



Housing Forward

HOW THE COUNTY IS SUPPORTING HOUSING

November 19, 2025

CONTENT OVERVIEW

Housing Overview

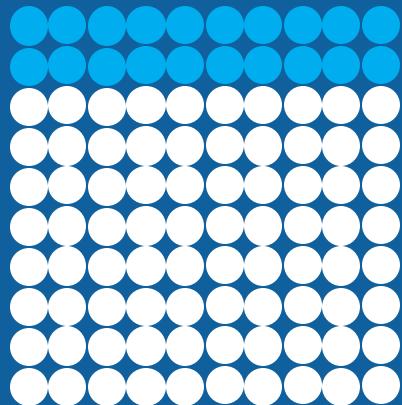
Recent Housing Study, Findings, & Actions

Key Geographies & Considerations

Key Policy Opportunities Ahead

20%

San Diegans



Spend

50%

of their
income on
housing



\$880,000
median home price in
the region (2024)

\$2,479

Average rent in
the region (2024)

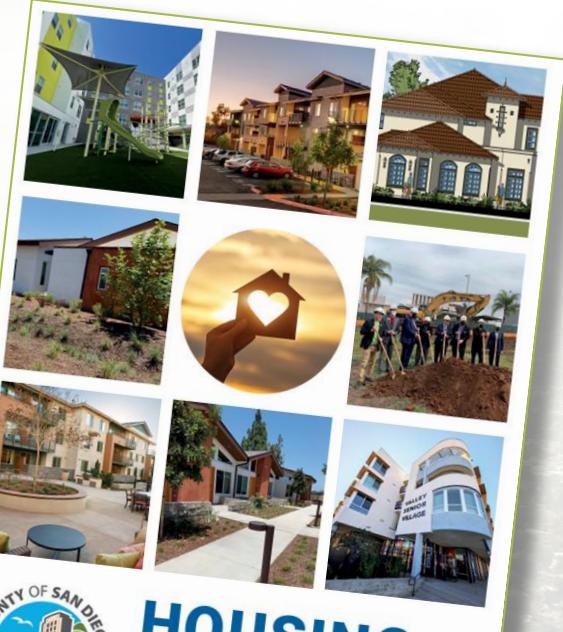
\$130,800

Area Median
Income (AMI) in
the region (2025)

Unsheltered population:

26% were aged 55 or older (2023)

**32% were experiencing
homelessness for the first time** (2024)



**HOUSING
BLUEPRINT**
August 2024

Housing Overview

Housing Statistics

Unincorporated San Diego

Of the

772,239
acres

In the County
Unincorporated
Area



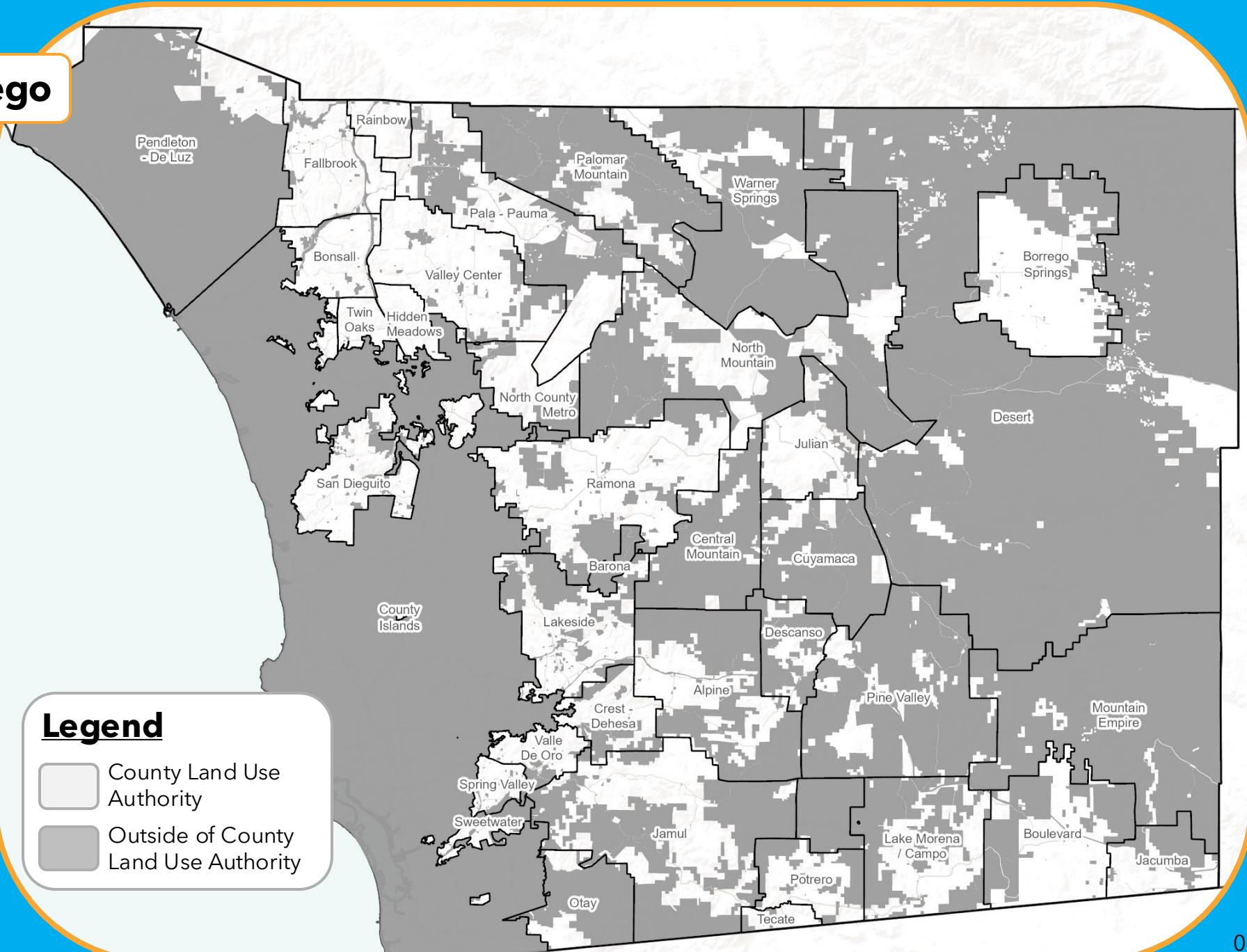
Only

33%

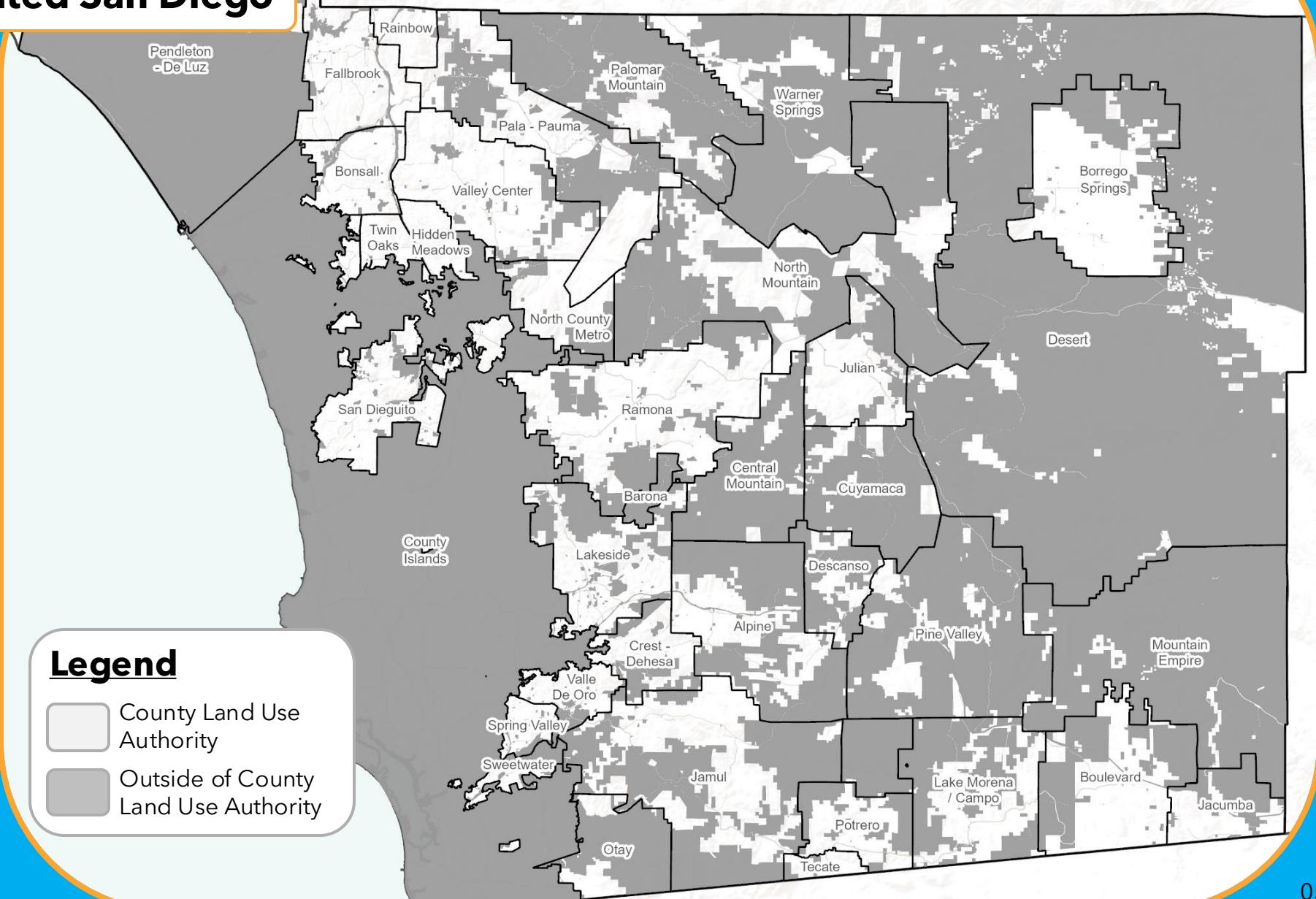
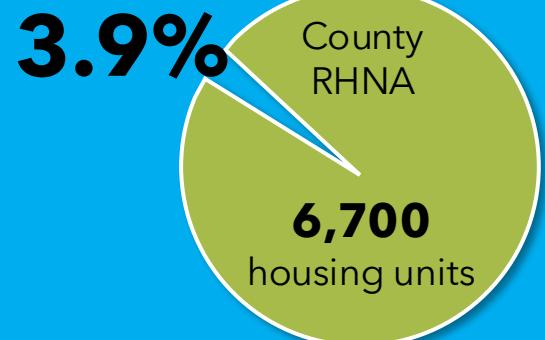
Are within County Land
Use Authority

Legend

- County Land Use Authority
- Outside of County Land Use Authority



Housing in Unincorporated San Diego



Regional Housing Efforts

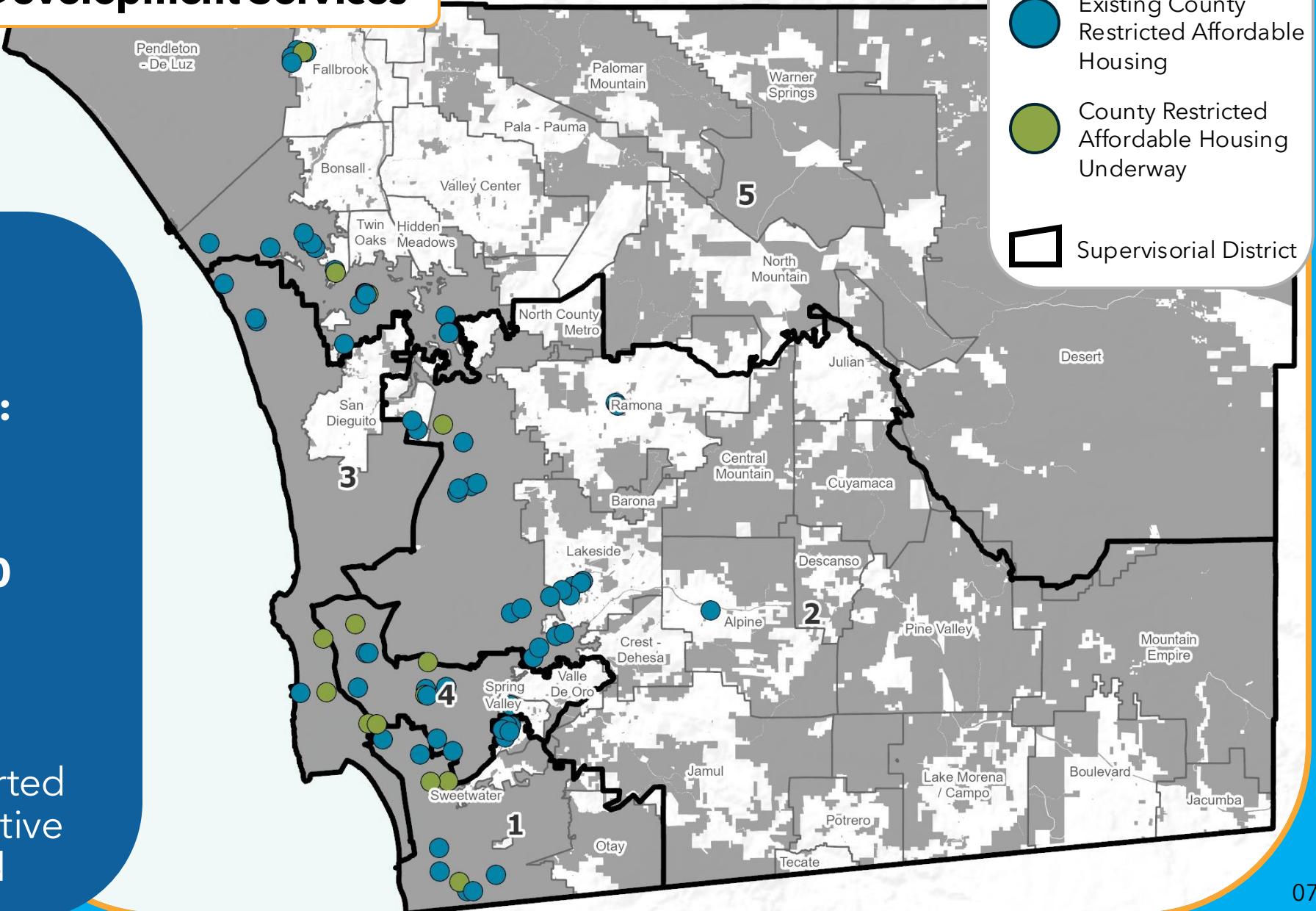


Housing & Community Development Services



County-supported Affordable Housing:

- **9,542** units across the region
- Supporting **20,000** people annually
- **7,432** units in incorporated cities
- **3,054** units supported through the Innovative Housing Trust Fund



Housing & Community Development Services

HCDS

Operates in the
Unincorporated
Areas and the
Throughout the
Incorporated
Cities

Planning & Development Services

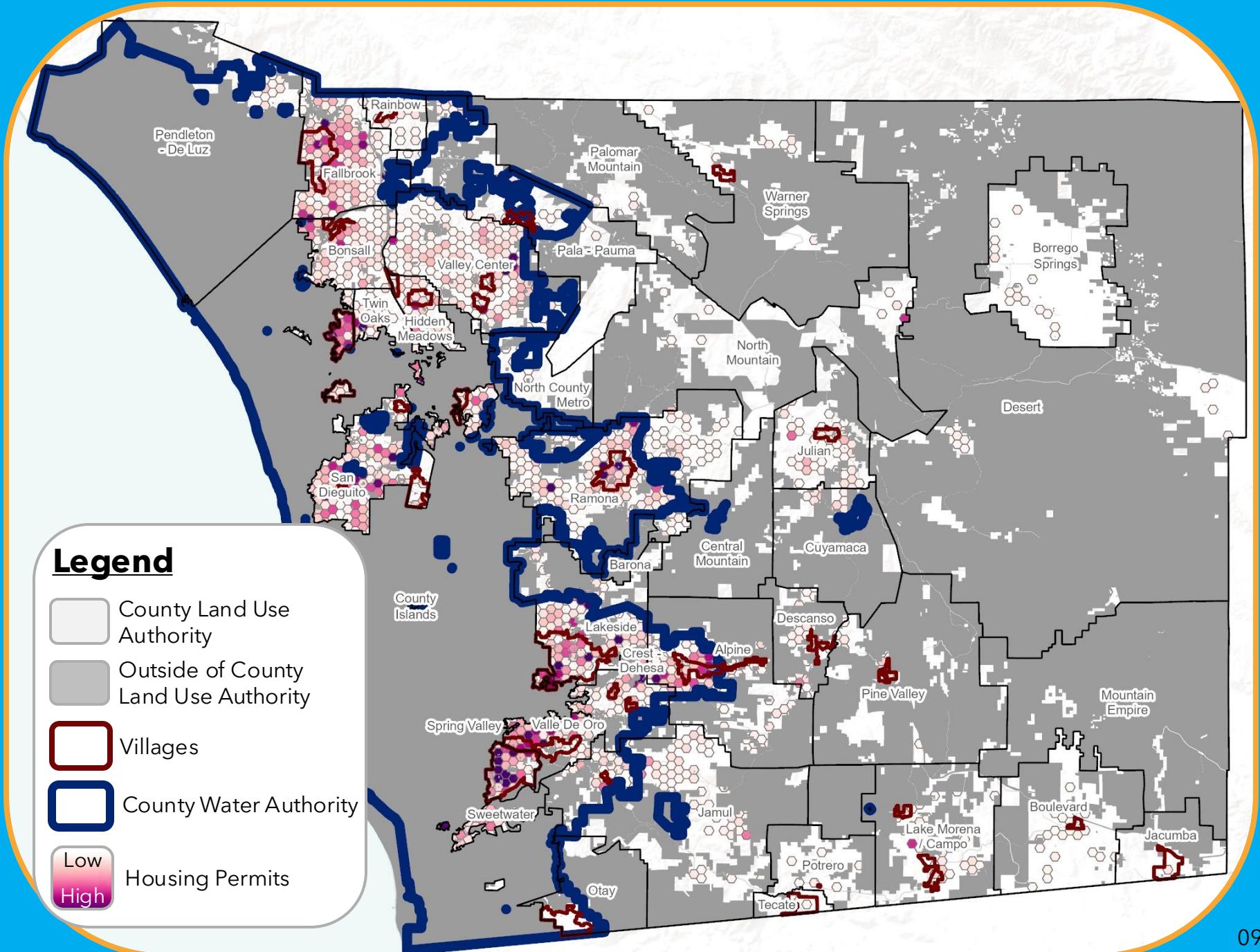
PDS

**Increase
Affordable
Housing
Development**

Land Use
Authority in the
Unincorporated
Areas

2011 General Plan

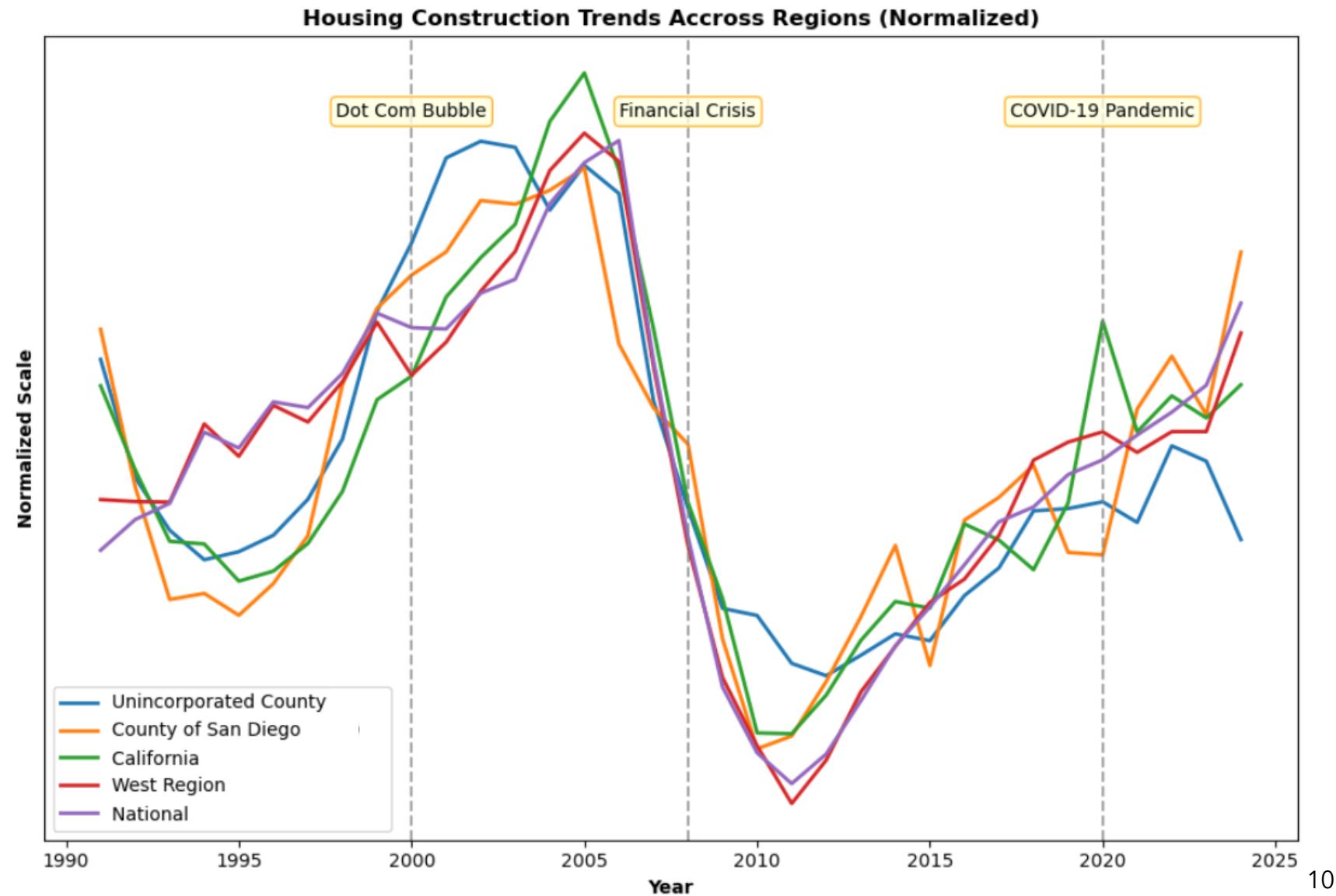
FOCUSED
IN THE WEST,
NEAR
SERVICES



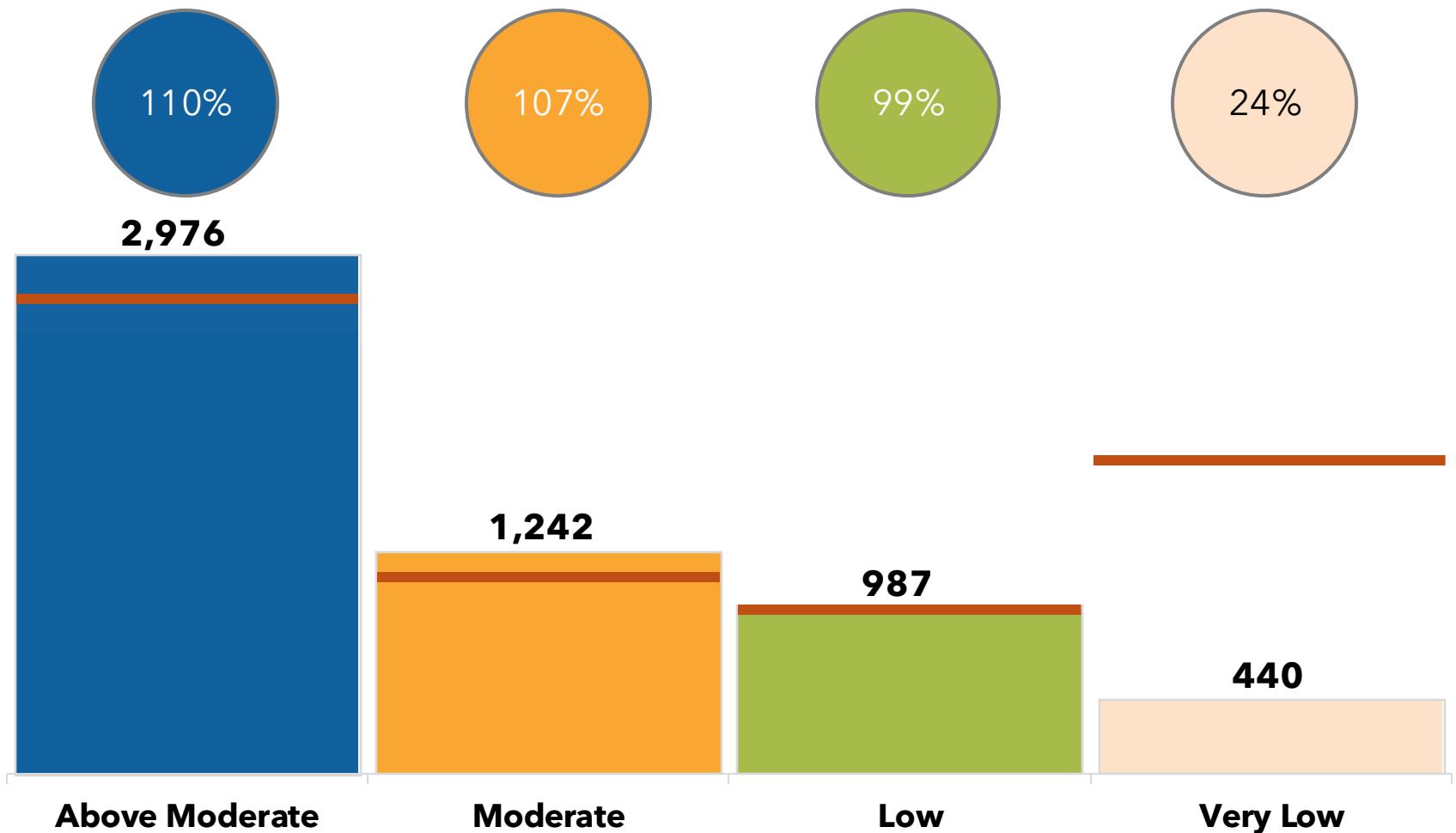
Housing Production Since the 2011 General Plan

Factors Impacting Housing:

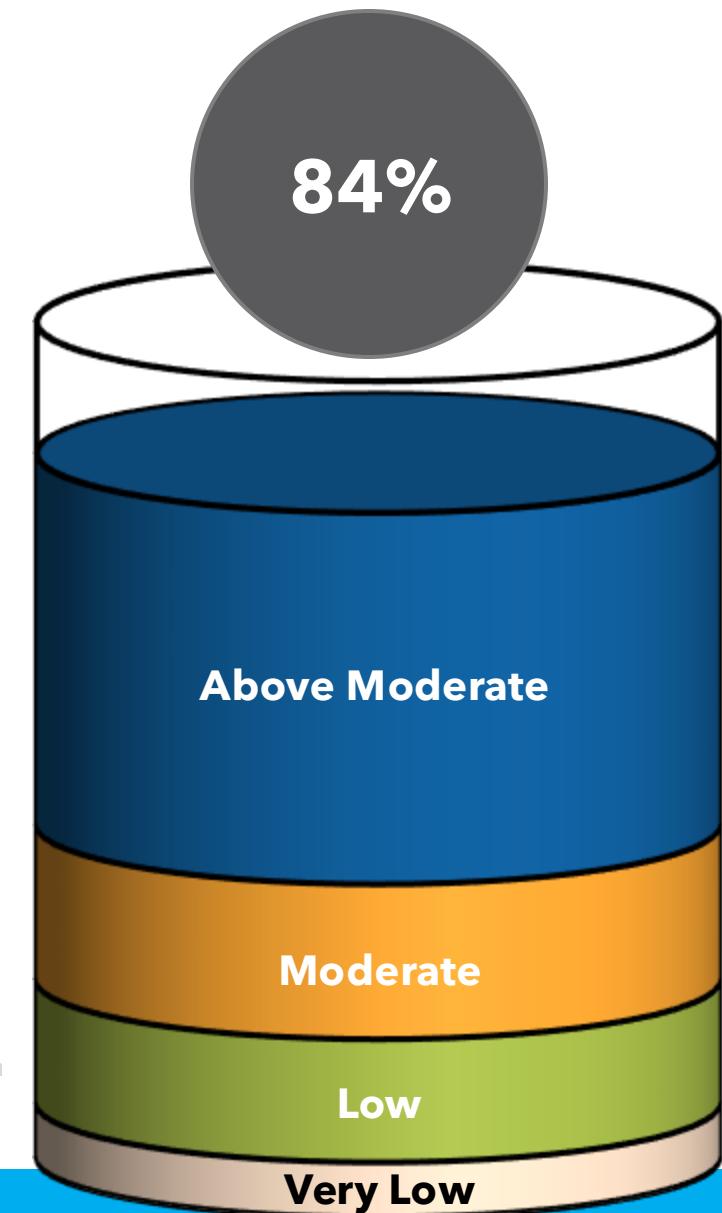
- Interest rates
- Material and labor costs
- Funding for affordable housing
- Fire risk
- State legislation
- Litigation risk



Housing Production Since the 2011 General Plan



County RHNAs Progress (2020 - 2024)





HOUSING



CLIMATE



EQUITY



WILDFIRE



VEHICLE MILES TRAVELED (VMT)

Housing Overview
**Policy and
Legislative
Shifts**

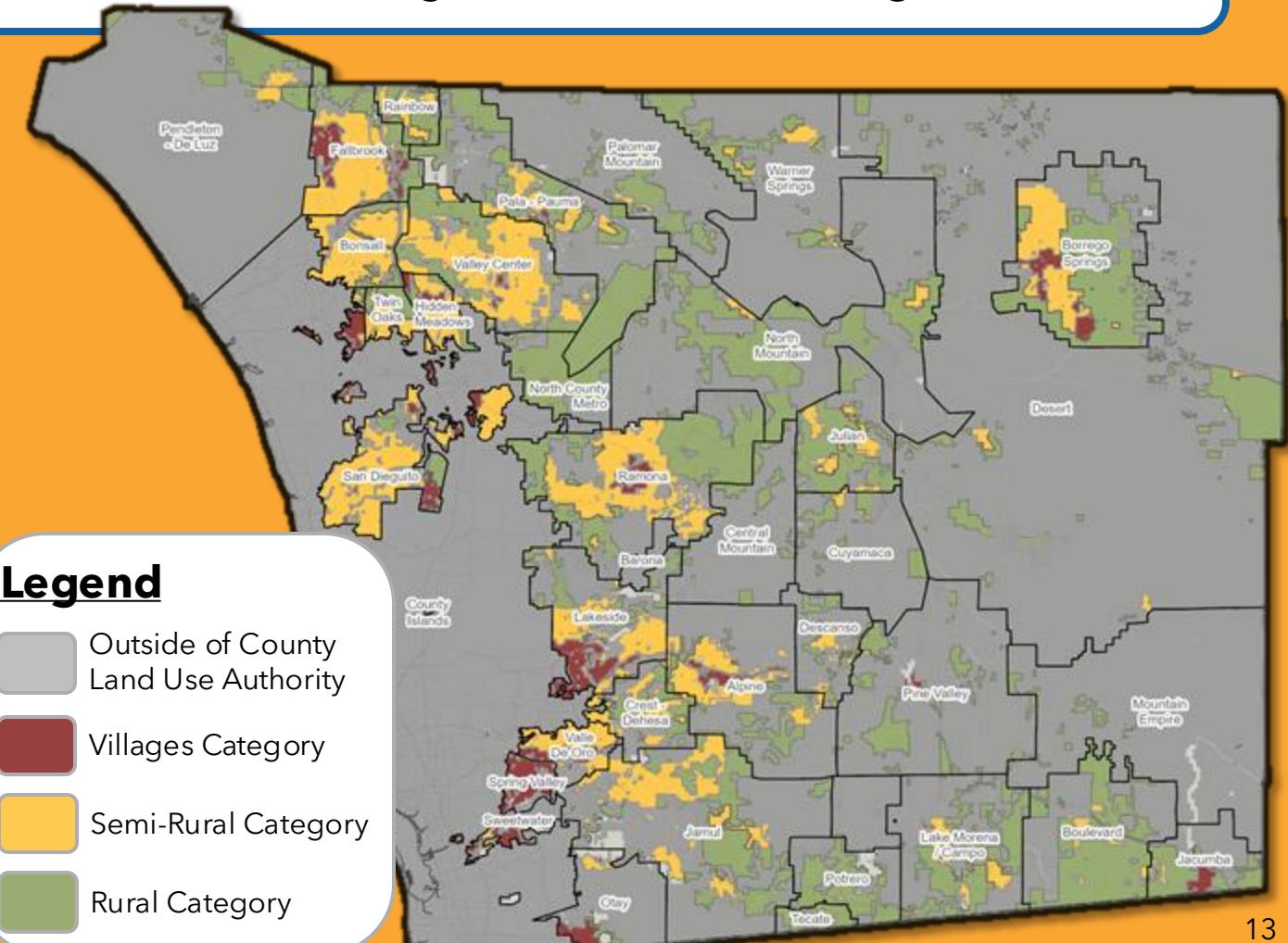
Current Status

VEHICLE MILES TRAVELED (VMT)



As of Today

General Plan compliant projects using CEQA
15183 streamlining do not have to mitigate for VMT.



Legend

- Outside of County Land Use Authority
- Villages Category
- Semi-Rural Category
- Rural Category





Smart Growth Alternative



Housing Blueprint

Housing Overview

Prior Board Direction

CONTENT OVERVIEW

Housing Overview

Recent Housing Study, Findings, & Actions

Key Geographies & Considerations

Key Policy Opportunities Ahead

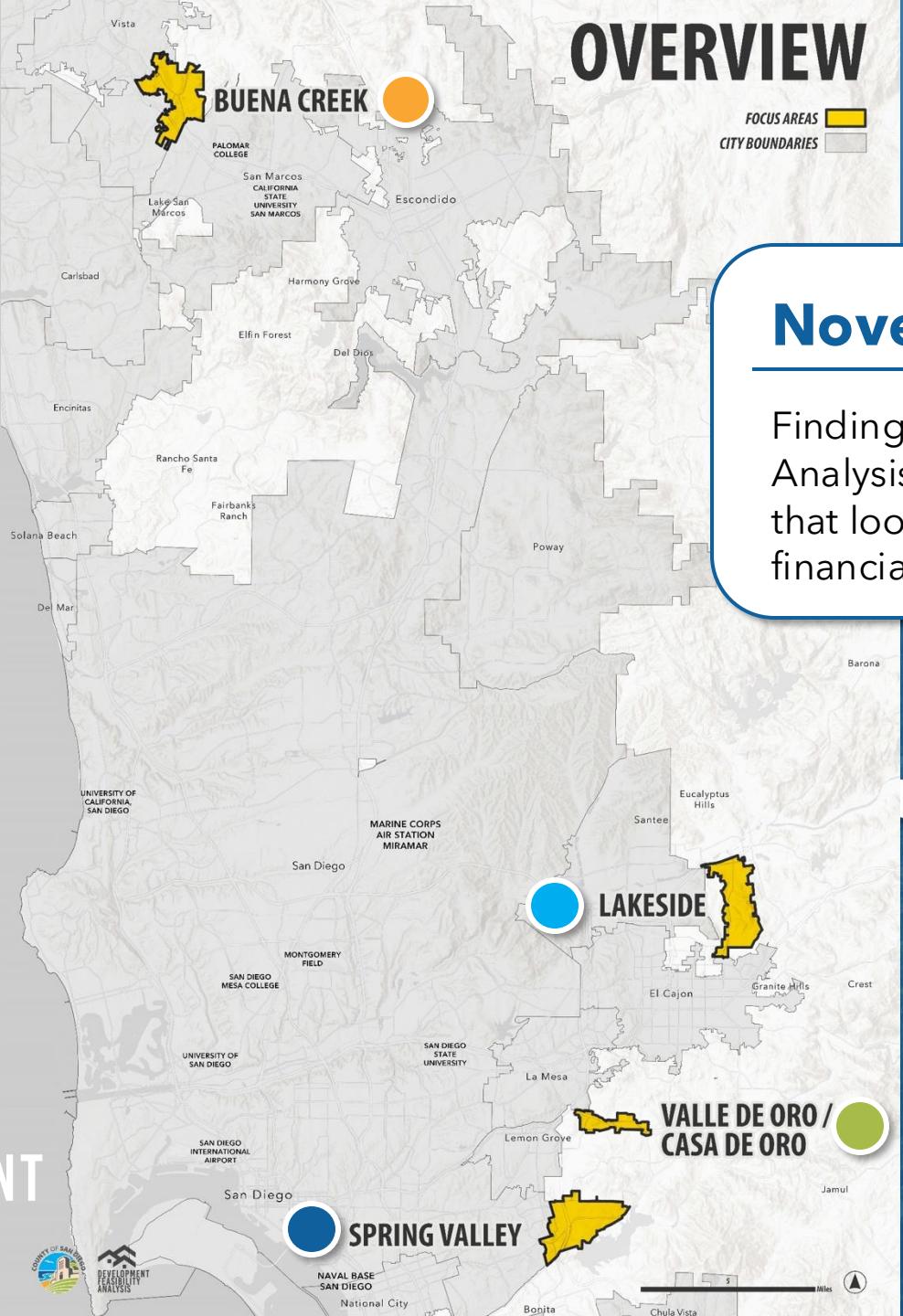
BUENA
CREEK

LAKESIDE

VALLE DE
ORO/CASA
DE ORO

SPRING
VALLEY

DEVELOPMENT
FEASIBILITY
ANALYSIS



OVERVIEW

TODAY

November 19, 2025

Findings from the Development Feasibility Analysis (DFA), a study from 2023-2025 that looked at the barriers that affects the financial viability of development.



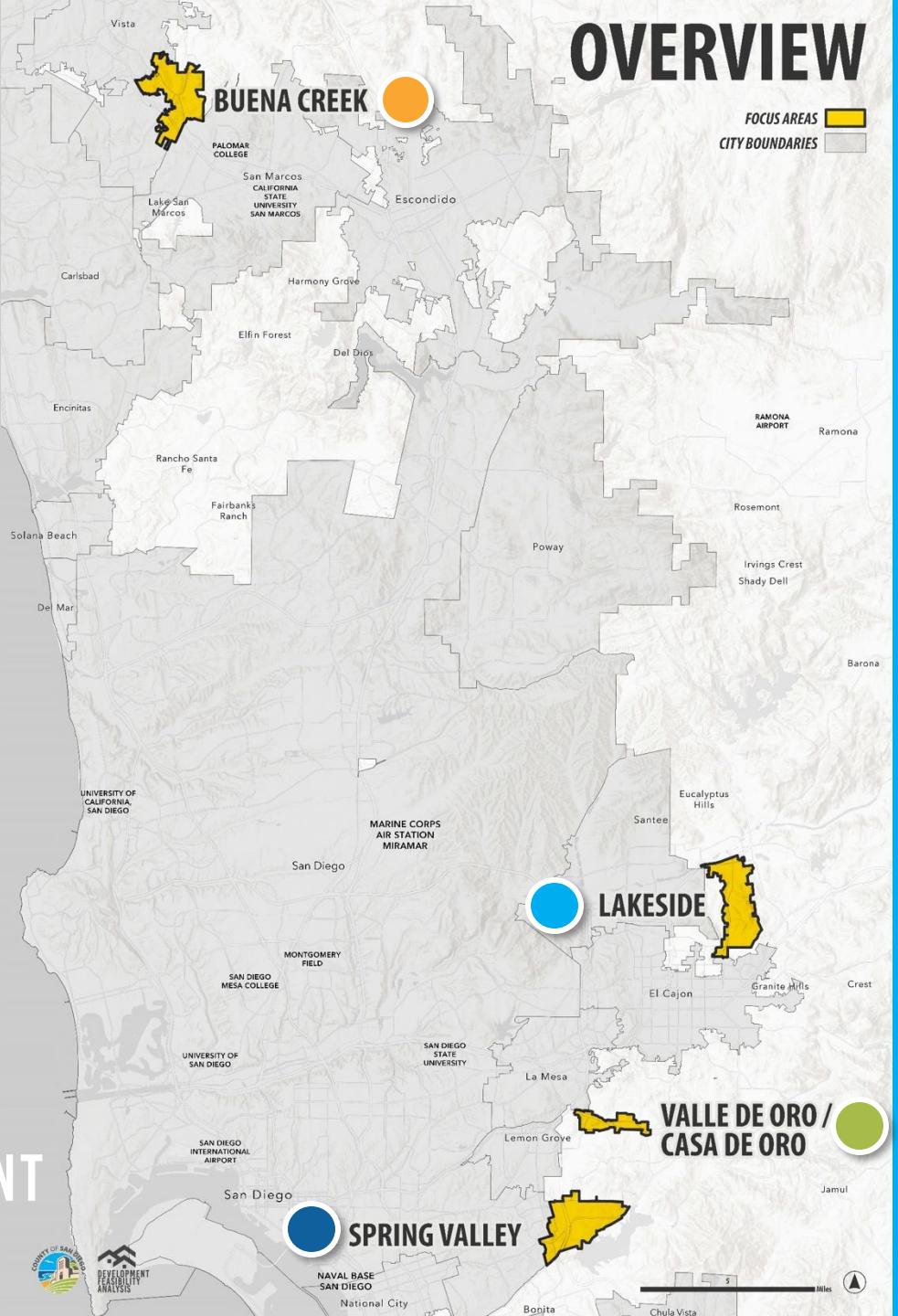
BUENA
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DEVELOPMENT
FEASIBILITY
ANALYSIS



OVERVIEW

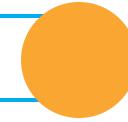
KEY BARRIERS

- **Market conditions** are challenging
- Developable **land is limited**
- **Community amenities** are **lacking**, hindering economic development and placemaking
- **Regulations** are complicated and the **discretionary process** is costly and time consuming
- **Development regulations** make achieving maximum densities difficult.

DFA ACTION STEPS



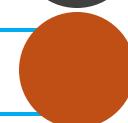
Prioritize Infrastructure Investments with Demand for Housing



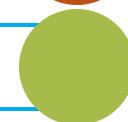
Advance Community Revitalization



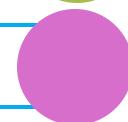
Expand Land Availability for Housing



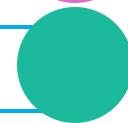
Amend and Align County Regulations



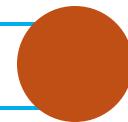
Fast Track Housing Permitting and Boost Resources for Housing



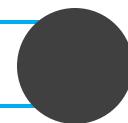
Pursue Funding to Build More Affordable Housing



Advocate for Legislation that Supports Housing



Explore Targeted Planning in DFA Areas



Planning Projects & Initiatives



**VMT
Mitigation**



**Sustainable
Land Use
Framework**



**Inclusionary
Housing
Ordinance**



**Senior
Housing &
Starter
Homes**



**Separate
Sale of
ADUs**



**Housing
Unlocked**



**Grading &
By-Right
Housing
Program**



**Housing
Blueprint**

Planning Projects & Initiatives



Outcomes From These Efforts

VMT Mitigation

Transparency and certainty for developers

Inclusionary Housing Ordinance

Deed-restricted affordable housing

Separate Sale of ADUs

Attainable housing (naturally occurring affordable)

Grading & By-Right Housing Program

Housing streamlining in VMT efficient and infill areas

Housing Unlocked

Adding flexibility to the County's Zoning Ordinance to unlock housing potential

Senior Housing & Starter Homes

Accessible & attainable housing

Sustainable Land Use Framework

Opportunity for advancing sustainable & equitable policy

Housing Blueprint

Countywide vision to improve housing affordability & maximize resources



CONTENT OVERVIEW

Housing Overview

Recent Housing Study, Findings, & Actions

Key Geographies & Considerations

Key Policy Opportunities Ahead

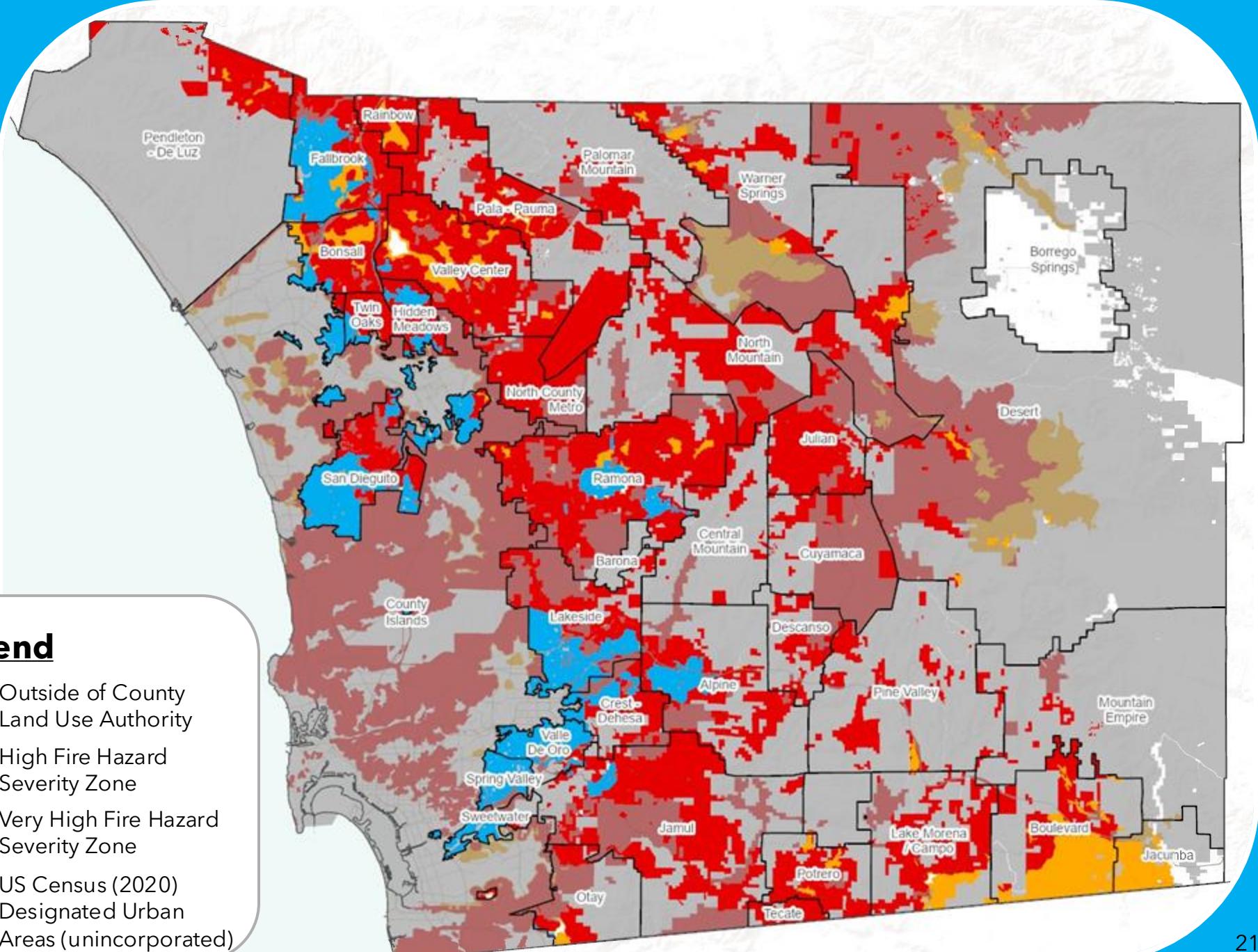
Wildfire Risk Maps

83%

Of the
unincorporated
area is within High
and Very High Fire
Hazard Severity
Zone (FHSZ)

Legend

- Outside of County Land Use Authority
- High Fire Hazard Severity Zone
- Very High Fire Hazard Severity Zone
- US Census (2020) Designated Urban Areas (unincorporated)

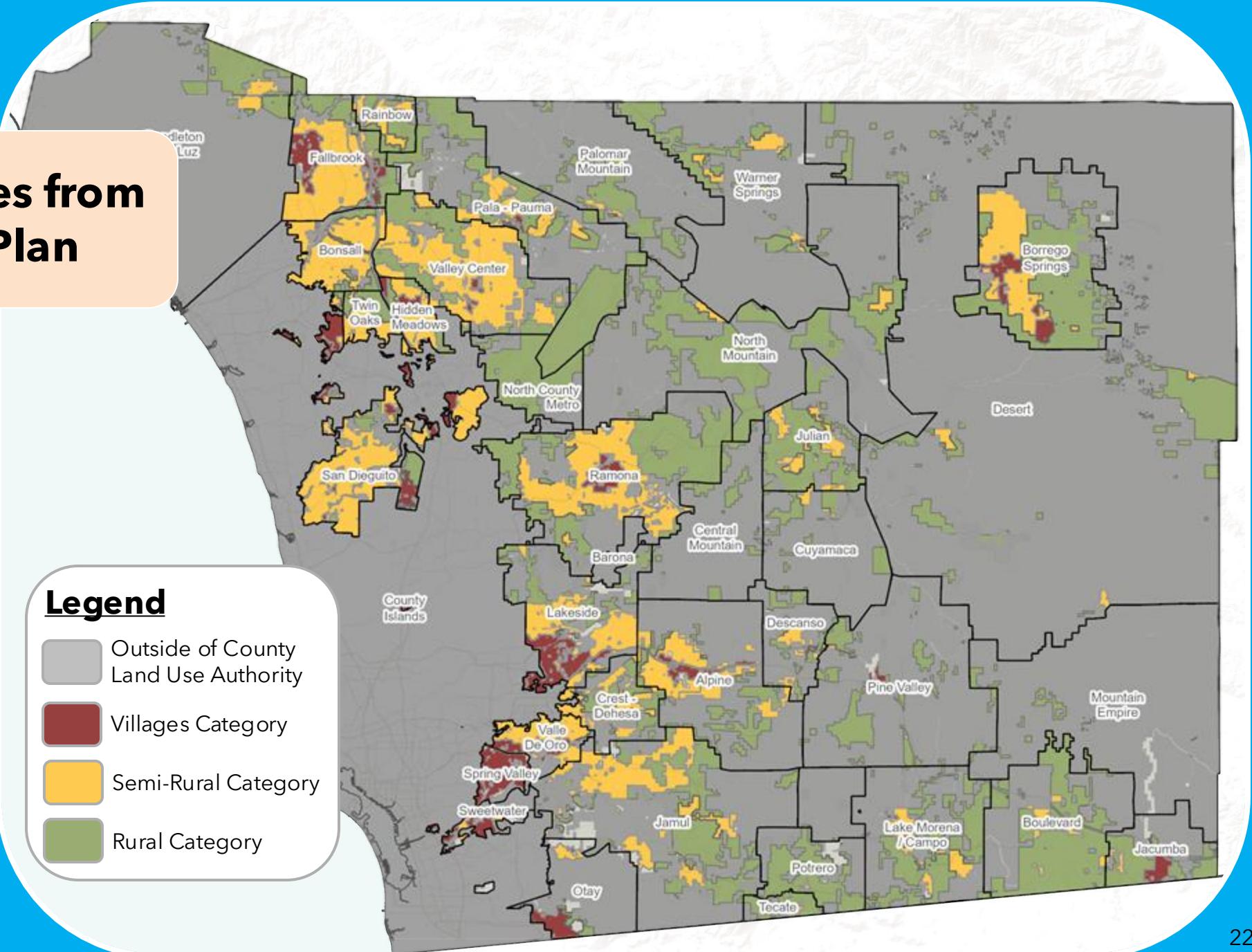


Regional Categories from the 2011 General Plan

- Community Development Model
- Supported conservation and growth within Villages
- Growth has focused closer to Cities

Legend

- Outside of County Land Use Authority
- Villages Category
- Semi-Rural Category
- Rural Category



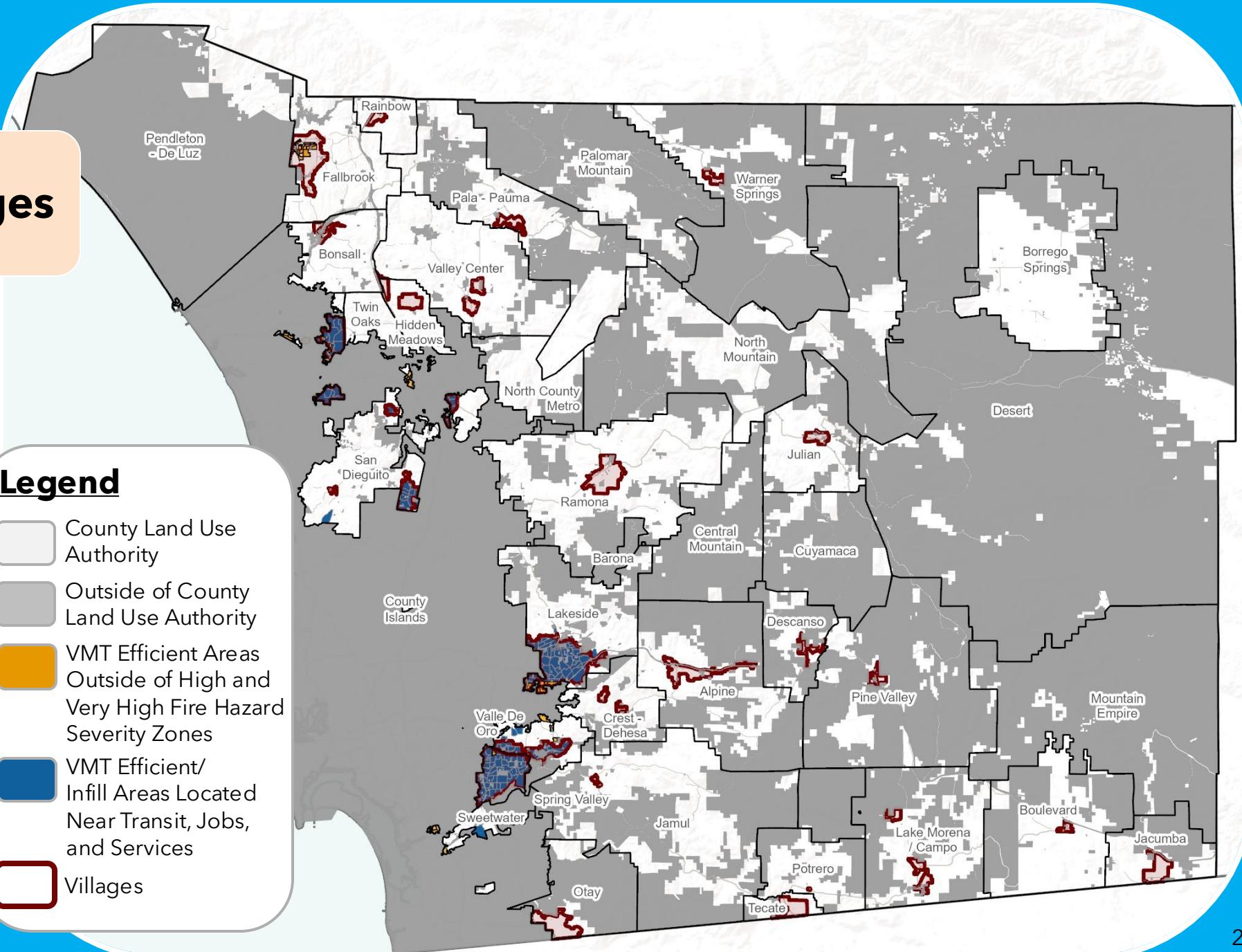
Key Geographies

General Plan Villages

- Aligns with existing plans and environmental goals
- Prioritizes efficient land use

Legend

- County Land Use Authority
- Outside of County Land Use Authority
- VMT Efficient Areas Outside of High and Very High Fire Hazard Severity Zones
- VMT Efficient/ Infill Areas Located Near Transit, Jobs, and Services
- Villages



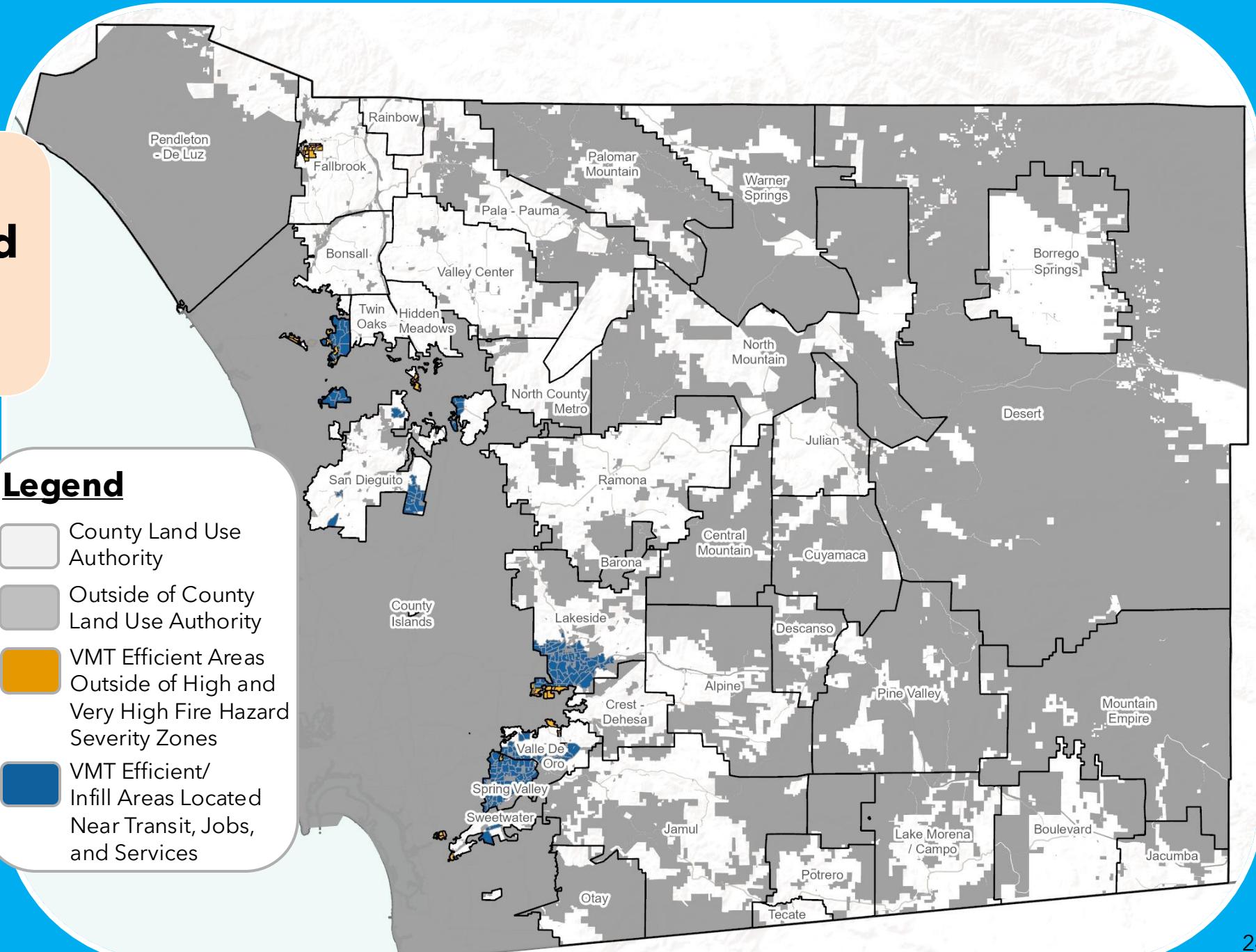
Key Geographies

VMT Efficient and Infill Areas Located Near Transit, Jobs, and Services

- Supports state climate action goals
- Efficient use of land and resources
- Reduce sprawl

Legend

- County Land Use Authority
- Outside of County Land Use Authority
- VMT Efficient Areas Outside of High and Very High Fire Hazard Severity Zones
- VMT Efficient/ Infill Areas Located Near Transit, Jobs, and Services



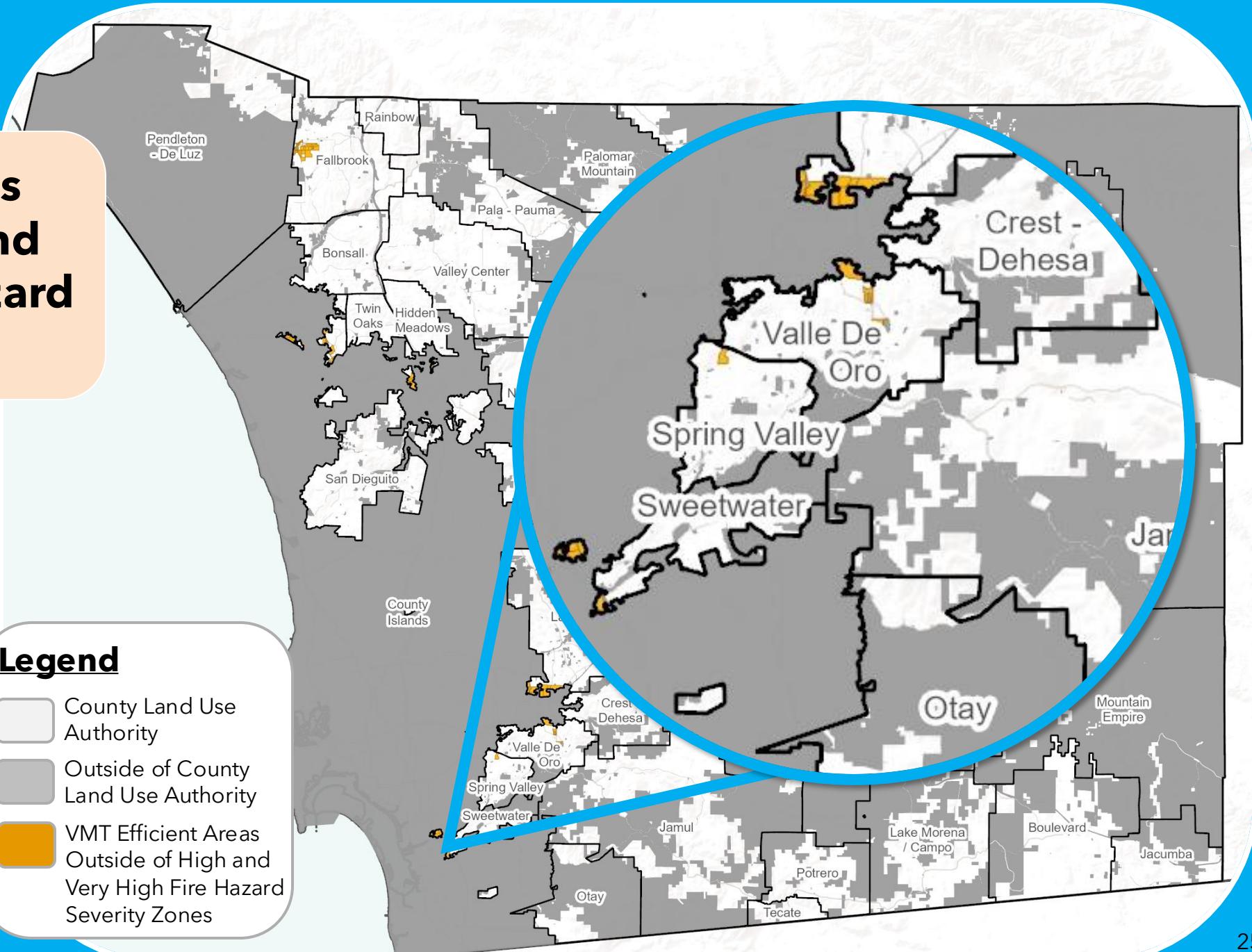
Key Geographies

VMT Efficient Areas Outside of High and Very High Fire Hazard Severity Zones

- Puts highest priority on sustainability
- Avoids high-risk fire areas
- Lowest housing opportunity

Legend

- County Land Use Authority
- Outside of County Land Use Authority
- VMT Efficient Areas Outside of High and Very High Fire Hazard Severity Zones



CONTENT OVERVIEW

Housing Overview

Recent Housing Study, Findings, & Actions

Key Geographies & Considerations

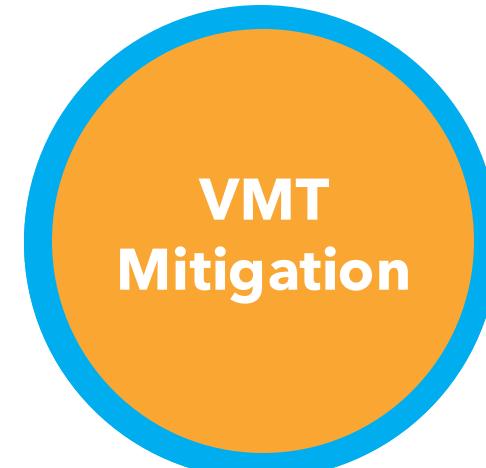
Key Policy Opportunities Ahead

Key Policy Opportunities for the Unincorporated Areas

Upcoming Board Decisions

Policy Decisions:

-  Determine how and where VMT mitigation is applied and how it shapes development
-  Determine the level and the amount of affordable housing units for development
-  Determine where to support housing streamlining
-  Consider policy and/or land use changes to implement Board priorities



Key Policy Opportunities for the Unincorporated Areas

Vehicle Miles Traveled

Next Steps for Board Policy Alignment

Consider whether to develop a **local fee program**

Hear about VMT mitigation efforts at **Regional** and **State** levels

Consider stakeholder input on how VMT policy affects **housing feasibility** within unincorporated areas

Key Policy Opportunities for the Unincorporated Areas

Inclusionary Housing Ordinance

Next Steps for Board Policy Alignment

Determine **how many projects** will include affordable housing

Determine the **affordability level** and the **amount** of **affordable housing** units per project

Adopt an **Inclusionary Housing Ordinance** in alignment with state guidance

Key Policy Opportunities for the Unincorporated Areas

Sustainable Land Use Framework

Next Steps for Board Policy Alignment

Consider **planning tools** (e.g., policy changes, General Plan update) to align with the latest State legislation around land use and sustainability

Support **housing options** while balancing environmental impacts

Further **incorporate sustainability and equity** into unincorporated area land use policy

Incorporate **Smart Growth Alternative** direction through incentives and other planning tools

BEYOND

- Sustainable Land Use Framework and VMT
- General Plan Updates
 - Mobility Element: 2028
 - Safety Element: 2028 and 2029
 - Housing Element: 2029
 - Environmental Justice Element: 2029

2027

- Grading, Clearing & By-Right Housing: Spring/Summer 2027
- Senior Housing & Starter Homes: Summer 2027
- Housing Unlocked Part II: Winter 2027/2028

2026

- VMT Court Order: Winter 2025/2026
- Separate Sale of ADUs: Spring 2026
- VMT Mitigation Options: Spring/Summer 2026
- Inclusionary Housing Ordinance: Summer 2026
- Sustainable Land Use Framework: Fall/Winter 2026
- Housing Unlocked Part I: Winter 2026/2027

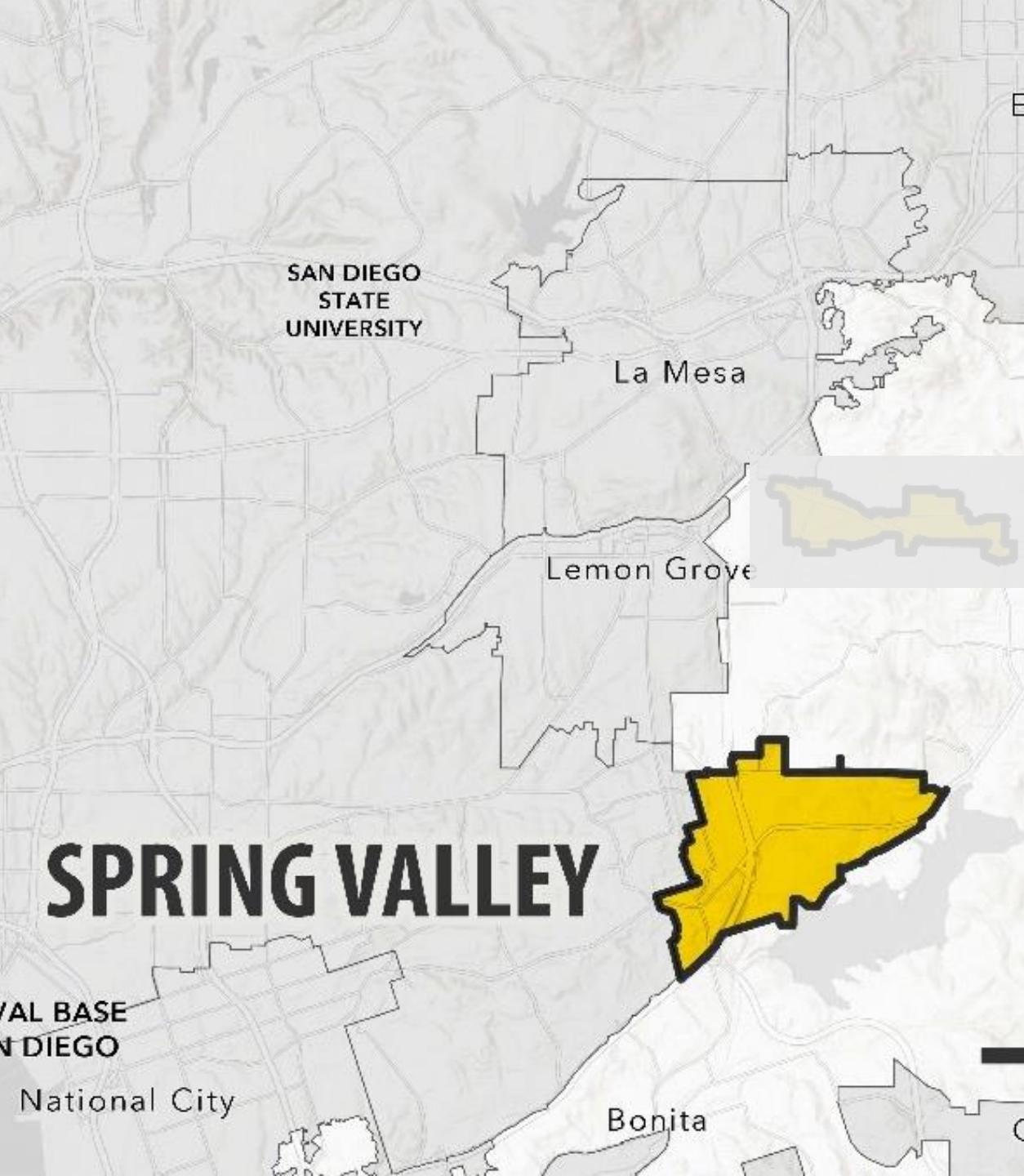
Upcoming hearings and touch points with the Board for efforts that support housing

DFA Overview

Table E-6. Vacant and Underutilized Parcels

Areas of Focus	Total Parcels	Vacant Parcels	Underutilized Parcels (non-vacant) ¹
All DFA Areas	10,518	248	3,123
Buena Creek	2,361	96	1,005
Valle de Oro/Casa de Oro	909	15	339
Lakeside	2,654	64	574
Spring Valley	4,594	73	1,205

1. Underutilized refers to parcels with a Building-to-Land-Value (BLV) of less than 1. A low BLV indicates that the value of improvements is less than the value of the land, and therefore offers a strong financial incentive to redevelop for better property value. All vacant parcels are technically underutilized, but these have been removed from counts in this column to avoid redundancy.



DFA - Spring Valley

Spring Valley DFA included **1,626 acres** with **4,594 parcels** that yielded up to **5,438 units** on all unconstrained land. There is an estimated **1,140 unit yield on unconstrained vacant and underutilized parcels**.



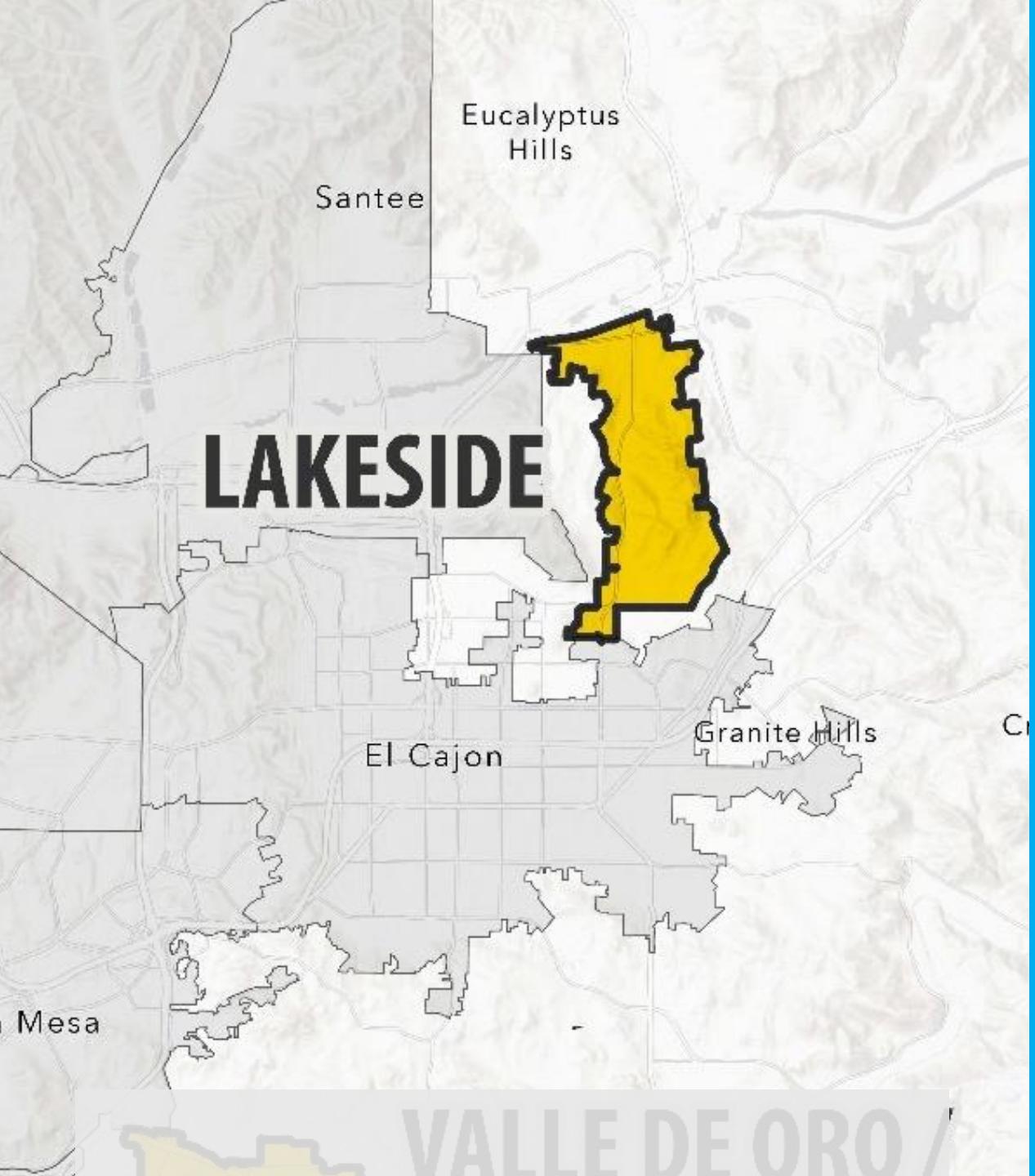
DFA - Buena Creek

Buena Creek's DFA included **1,613 acres** with **2,361 parcels** that have a potential yield up to **5,708 units** on all unconstrained land. There is an estimated **2,980 unit yield on unconstrained vacant and underutilized parcels**.



Valle de Oro/Casa de Oro

Valle de Oro/Casa de Oro's DFA included **519 acres** with **2,654 parcels** that have a potential yield up to **2,453 units** on all unconstrained land. There is an estimated **842 unit yield on unconstrained vacant and underutilized parcels**.



DFA - Lakeside

Lakeside's DFA included **1,562 acres** with **2,654 parcels** that have a potential yield up to **5,305 units** on all unconstrained land. There is an estimated **1,296 unit yield on unconstrained vacant and underutilized parcels**.

Income Limits AMI Chart

San Diego County

Area Median Income (AMI) and Income Limits

2025 Area Median Income (AMI)
for San Diego County is

\$130,800

San Diego County Income Limits			
Family Size	30% of AMI Extremely Low Income	50% of AMI Very Low Income	80% of AMI Low Income
1	34,750	57,900	92,700
2	39,700	66,150	105,950
3	44,650	74,450	119,200
4	49,600	82,700	132,400
5	53,600	89,350	143,000
6	57,550	95,950	153,600
7	61,550	102,550	164,200
8	65,500	109,200	174,800



Casa Anita
Chula Vista
24 NPLH Units
96 Total Units



The Grove
Vista
81 Total Units



**Levant Senior
Cottages**
Location
Units



Villa de Vida
Poway
54 Total Units

As of 4/22/2025

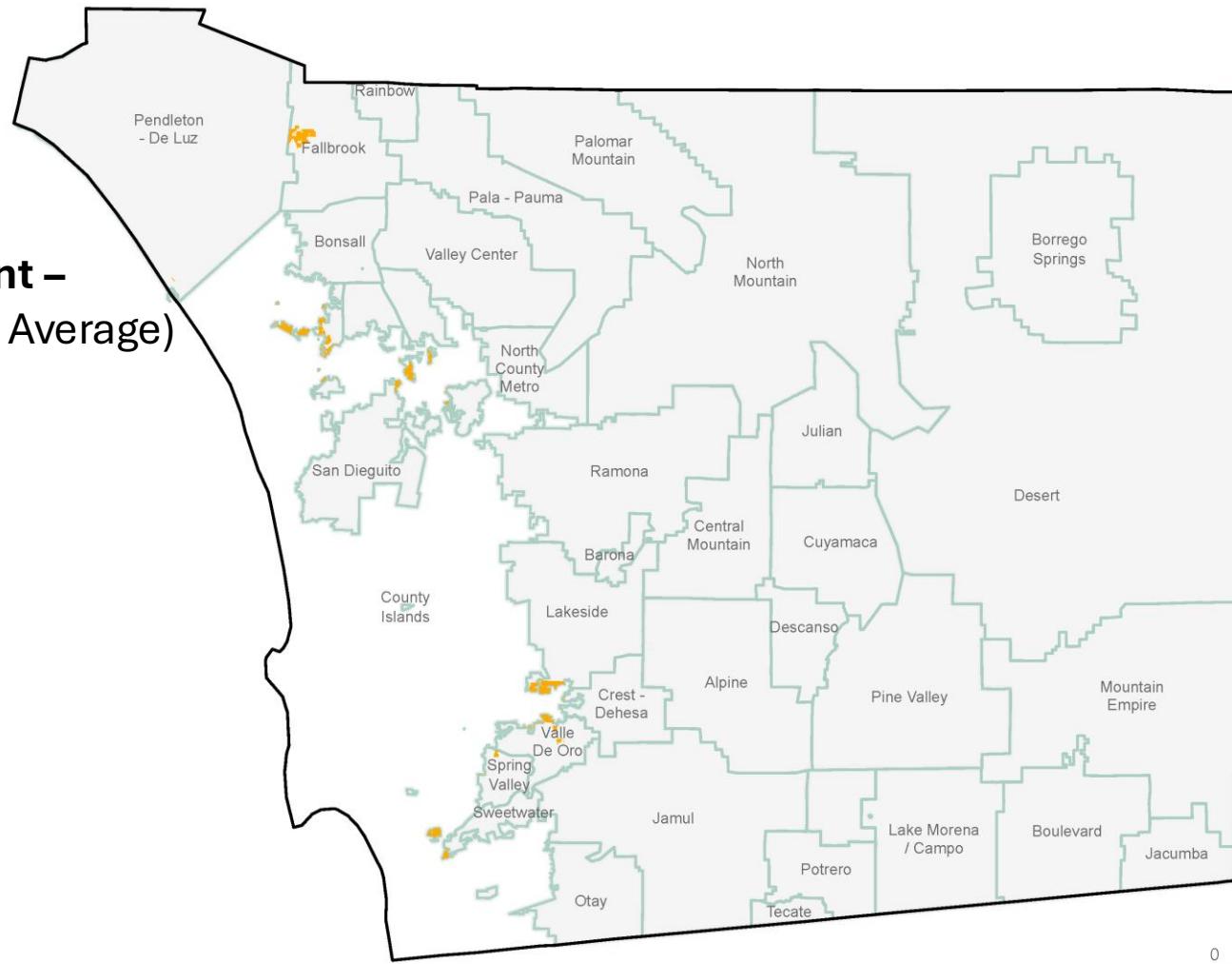
Developments Completed									
Project	Total Units	County PBVs	Property Type	Total Loans	Community	BOS District	Population Served	Status	Construction Completion Date
Levant Senior Cottages	127		County Owned	\$0	San Diego - Linda Vista	D4	Seniors 55+	Existing	6/11/2024
Messina	79		County Owned	\$1,865,920	San Diego - Clairemont Mesa	D4	Seniors 62+	Existing	4/25/2025
Nestor Senior Village	74		Church	\$7,500,000	San Diego - Otay Mesa-Nestor	D1	Homeless Seniors 55+ with SMI	Existing	12/21/2023
TOTAL:	280	0		\$9,365,920					

Developments Currently Under Construction									
Project	Total Units	County PBVs	Property Type	Total Loans	Community	BOS District	Population Served	Status	Estimated Completion Date
Kettner Crossing	64		County Owned	\$8,000,000	San Diego - Downtown	D3	Seniors 62+	Awarded-In Construction	Summer 2025
Kindred	126		County Owned	\$4,000,000	San Diego - Downtown	D1	Individuals/families, Seniors 62+	Awarded-In Construction	Winter 2027
Modica	94		County Owned	\$0	San Diego - Clairemont Mesa	D4	Individuals/families	Awarded-In Construction	Winter 2025
SkyLINE	100		MTS	\$4,000,000	San Diego - Rancho Bernardo	D2	Individuals/families	Awarded-In Construction	Winter 2025
Taormina	136		County Owned	\$6,205,511	San Diego - Clairemont Mesa	D4	Individual/families, Persons w/ developmental disabilities	Awarded-In Construction	Winter 2025
Terrasini	95		County Owned	\$7,250,000	San Diego - Clairemont Mesa	D4	Seniors 62+	Awarded-In Construction	Spring 2026
TOTAL:	615	0		\$29,455,511					

Developments Currently In the Pipeline									
Project	Total Units	County PBVs	Property Type	Total Loans	Community	BOS District	Population Served	Status	Estimated Construction Start
73rd Street Apartments	120		County Owned	\$6,875,868	San Diego - College Area	D4	Individuals/families	Awarded-Conditional	2027
Beyer Blvd Trolley Village	100		MTS	\$3,000,000	San Diego - San Ysidro	D1	Individuals/families	Awarded-Conditional	2027
Goodwin on Glacier (Grantville)	131		County Owned	\$0	San Diego - Navajo	D2	Seniors 55+	Awarded-Conditional	2027
IB Neighborhood Center Apts	50	25	Church	\$6,035,519	Imperial Beach	D1	Seniors 62+, Chronically homeless/at risk with SMI	Awarded-Conditional	2027
Market Street Apartments	138		County Owned	\$1,000,000	San Diego - Encanto	D4	Low-income Seniors	Awarded-Conditional	2026
Ocean View	122		County Owned	\$0	San Diego - Logan Heights	D4	Low-income families	Awarded-Conditional	2029
Palomar Motel	28	27	City Owned	\$0	Chula Vista	D1	Homeless/at risk with SMI or Substance Use Disorder, Veterans	Awarded-Conditional	2025
Paseo del Rey Apartments	96	48	Church	\$8,045,073	Chula Vista	D1	Persons experiencing homelessness, Veterans	Awarded-Conditional	2026
Paseo Norte Apartments	100	60	County Owned	\$3,000,000	Ramona	D2	Seniors 62+	Awarded-Conditional	2028
Spring Street Trolley Station	147	40	MTS	\$8,574,731	La Mesa	D4	Individual/families, Veterans	Awarded-Conditional	2027
The Joule (Grantville)	203		County Owned	\$0	San Diego - Navajo	D2	Seniors 55+, Low-income families	Awarded-Conditional	2028
Valley Creek Apartments	136	67	County Owned	\$0	Escondido	D5	Seniors 55+, Veterans	Awarded-Conditional	2028
TOTAL:	1371	267		\$36,531,191					

VMT Efficient per resident – Efficient Areas (Regional Average)

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Legend

- Average VMT per Resident 15% below SANDAG Regional Average
- SANDAG Region
- Community Plan Area



*Based on the SANDAG ABM 2+ Regional Plan Base Year Model

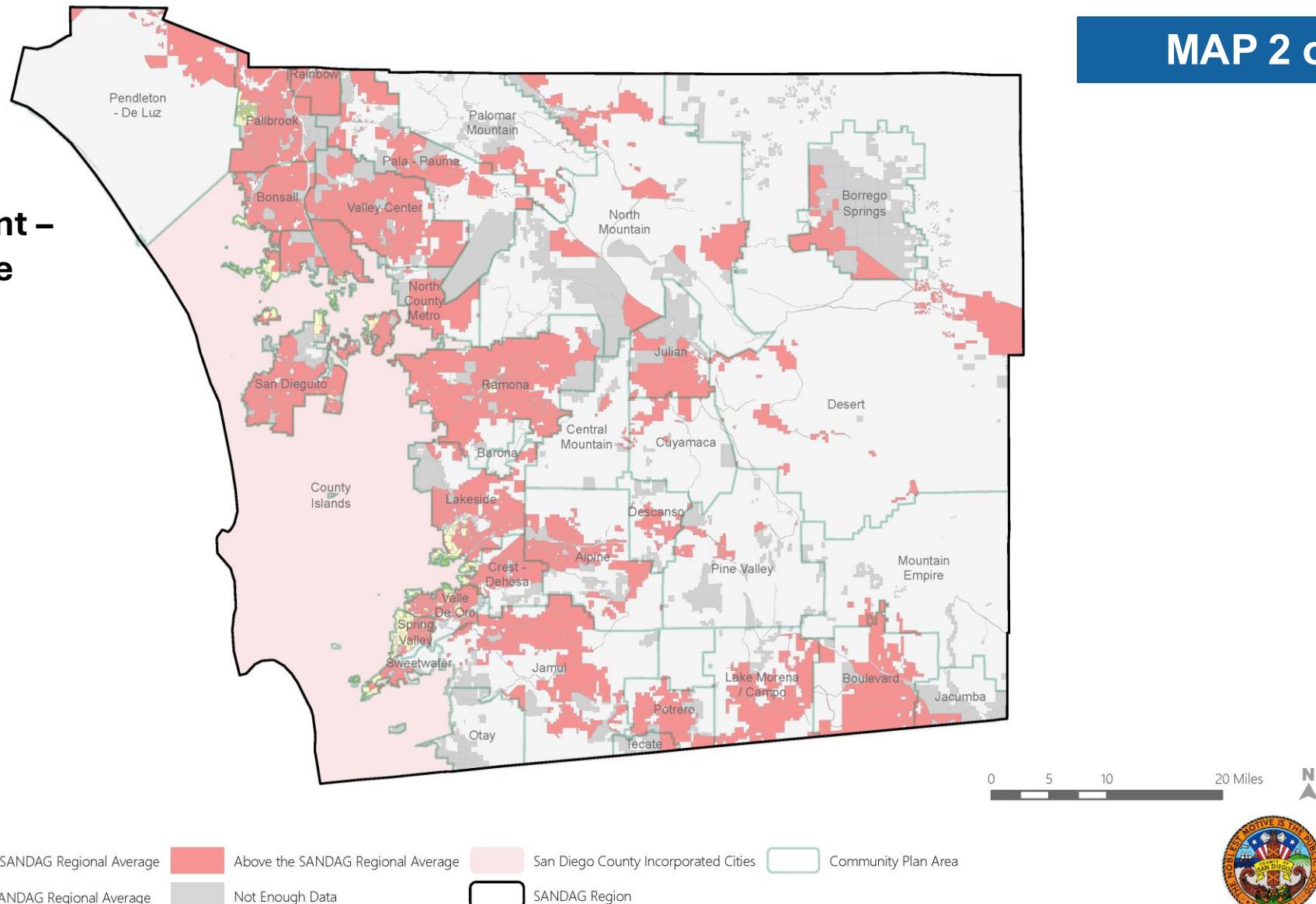
VMT Efficient Areas - 15% Below SANDAG Region Average VMT per Resident*

August 18, 2023



**VMT Efficient per resident –
Heat map that shows the
inefficient areas by %
(Regional Average)**

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SANDAG Regional Average = 19.90 Vehicle Miles Traveled/Resident

*Based on the SANDAG ABM 2+ Regional Plan Base Year Model

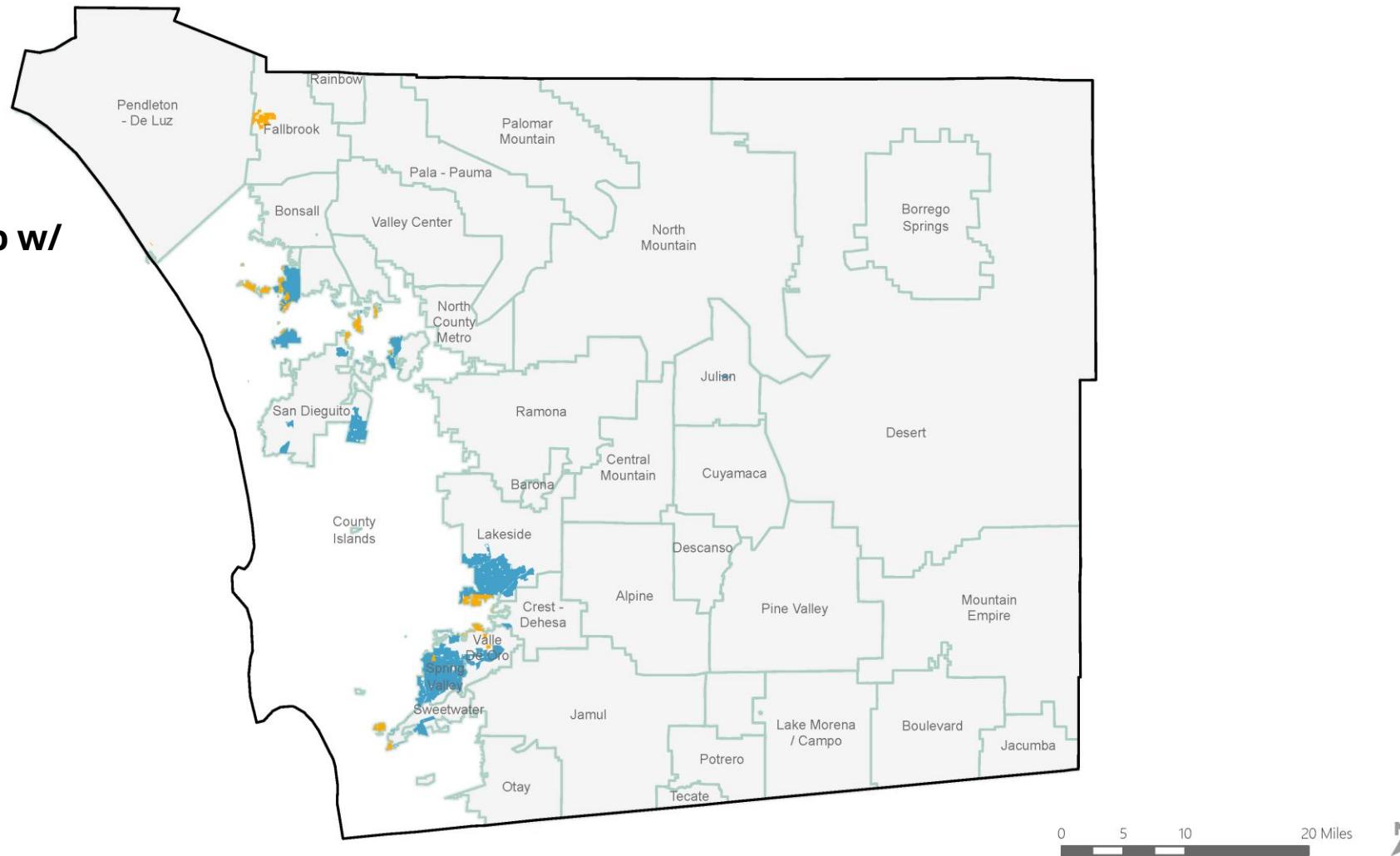
San Diego County VMT Per Resident by TAZ Relative to SANDAG Regional Average*

May 9, 2022



Infill + VMT Efficient Map w/ Infill Areas removed (Regional Average)

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Legend

- Average VMT per Resident 15% below SANDAG Regional Average
- Board Selected Infill
- SANDAG Region
- Community Plan Area



*Based on the SANDAG ABM 2+ Regional Plan Base Year Model

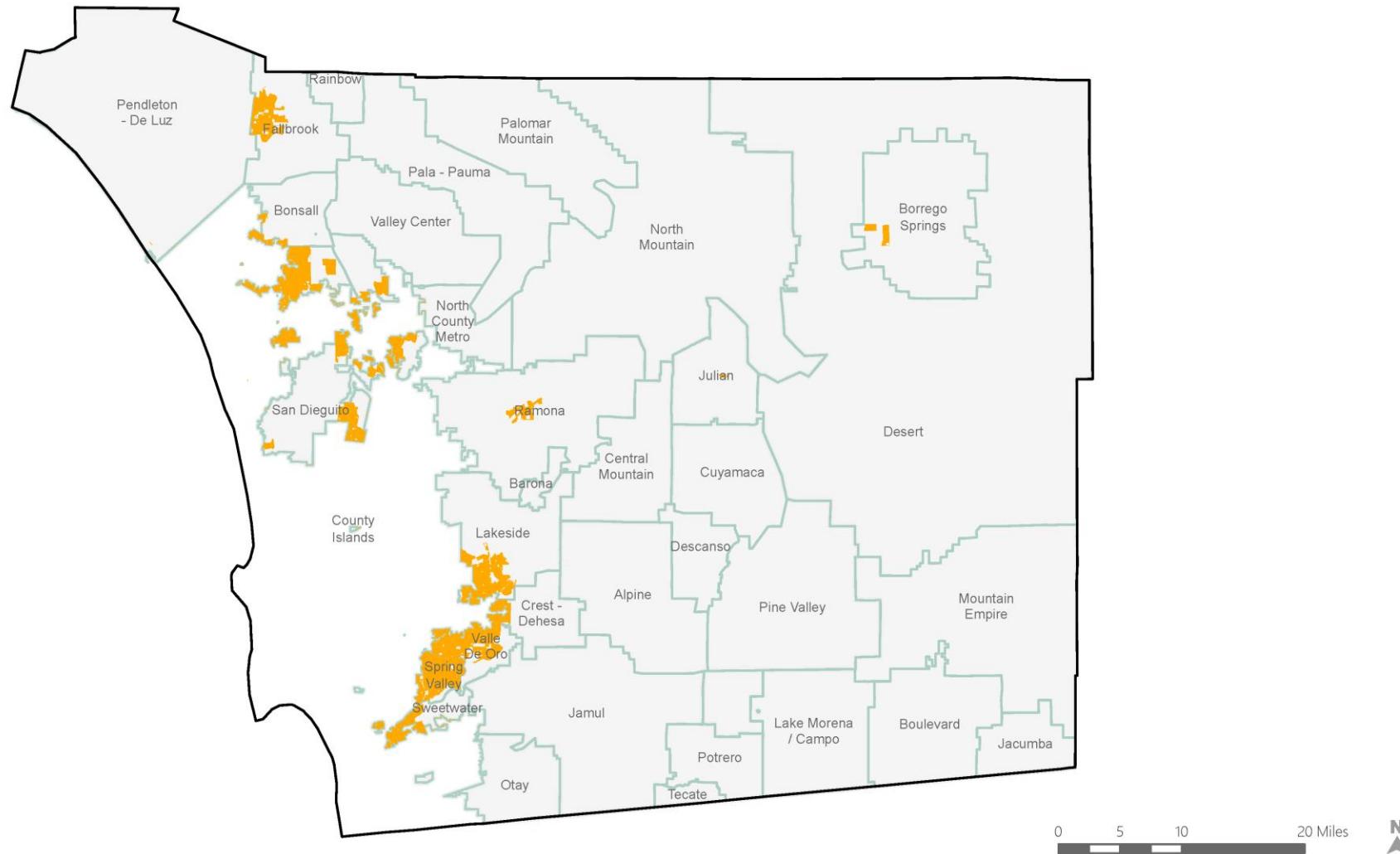
Board Selected Infill and Regional VMT per Resident Efficient Areas*

August 18, 2023



Unincorporated Average VMT per resident map (Unincorporated Average)

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Legend

- Average VMT per Resident 15% below Unincorporated Average
- SANDAG Region
- Community Plan Area



*Based on the SANDAG ABM 2+ Regional Plan Base Year Model

VMT Efficient Areas - 15% Below Unincorporated County Average VMT per Resident*

August 18, 2023



VEHICLE MILES TRAVELED (VMT)



Important Take-Aways:

2020: Senate Bill (SB) 743 became effective, and County adopted its first **Transportation Study Guide** (TSG) to implement SB 743.

2021: Legal challenge to using **Unincorporated Area Average** and Board rescinds the TSG.

2022: The TSG established several thresholds, including VMT 15% below **Regional Average**, as well as "**Infill**" and "**small project**".

2024: County confirms that **General Plan compliant projects can qualify for streamlining** using General Plan 15183, avoiding VMT analysis and mitigation.

2025: Court of Appeals invalidated "**small project**" and "**Infill exemptions**". This does NOT affect project streamlining under the General Plan (15183).

VEHICLE MILES TRAVELED (VMT)



As of Today

General Plan compliant projects using CEQA 15183 streamlining do not have to mitigate for VMT.

Projects that are subject to VMT analysis:

- Projects in VMT efficient areas do not need to mitigate for VMT.
- Projects that can demonstrate they are under the County's VMT threshold (15% below Regional Average) will not need to mitigate.
- Recent litigation removed the exemptions for "small projects" and projects within "Infill Areas".

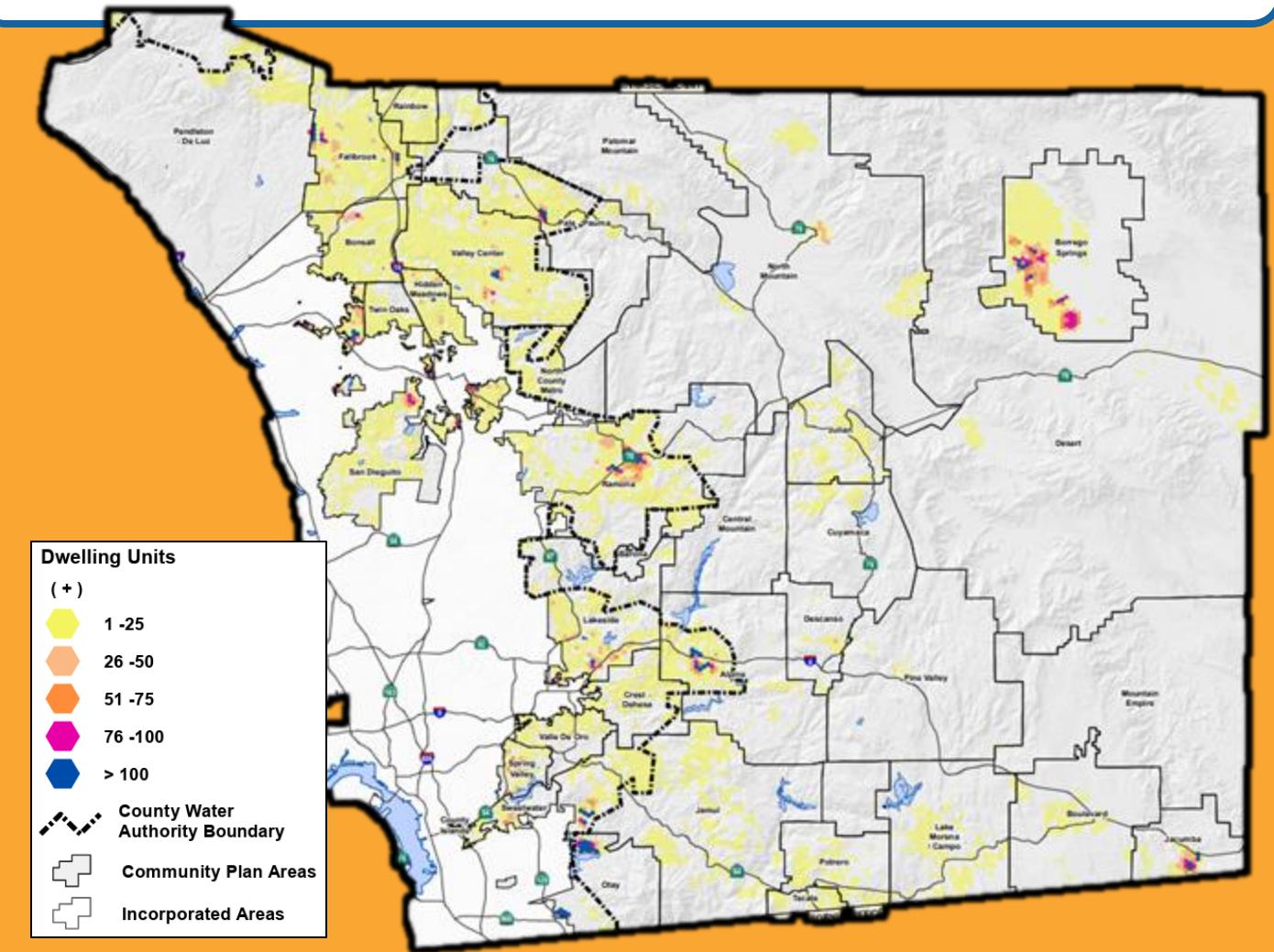
Current Status

VEHICLE MILES TRAVELED (VMT)

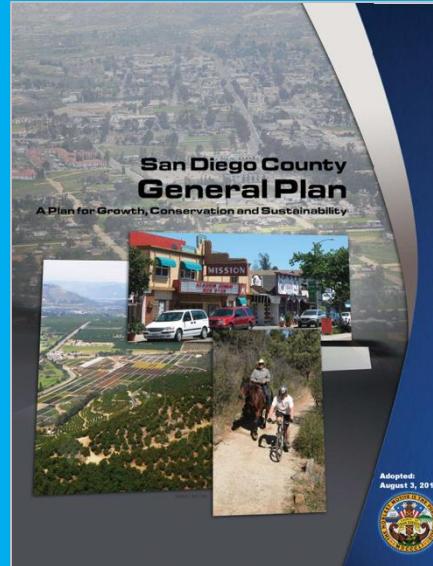


As of Today

General Plan compliant projects using CEQA
15183 streamlining do not have to mitigate for VMT.



Components & Priorities in the 2011 General Plan



2011 GENERAL PLAN

Housing & Development
&
Environmental Conservation

COMMUNITY DEVELOPMENT MODEL



INNOVATIVE POLICIES



VILLAGE-CENTERED GROWTH

STREAMLINING & PROCESS EFFICIENCY

BARRIERS

- **Market conditions** are challenging
- Developable **land is limited**
- **Regulations** are complicated and the **discretionary process** is costly and time consuming
- **Development regulations** make achieving maximum densities difficult.
- **Community amenities are lacking**, hindering economic development and placemaking

DFA ACTION STEPS

Amend and Align County Regulations

Expand Land Availability for Housing

Prioritize Infrastructure Investments with Demand for Housing

Advance Community Revitalization Through Workforce Development

Fast Track Housing Permitting and Boost Resources for Housing

Advocate for Legislation that Supports Housing

Pursue Funding to Build More Affordable Housing

Explore Targeted Planning Efforts

DFA ACTION STEPS



Amend and Align County Regulations



Prioritize Infrastructure Investments with Demand for Housing



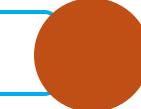
Fast Track Housing Permitting and Boost Resources for Housing



Pursue Funding to Build More Affordable Housing



Expand Land Availability for Housing



Advocate for Legislation that Supports Housing



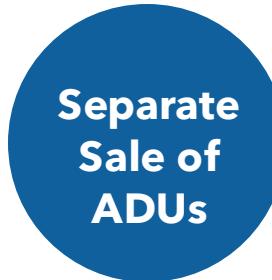
Explore Targeted Planning in DFA Areas



Advance Community Revitalization

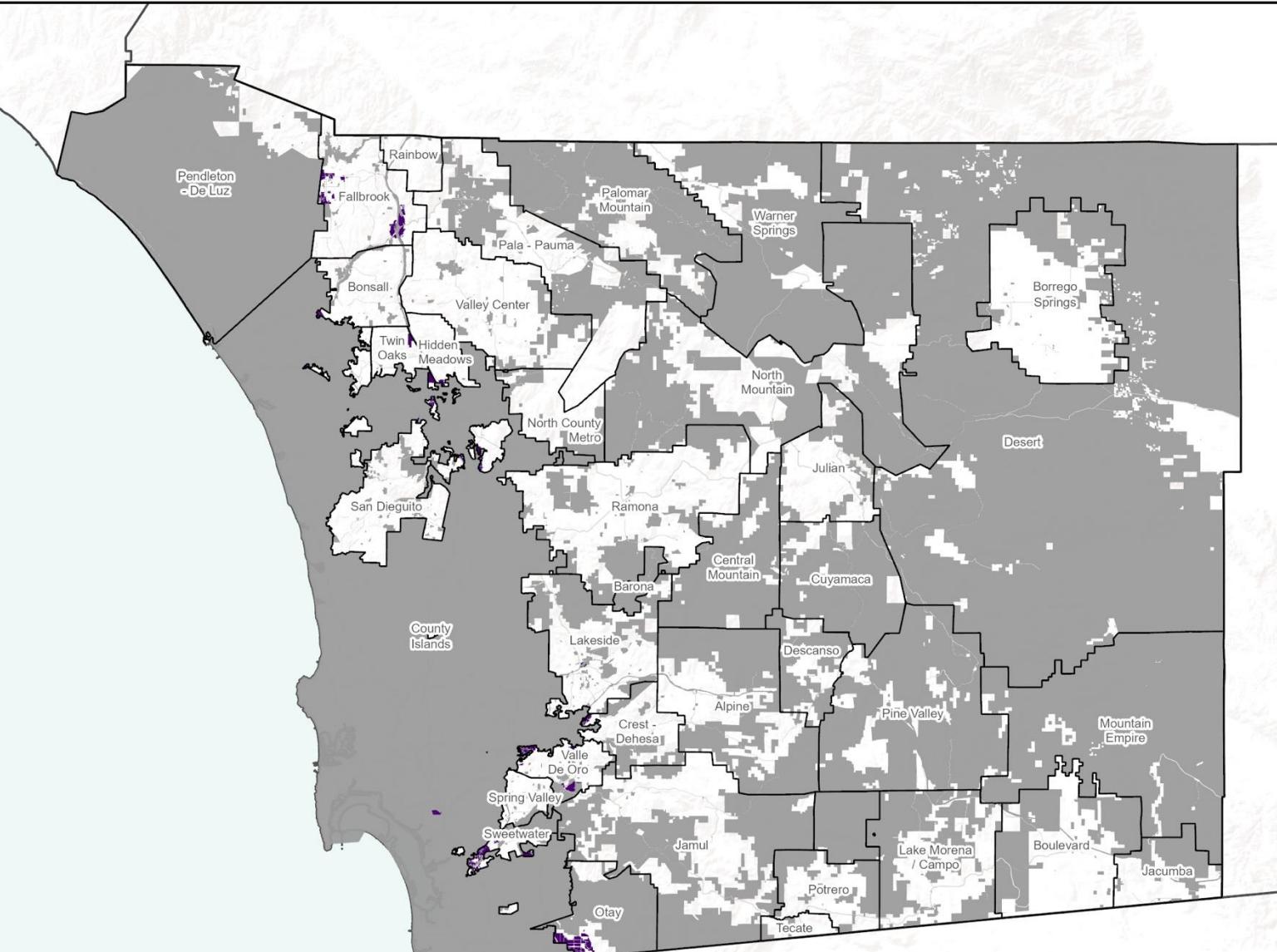


Planning Projects & Initiatives



Transit Opportunity Area

Transit Opportunity Area
Non-County Jurisdiction



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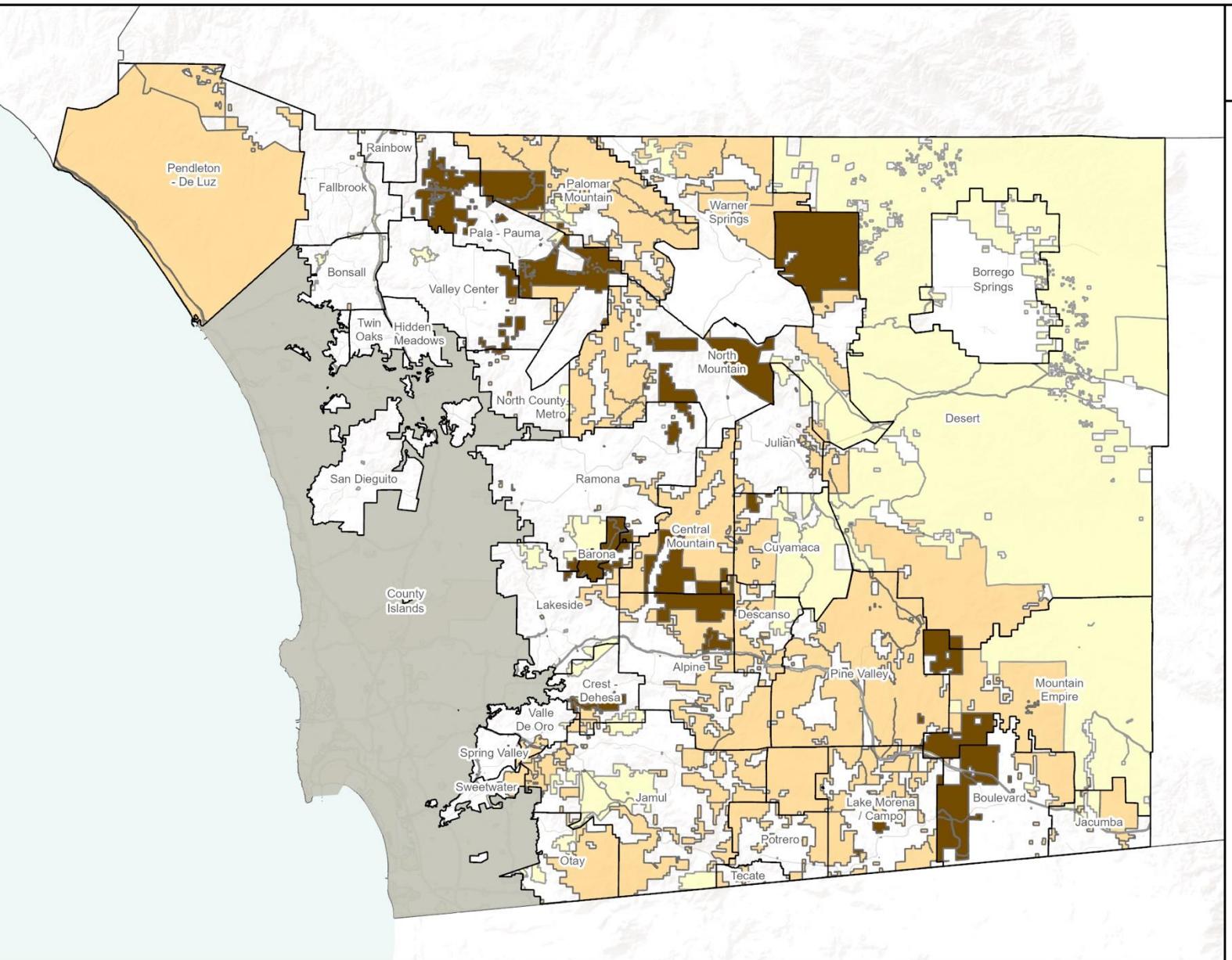
031045.211_Western_Metropolitan TOA Version 1.0.mxd

County Land Ownership

Land Ownership

- Federal
- State
- Tribal

Incorporated Cities



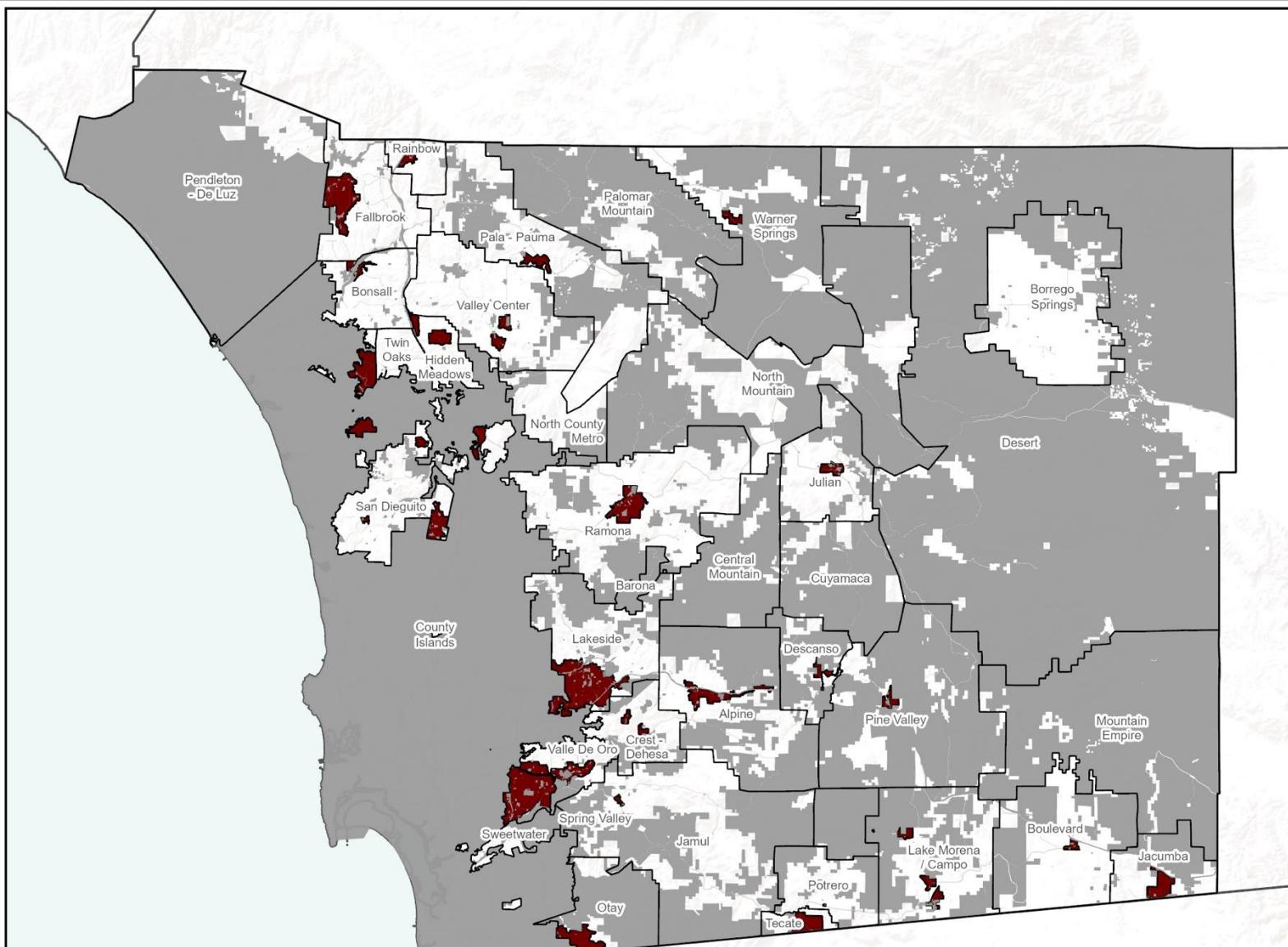
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103045.211_Western_Mountain_Land_Ownership_05_050

Villages

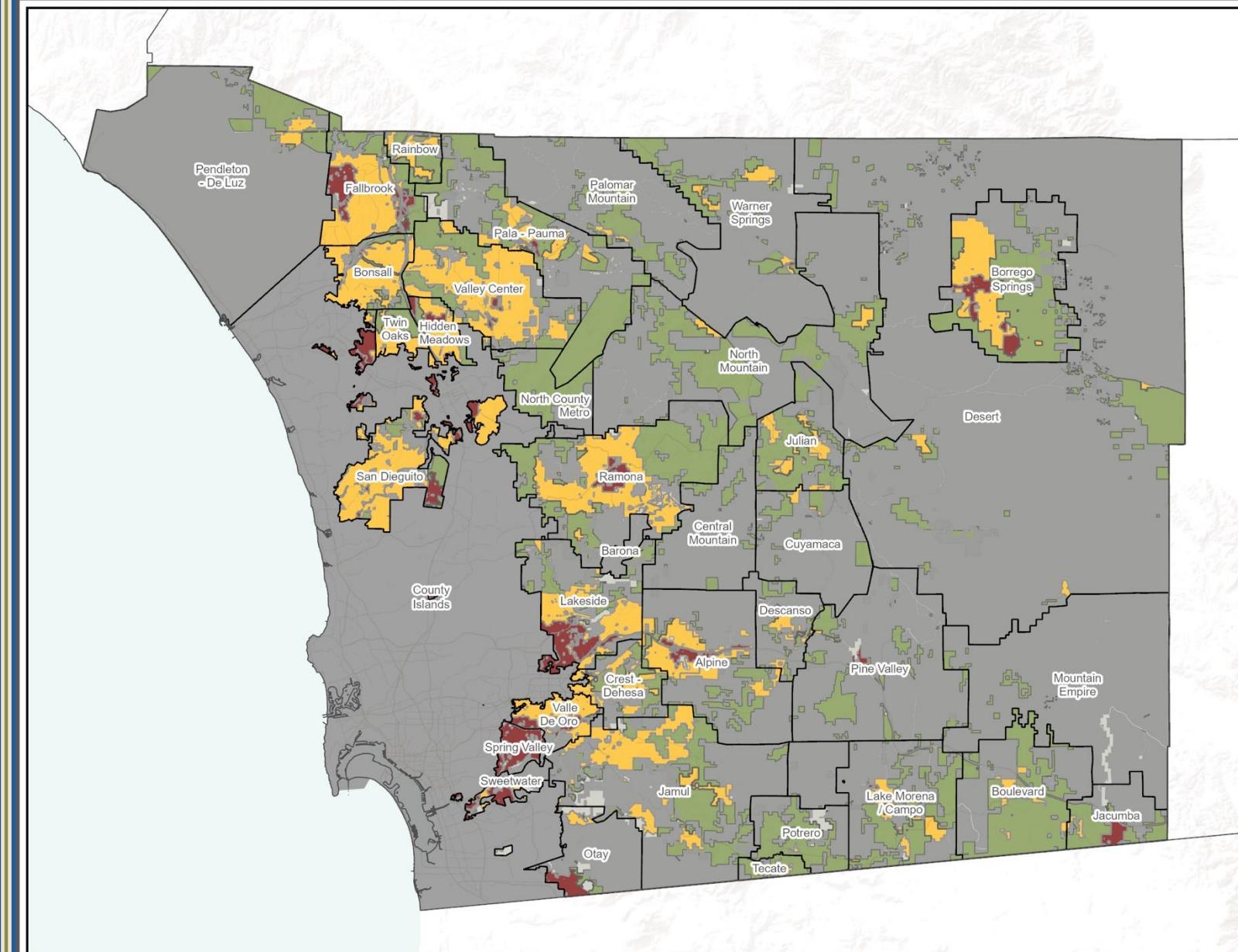


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103045.211_Western_Mountain_Villages_05_050



Regional Category

Regional Category

- Village
- Semi-Rural
- Rural
- No Jurisdiction

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0 25 50
Miles



LUEG
Land Use & Environment Group
GIS
Geographic Information Services

031045.211_Western_Mountain_San_Diego_County_2020

**2025 Area Median Income (AMI)
for San Diego County for a 4-person Household is
\$130,800**

	% of AMI	Income Limit	Rental Rate*
Extremely Low	30%	\$49,600	\$1,240
Very Low	50%	\$82,700	\$2,068
Low	80%	\$132,400	\$3,310
Median	100%	\$130,800	\$3,270
Moderate	120%	\$156,950	\$3,924