second units are permitted through an administrative review process, as required by State law. However, according to for-rent listings for comparable units such as cottages and guesthouses, second units in the County unincorporated area are renting at rates affordable to low-income households. Cottages and guesthouses are used as comparables because "second unit" is a technical planning term, which is rarely used in rental listings. As shown in Table 3-19, cottages and guesthouses are renting between $879 and $975. These rates are well within the affordable housing costs range for low income households as shown in Table 3-20.
Mobile Homes (Private Lots)	578	Low: 50 Moderate: 142 Above Moderate: 386	The actual prices of these units at the time of completion are no longer available because many units have been resold. The County Assessor's Office does not maintain historical sales prices on homes, only the most recent sales prices based on real estate transactions. The County provided density bonus incentives for the construction of Campo Hills in 2003. This 222-unit project has 50 units that were made affordable to low-income households (Table 5-2). A random sample of 49 sales records for mobile homes at Campo Hills was reviewed. According to affordable housing costs shown in Table 3-20, A moderate income household can afford homes priced between $238,000 and $283,000. Among the 49 mobile homes at Campo Hills, 13 (27 percent) fell within this range. Therefore, among the remaining 172 non-restricted units at Campo Hills, 46 units are assumed to be affordable to moderate income households, with the remaining 126 units to be affordable to above moderate income households. For 356 scattered units outside of Campo Hills, the same distribution is used (27 percent moderate income; 73 percent above moderate income)—96 moderate income; 260 above moderate income.

Table 5-1 Housing Units Built Since 2003 by Affordability Level

Housing Type	*Units Built Since 2003*	*Affordability Level*	*Explanation*
Mobile Home Park (new construction)	100	Very Low: 60 Low: 37 Above Moderate: 3	Expansion of an existing mobile home park in North Mountain added 100 new mobile home sites. The park is located in a remote area and relies on groundwater. The actual prices of these units at the time of completion are no longer available because many units have already been resold. The County Assessor's Office does not maintain historical sales prices on homes, only the most recent sales prices based on real estate transactions. A random sample of sales records for 38 mobile homes at this mobile home park was reviewed. These mobile homes were sold at prices between $42,160 and $278,000. Specifically, 23 of the 38 units (60 percent) were sold at prices below $110,000, with the majority being sold at below $60,000. These prices are affordable to very low income households according to Table 3-20. In addition, 14 mobile homes (37 percent) were sold at prices between $110,000 and $185,326, with the majority being sold at below $150,000. These prices are affordable to low income households. Only one mobile home (three percent) was sold at a price above $200,000, at $278,000. Using these actual sales prices, the 100 mobile homes in North Mountain are credited as follows: 60 very low-income; 37 low-income; and 3 above moderate-income.
Accessory Apartments	9	Low: 9	Accessory apartments are small units. Based on rental rates for cottages and guesthouses, these accessory units are assigned to the low-income category.
Farmworker Housing	25	Very Low: 25	These units were permitted as farmworker housing under the County's permitting process. They are affordable to farmworkers whose incomes fall within the extremely low to very low-income categories.
Apartments	656	Very Low: 47 Low: 153 Moderate: 456	A total of 656 apartment units were constructed since 2003. As shown in Table 5-2, two apartment projects constructed after January 1, 2003 were subsidized with CDBG or HOME funds, and/or density bonus incentives. These projects total 200 units, including 47 very low-income and 153 low-income units that are deed-restricted for their long-term affordability. Based on a survey of rental rates (Table 3-19), most apartment units at market rate are affordable to moderate-income households. Therefore, the remaining 456 newly constructed apartment units are considered affordable to moderate-income households.
Condos	881	Above Moderate: 881	A total of 881 condominium units were constructed since 2003. Given the condominium sales prices presented in Table 3-17, condominiums at market rate are not affordable to lower or moderate-income households. Therefore the 881 condominium units are assumed to be affordable only to above moderate-income households.

Table 5-1 Housing Units Built Since 2003 by Affordability Level

Housing Type	*Units Built Since 2003*	*Affordability Level*	*Explanation*
Duplexes	165	Above Moderate: 165	Duplexes, either for rent or for sale, are most likely to be affordable only to above-moderate income households, based on rental rates and sales data for single-family homes and condominiums/townhomes.
Triplex/Quadplex	8	Moderate: 8	Triplexes and quadplexes are typically used as rentals. Based on rental rates in the unincorporated area (Table 3-19), rental units at market rate are affordable to moderate-income households.
Single-Family Homes	7,056	Above Moderate: 7,056	Given the sales prices presented in Table 3-17, single-family homes at market rate are not affordable to lower- or moderate-income households.
Total	*9,648*	*Very Low: 132* *Low: 419* *Moderate: 606* *Above Moderate: 8,491*	

This table represents housing units constructed since January 1, 2003, as of November 2006.

Table 5-2 Affordable Housing Constructed Since 2003

Project	*Date of Completion/ Funding Year*	*Tenure*	*Total Units*	*Affordable Units*	
				Very Low	*Low*
Apartments					
Dove Canyon/4S Ranch Apts.	11/4/2003	Rental	120	36	84
Fallbrook View Apartments	2004	Rental	80	11	69
Total			*200*	*47*	*153*
Mobile Homes					
Campo Hills	3/26/2003	For Sale	222	0	50

In addition to units already built, the County has approved the construction of three subsidized housing projects, providing 404 affordable units (43 very low, 48 low, and 313 moderate income units):

- Orchard Run is a specific plan in Valley Center. It has committed to the production of 26 units restricted for low-income households and 26 units restricted for moderate-income households.
- Springbrook Grove Apartments in Fallbrook is a subsidized project scheduled for construction within the next year. It will accommodate 43 very low-income households and 1 low-income household.

- In San Dieguito, 4S Ranch will finish construction of 21 restricted units for low-income households and 287 units for moderate-income households.

Remaining RHNA

With the 9,648 units constructed or approved as of September 2007, the County has already achieved a significant portion of its RHNA, with a remaining RHNA of 5,132 units (2,301 very low–, 1,414 low-, and 1,417 moderate-income units). Table 5-3 summarizes the County's progress as of September 2007 toward meeting its RHNA for the current 2005–2010 cycle.

Table 5-3 Credits toward RHNA

	Very Low Income	*Low Income*	*Moderate Income*	*Above Moderate Income*	*Total*
Units Constructed	132	419	606	8,491	*9,648*
Units Approved/Under Construction	43	48	313	—	*404*
RHNA	2,476	1,881	2,336	5,666	*12,358*
Remaining RHNA	2,301	1,414	1,417	—	*5,132*

Methodology

The County began its comprehensive general plan update in 1998. Based on Housing Element policy in effect at that time, the update was premised on the assumption that 20 units per acre was a minimum residential density considered adequate to facilitate and encourage the development of housing affordable to lower-income households. In May 2004, after five and one-half years of public consensus building, the Board of Supervisors endorsed two versions of the land use distribution map to move forward through the next phases of the General Plan process, which included the Housing Element update. Then in January 2005, major changes were made to the State Housing Element law.

To facilitate and encourage the development of housing for lower-income households, new default minimum densities were established that ranged from 10 to 30 dwelling units per acre depending on the type of jurisdiction. The entire County of San Diego, which contains the second largest city in California, is treated as a single Metropolitan Statistical Area by the United States Census Bureau. Consequently, the unincorporated County of San Diego is now considered "metropolitan" under new Housing Element law and is therefore subject to a default density of 30 dwelling units per acre, the same density that is required of the City of San Diego. That is true even though the unincorporated County, like most unincorporated jurisdictions, is semi-rural or rural in character.

The unincorporated County of San Diego should not be considered "metropolitan" for multiple reasons:

- Large areas are occupied by entities outside the land use control of the County. These include Camp Pendleton Military Base, Anza Borrego Desert State Park, Cleveland National Forest, and eighteen Tribal reservations.
- Approximately 80 percent of the land is groundwater dependent and cannot sustain urban or suburban development patterns. The County's rural, groundwater-dependent communities are home to many lower-income families.
- Less than ten percent of the land within the unincorporated County is currently served by sewer, which is required to achieve densities above one or two dwelling units per acre.
- The amount of land over which the unincorporated County exercises land use authority, particularly land appropriate for high density development, often decreases through annexations.
- Most land is considered an extreme fire threat area by the California Department of Forestry (CDF), and fire service is limited. Some areas lack structural fire protection, and most fire departments lack equipment that services structures over two stories.
- Much land contains sensitive environmental habitats, and environmental constraints often determine development capacity and patterns.
- The region's employment centers are located within incorporated cities, and most residents commute to coastal job centers.
- Market factors discourage residential development that exceeds 20 to 25 dwelling units per acre. Densities above that level typically require structured parking and more expensive building construction methods.

Lower-Income Opportunities

The unincorporated County covers 3,572 square miles and contains 24 separate communities or sub-regions. Therefore, it is appropriate to utilize different housing options within this large region to provide housing affordable for lower-income households. The County considered community character, access to jobs and transportation, availability of infrastructure and services, and presence of environmental constraints when identifying communities with residential development potential. Based on these factors, the County set forth the following strategy for facilitating lower-income housing within the unincorporated area:

1. Use of vacant or underutilized residential lands:
    - Provide an adequate supply of land that permits the development of multi-family units with residential densities of 20 or more units per acre within the General Plan. This includes land with a new mixed-use land designation that permits residential units to be developed with residential densities of 20 or more units per acre.
    - Estimate development potential on vacant and underutilized parcels based on the average development yield of 80 percent of the maximum permitted

density. The difference between gross acreage and the net acreage used to calculate available yield averages about 20 percent in the more urbanized areas of the County where infrastructure is already in place. These urbanized areas are located in the Village land use category and are the appropriate location for dense multi-family developments. This yield percentage is also consistent with requirements of Government Code Section 65863(h) (2).

- Ensure that policies and programs encourage 80 percent yield on properties designated for densities of 15 to 30 units per acre.
- Ensure that, when possible, policies and programs remove development constraints that impede the achievement of 80 percent yield.
- Exclude parcels with environmental constraints as appropriate for lower-income housing opportunities. Most of the lands planned for densities of at least 20 units per acre were reviewed during the general plan update process and determined to be environmentally appropriate for high density development. However, if parcel-level analysis, using either visual observations or GIS data, revealed environmental constraints, the lands were not counted as opportunities for lower-income housing.
- Exclude the yield on small parcels of less than one-quarter acre unless the parcel is adjacent to other vacant parcels or part of a larger area with common ownership.
- Increase the density to 30 units per acre on a large area of vacant and underutilized land surrounding a planned transit station in the North County Metro sub-region.

2. Promotion of senior bonus programs that permit increased densities beyond state law. The preliminary density range is 25 to 50 units per acre. The specific bonus should be based on market factors that would encourage the development of senior housing.
3. Consistency between General Plan, zoning, and development intensity:
   - General Plan designations in the 15 to 30 units per acre range must be implemented with appropriate zoning.
   - Development should occur at or above 80 percent of the maximum density on residential sites designated at 15 to 30 units per acre.
4. Modification of the Zoning Ordinance to provide more flexible development standards (a wider range of unit types) on land with environmental constraints or where small parks are desired. Alternatively, potential density lost because of environmental constraints and parks/common areas could be transferred to the developable areas.

5. Specialized zoning to facilitate the development of different types of high-density housing. Reduced parking requirements, for example, should be considered for senior housing and subsidized, low-income housing located near transit nodes.

6. Collect data on alternative types of housing (farmworker, second dwelling units, etc.) to monitor affordability and modify the Zoning Ordinance, as needed, to remove constraints to building these types of affordable units in rural areas.

In assessing lands appropriate for affordable housing development, the County identified criteria based on the land's location (suburban, semi-rural, or rural) and its regional category. Only lands within the regional category called Village or within specialized areas called Transit Nodes were considered appropriate for high density development. In addition to vacant lands, underutilized sites were considered when large parcels were adjacent to vacant sites or surrounded by high density areas with redevelopment potential. Sites that met these criteria, summarized in Table 5-4, were included in the residential sites inventory.

In all regional categories, opportunities for lower-income housing were also made available. Programs include the facilitation of affordable housing such as second units, farmworker housing, mobile homes, and density bonuses.

Table 5-4 Approach to Meeting the RHNA for Lower-Income Housing

Type	*General Criteria*	*Regional Category*	*Housing Type General Plan Density (Gross)*	*Sample Communities*
1	Specialized areas located near (or surrounded by) high density development.	Village or Transit Nodes	Residential: 30 du/acre	North County Metro (transit), Spring Valley
2	Suburban and semi-rural areas with access to existing or planned municipal water/ sewer services.	Village	Residential: 20–24 du/acre. Mixed Use: 20–24 du/acre	Lakeside, Ramona, Fallbrook

Correlation between Density and Affordability

In 2006, the County of San Diego commissioned Keyser Marston Associates, Inc. (KMA) to conduct an assessment of affordable housing development in the unincorporated area. The major components of the KMA study include:

- Review of the County's General Plan update efforts regarding establishment of the proposed multi-family land use designations.
- Identification of recently completed affordable developments in the unincorporated area of the County and selected incorporated communities.
- Interviews with developers regarding current affordable housing development trends.

- Assessment of the relationship between specific density ranges and affordable housing prototypes likely to be developed in both the suburban and rural portions of the County.

Key findings of the report are:

- Affordable family housing developed in the unincorporated and select incorporated areas has occurred primarily at densities of less than 20 units per acre.
- Affordable housing development in the unincorporated area continues to occur exclusively in Type V wood-frame construction.
- Per-unit financing gaps are lowest for affordable housing development in the unincorporated area at densities between 15 and 20 units per acre for garden style apartments. In comparison, per-unit financing gaps for stacked flats at 30 units per acre and single-family homes at 10 units per acre are notably higher.

The KMA study surveyed affordable housing developments in the unincorporated area and selected incorporated communities located in close proximity to the unincorporated County. The study identified a total of 23 affordable housing developments for family households, comprising a total of 1,644 units. The majority of these projects were built between 2000 and 2005. Of the 23 affordable housing developments surveyed, three developments were in the unincorporated area and 20 were in the incorporated communities.[27]

Overall, four developments were built at a density below 15 units per acre, twelve developments at densities between 15.0 and 19.9 units per acre, six developments at densities between 20.0 and 29.0 units per acre, and one development at a density exceeding 29.0 units per acre. The median density for affordable and mixed-income housing surveyed is 17.5 units per acre. Specifically, median density of affordable housing developments in the unincorporated area is 19.9 units per acre and median density for affordable developments in the incorporated communities is 17.1 units per acre.

To determine the impact of density allowances on planned and future affordable housing development, KMA interviewed affordable housing developers active throughout the San Diego region. Specific findings are summarized below:

- Affordable housing development in the unincorporated area is occurring exclusively in Type V construction.
- The specific density allowable for a site is not a deciding factor during the site selection process. Developers of affordable housing projects typically seek zone

[27] As the lead agency managing the HOME and CDBG funds for the Urban County area (unincorporated area and six small cities), the County HCD has historically used the majority of HOME and CDBG funds to assist affordable housing developments in the incorporated communities. In the future, the County will work with HCD to expend an equitable share of the HOME and CDBG funds in the unincorporated area.

changes during the entitlement process. Project size is often driven by limitations required by specific affordable housing funding programs.

- Within the urbanizing cities, affordable housing developers are beginning to construct projects with tuck-under, podium, or subterranean parking at densities between 45 and 55 units per acre on underutilized or redevelopment sites in in-fill areas with close proximity to community amenities.
- Structured parking is typically required for densities greater than 25 to 30 units per acre, with the exception of senior housing. The cost of structured parking was estimated to range between $20,000 and $40,000 per space (hard cost only).
- Assuming an unlimited supply of land, affordable housing developers indicate that the ideal density for affordable housing is between 15 and 20 units per acre. This density allows for optimal open space and amenities to serve family-households, as well as surface parking, avoiding the prohibitive costs of structure/subterranean parking.

Given the market conditions in the San Diego region, it is well acknowledged that the development of affordable housing must be subsidized with public funds and/or other incentives. The question of feasibility is a matter of level of subsidies required—would the amount of subsidies required be considered excessive and unattainable? To assess the feasibility of developing lower-income housing in the unincorporated area based on different County land use designations, the study conducted pro forma analysis on four development scenarios:

- 10 units/acre small-lot single-family homes
- 15 units/acre garden style apartments
- 20 units/acre garden style apartments
- 30 units/acre stacked flats

Table 5-5 summarizes the gap financing required to subsidize different types of development as rental housing affordable to lower-income households, using two different land cost assumptions ($10 and $15 per square foot) that are consistent with the costs of low-medium intensity properties. The KMA study concludes that, to provide rental housing affordable to lower-income households, subsidies are required for all types of development; however, the levels of subsidies required vary significantly.

Table 5-5 Gap Financing Summary for Lower-Income Housing

	Low-Income (80% AMI)		*Very Low–Income (50% AMI)*	
Development Scenario	*With Land Cost*	*Without Land Cost*	*With Land Cost*	*Without Land Cost*
Land Cost at $10 per square foot				
Small Lot Single-Family (10 du/ac)	$223,000	$179,000	$314,000	$271,000
Garden Style Apartments (15 du/ac)	$120,000	$91,000	$193,000	$164,000
Garden Style Apartments (20 du/ac)	$105,000	$84,000	$181,000	$159,000

Stacked Flats (30 du/ac)	$169,000	$155,000	$248,000	$233,000
Land Cost at $15 per square foot				
Small Lot Single-Family (10 du/ac)	$245,000	$179,000	$336,000	$271,000
Garden Style Apartments (15 du/ac)	$134,000	$91,000	$208,000	$164,000
Garden Style Apartments (20 du/ac)	$116,000	$84,000	$192,000	$159,000
Stacked Flats (30 du/ac)	$177,000	$155,000	$255,000	$233,000

SOURCE: Housing Allocation for Low and Very Low-Income Households, County of San Diego General Plan 2020, Keyser Marston Associates, December 2006.

Among the four development scenarios, garden style apartments at 20 units per acre and 15 units per acre represent the most feasible options for lower-income rental housing in the unincorporated area. To extend affordability to the lower-income groups, medium-density apartments require significantly lower per-unit subsidies compared to single-family homes and stacked flats.

Small-lot single-family homes (at a typical density of 10 units per acre) represent the most expensive type of development to be utilized as lower-income housing. Despite the economies of scale with regard to land costs, stacked flats (at 30 units per acre) require subterranean/structure parking and result in the second highest level of subsidies required for lower-income housing.

Furthermore, KMA estimates for stacked flats are probably conservative because the pro forma analysis uses standardized land costs for all development types while in reality land costs for high-density residential properties are significantly more expensive than low-medium density residential properties. The KMA study provides a comparison of subsidies required for various high-density affordable housing projects (30 units or more per acre) in Type V construction with subterranean parking. The study indicates that including land costs, these projects were provided with per-unit subsidies ranging from $224,000 to $383,000.[28] These subsidy levels are consistent with the KMA stacked flats scenario for the County unincorporated area, particularly if realistic land costs are factored in. In comparison, garden style apartments are economical and feasible given the County's limited funding resources (see discussion later in Section 3.2, Financial Resources).

Residential Sites Inventory

Based on the financial feasibility as presented in the KMA study, and environmental and infrastructure constraints presented earlier, the County's residential sites strategy for accommodating its remaining RHNA is presented below.

Because of the schedule of the General Plan Update (anticipated adoption in 2009), certain residential sites that would permit multi-family higher density development may not be available for development at similar intensities under the existing General Plan

[28] "Housing Allocation for Low and Very Low Income Households, County of San Diego General Plan 2020," Keyser Marston Associates, December 2006.

and zoning designations. To demonstrate the County's ability to accommodate multi-family development in compliance with its RHNA under the General Plan Update, a site inventory is provided in Appendix H1. In the interim, the County will continue to allow multi-family residential development under existing zoning regulations.

Data Source

The County is undertaking a comprehensive update to its General Plan. As part of that process, the County is updating land use policies and maps in all Community Planning Areas (CPAs). The residential sites inventory is primarily based on the General Plan update's proposed land use designations. If the designation requires a zoning change in order to maintain consistency with the Housing Element, the change will be made at the time the update is adopted.

The County has already fulfilled its RHNA for the above moderate-income housing; the remaining RHNA obligation comprises of lower and moderate-income housing only. Therefore, the sites inventory presented in this Housing Element focuses on identification of sites appropriate for the development of housing for lower- and moderate-income households.

In compiling an inventory of vacant and underutilized sites, the County used GIS to identify parcels with residential designations of 15 to 30 units per acre on the proposed General Plan map.[29] Identified sites were then evaluated using aerial photographs, parcel-specific data, and the criteria developed by the County for meeting its RHNA allocation as previously discussed in the Methodology section. Parcel-specific information and maps are provided in Appendix H1 for properties included in the inventory.

Development potential on vacant and underutilized parcels was estimated based on average development densities at 80 percent of the maximum permitted densities. The difference between gross acreage and the net acreage available for development averages about 20 percent in the more urbanized areas of the County where infrastructure has already been provided. These urbanized areas are located in the Village category and are the appropriate location for dense multi-family developments. Based on this information, the County used 80 percent of the maximum yield as the estimated yield for nearly every parcel included in the residential sites inventory. In addition, County policies promote the efficient use of multi-family residential land and encourage all development on lands designated for multi-family densities to achieve an intensity that is at least 80 percent of the maximum permitted density.

Availability of Infrastructure and Services

Much of the vacant land in the unincorporated area will involve "green field" development, whereby infrastructure and services must be extended or installed to

[29] Inconsistencies between existing Zoning and proposed General Plan designations will be resolved once the proposed General Plan is adopted and the Zoning Ordinance is updated to reflect the new General Plan. Therefore, this land use inventory utilized the proposed General Plan designations for assessing future residential development potential.

serve the new development. The provision of these services is typically passed on to the buyer in the form of higher housing costs. Therefore, to address the County's lower-income housing needs, the County focuses on opportunities associated with high-density development that is only available in urbanized centers where infrastructure and services are in place, but improvements may be necessary to serve the intensified development. Because the sites selected for inclusion in the residential sites inventory are located in urbanized centers, they are generally free of major environmental constraints such as habitat conservation and safety hazards such as flooding.

Vacant Residential Sites

Lower-Income: Vacant residential properties designated at densities of 20 to 30 dwelling units per acre are concentrated in seven CPAs and comprise the sites with lower-income development potential.

Based on the KMA study, residential properties designated at a density of 15 to 20 dwelling units per acre could potentially support lower-income housing. Several areas in the unincorporated area present such opportunities. However, for this Housing Element cycle, the County has decided not to rely on these sites to fulfill the lower-income RHNA obligations.

Moderate-Income: Many of the communities located within the CWA boundary have vacant sites designated for multi-family units with a density of 15 dwelling units per acre. These sites would support duplex and triplex development on smaller parcels and garden style apartments and condominium development on larger parcels. Attached housing offers opportunities for affordable homes.

Also included in the inventory for moderate-income housing is a large undeveloped area located east of Interstate 15 in eastern Fallbrook. This area contains three specific plans which, under the General Plan Update, will offer a variety of housing types, including 417 multi-family units at densities of 15 to 20 units per acre.

Table 5-6 summarizes the vacant residential sites available based on the zoning changes that will be implemented upon adoption of the General Plan Update, which includes this Housing Element.

Table 5-6 Residential Potential under the General Plan Update

Income Category	Units/Acre	Land Use	Unincorporated Community								Total Units
			Alpine	Bonsall	County Islands	Fallbrook	Lakeside/ Pepper Dr-Bostonia	North County Metro	Ramona	Spring Valley	
Very Low-Income	30	Residential: Vacant				18	17	117			*152*
		Residential: Underutilized						1,393			*1,393*
		Subtotal				*18*	*17*	*1,510*			*1,545*
	24+	Residential: Vacant	62			130	82	73	125	47	*519*
		Residential: Underutilized			196	44			5		*245*
		Mixed Use				59					*59*
		Subtotal	*62*		*196*	*233*	*82*	*73*	*130*	*47*	*823*
Low-Income	20	Residential: Vacant				58		224	187		*469*
		Residential: Underutilized	227		816	107		40	8		*1,198*
		Subtotal	*227*		*816*	*165*		*264*	*195*		*1,667*
Moderate-Income	15	Residential: Vacant	300	19		69	449	121	102	61	*1,121*
		Residential: Underutilized					69				*69*
		Specific Plan Area				451					*451*
		Subtotal	*300*	*19*		*520*	*518*	*121*	*102*	*61*	*1,641*
Totals by Community			*589*	*19*	*1,012*	*936*	*617*	*1,968*	*427*	*108*	*5,676*

SOURCE: County of San Diego Department of Planning and Land Use, October 2010.

Residential capacity is estimated at 80 percent of the maximum densities permitted. The County will establish a policy in the general plan update to encourage development of multi-family land at 80 percent or more of the maximum densities permitted.

Underutilized Residential Sites

Underutilized residential properties designated at densities of 20 to 30 dwelling units per acre are concentrated in five CPAs—North County Metro, County Islands, Fallbrook, Ramona, and Spring Valley. These underutilized properties can potentially accommodate 2,828 new units as discussed below.

Criteria for Underutilized sites

Due to the fact that the underutilized sites are less available then vacant sites included in the inventory there was additional analysis performed to make sure that there is significant economic incentive for development to occur. Three criteria were looked at, and at least two of the three existed before a site was included as underutilized in the

Housing Element. The three criteria are that the improvement to land value ratio is less then one, (2) the building was older then 30 years, and (3) the increased capacity is at least three times the existing number of units. In the majority of these housing sites, all three criteria are met, and there is significant economic incentive for development with increase in land use intensity, infrastructure improvements and property owner interest. Specific criteria on each site are addressed below.

- *Sprinter Station (North County Metro):* The Sprinter is a 22-mile light-rail line built between Oceanside and Escondido. It offers regular train service on a rebuilt rail line that roughly parallels Highway 78. Most of the rail line passes through urbanized jurisdictions but one station is located in the unincorporated community of North County Metro. (Figure 5-1) To promote the opportunity for transit-oriented development, the County identified large, undeveloped, or underutilized parcels near the Buena Creek Sprinter Station for intensification as part of the General Plan update and increased residential densities from the existing 1 unit per acre to ranges of 20 to 30 units per acre.

  With the introduction of the light rail line and the higher densities of surrounding cities, this area has the potential to support high-density housing. It is free of environmental constraints and is located within the Buena Vista Sanitation District, in very close proximity to the City of Vista. The primary existing use is greenhouse agriculture and the structures can be easily removed.

  The increase in density in the General Plan update will substantially increase the value of the land and provide owners with an incentive to redevelop. Although the largest parcel is nearly nine acres, any large development plan will require lot consolidation. Additionally, this location is listed as a Smart Growth Opportunity Area by the San Diego Association of Governments, which has the potential to receive planning funds. Developers with experience in large-scale projects have contacted the County and expressed an interest in working with staff to create a transit-oriented comprehensive plan for the area. The unincorporated County currently lacks the mass transit facilities that are more common in the cities so the Buena Creek Sprinter Station presents an important opportunity to provide the more urbanized, high-density development that is capable of supporting more affordable housing products. See Appendix H1, Residential Sites Inventory for a complete listing of underutilized sites including site location maps as well as aerial photos and maps of environmental constraints. No parcels listed in the Residential Sites Inventory are subject to the Williamson Act or any other agricultural preserve.

Figure 5-1 Sprinter Light Rail, Buena Creek Station

- *County Islands:* The County Islands are urbanized areas imbedded within city jurisdictions. The County identified two islands near major transportation corridors, Miramar and Lincoln Acres, as underutilized areas with potential for private redevelopment. The Miramar County Island exists today as a horse boarding and breeding facility and is surrounded by the City of San Diego. Nearby uses include a business park and high density residential. The current density is one unit per acre but the General Plan update has increased the density to 20 units per acre to give landowners an incentive for private redevelopment. The area previously had some drainage issues that discouraged redevelopment. However, the construction of Interstate 15 on the west side of the island with an exit for Pomerado Road, which runs along the south side, has resolved the drainage problems.

  High-density development on this small island is consistent with uses in the area and is easily served by the existing transportation network.

  The County Island known as Lincoln Acres is a predominantly single-family residential neighborhood surrounded by three separate cities. The County had identified large, underutilized parcels within Lincoln Acres for intensification to promote a variety of housing for all economic segments of that community. The current density is one unit per 2.5 acres. The General Plan update has increased the density to 24 units per acre. A small portion of the area has some slope but should not affect the ability to develop the property at the yield estimated in the General Plan Update Residential Sites Inventory. This site is surrounded by urbanized uses and is located near the intersection of two major freeways. The increase in density should provide incentive for private redevelopment. There has been interest demonstrated by property owners in this area, which is receiving a significantly increased density and is over three times the existing units.

- *Fallbrook:* The underutilized parcels in two locations are included because they are adjacent to vacant parcels that also have density increases under the General Plan update. The three parcels identified as F1-4 on the Fallbrook Sites Inventory Map have the same owner and only one has an existing structure. The density was increased from 7.3 units per acre to 24 units per acre. The other location, F1-1, has several large vacant parcels and two parcels with structures. The density has been increased from 2 units per acre to 20 units per acre to serve as an incentive for private redevelopment.

- *Ramona:* The two underutilized parcels in Ramona, like Fallbrook, are part of larger areas comprised of vacant parcels where density has been increased under the General Plan update. The density in location R-3 (Appendix H1) was increased from 15 units per acre to 20 units per acre and the parcels are under common ownership. In location R-13 (Appendix H1), the land use designation was changed from commercial to residential and the parcels are under common ownership. Neither location has any environmental constraints.

The County identified a total of 3.22 acres of vacant nonresidential land in the community of Fallbrook that is considered suitable for residential development, with the capacity for 130 new units under the General Plan update (Table 5-6). Development potential for these mixed use sites is based on existing zoning. The inventory includes vacant properties that are at least 0.5 acre, adequate to allow for the development of garden style apartments. The properties are primarily infill sites and the County assumes the entire site would be developed as residential.

Second Units

Between 2003 and 2006, 170 second units were constructed in the unincorporated area, averaging approximately 42 units each year. The County intends to promote second units as a viable option for affordable housing. Specifically, the County will evaluate and modify current requirements for second units (such as the minimum lot size) that unnecessarily constrain the production of second dwelling units. The County will also make requirements and procedures for permitting second units available to the public at the zoning counter and through the County's website. With these efforts, the County anticipates achieving an average of 50 second units per year for the remaining 3.5 years of the Housing Element period. Based on the rents for guesthouses, accessory units, small homes, the second units are expected to be affordable to low income households.

Mobile/Manufactured Homes

Mobile and manufactured homes are common forms of housing found in the unincorporated County's back country communities. This type of housing provides homes for many lower-income families in areas where high density housing is not feasible because of dependence on groundwater and septic systems.

According to the 2000 Census, the community planning areas of Pendleton-DeLuz, North Mountain, Desert (including Borrego Springs), Mountain Empire, and Pepper Drive-Bostonia each had a median household income of 80 percent or less of the regional median. These planning areas represented nearly 15 percent of the unincorporated County's population and over 60 percent of its total acreage. The Census also revealed that the County provided nearly one-third of the region's mobile homes, even though the unincorporated area only accounted for 14.7 percent of the total housing stock in the region. Based on prior years, the County anticipates achieving an average of 50 mobile/manufactured homes per year for the remaining 3.5 years of the Housing Element period. According to mobile home prices presented earlier, these scattered site mobile home units may be affordable to low income households.

Adequacy of Sites to Accommodate RHNA

The County has adequate capacity to meet its remaining RHNA of 5,132 units (2,301 very low, 1,414 low, and 1,417 moderate-income units) for this Housing Element period as shown in Table 5-7 which summarizes residential development potential under the General Plan Update for the County. The development considered in this table is consistent with market feasibility studies, and takes into consideration the community character, and development constraints (emergency services, roads, and other infrastructure, environmental, etc.) when evaluating each site's development potential.

Table 5-7 Regional Housing Needs Assessment and Summary of Development Potential

	Very Low Income	*Low Income*	*Moderate Income*	*Total*
RHNA	2,476	1,881	2,336	6,693
Units Constructed	132	418	606	1,156
Affordable Housing Approved	43	48	313	404
Remaining RHNA:	2,301	1,415	1,417	5,133
Vacant and Underutilized Capacity				
30du/acre	1,545			1,772
24+du/acre	823			801
20du/acre		1,667		1,667
15du/acre			1,641	1,641
Future Second Dwelling Units		175		175
Future Mobile Homes		175		175
Subtotal	*2,368*	*2,017*	*1,641*	*6,026*
Excess Units	67	602	224	893

Overall, the County has adequate capacity to address its remaining RHNA for lower and moderate-income households. To meet the RHNA for lower-income families, the residential sites inventory relies on sites designated at 20 to 30 dwelling units per acre.

To meet the RHNA for moderate-income families, sites were identified that permit the development of duplex, triplex, townhouse or other multi-family units at a density of 15 units per acre. These were smaller, infill sites or sites located in suburban areas and contributed 1,566 units. Additional land that permits multi-family units at 10.9 units per acre (not listed in the inventory) offers additional housing opportunities for moderate-income households.

While the County has essentially met its RHNA obligation for the above moderate-income category, additional housing for this income group can be accommodated within the excess capacity (above the remaining RHNA) for lower and moderate-income households. In addition, residential land in the Village, Semi-Rural, and Rural regional categories designated at densities of 7.3 units per acre and lower offers opportunities for both moderate- and above moderate-income households.

All sites are identified by parcel number in the Residential Sites Inventory, including the specific plan area in Fallbrook which is not yet subdivided. A complete site inventory can be found in Appendix H1.

5.2 Financial Resources

The County has access to a number of funding programs to expand and preserve the affordable housing stock, including preserving low-cost rental housing at risk of converting to market-rate housing. Given the high cost of housing in the San Diego region, multiple funding sources are required to finance an affordable housing project. Table 5-7 on the previous page is a summary of residential site capacity by income level for the County's remaining RHNA units.

HUD Entitlement Grants

Community Development Block Grant

The Community Development Block Grant (CDBG) program was initiated by the Housing and Community Development Act (HCDA) of 1974. The primary objective of the program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low incomes (up to 80 percent AMI).

CDBG funds can be used for a wide array of activities, including the following:

- Housing rehabilitation
- Down payment and other homeownership assistance
- Lead-based paint screening and abatement
- Acquisition of buildings and land
- Construction or rehabilitation of public facilities and infrastructure
- Removal or architectural barriers
- Public services for low-income persons and persons with special needs
- Rehabilitation of commercial or industrial buildings
- Loans and grants for businesses that provide employment for low-income persons

The County receives an annual allocation of approximately $4,850,000 in CDBG funds. This funding is shared among the seven jurisdictions that comprised the Urban County, including the County unincorporated area and the cities of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway, and Solana Beach.

HOME Investment Partnership

The HOME program was created as part of the 1990 National Affordable Housing Act to provide federal funds for the development and rehabilitation of affordable housing for low-income households. The program gives local governments flexibility to fund a wide range of affordable housing activities through partnerships with private industry and nonprofit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership by low-income households, including the following:

- Building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance
- Tenant-based rental assistance

Strict requirements govern the use of HOME funds. Two major requirements are that the funds must be (1) used for activities that target low-income families (up to 80 percent AMI) and (2) matched with 25 percent of non-federal funding sources.

The County receives approximately $4,000,000 in HOME funds annually. However, this funding is shared among 13 jurisdictions that comprised the HOME Consortium, including the County unincorporated area and the cities of Carlsbad, Coronado, Del Mar, Encinitas, Imperial Beach, La Mesa, Lemon Grove, Poway, San Marcos, Santee, Solana Beach, and Vista.

American Dream Down Payment Initiative

In recognition of the increasing difficulty for low-income households to achieve homeownership, a new federal initiative was created to craft a portion of the HOME funds to be dedicated for homeownership assistance. The program focuses on low-income households who are first-time homebuyers. To participate, recipients must have annual incomes that do not exceed 80 percent of AMI. The maximum amount of assistance is $10,000 per household. ADDI funds are often used in conjunction with other homebuyer assistance programs. The County receives about $72,000 in ADDI funds annually. This funding is shared among the 13 jurisdictions that comprise the HOME Consortium.

Emergency Shelter Grant

The Emergency Shelter Grant (ESG) program provides homeless persons with basic shelter and essential supportive services. ESG funds can be used for a variety of activities, including the following:

- Rehabilitation or remodeling of a building used as a shelter
- Operations and maintenance of a homeless facility
- Essential supportive services (e.g., case management, physical and mental health treatment, substance abuse counseling, and child care)
- Homeless prevention

ESG funds must be matched dollar-for-dollar with non-federal funds or “in-kind” donations, such as the value of a donated building, supplies and equipment, new staff services, and volunteer time. The County receives about $208,000 in ESG funds annually for the seven-jurisdiction Urban County.

Housing Opportunities for Persons with AIDS

The Housing Opportunities for Persons with AIDS (HOPWA) program provides grant funds to design long-term, comprehensive strategies for meeting the housing needs of low-income persons living with HIV/AIDS. HOPWA funds can be used for a variety of activities, including the following:

- Acquisition, rehabilitation, or new construction of housing units
- Facility operations
- Rental assistance
- Short-term payments to prevent homelessness

HOPWA funds are granted to the largest jurisdiction in a county. The City of San Diego is the recipient of HOPWA funds on behalf of all San Diego County jurisdictions. By agreement between the City and the County, the County Department of Housing and Community Development administers the HOPWA fund.

Redevelopment Housing Set-Aside

Pursuant to state Community Redevelopment Law (CRL), 20 percent of the tax increment generated from a redevelopment project area is required to be set aside for low and moderate-income housing activities. The unincorporated County has two redevelopment project areas: Upper San Diego River Improvement Project Area and Gillespie Field Redevelopment Project Area. As of July 1, 2005, the Project Areas have a total set-aside balance of $567,127.68:

- Upper San Diego River Improvement Project Area: $174,473
- Gillespie Field Redevelopment Project Area: $392,654.86

The Upper San Diego River Improvement Project Area is not expected to generate additional tax increment funds. Between 2005 and 2010, the Gillespie Field Redevelopment Project Area is expected to provide a total of $2,808,393 in set-aside funds (Table 5-8).

Table 5-8 Redevelopment Housing Set-Aside Funds: Gillespie Field Project Area

Fiscal Year	*Tax Increment*	*20% Set-Aside*	*Balance*
July 1, 2005 Opening Balance			$392,655
FY 2005–06	$2,357,767	$471,553	$864,208
FY 2006–07	$2,386,178	$477,236	$1,341,444
FY 2007–08	$2,415,158	$483,032	$1,824,476
FY 2008–09	$2,444,717	$488,943	$2,313,419
FY 2009–10	$2,474,868	$494,974	$2,808,393

Notice of Funding Availability

The County Department of Housing and Community Development (County HCD) has an open Notice of Funding Availability (NOFA) to nonprofit organizations, private developers, and other housing and service providers to solicit proposals of affordable housing developments and related service programs. Funds are awarded on a competitive basis. Applicants are assessed for their ability to demonstrate that the funding request is necessary to make the development proposal financially feasible and a strategy for leveraging funds is in place. Whether or not discretionary permits are necessary, applicants submitting proposals involving new construction, acquisition, or change of use must present the proposal to the appropriate Community Planning/Sponsor Group and request their vote on the project, prior to submittal of the NOFA application. The application must document the Planning/Sponsor Group's response to the presentation and/or vote on the proposal, if one was taken.

The amount of funding available through the NOFA process is based on the unallocated HOME and CDBG funds that become available at the beginning of each year. Prior to issuing the NOFA, approximately $1 million of CDBG housing funds and $400,000 of HOME funds are allocated to the County's housing rehabilitation programs. Annually, approximately $2.5 million of local entitlement funds are available through the NOFA.

5.3 Opportunities for Energy Conservation

The County adheres to Title 24 of the Uniform Building Code with regarding to energy efficiency requirements. In addition, the County's HOME- and CDBG-funded residential rehabilitation and development programs encourage the use of energy conservation features. Weatherization improvements and installation of energy-efficient systems are eligible activities under the County's rehabilitation assistance programs such as the Single-Family Home Repair Loan Program and Multi-Family Rehabilitation Program.

The Global Warming Solutions Act of 2006 requires that the state's global warming emissions be reduced to 1990 levels by 2020. The County offers a Green Building Incentive Program which is designed to promote the use of resource efficient construction materials, water conservation, and energy efficiency in new and remodeled residential and commercial buildings. The program offers incentives of reduced plan check turnaround time and a 7.5% reduction in plan check and building permit fees for projects meeting program requirements.

The County's Water Conservation and Landscape Design Manual has been selected by local jurisdictions as a template for a regional Landscape Design Manual aimed at water conservation. The County has also developed a Low Impact Development Handbook which serves as the guidance structure for the development of best management practices to reduce the amount and toxicity of urban runoff from the built environment. The reduction in impervious surfaces and the use of trees, vegetated swales, and rain gardens not only reduce runoff but also save energy by reducing heat.

In addition to the existing programs, new programs will be implemented as part of the update to the Conservation and Open Space Element.

5.4 Administrative Resources

Various government agencies, nonprofit organizations, and private developers form the institutional structure that delivers housing activities and programs in the unincorporated area. These agencies are involved in the new construction, acquisition, rehabilitation, and preservation of housing, including the preservation of low-cost rental housing at risk of converting to market-rate housing.

San Diego County Agencies

Department of Housing and Community Development

The County Department of Housing and Community Development (County HCD) serves as the lead department for the County of San Diego in implementing the affordable housing programs and activities. The County HCD also serves as the County's Public Housing Agency (PHA) through the Housing Authority of the County of San Diego. Key housing programs administered by the County HCD include:

Rental Housing Assistance Programs:

- Housing Choice Vouchers
- Family Self-Sufficiency
- Preservation
- Shelter + Care
- Housing Opportunities for Persons with AIDS
- Moderate Rehabilitation

Housing Rehabilitation Programs:

- Single-Family Rehabilitation
- Rental Rehabilitation
- Mobile home Rehabilitation

Public Housing Developments (outside the unincorporated County in Chula Vista):

- Dorothy Street Manor (22 family units)
- L Street Manor (16 family units)
- Melrose Manor (24 family units)
- Towncenter Manor (59 senior units)

Department of Planning and Land Use

The Department of Planning and Land Use (DPLU) is responsible for planning and managing the use of land in the unincorporated County. Specifically, DPLU is responsible for reviewing and processing development applications, including residential development proposals. Development incentives offered by DPLU to facilitate housing development, particularly housing for low- and moderate-income households and households with special needs, include:

- Density bonus
- Expediting permits for lower-income housing
- Farmworker housing fee waiver
- Permitting of second units
- Permitting of mobile/manufactured homes

Health and Human Services Agency

Key housing-related services and programs offered by the Health and Human Services agency include:

- Foster Home Services
- Homeless Support Services
- Office of AIDS Coordination

Nonprofit Organizations

The County will assist nonprofit organizations that may have an interest in constructing affordable housing or acquiring/rehabilitating at-risk housing developments. The following nonprofits in the County have both the legal and managerial capacity to develop, acquire, or rehabilitate affordable housing.

- Alpha Project
- Catholic Charities
- Community Housing of North County
- Episcopal Community Services
- Habitat for Humanity
- Lutheran Social Services
- MAAC Project
- North County Interfaith Council
- San Diego Interfaith Housing Foundation
- South Bay Community Services
- Vietnam Veterans of San Diego

5.5 Parcel-Specific Residential Sites Inventory

As previously discussed, a parcel-specific residential site inventory and supporting maps documenting site location and environmental constraints are provided in Appendix H1.

6 Review of Accomplishments

6.1 Purpose of Review

State law (California Government Code section 65588(a)) requires each jurisdiction review its housing element as frequently as appropriate and evaluate:

- The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal
- The effectiveness of the housing element in attainment of the community's housing goals and objectives
- The progress in implementation of the housing element

According to the California Department of Housing and Community Development (HCD), the review is a three-step process:

- Review the results of the previous element's goals, objectives, and programs. The results should be quantified where possible, but may be qualitative where necessary.
- Compare what was projected or planned in the previous element to what was actually achieved. Determine where the previous housing element met, exceeded, or fell short of what was anticipated.
- Based on the above analysis, describe how the goals, objectives, policies, and programs in the updated element are being changed or adjusted to incorporate what has been learned from results of the previous element.

This appendix documents the County of San Diego's achievements under the 1999 Housing Element and contains recommendations for program changes to address current and projected needs, as well as state requirements between 2005 and 2010.

6.2 1999–2005 Housing Element Action Programs

The County of San Diego 1999–2004 Housing Element was adopted on December 15, 1999, to cover a five-year period from July 1, 1999, through June 30, 2004. However, the State legislature extended the Housing Element planning period for the San Diego region by one year to June 30, 2005. This review will therefore evaluate the County's accomplishments over a six-year period.

The 1999 Housing Element set forth four main goals, 23 policies, and a myriad of implementing action programs. The four goals are as follows:

1. Assist housing developers by ensuring that new residential construction will be made available to meet the needs of the region if adequate public services and facilities are in place. The County shall encourage and facilitate a variety of housing and tenancy types, and price ranges throughout the region.
2. Assist housing developers in providing adequate shelter within an adequate living environment to all households in the region where public services and facilities are available; maximize the use of all Federal and State programs available to the region to provide housing for very low and low-income households; and encourage joint efforts by the region's jurisdictions and the County to accommodate their share of the regional housing need.
3. Assist housing developers through the expeditious processing of all ministerial and discretionary land use permits.
4. Maintain housing stock in good repair and protect residential communities from deterioration. All neighborhoods should have adequate and coordinated public and private services and facilities, clean air, quiet and pleasant surroundings, reasonable assurance of safety and security, and a sense of community life.

The County's Housing and Community Development Department (County HCD) provides financial assistance for subsidized housing developments in the unincorporated County as well as in the incorporated cities of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway and Solana Beach. The Department refers to this service area as the Urban County. It also serves as the Housing Authority for the unincorporated County and thirteen of the eighteen cities in San Diego County. The County HCD is funded by federal programs rather than by the County's general fund, and therefore its ability to act is limited within the scope of the federal funding programs.

This evaluation assesses the accomplishments under each action program and the extent to which they addressed the established goals and policies. Table 6-1 summarizes the County's accomplishments.

6.3 Progress toward RHNA

For the 1999–2005 period, the County unincorporated area was allocated 15,618 housing units as its share of the regional housing need. This regional share was distributed into the four income categories as follows:

- Very Low Income (50 percent AMI)—3,823 units (24 percent)
- Low Income (51-80 percent AMI)—2,888 units (19 percent)
- Moderate Income (81-120 percent AMI)—3,600 units (23 percent)
- Above Moderate Income (120+ percent AMI)—5,307 (34 percent)

Between July 1, 1999 and June 30, 2005, 13,453 new units were constructed in the County unincorporated area (see Table 6-2). Specifically, the County has assisted the construction of several affordable housing developments (Table 6-3). While the County met 86 percent of its RHNA in terms of overall construction, the RHNA achievements were lower by income level. Specifically, the County met 5 percent of its very low income RHNA, 14 percent of the low income RHNA, 23 percent of the moderate income RHNA, and 227 percent of the above moderate income RHNA.

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
Policy 1: Increase the Supply of Safe, Sanitary, and Affordable Housing		
1. Facilitate the development of affordable housing by continuing to identify adequate sites that will be made available through appropriate zoning and development standards, and with adequate public infrastructure and services.	Regional Share goals that can be attained.	The 1999 County of San Diego Housing Element was certified by the State Department of Housing and Community Development (State HCD) as in compliance with State law, including the provision of adequate sites to meet its regional share of housing needs. As part of the County's comprehensive General Plan update, the Department of Planning and Land Use (DPLU) re-evaluated the County's land use policies, identified growth areas, and made available sites to accommodate the County's share of future growth in the region. Continued Appropriateness: As required by State law, the County will continue to maintain an inventory of residential sites to accommodate its share of the region's housing needs. This program is included in the 2005 Housing Element (Program 1).
2. Provide coordination for the assistance of low-income housing and provide technical assistance to all developers of affordable housing within the unincorporated area.	Better inform developers by offering two workshops per year, producing informational brochures, and enhancing and maintaining the affordable housing information on the County's website.	The County Department of Housing and Community Development (County HCD) typically conducts an average of nine community outreach meetings per year in the Urban County area (including the unincorporated area and the cities of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway, and Solana Beach). The meetings are held to solicit applications for community improvements and affordable housing projects. Periodic bidders meetings are held to solicit applications under County HCD's Notice of Funding Availability process open to projects in the Urban County area. County HCD staff also meets individually with housing developers to provide technical assistance on the production of affordable housing. In addition, 10 Regional Continuum of Care Council meetings are held during the year to prepare the annual Supportive Housing Program application, prioritize projects, and develop the region's vision for ending homelessness. The County HCD also funds a Safe Housing Coordinator position, staffs the HIV Housing Committee, and maintains a Housing Resources Directory on the County's web site at http://www.sdcounty.ca.gov/sdhcd/docs/housing_resource.pdf. Continued Appropriateness: This program is included in the 2005 Housing Element as part of an information and technical assistance program (Program 3.5.1).

Table 6-1 Program Accomplishments: 1999–2005		
Action Programs	*Anticipated Impact*	*Accomplishments*
3. Enter into contractual agreements with developers who take advantage of density bonus programs.	150 affordable housing units.	Between 1999 and 2005, County DPLU approved and granted density bonus incentives to facilitate the development of affordable housing. A total of 488 affordable units (10 very low income, 151 low income, and 287 moderate income units) were created. **Continued Appropriateness:** This program is included in the 2005 Housing Element as part of an affordable housing production program (Program 3.2.1).
4. Enter into contractual agreements with developers to provide financing for affordable housing developments.	150 affordable housing units.	Between 1999 and 2005, 11 housing developments received financial assistance from the County. A total of 797 affordable units for very low and low income households were created. **Continued Appropriateness:** This program is included in the 2005 Housing Element as part of an affordable housing production program (Program 3.2.2).
5. Continue to apply to HUD for local allocations of Section 8 certificates and vouchers.	Process an average of 1,600 Section 8 certificates and vouchers annually.	The County Housing Authority continues to administer the Housing Choice Voucher program for the unincorporated area and most jurisdictions in the County. Of the 10,504 vouchers administered by the County Housing Authority, approximately 2,000 are used in the unincorporated area. (The cities of Carlsbad, Encinitas, National City, Oceanside, and San Diego administer their own voucher programs.) Between 1999 and 2005, the County was able to add 2,538 vouchers to its allocations. In addition, the County Housing Authority administers ten Tenant Based Rental Assistance (TBRA) programs, with a total of 245 participants, using HOME, HOPWA, Shelter Plus Care, and Redevelopment Housing Set Aside funds. Approximately 50 TBRA vouchers are used in the unincorporated area. **Continued Appropriateness:** This program is included in the 2005 Housing Element (Program 3.2.3).
6. Complete and maintain a survey of the affordable housing stock in the unincorporated area.	Assist in establishing affordable housing priorities when considering requests for funding or incentives for affordable housing developments.	The County HCD continues to maintain a Housing Resources Directory on the County's website, which includes location and number of affordable units in the unincorporated area, at http://www.sdcounty.ca.gov/sdhcd/docs/housing_resource.pdf. **Continued Appropriateness:** This program is included in the 2005 Housing Element as part of an information and technical assistance program (Program 3.2.6).

Table 6-1 Program Accomplishments: 1999–2005		
Action Programs	*Anticipated Impact*	*Accomplishments*
Policy 2: Non-Profit Housing Organization		
1. Provide technical assistance and training to non-profit organizations interested in the development of affordable housing for low-income households.	Increase capabilities of non-profits to provide affordable housing.	The County HCD continues to work with a range of non-profit housing organizations to expand affordable housing opportunities throughout the unincorporated area. Specifically, the County HCD hosts HIV Housing Committee meetings on a bimonthly basis throughout the year, and certified five non-profit housing organizations as Community Housing Development Organizations (CHDOs), eligible to receive HOME funds from the County. Continued Appropriateness: This program is included in the 2005 Housing Element as part of an information and technical assistance program (Program3.5.1).
2. Continue to work with non-profit organizations to provide current information regarding potential sites suitable for affordable housing.	Facilitate the evaluation of suitable sites by maintaining the DPLU's Geographical Information System (GIS) and providing access to information such as vacant parcels zoned at appropriate densities that could potentially accommodate affordable housing.	The County Department of Planning and Land Use (DPLU) maintains a Geographical Information System (GIS) database of aerials, zoning and land use information for all parcels located in the unincorporated county. This information is available to both for- and non-profit housing developers. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.1.1 and Program 3.2.2.C).
3. Work cooperatively with non-profit organizations and other public agencies to engage in public outreach regarding the benefits of providing affordable housing.	Inform the public regarding the need and benefits of providing affordable housing.	The County HCD works with non-profit organizations and other public agencies to conduct community outreach meetings in the Urban County area. Specifically, the County HCD periodically hosts CDBG and HOME participating city meetings and attends Fair Housing Resources Board meetings. Annual community outreach meetings are held to solicit applications for community improvements and affordable housing projects. Periodic bidders meetings are held to solicit applications under the County HCD's Notice of Funding Availability (NOFA) process. HCD also maintains a NOFA information list of 455 contacts and an Annual Funding Plan interest list of approximately 1,800 contacts. In addition, 10 Regional Continuum of Care Council meetings are held during the year to prepare the annual Supportive Housing Program application, prioritize projects, and develop the region's vision for ending homelessness. HIV Housing Committee meetings are held on a bimonthly basis. Continued Appropriateness: This program is included in the 2005 Housing Element as part of a non-profit capacity and outreach program (Program 3.5.1).

Table 6-1 Program Accomplishments: 1999–2005		
Action Programs	*Anticipated Impact*	*Accomplishments*
4. Participate and provide support in meetings and workshops conducted by non-profits to further affordable housing developments.	Strengthen non-profit efforts towards developing affordable housing in the County.	The County HCD staff routinely participate in community meeting and workshops conducted by non-profit organizations to further affordable housing development. Continued Appropriateness: This program is included in the 2005 Housing Element as part of a non-profit capacity and outreach program (Program 3.5.1).
5. Conduct a survey of non-profit housing developers in order to identify methods by which the County can improve its ability to assist and facilitate the development of affordable housing.	Improve the County's ability to assist and facilitate the development of affordable housing.	The County HCD conducted the survey of non-profit housing developers in 2001. Results of the survey indicated a preference for the County of San Diego to continue to utilize a competitive RFP process for prioritizing affordable housing development requests and allocating affordable housing funds. Affordable housing developers rated the top challenges faced by their organizations as: Land Availability; Land Cost; Securing Adequate Public Subsidies; Competition for Tax Credits; Working with Public Bodies and Officials; Impact Fees; Program Requirements; Prevailing Wages; and Staff Recruitment. Continued Appropriateness: Survey was completed and the County has been working with a number of affordable housing developers. Incentives for affordable housing development are incorporated in the 2005 Housing Element as Program 3.2.1 and Program 3.2.2.
6. Administer various funds that can potentially be used by non-profit organizations for pre-development costs, equity sharing, interim financing, land acquisition, construction, rehabilitation, and other related development costs. Continue to work with non-profits and provide funding assistance, when feasible, for affordable housing developments. Assist non-profit developers with attractive affordable housing proposals with linkages to other sources of public and private funding opportunities	Facilitate feasible affordable housing developments in the unincorporated area; and increased affordable housing opportunities for very low and low-income households.	Between 1999 and 2005, the County HCD assisted 11 non-profit housing development projects, which resulted in 797 affordable units for very and low income households. Continued Appropriateness: This program is incorporated in the 2005 Housing Element as Program 3.2.1, Program 3.2.2, and Program 3.4.7.

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
Policy 3: Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) Programs		
1. Subsidize development costs associated with developing affordable housing, such as permit processing fees, bond underwriting expenses, and impact fees (sewer, water, park, etc.).	Reduction in the costs associated with developing affordable housing; financially feasible affordable housing developments.	Between 1999 and 2005, the County HCD assisted 11 non-profit housing development projects using CDBG and HOME funds, which resulted in 797 affordable units for very and low income households. Continued Appropriateness: This program is incorporated in the 2005 Housing Element as Program 3.2.1, Program 3.2.2, and Program 3.4.7.
2. Review current housing needs to select housing developments for funding where CDBG and HOME funds will have the greatest leverage and impact.	Increase financial leverage for affordable housing developments; financially feasible affordable housing developments.	The Consolidated Plan and Housing Element identify priority groups for assistance using CDBG and HOME funds. The County HCD continues to fund affordable housing developments that would help implement goals and objectives in these two documents. Continued Appropriateness: This action is part of the County's review of development proposals and is not included in the 2005 Housing Element as a separate program.
3. Provide CDBG and HOME funding opportunities for the acquisition, construction, preservation, and/or rehabilitation of housing that will be made affordable to very low and low-income households.	150 affordable housing units.	Between 1999 and 2005, the County HCD used CDBG and HOME funds to help finance affordable housing developments, resulting in 797 affordable units for low and very low income households. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.2.2).
Policy 4: Housing for Persons with Disabilities		
1. Provide technical assistance to ensure compliance with State and Federal mandated accessibility requirements towards the design and construction of residential developments.	Maintain and update the informational brochure to assure that residential developments meet accessibility standards.	The County DPLU Building Division reviews development subject to accessibility requirements for compliance. Continued Appropriateness: This program is included in the 2005 Housing Element as Program 3.3.4 and Program 3.4.5.

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
Policy 5: Farm Employee Housing		
1. Utilize the existing documentation of the housing needs of agricultural workers including single workers, workers and their families, migrant workers and resident workers to facilitate the development of assistance programs, as needed.	Assist in providing direction and priorities for developing farm employee housing.	The County HCD provided housing assistance to farmworkers in the unincorporated County through the Farmworker Fee Waiver Program. A total of 36 farmworker housing units were constructed. Four of these utilized the Fee Waiver program. Continued Appropriateness: This program is included as part of a program to facilitate farm worker housing development in the 2005 Housing Element (Program 3.3.3).
2. Through the County's farm worker fee waiver program, continue to assist farmland owners, non-profits, or other interested parties in developing housing that will be made affordable to farm workers.	Increased affordable housing opportunities for the County's agricultural work force.	Through the Farmworker Fee Waiver program, the County assisted in the production of four housing units for farmworkers and their families. Continued Appropriateness: This program is included as part of a program to facilitate farm worker housing development in the 2005 Housing Element (Program 3.3.3).
3. Prepare an informational brochure that will be used as a marketing tool to inform farmland owners, non-profits, and other interested parties of the County's farm worker fee waiver program.	Increase public outreach and awareness of the incentives and benefits of providing affordable housing for the County's agricultural work force.	The County has renewed the farmworker fee waiver program. DPLU is working with the County departments of Public Works, Housing and Community Development and Agriculture, Weights and Measures, as well as the local Farm Bureau and American Farmland Trust, to plan a comprehensive approach that balances development, the business of farming and conservation of farmlands. Related programs can be found on the San Diego County Farming Program website www.asdcounty.ca.gov/awm/farmingprogram.html). Information on the fee waiver program and farm employee housing will be available on the website in 2007. Continued Appropriateness: This program is included as part of a program to facilitate farm worker housing development in the 2005 Housing Element (Program 3.3.3).
Policy 6: Shared Housing		
1. Monitor existing shared housing activities to identify current needs and develop action programs to address those needs.	Greater information and participation in shared housing programs.	Between 1999 and 2005, the Shared Housing program assisted 3,283 households for eligible roommate matches. The Shared Housing program is partially funded with CDBG funds and is available to the Urban County residents. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.3.1).

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
Policy 7: Homeless Services		
1. Provide funding opportunities to non-profits and other organizations that provide assistance to the homeless, including but not limited to transitional housing, emergency shelters, and group residential facilities.	Funding to provide 500 homeless beds for 500 homeless individuals.	Annually, the County competes for and allocates funding to provide assistance to the homeless. Approximately 10,102 shelter beds were funded throughout the County during the reporting period. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.3.2).
2. Establish programs that address the needs of the rural homeless.	Provide shelter for 300 rural homeless individuals.	According to the Regional Task Force on the Homeless, estimates of the rural homeless population are lower than in previous years. During this reporting period, the County operated two projects, offering 49 units of affordable housing for farmworker families. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.3.2 and Program 3.3.3).
3. Expand the Homeless Information System's automated client tracking system membership to include a cross-section of agencies that provide services to the homeless population throughout the County.	Increase awareness of facilities throughout the region; increase in-depth enumeration of specific user demographics that could assist policy-makers and potential funders in evaluating and planning for additional homeless services.	The County HCD provides SHP funds to the Regional Task Force on the Homeless (RTFH) to maintain the Homeless Management Information System (HMIS). The RTFH continues to expand its tracking of client membership to include a wide array of service agencies, such as case management, day care centers, health services, emergency shelters, transitional housing, permanent supportive housing, HOPWA, and Shelter Plus Care. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.3.1).
Policy 8: Facilitate the Retention of the Existing Supply of Low Cost Rental Housing		
1. Continue to monitor and advise, if necessary, the Board of Supervisors regarding the extent of condominium conversions so that appropriate measures can be considered.	Advise the Board if condominium conversions appear to have a significant adverse impact on the availability of multi-family rental units.	The County does not monitor condominium conversions. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.5.4).

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
2. Monitor and advise the Board of Supervisors, if necessary, the degree to which demolition of low-income rental units results in a net loss of affordable housing.	Prevent a net loss in the affordable housing stock resulting from demolition.	The County does not monitor the demolition of low-income rental units. Continued Appropriateness: The County has limited ability in monitoring the demolition of low-income housing. This program is removed from the 2005 Housing Element.
3. Facilitate the retention of the existing supply of low cost housing by referring interested property owners to County HCD so that they be informed of potential financial opportunities/ incentives that may be utilized to maintain the affordability of low cost units. Assist property owners interested in selling their properties by referring them to non-profit organizations that provide affordable housing.	Preservation of the existing supply of low cost rental housing; housing for all economic segments in the unincorporated area.	The County HCD continues to provide information on funding availability for preserving the affordable rental housing stock. Specifically, the County HCD maintains "Community Partners", a webpage that identifies various funding resources, on the County's website Continued Appropriateness: This program is included in the 2005 Housing Element as part of the program to preserve affordable rental housing (Program 3.4.1).
Policy 9: Fair Housing Practices and Activities		
1. Continue to require the submission of an affirmative marketing plan as a condition of Tentative Maps and Major Use Permits for residential projects.	Housing opportunities for all economic segments in the unincorporated area.	The County DPLU continues to require the submission of an affirmative marketing plan as a condition of Tentative Maps and Major Use Permits for residential projects. Continued Appropriateness: This is a routine requirement and is removed from the 2005 Housing Element as a housing program.
2. Update, as necessary, the County Assessment of Impediments to Fair Housing Choice.	Preparation of a revised and updated report in conformance with Federal regulations. Identification of impediments to fair housing and implementation of recommendations to eliminate those impediments.	The County participated in the preparation of the Regional Analysis of Impediments (AI) to Fair Housing Choice. The Regional AI was a joint effort of all 19 jurisdictions in the County. The Regional AI was adopted in February 2005. Impediments identified were incorporated into the County's 2005–2010 Consolidated Plan and Annual Action Plan. Continued Appropriateness: This program is included in the 2005 Housing Element as part of the fair housing planning program (Program 3.5.2).

Table 6-1 Program Accomplishments: 1999–2005		
Action Programs	*Anticipated Impact*	*Accomplishments*
3. Proactively support fair housing practices and activities by participating in fair housing organizational events and activities, and by permanent posting of State and Federal fair housing information in the lobby of the County HCD building.	Continue participation in fair housing activities.	The County HCD provides funding support for fair housing services and participates in events organized by fair housing service providers. The County HCD also participates in the Fair Housing Resources Board to coordinate regional responses to housing discrimination issues. Posters on equal housing opportunity are prominently displayed at the HCD building. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.5.2).
Policy 10: Surplus Properties, Underutilized Sites, and Infill Development		
1. Utilize a variety of County and other government lists of surplus properties to determine which, if any, surplus properties can be used for affordable housing.	Identification of potential sites for affordable housing; developer, planning, and sponsor group awareness of potential opportunities.	The County Real Property Management Division maintains an inventory of surplus sites owned by the County. The list is available on the Real Estate Services webpage. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.2.2.C).
2. Inform developers interested in developing or redeveloping infill sites of County programs, policies, incentives, and regulatory relief programs that promote the development of affordable housing.	Developer awareness of County programs, policies, incentives, and regulatory relief available for the development of affordable housing; increase the potential of affordable housing on infill sites.	The DPLU provides information on programs, policies, incentives, and regulatory relief to all interested developers in order to encourage affordable housing development. Continued Appropriateness: This program is included in the 2005 Housing Element as Program 3.5.1.
3. Assist affordable housing developers in identifying potential financial resources and County programs that can be used to make the development of infill sites financially feasible.	Developer awareness of potential financial resources; financially feasible affordable housing developments; increased potential for affordable housing on infill sites.	See discussion under Policy 1, Action Program 2. Continued Appropriateness: This program is included in the 2005 Housing Element as Program 3.5.1.
Policy 11: Density Bonuses and Incentives for Developing Affordable Housing		
1. Facilitate the development of affordable housing through the County's density bonus programs.	Facilitate the construction of 150 affordable units.	See discussion under Policy 1, Action Program 3. Continued Appropriateness: This program is included in the 2005 Housing Element as Program 3.2.1.

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
2. The County will consider financial incentives for communities that support density bonus developments.	Increase developer interest and financially feasible affordable housing developments.	The County does not offer financial incentives to individual communities within the unincorporated area. **Continued Appropriateness:** This program is not considered feasible and is removed from the 2005 Housing Element.
Policy 12: Pedestrian-Oriented Mixed Land Uses and Public Transportation		
1. Continue to identify potential mixed-use areas where appropriate.	Increased mixed use areas and pedestrian oriented type of developments in the unincorporated area.	As part of the County's comprehensive General Plan update, the DPLU identified specific areas where mixed-use development would be appropriate and encouraged. **Continued Appropriateness:** This program is included in the 2005 Housing Element as part of the program to provide adequate residential sites to accommodate the County share of regional growth (Program 3.1.1).
2. Consider areas near existing and potential public transportation routes and transit centers with respect to increased densities and affordable housing opportunities.	Facilitate the development of appropriately sited affordable housing, particularly along public transportation routes and adjacent to transit centers.	As part of the County's comprehensive General Plan update, the DPLU identified specific areas where transit-oriented development and affordable housing would be appropriate and encouraged. **Continued Appropriateness:** This program is included in the 2005 Housing Element as part of Program 3.1.1 and Program 3.1.2 to facilitate higher-density, transit-oriented development.
Policy 13: Mobile home Programs and Services		
1. Fund a demonstration project using Section 8 rental assistance to provide support to low-income mobile home park residents.	Section 8 rental assistance for 70 low-income mobile home park residents.	The County Housing Authority administers a special Section 8 program for mobile home residents. The program began in 1999 as a demonstration program and now assists approximately 12 households annually. The program is no longer permitted under the Section 8 regulations and new program participants cannot be admitted. The size of the program is declining as current program participants terminate from the program. **Continued Appropriateness:** This program will not be included in the 2005 Housing Element. The number of households in the program will decrease as participants terminate from the program.

Table 6-1 Program Accomplishments: 1999–2005		
Action Programs	*Anticipated Impact*	*Accomplishments*
2. Continue to provide Mobile home Occupant Assistance Program (MOAP) funding to low-income park residents participating in the purchase of their park.	Preservation of 75 affordable mobile home spaces through the conversion of 2 to 3 mobile home parks to resident ownership by 2004.	Between 1999 and 2005, the County HCD assisted with the conversion of two mobile home parks (totaling 132 units) to tenant ownership. The County HCD utilized CDBG funds to assist low income park residents in the purchase of their parks. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.1.6.A).
3. The County will review its mobile home park development standards to determine if they need to be revised to comply with State law.	Compliance with State law regarding mobile home park development standards.	Periodically, the County DPLU reviews its development standards and processes to ensure compliance with State law. Continued Appropriateness: This program is included in the 2005 Housing Element as part of the program to address governmental constraints (Program 3.1.6.A).
Policy 14: Residential Rehabilitation		
1. Implement programs to alleviate substandard single-family housing.	Preserve and upgrade 300 substandard single-family housing units.	The County HCD offers two residential rehabilitation programs to alleviate substandard single-family housing. The Minor Rehabilitation and Home Security Program provides funding to homeowners for minor repairs, maintenance, and security issues. The Home Repair Loan Program offers low-interest home improvement loans to qualified homeowners and mobile home owners. Between 1999 and 2005, 1,624 low income homeowners were assisted through the Minor Rehabilitation and Home Security Program and 246 low income mobile home owners and homeowners were assisted through the Home Repair Loan Program. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.4.2).
2. Implement programs to alleviate substandard multifamily housing.	Preserve and upgrade 125 substandard multifamily housing units.	The County HCD works with CHDOs to acquire and rehabilitate rental housing in the unincorporated area using HOME funds. Between 1999 and 2005, the County HCD provided funding for the acquisition/rehabilitation of 8 rental housing projects, preserving 481 affordable units for lower income households. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.4.3).

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
3. Continue voluntary neighborhood clean-up/rehabilitation programs as requested through the CDBG application process, when resources are available.	Improvement programs for 5-10 communities.	Each year, through the CDBG application process, the County HCD provides funding to sponsor neighborhood clean-up/rehabilitation programs. A total of five communities participated in these activities between 1999 and 2005, including trash clean-up activities in Lakeside and Spring Valley, Graffiti Abatement Services in Spring Valley, Lakeside and Lincoln Acres, and County HCD Building Block for Better Neighborhoods improvements on Kenwood Drive in Spring Valley, North Bonita Street in Casa de Oro, and Vine Street in Fallbrook. In addition, CDBG funds were used for staff costs to administer revitalization committees in five unincorporated areas of the County: Alpine, Lakeside, Ramona, Spring Valley, and the rural southeasterly "Backcountry" area. County HCD facilitated two revitalization committee meetings per year in each community. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.4.4).
Policy 15: Tax-Exempt Mortgage Revenue Bond Financing		
1. Promote and facilitate the use of tax-exempt mortgage revenue bond financing for affordable housing developments and for preserving the existing supply of low-income housing.	Provide 40 affordable rental units for low-income households.	During the last decade, Low Income Housing Tax Credit (LIHTC) has become one of the leading funding sources for affordable housing. Mortgage revenue bonds have not been as widely used as during the 1980s. During this period, no rental development was created using mortgage revenue bonds. Continued Appropriateness: Mortgage revenue bond is considered a funding source only, and is removed from the 2005 Housing Element as a housing program.
Policy 16: Housing Development Fund		
1. Continue to develop funding strategies to provide affordable housing for very low– and low-income households.	Establish financial strategies and innovative financing packages for the development of 150 affordable housing units.	Given the limited funding available and extent of need, the County has established rental housing for lower income households as the priority need. Layering of CDBG, HOME, SHP, HOPWA, and redevelopment housing set-aside funds, as well as other financial packages, such as Low Income Housing Tax Credits (LIHTC), is required to leverage affordable housing projects. Between 1999 and 2005, the County created 797 affordable units for lower income households using a variety of resources. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.2.2).

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
2. Review the potential of expanding the Housing Development Fund to include any additional financial resources from state and/or federal programs.	Additional funding opportunities for developers that provide affordable housing for very low and low-income households.	The Housing Development Fund includes the following funding sources: CDBG, HOME, Redevelopment Housing Set Aside Funds, SHP, and HOPWA. To expand the County's ability to finance affordable housing projects, the County also pursued and was awarded $1,000,000 in CalHFA HELP funds in June 2001 for the Village West/Summer Ridge Apartments Project. In 2004 HCD received a $1,000,000 CalHome mortgage assistance grant from State HCD. These funds assisted 29 low-income households to purchase their first home through HCD's Down Payment and Closing Cost Assistance Program. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.2.2).
Policy 17: Inter-Agency Affordable Housing Development		
1. Pursue the feasibility of obtaining additional funding resources to assist in offsetting the project processing costs associated with producing affordable housing.	Assist developers in making it more financially feasible to produce affordable housing; housing for all economic segments in the unincorporated area.	The DPLU was not successful in obtaining additional funding resources to offset project fees. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.2.2).
Policy 18: Private Sector Outreach Program		
1. Create, enhance, and maintain brochures for the affordable housing development community, for-profit and non-profit developers, and the banking industry to foster networking and information sharing on development opportunities, financing strategies, and state and federal housing programs.	Increase private sector awareness of programs and incentives to those that produce affordable housing.	The County HCD and DPLU maintain web pages on the County's web site to provide current information on planning programs and policies, as well as funding opportunities. Both the County HCD and DPLU make available a variety of information to the development community, including potential sites, funding, and regulatory relief. Continued Appropriateness: This program is included in the 2005 Housing Element as Program 3.2.2 and Program 3.2.6.
2. Work with other jurisdictions and affordable housing providers to periodically update a regional housing resource directory.	Promote Countywide affordable housing programs and activities; assist homeless individuals, the disabled, low-income households, and senior citizens in their search for suitable housing.	The County HCD continues to maintain a Housing Resources Directory on the County's web site at http://www.sdcounty.ca.gov/sdhcd/docs/housing_resource.pdf. Continued Appropriateness: This program is included in the 2005 Housing Element as Program 3.2.6.

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
Policy 19: Historic and Older Structures		
1. Maintain a current listing of Federal, State, and local programs that could potentially provide financing for the rehabilitation of historic and older structures for use as affordable housing.	Increase developer awareness of the option of rehabilitating historic structures and older structures for housing.	The County HCD periodically researches for and pursues Federal, State, and local programs that can be used to expand the affordable housing stock through new construction, rehabilitation, acquisition/rehabilitation, and other assistance. Continued Appropriateness: This program is included in the 2005 Housing Element as Program 3.2.2.
2. Encourage developers to rehabilitate identified historic and other older structures, and integrate them into development proposals for use as affordable housing, if the structure is suitable for residential use.	Conservation/rehabilitation of potentially historic and older structures for housing.	The County HCD provides funding support to encourage the acquisition/rehabilitation and adaptive reuse of older structures for housing. Continued Appropriateness: This program is included in the 2005 Housing Element as Program 3.4.2 and 3.4.3. However, the cost of rehabilitating historic buildings is often prohibitive. No specific objective is established in the 2005 Housing Element
Policy 20: Housing Finance Resources		
1. Pursue jointly with various agencies in the County, funding from new Federal and State programs to assist in developing affordable housing and to provide rental and home buying assistance.	During the next five years, provide assistance to a total of 700 low-income households through the implementation of all programs discussed in this Housing Element.	Collaborating with various agencies, the County assisted over 4,000 households between 1999 and 2005, including: 1,417 affordable units created 481 affordable units rehabilitated 2,050 households assisted with rental assistance 135 households assisted with homebuyer assistance (e.g. MCC) Continued Appropriateness: Objectives of this program were accomplished under various housing programs. This program is removed from the 2005 Housing Element as a separate housing program.

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
Policy 21: Preservation of At-Risk Affordable Housing Developments		
1. Identify and maintain an inventory of all at-risk developments with reserved unit contractual obligations that are due to expire.	Updated inventory of at-risk developments/reserved units; preservation of affordable at-risk units.	For projects that received funding from the County HCD, the department monitors the status of affordable housing at-risk of converting to market-rate housing. The County HCD provides housing assistance referrals to at-risk tenants. However, for projects that did not receive any financial assistance or regulatory incentives from the County, monitoring of their at-risk status is limited. Due to the market conditions in recent years, the financial incentives for converting to market-rate housing are substantial. Preserving at-risk housing owned by for-profit owners has become increasingly difficult. With decreasing funding from both State and Federal programs, resources to preserve at-risk housing are limited. Between 1999 and 2005, 28 projects converted to market-rate housing, representing a loss of 478 affordable rental units. Continued Appropriateness: This program is included in the 2005 Housing Element as part of the preservation of at-risk housing program (Program 3.4.1).
2. Identify non-profits with the capability of acquiring at-risk developments, and provide technical assistance to non-profits interested in acquiring at-risk developments.	Preservation of the affordable housing stock through the purchase of at-risk developments by non-profits.	The County HCD maintains a list of non-profit housing developers active in the County. Continued Appropriateness: This program is included in the 2005 Housing Element as part of the preservation of at-risk housing program (Program 3.4.1).
3. Utilize a variety of financing programs as an incentive to owners of government assisted at-risk developments to continue the preservation of units for very low and low-income households.	Preservation of at-risk units by providing assistance in obtaining financing for property owners or potential purchasers of at-risk developments.	See discussion under Action Program 1 above. Continued Appropriateness: This program is included in the 2005 Housing Element as part of the preservation of at-risk housing program (Program 3.4.1).

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
4. Facilitate the possible preservation of at-risk affordable housing developments by the following: ■ Providing the owner with a written list of financial opportunities/ incentives. ■ Assisting owners interested in selling their property by contacting non-profits that may be interested in acquiring the units and maintaining their affordability. ■ Providing technical assistance to interested non-profits towards the acquisition, financing, and managing of property.	Attempt to preserve as many locally assisted at-risk units as feasibly possible.	See discussion under Action Program 3.1.1 above. Continued Appropriateness: This program is included in the 2005 Housing Element as part of the preservation of at-risk housing program (Program 3.4.1).
Policy 22: Moderate Income Housing Opportunities		
1. Inform interested first time moderate-income home buyers of the opportunity of owning a home through the County's Mortgage Credit Certificate program.	First time home ownership for moderate-income households; housing for all economic segments in the unincorporated area.	The County HCD maintains a Housing Resource Directory that includes information on the MCC program. In addition, the MCC program is featured on the HCD's webpage. Due to the escalated market conditions in the San Diego region, the MCC program has become a less effective program for assisting first-time homebuyers. Few could find homes that are within the price range of the MCC program. Between 1999 and 2005, 135 households in the County were assisted with MCC to purchase homes in the unincorporated area. In addition, the Down Payment and Closing Cost Assistance program provided financial assistance to 101 low income first-time homebuyers. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.2.4).

Table 6-1 Program Accomplishments: 1999–2005

Action Programs	*Anticipated Impact*	*Accomplishments*
2. Continue to provide technical assistance to property owners interested in adding a second dwelling unit to their primary residence, and informing property owners contemplating the addition of a second dwelling unit of the potential benefits.	Facilitate the development of second dwelling units; maintain and update the Second Dwelling Unit informational brochure; housing for all economic segments in the unincorporated area.	Between 1999 and 2005, 195 second units were completed in the unincorporated area. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.1.5).
Policy 23: Permit Processing for Residential Developments		
1. Continue to expedite the processing of permit applications for housing developments that include units that are all or partially reserved for very low and low-income households.	Timely and financially feasible affordable housing developments; housing for all economic segments in the unincorporated area.	The DPLU continues to explore methods to expedite the processing of housing projects in order to reduce the holding costs associated with development. Continued Appropriateness: This program is included in the 2005 Housing Element (Program 3.4.7).
2. Review the County's subdivision processing procedures and report to the Board, if necessary, when improvements are needed in order to maintain a reliable, consistent, and timely processing of residential development proposals.	Maintaining permit processing procedures that are reliable, consistent, and timely for residential subdivision proposals.	The DPLU periodically reviews it permit processing procedures to ensure compliance with the Permit Streamlining Act. To improve the processing procedures, the DPLU has implemented Business Process Re-engineering in some areas of the permitting process. Continued Appropriateness: This program is included in the 2005 Housing Element (Program3.4.7).

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Table 6-2 Housing Units Built between 1999 and 2005 by Affordability Level			
Housing Type	*Units Built 1999–2005*	*Affordability Level*	*Explanation*
Second Dwelling Units	195	Low: 195	Neither State law nor the County's Second Unit Ordinance requires second units be rented. Therefore, no rental information is collected as part of the Count's second unit permitting process. However, according to for -rent listings for comparable units such as cottages and guesthouses, second units in the County unincorporated area are renting at rates affordable to low income households. Cottages and guesthouses are used as comparables because "second unit" is a technical planning term, which is rarely used in rental listings. As shown in Table 3-19, cottages and guesthouses are renting between $879 and $975. These rates are well within the affordable housing costs range for low income households as shown in Table 3-20.
Mobile Homes (Private Lots)	499	Low: 50 Moderate: 121 Above Moderate: 328	The actual prices of these units at the time of completion are no longer available because many units have been resold. The County Assessor's Office does not maintain historical sales prices on homes, only the most recent sales prices based on real estate transactions. The County provided density bonus incentives for the construction of Campo Hills in 2003. This 222-unit project has 50 units that were made affordable to low income households (Table 5-2). A random sample of 49 sales records for mobile homes at Campo Hills was reviewed. According to affordable housing costs shown in Table 3-20, a moderate income household can afford homes priced between $238,000 and $283,000. Among the 49 mobile homes at Campo Hills, 13 (27 percent) fell within this range. Therefore, among the remaining 172 non-restricted units at Campo Hills, 46 units are assumed to be affordable to moderate income households, with the remaining 126 units to be affordable to above moderate income households. For 277 scattered units outside of Campo Hills, the same distribution is used (27 percent moderate income; 73 percent above moderate income)—75 moderate income; 202 above moderate income.
Accessory Apartments	4	Low: 4	Accessory apartments are small units. Based on rental rates for cottages and guesthouses, these accessory units are assigned to the low income category.
Farmworker Housing	36	Very Low: 36	These units were permitted as farmworker housing under the County's permitting process. They are affordable to farmworkers whose incomes typically fall within the extremely low to very low income categories.

Table 6-2 Housing Units Built between 1999 and 2005 by Affordability Level

Housing Type	*Units Built 1999–2005*	*Affordability Level*	*Explanation*
Apartments	908	Very Low: 172 Low: 153 Moderate: 583	A total of 908 apartment units were constructed since 1999. As shown in Table 6-3, several apartment projects were subsidized with CDBG or HOME funds, and/or density bonus incentives. These projects total 343 units, including 172 very low income and 153 low income units that are deed-restricted for long-term affordability. Based on a survey of rental rates (Table 3-19), most apartment units at market rate are affordable to moderate income households. Therefore, the remaining 583 newly constructed apartment units are considered affordable to moderate income households.
Condos	243	Above Moderate: 243	Given the condominium sales prices presented in Table 3-17, condominiums at market rate are not affordable to lower or moderate income households. Therefore the 243 condominium units are assumed to be affordable only to above moderate income households.
Duplexes	51	Above Moderate: 51	Duplexes, either for rent or for sale, are most likely to be affordable only to above moderate income households, based on rental rates and sales data for single-family homes and condominiums/townhomes.
Triplex/Quadplex	120	Moderate: 120	Triplexes and quadplexes are typically used as rentals. Based rental rates in the unincorporated area (Table 3-19), rental units at market rate are affordable to moderate income households.
Single-Family Homes	11,400	Above Moderate: 11,400	Given the sales prices presented in Table 3-17, single-family homes at market rate are not affordable to lower or moderate income households.
Total	*13,453*	*Very Low: 208* *Low: 402* *Moderate: 824* *Above Moderate: 12,022*	

Table 6-3 Affordable Housing Constructed between 1999 and 2005

Project	*Date of Completion/ Funding Year*	*Tenure*	*Total Units*	*Affordable Units*	
				Very Low	*Low*
Apartments					
Dove Canyon/4S Ranch Apts.	11/4/2003	Rental	120	36	84
Fallbrook View Apartments	2004	Rental	80	11	69
St. Martins De Porres	2000	Rental	116	115	
Windmill Senior Apartments	2000	Rental	27	10	
Total			*343*	*172*	*153*
Mobile Homes					
Campo Hills	3/26/2003	For Sale	222		50