



# Housing Forward

HOW THE COUNTY IS SUPPORTING HOUSING

November 19, 2025

## CONTENT OVERVIEW

**Housing Overview**

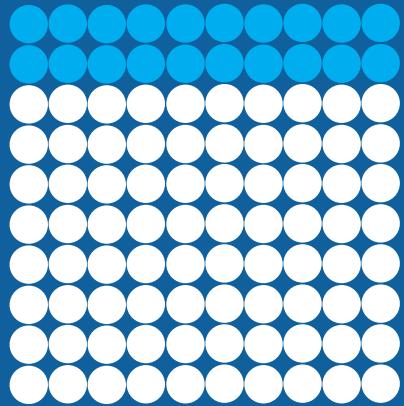
**Recent Housing Study, Findings, & Actions**

**Key Geographies & Considerations**

**Key Policy Opportunities Ahead**

**20%**

San Diegans



Spend

**50%**

of their  
income on  
housing

Unsheltered population:

**26% were aged 55 or older** (2023)

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

**\$2,479**

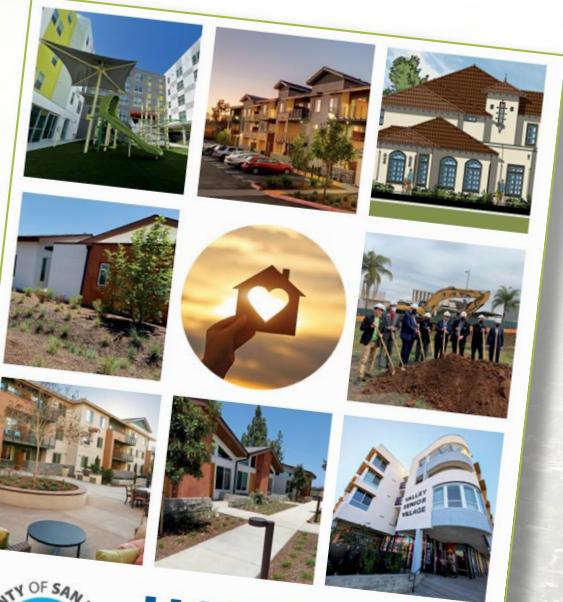
Average rent in  
the region (2024)

**\$130,800**

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



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



**HOUSING  
BLUEPRINT**  
August 2024

Housing Overview

# Housing Statistics

## Unincorporated San Diego

Of the

**772,239**  
acres

In the County  
Unincorporated  
Area



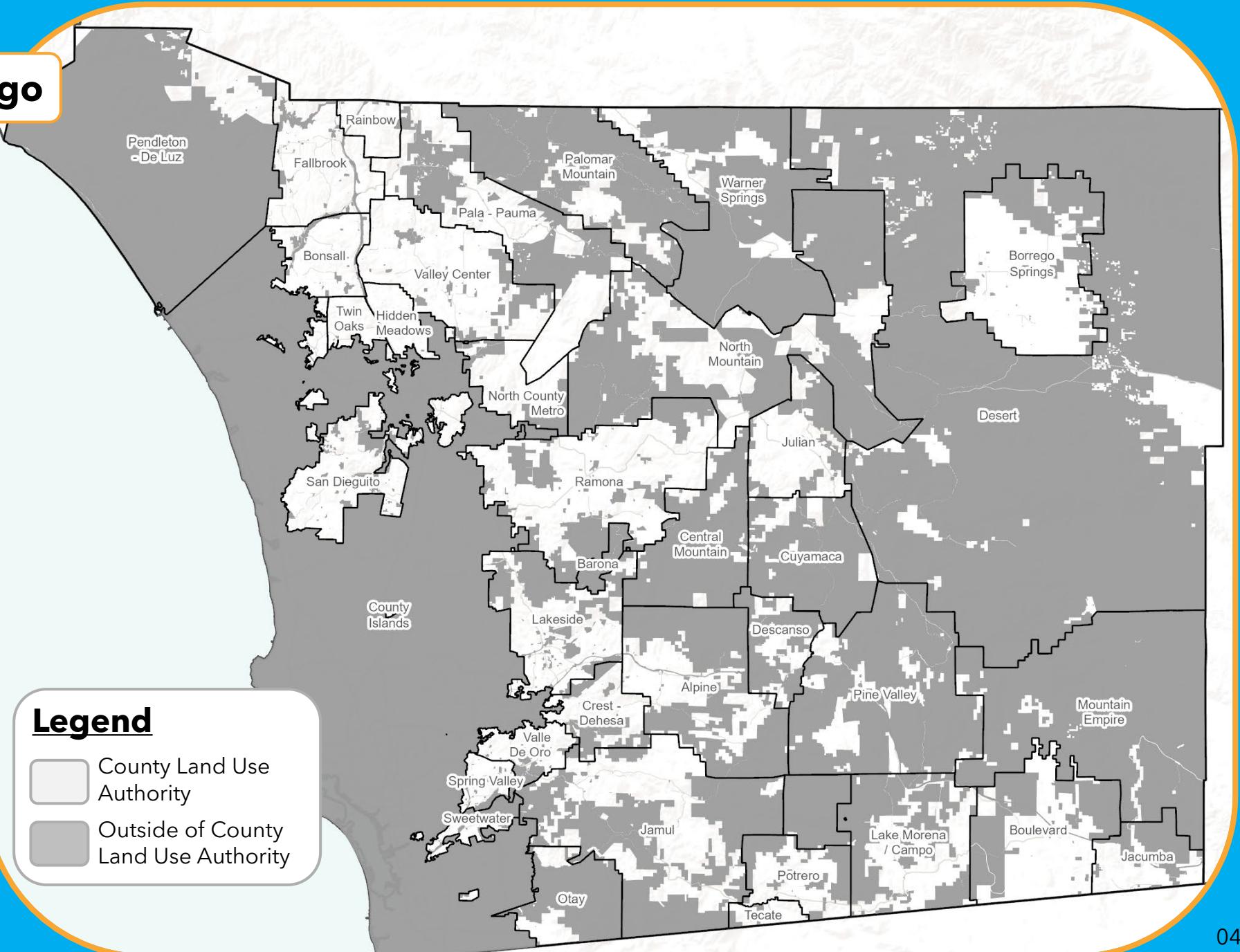
Only

**33%**

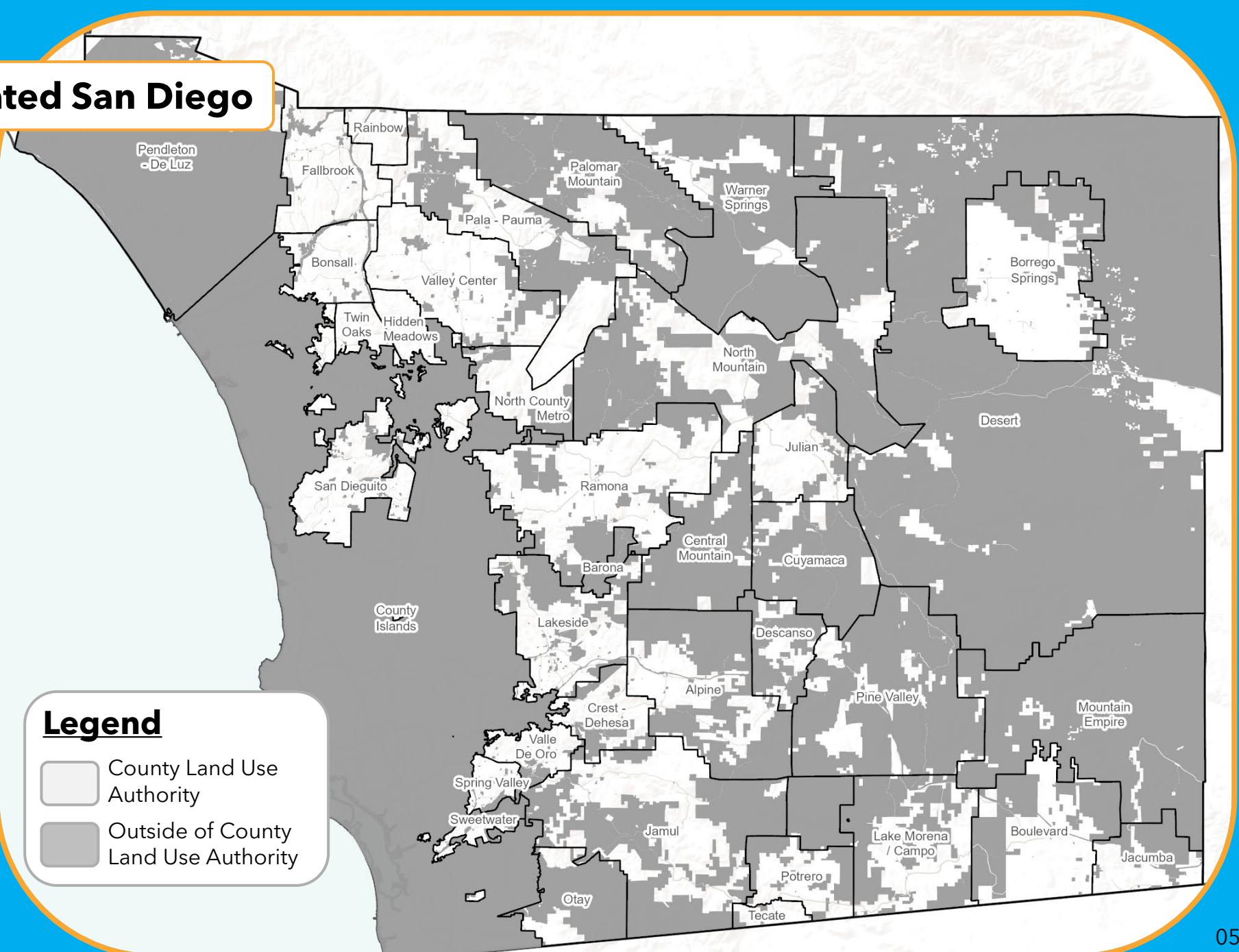
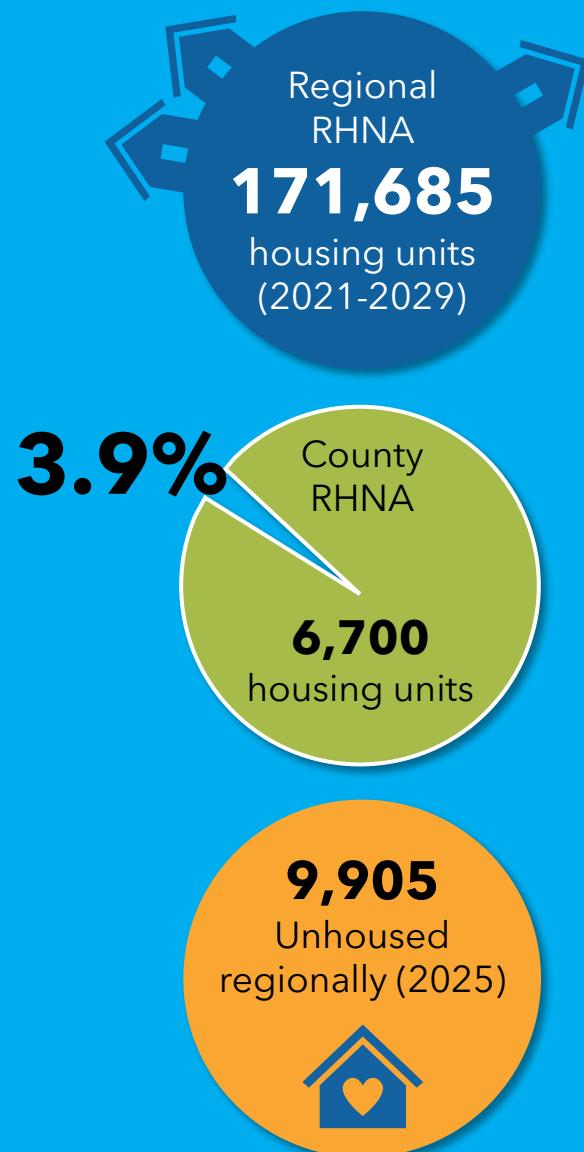
Are within County Land  
Use Authority

### Legend

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



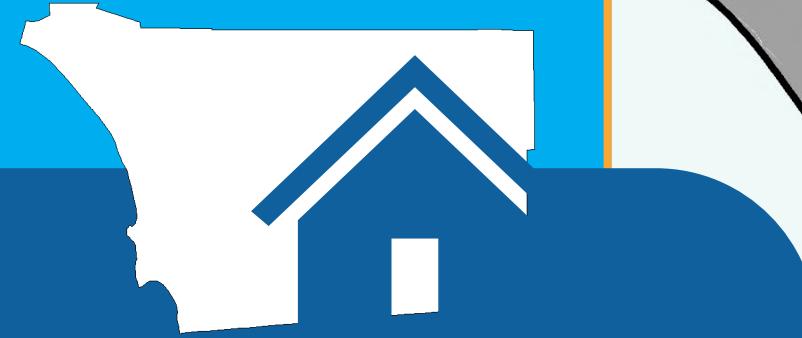
### Housing in Unincorporated San Diego



# Regional Housing Efforts

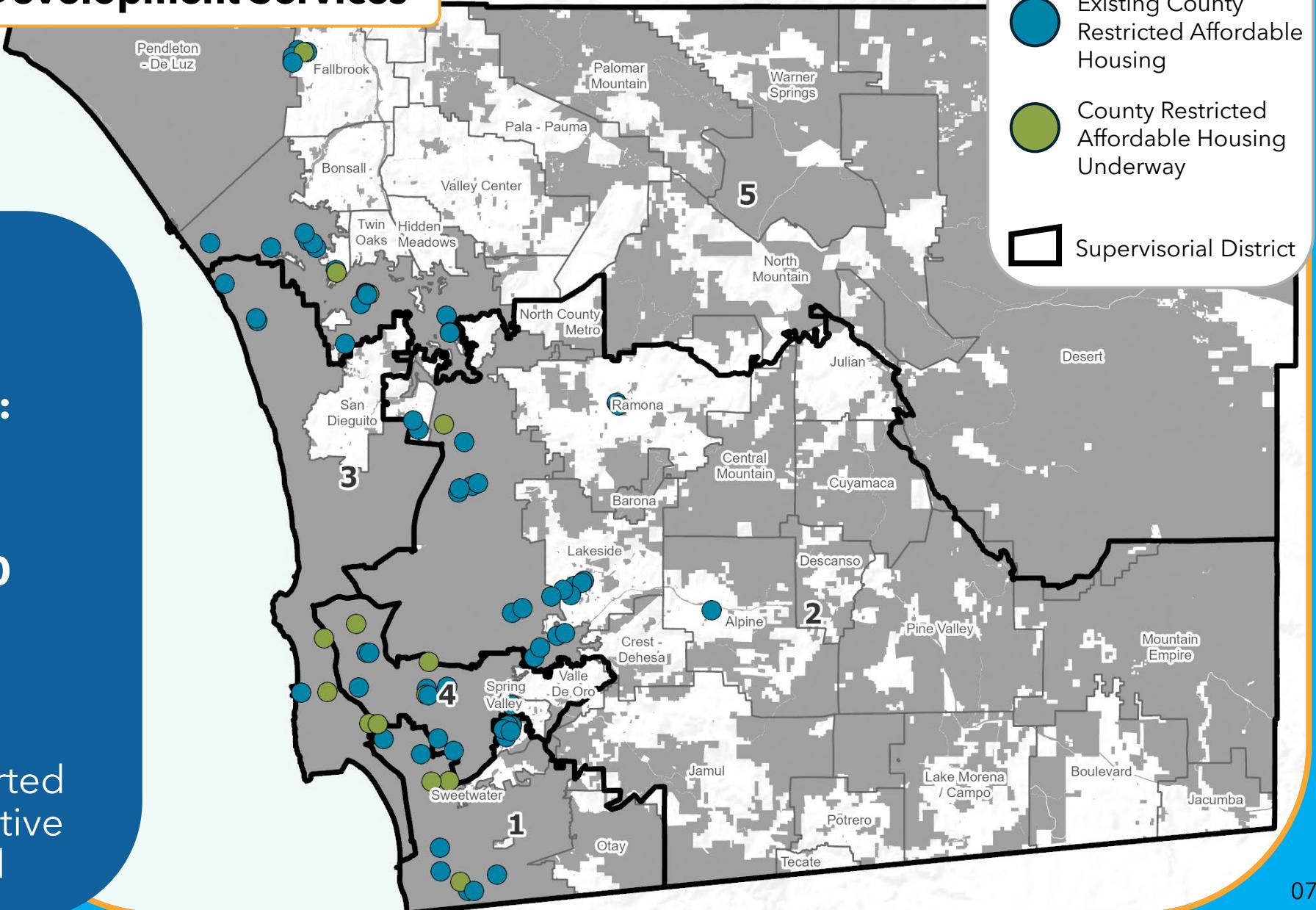


### Housing & Community Development Services



#### 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**

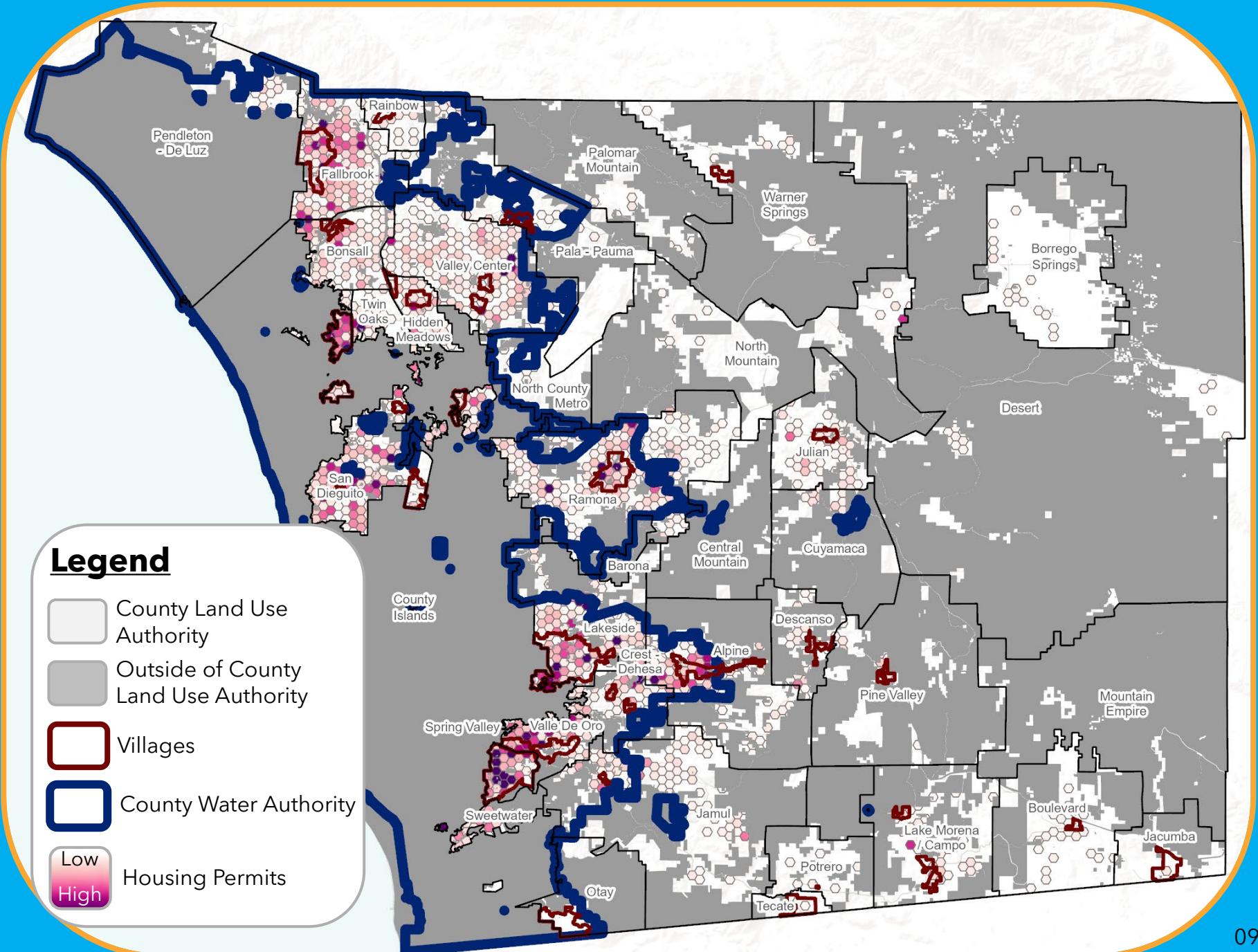
Land Use  
Authority in the  
Unincorporated  
Areas

# 2011 General Plan

FOCUSED  
IN THE WEST,  
NEAR  
SERVICES



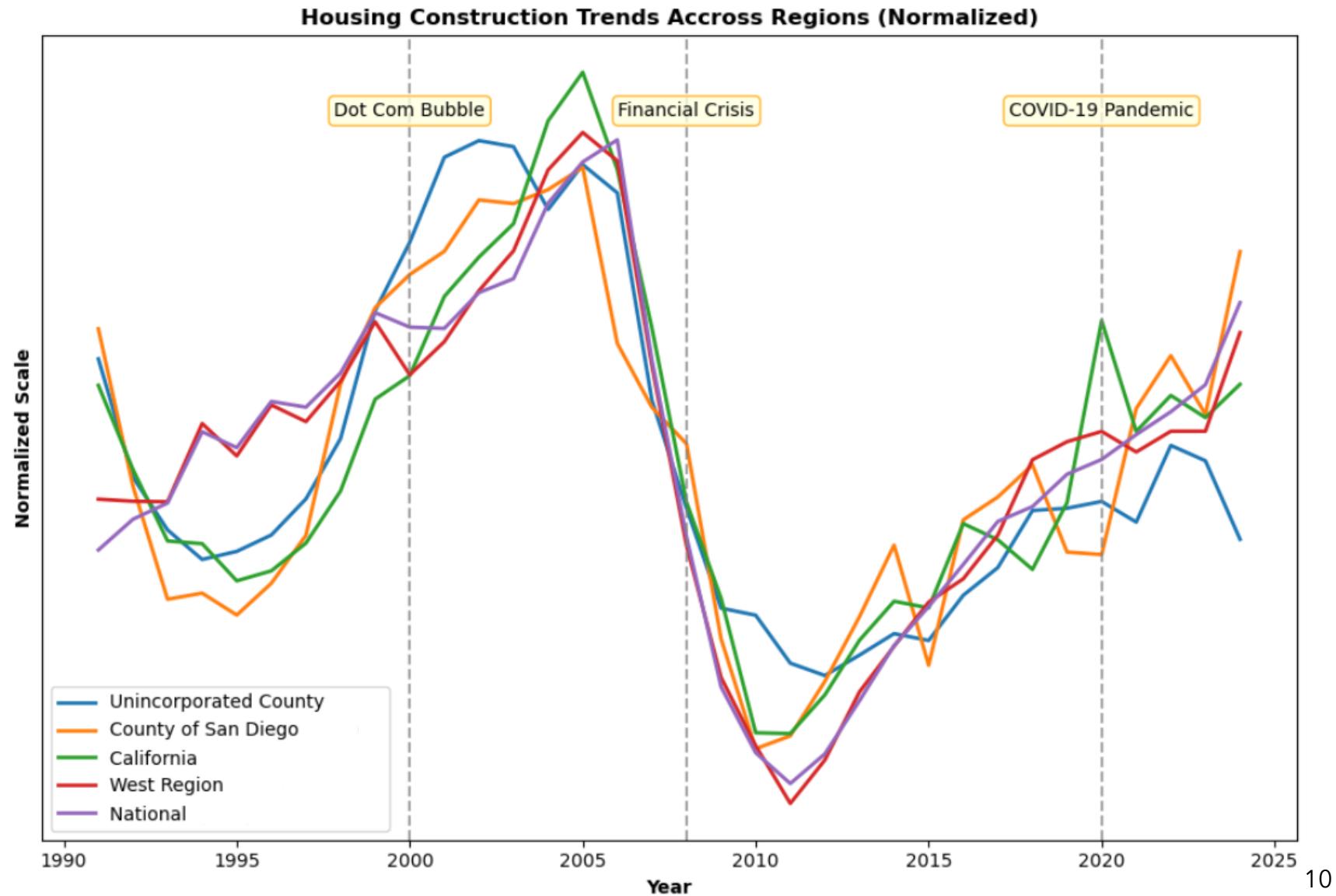
Units Built  
in Villages  
**>50%**



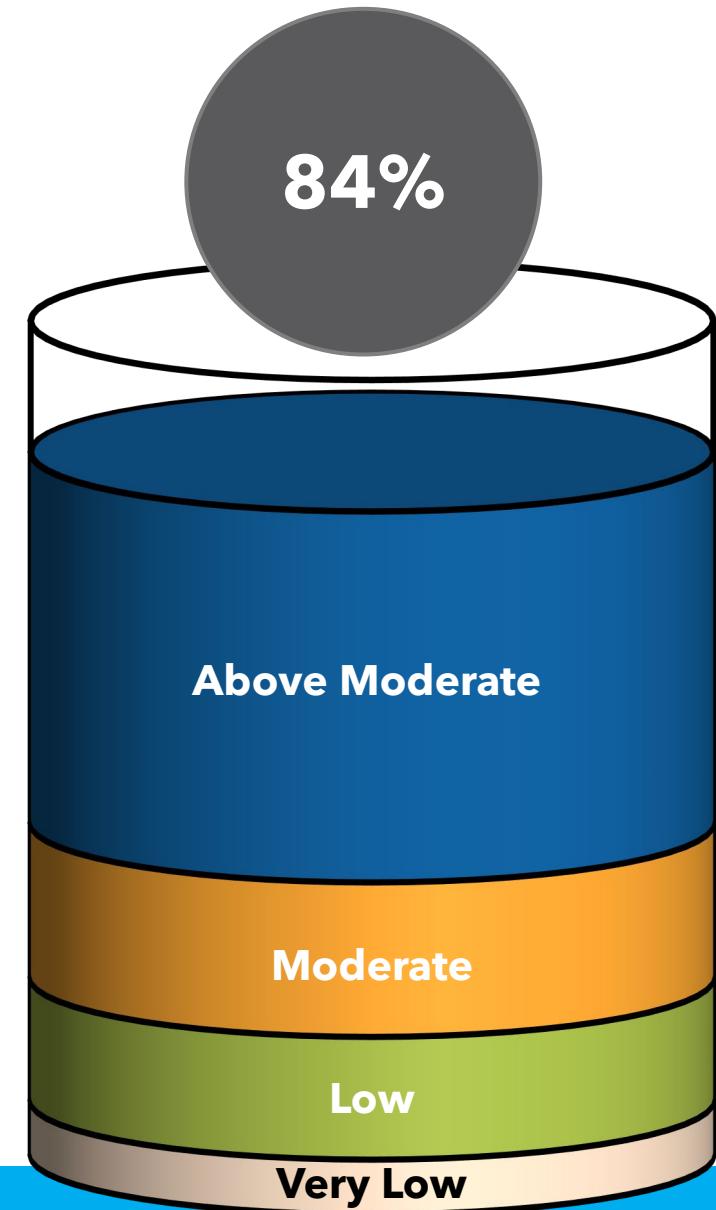
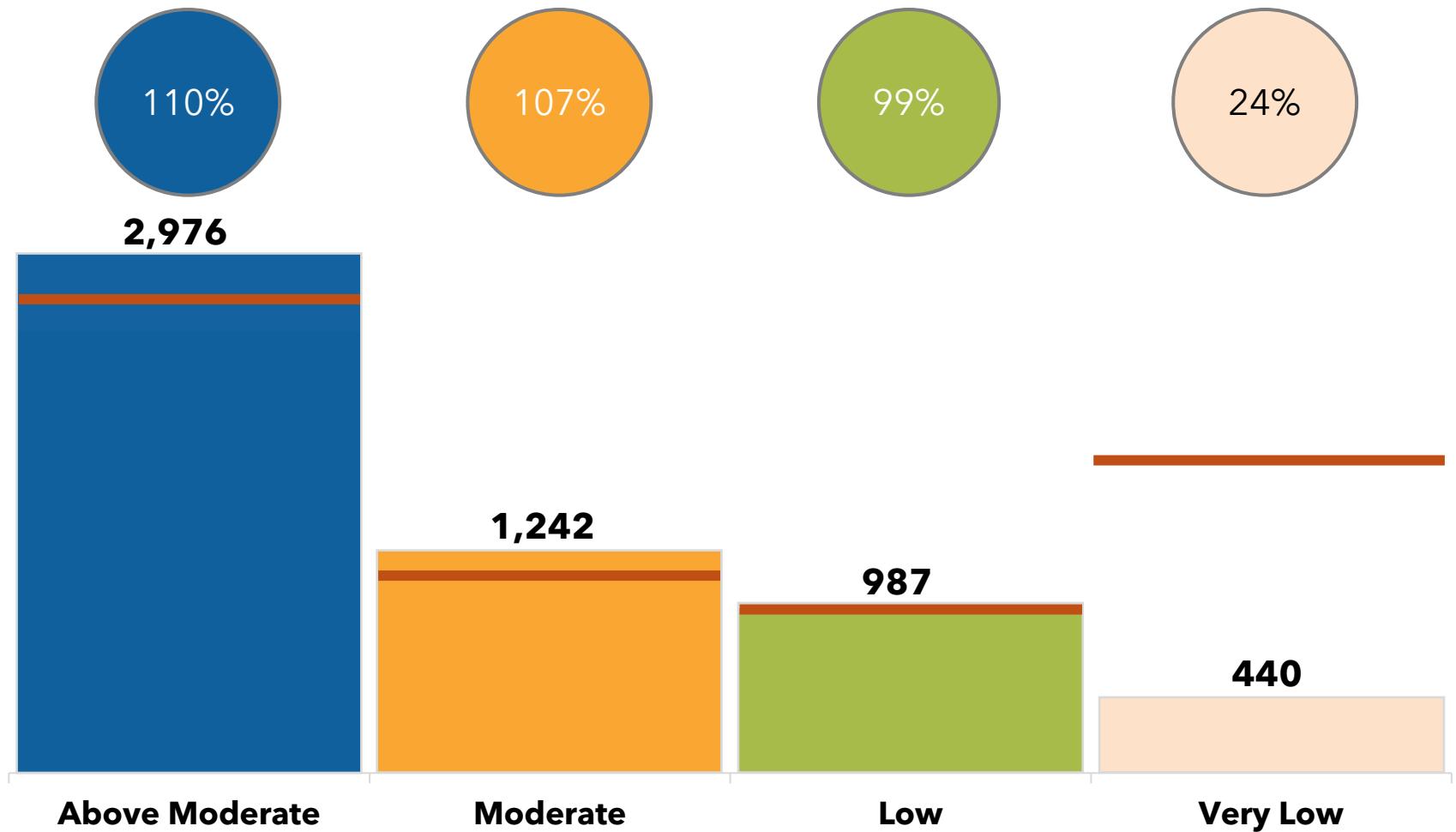
# Housing Production Since the 2011 General Plan

## 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**

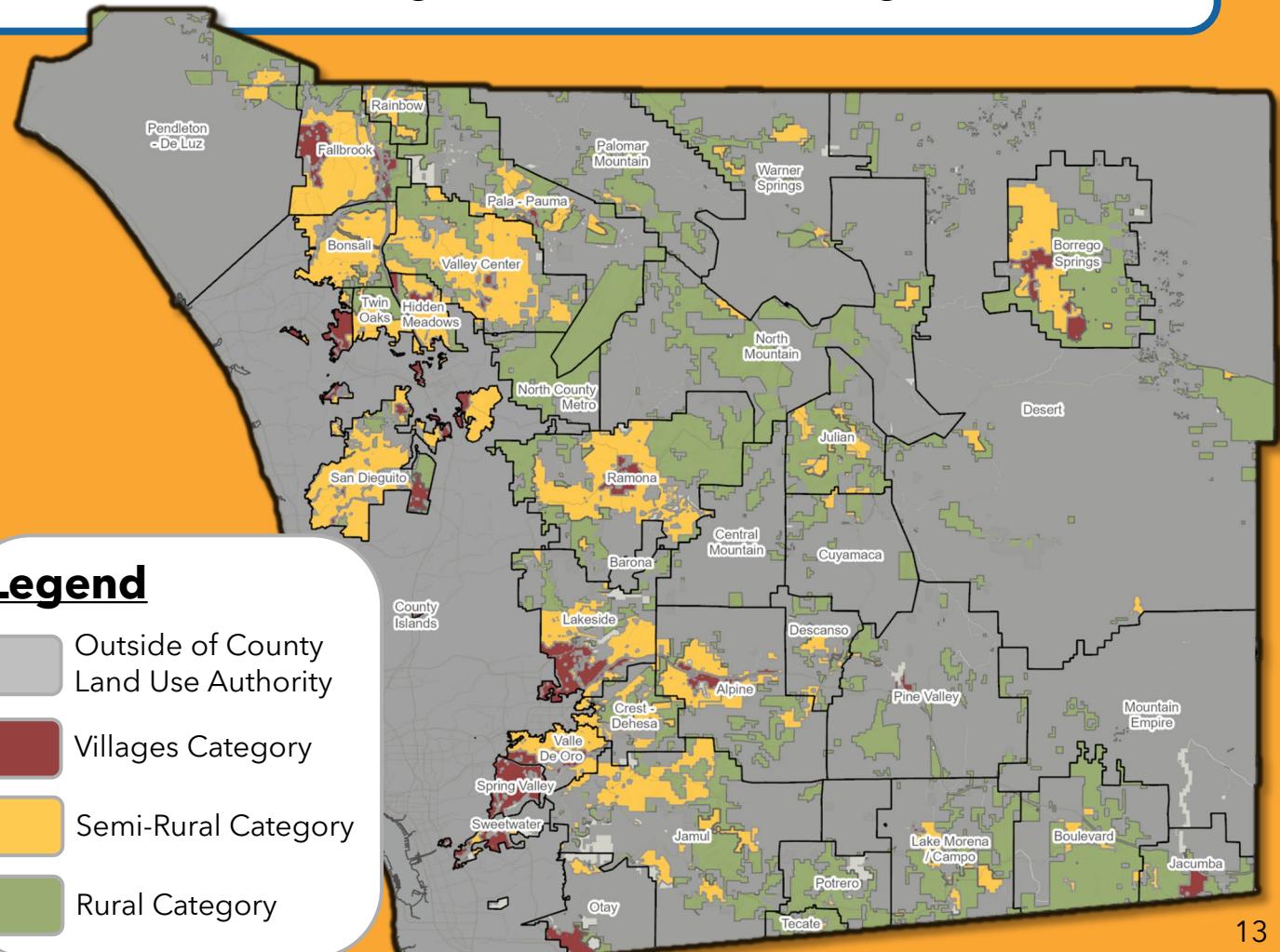
Current Status

# 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



## Housing Blueprint

Housing Overview  
**Prior Board  
Direction**

## CONTENT OVERVIEW

Housing Overview

### **Recent Housing Study, Findings, & Actions**

Key Geographies & Considerations

Key Policy Opportunities Ahead

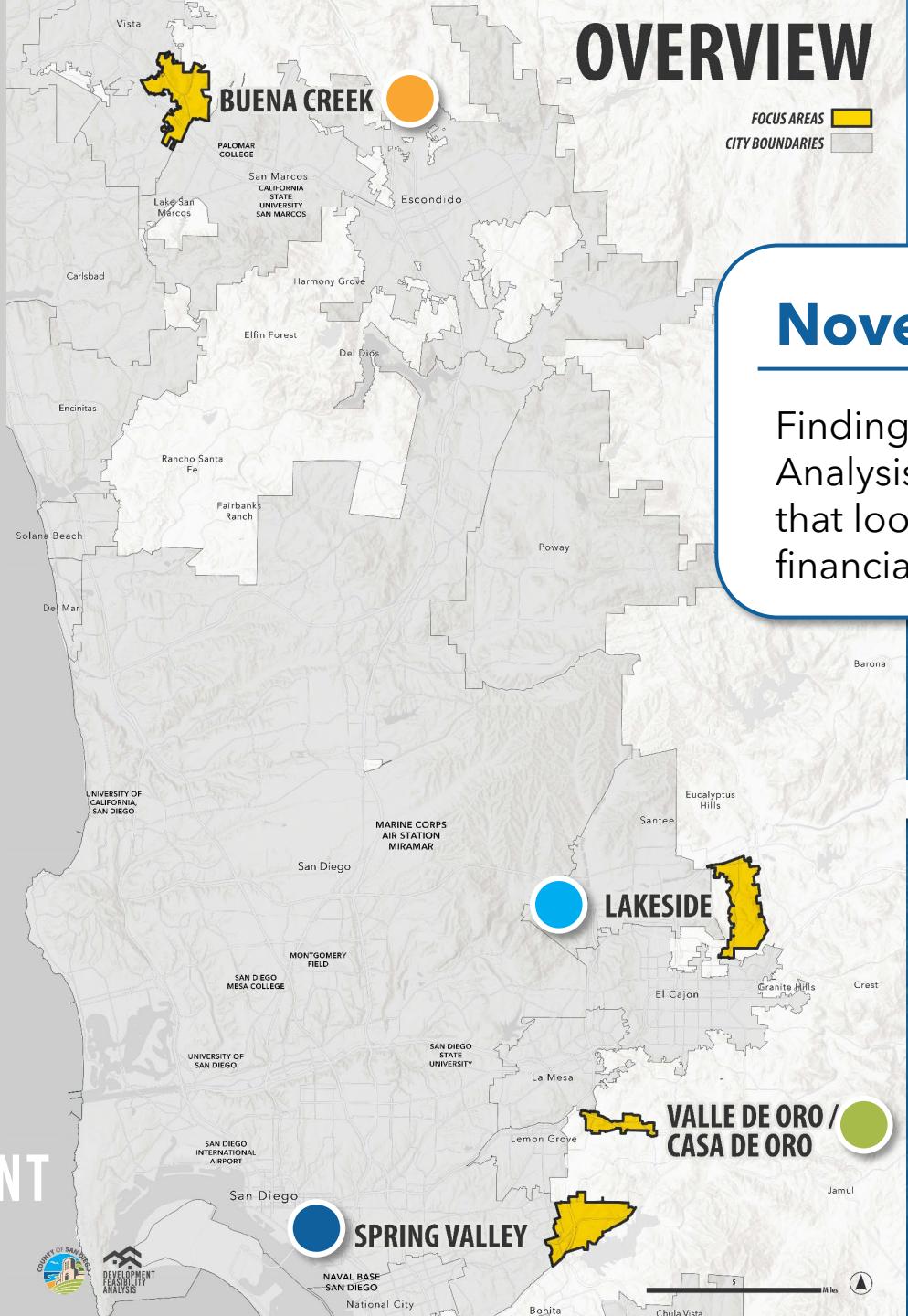
BUENA  
CREEK

LAKESIDE

VALLE DE  
ORO/CASA  
DE ORO

SPRING  
VALLEY

DEVELOPMENT  
FEASIBILITY  
ANALYSIS

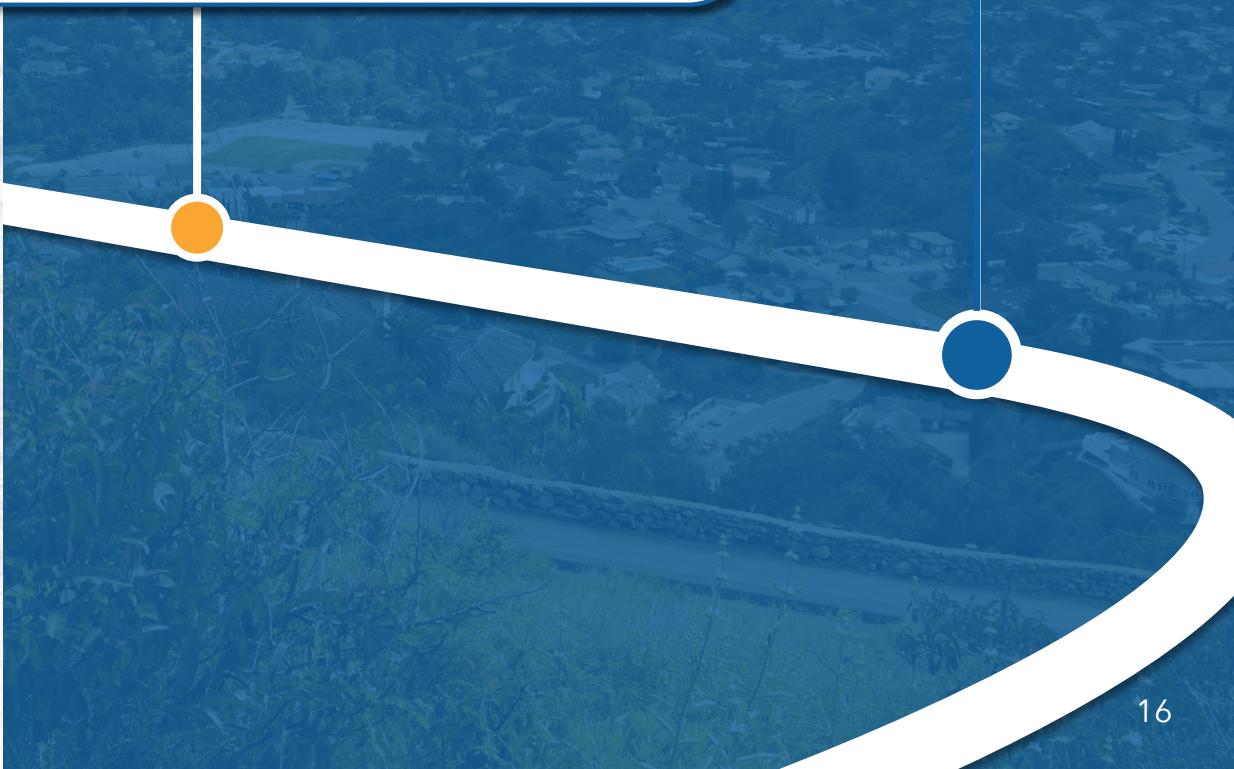


# OVERVIEW

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.



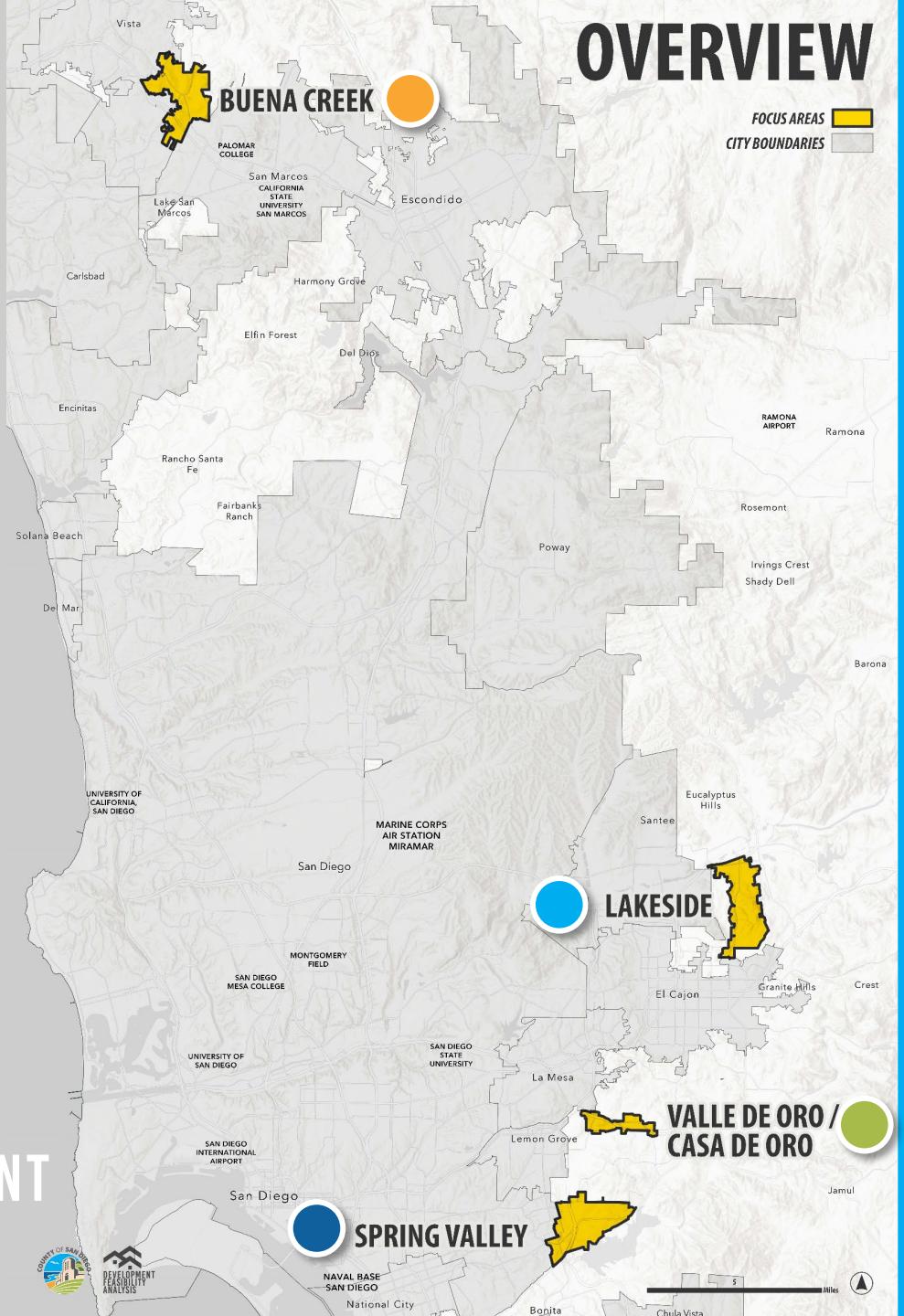
BUENA  
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DEVELOPMENT  
FEASIBILITY  
ANALYSIS



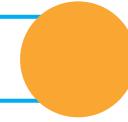
## KEY BARRIERS

- **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



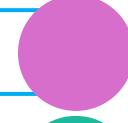
Expand Land Availability for Housing



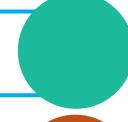
Amend and Align County Regulations



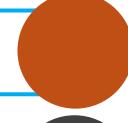
Fast Track Housing Permitting and Boost Resources for Housing



Pursue Funding to Build More Affordable Housing



Advocate for Legislation that Supports Housing



Explore Targeted Planning in DFA Areas



## Planning Projects & Initiatives



# Planning Projects & Initiatives



## 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

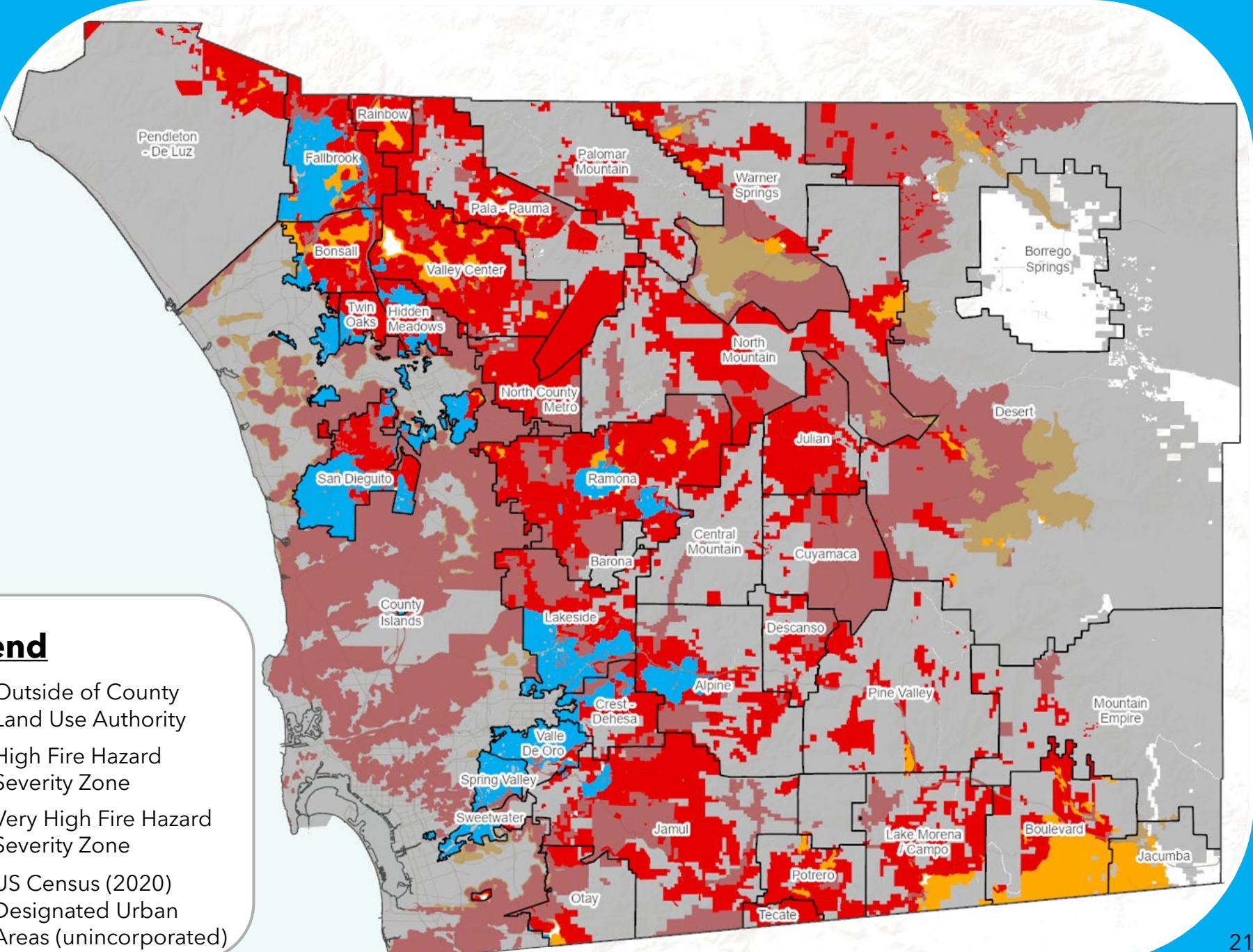
# Wildfire Risk Maps

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)

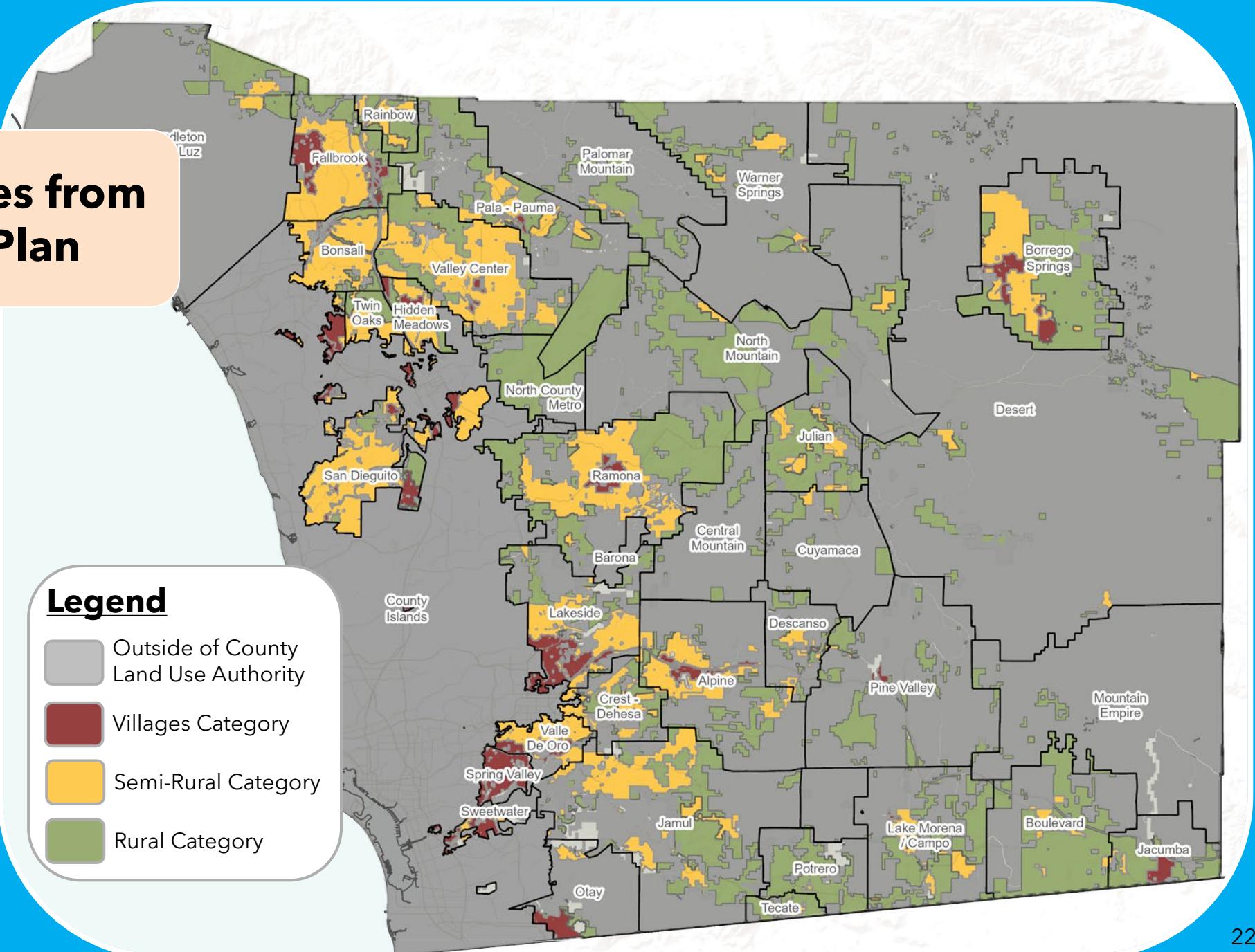


## Regional Categories from the 2011 General Plan

- 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



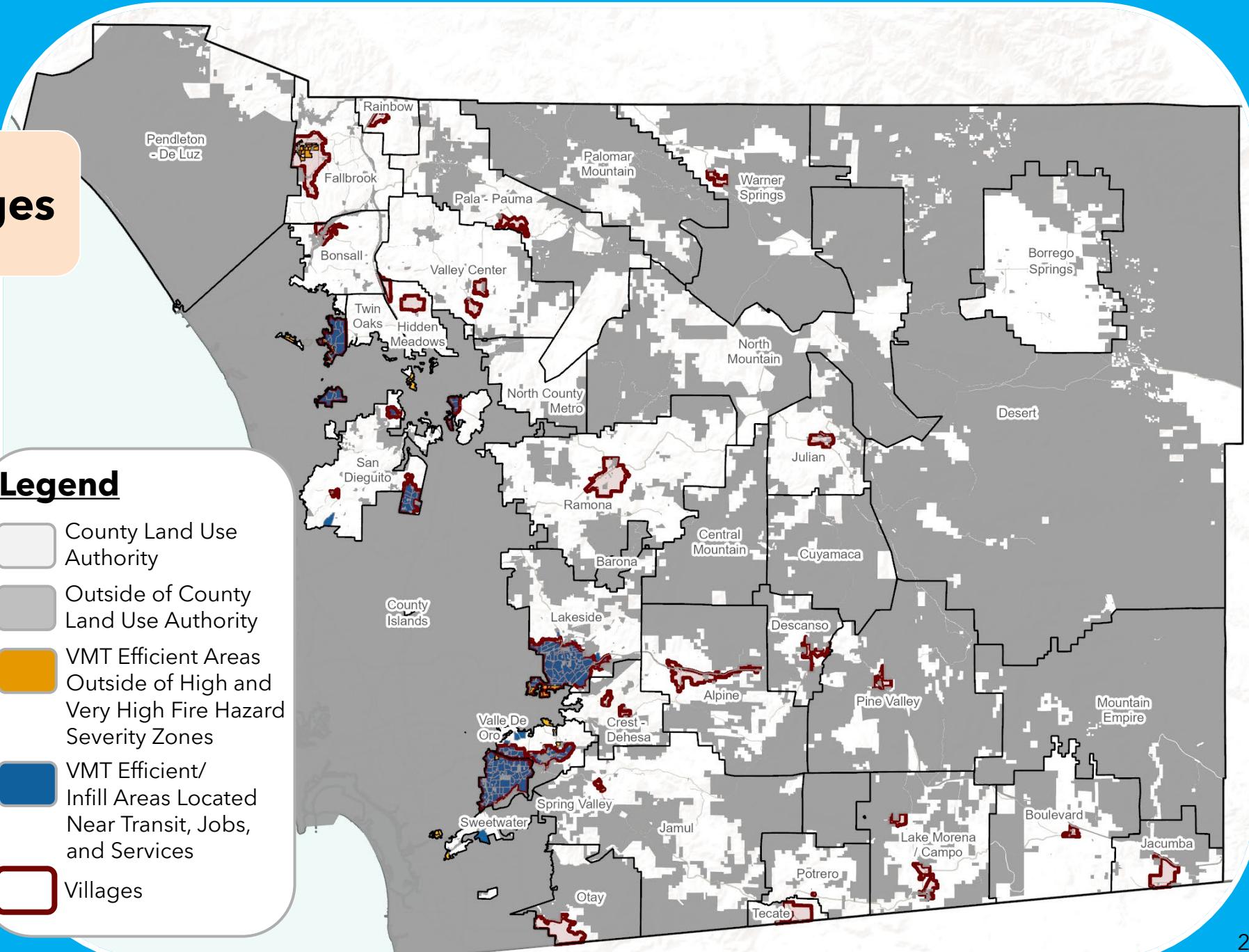
## Key Geographies

### 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



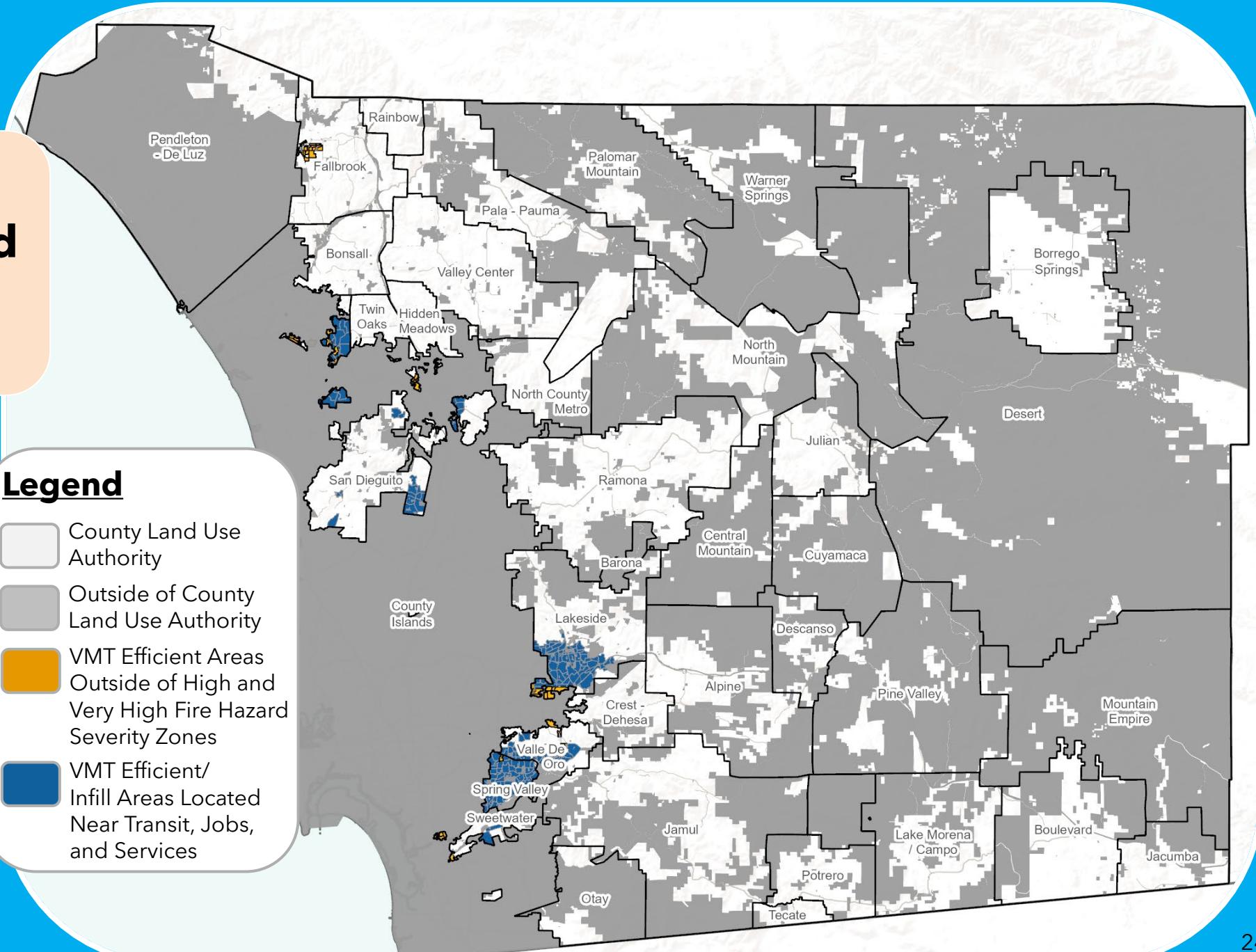
## Key Geographies

### 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



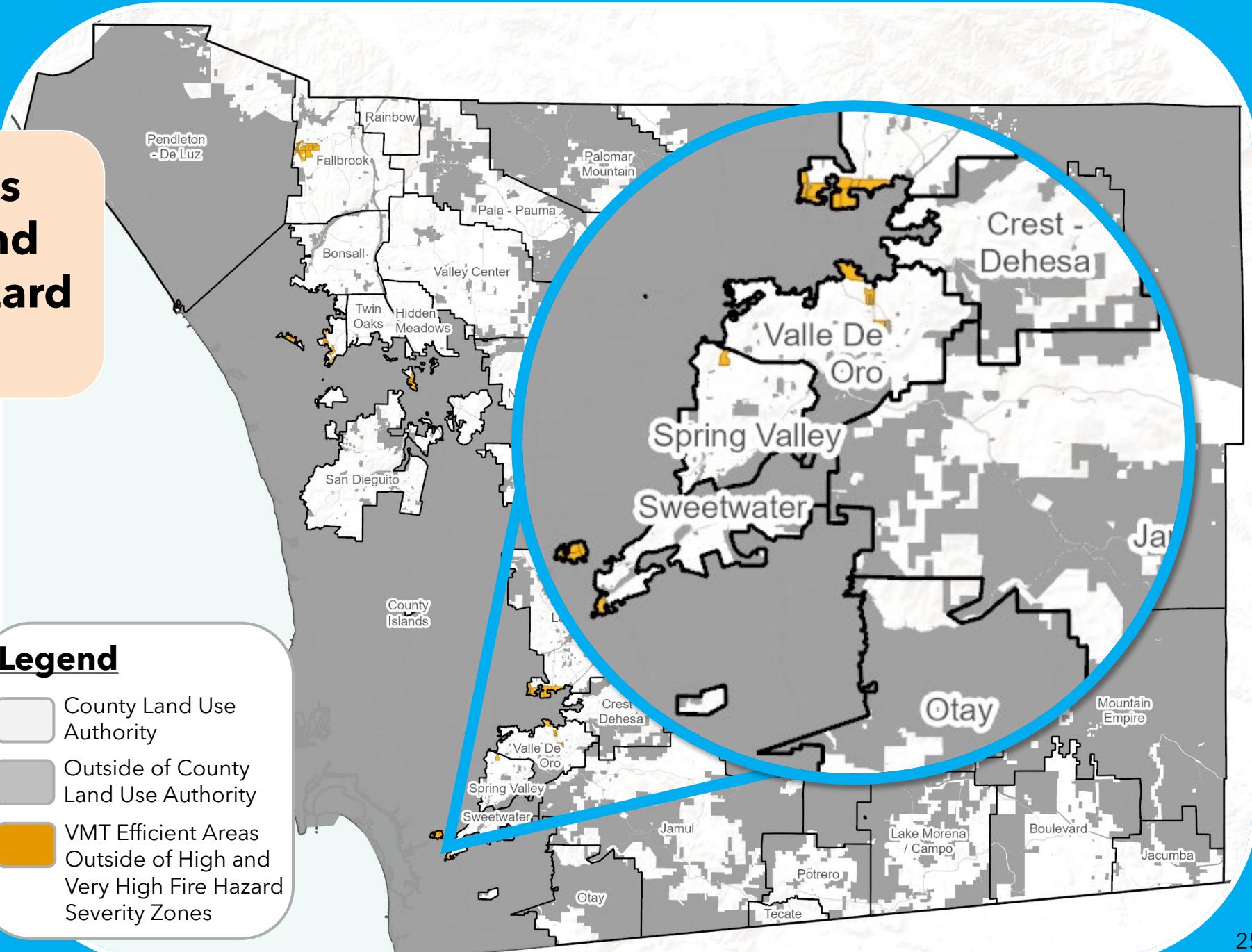
## Key Geographies

### 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

**VMT  
Mitigation**

**Inclusionary  
Housing  
Ordinance**

**Grading  
& By-Right  
Housing  
Program**

**Sustainable  
Land Use  
Framework**

# 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

**COUNTY OF SAN DIEGO  
BOARD OF SUPERVISORS - LAND USE  
WEDNESDAY, NOVEMBER 19, 2025**

**MINUTE ORDER NO. 1**

**SUBJECT: HOUSING FORWARD: DISCUSSING HOUSING AND LAND USE POLICIES  
IN THE UNINCORPORATED COUNTY, DEVELOPMENT FEASIBILITY  
ANALYSIS FINDINGS, AND RELATED CEQA EXEMPTION  
(DISTRICTS: ALL)**

**OVERVIEW**

In the midst of concurrent housing and climate/environmental crises, the County is navigating interrelated policy issues around where and how to direct development and what types of development to focus on in the unincorporated area. County staff will be bringing forward several items for decisions in 2026-2027 that will affect future development in the unincorporated area, such as the Vehicle Miles Traveled (VMT) mitigation program, Inclusionary Housing Ordinance, various zoning ordinance updates, and the Sustainable Land Use Framework, including how the Sustainable Land Use Framework will explore implementation of smart growth principles. Today's discussion will provide background information and current data to support future decision-making on those items. Staff will also present County-led policy opportunities in incorporated areas that may align with broader regional housing strategies. Staff is not requesting any decisions or action today, but the Board may provide input at their discretion.

Housing continues to be a critical issue in the San Diego region, and local jurisdictions are making efforts to address the need for housing. The State of California (State) has increasingly implemented legislative changes to address housing challenges statewide, but has also implemented new laws to address climate change and lower greenhouse gas emissions (GHG), which impact where new development occurs. Local jurisdictions, such as the County of San Diego (County), still need to consider how to balance these changes with local policies to support our unique communities. Housing solutions benefit all segments of the population, including providing housing for those experiencing homelessness, seniors, and vulnerable populations that need steady housing.

As mentioned, State legislation has increasingly emphasized where and how new development should occur, seeking to balance the need for housing with environmental protection. For instance, the implementation of Senate Bill (SB) 743, which redefined transportation impact analysis from traffic congestion to VMT, has created uncertainty for developers in the unincorporated area. Broader pressures, including rising interest rates, supply chain challenges, State regulatory requirements, and litigation risks, have also impacted development patterns in the unincorporated area. As such, large discretionary housing projects in the unincorporated area have declined in the past few years. However, smaller-scale developments, such as Accessory Dwelling Units (ADUs) and lot splits, have increased in response to other legislative changes that have streamlined certain types of housing. Financing programs like the Innovative Housing Trust Fund (IHTF) have also significantly supported local investment for affordable housing and demonstrated housing progress despite challenges. These shifts highlight how housing development has changed and continues to evolve. Housing is a complex policy issue requiring multifaceted solutions. Understanding and determining effective solutions requires a thorough evaluation of current conditions, shaped by recent legislative changes and broader trends, to establish a clear direction for future land use and housing policy.

The purpose of this item is to set the stage regarding housing in the region, providing background and policy context ahead of upcoming Board decision points on Planning & Development Services (PDS) initiatives related to housing. The information presented in this item will allow the Board to have a strategic understanding of barriers to development in the unincorporated area and discuss upcoming Board hearings where the Board can provide direction to shape future development. Today's housing discussion provides information about County efforts to address the housing crisis within the unincorporated area where the County has land use authority in three ways:

1. Staff will summarize the current state of housing production in the unincorporated area and discuss the County's current land use policy foundation, the 2011 County of San Diego General Plan (General Plan). The General Plan emphasizes smart growth principles and directs compact, sustainable development into existing Village centers while preserving surrounding Semi-Rural and Rural lands. The General Plan allows for an estimated 50,000 additional units to be produced in the unincorporated area, but key changes in State legislation since its adoption in 2011 have affected where and what types of development have occurred. Market conditions, the regulatory environment, and other factors identified in the Development Feasibility Analysis (DFA) also suggest a relatively slow and partial buildout of the General Plan.
2. Staff will share the results from the Board-directed DFA from February 9, 2022 (7). The DFA studied four key unincorporated communities to identify barriers to housing development and potential solutions. The study sought to understand whether housing goals could be achieved, and found that poor market conditions, limited land, and complicated County regulations were key barriers. Fundamentally, the study confirmed that the County is unlikely to be able to meet its housing goals in the study areas, as there are broader issues that must be addressed. There are a multitude of factors that contribute to whether housing development in the DFA areas is feasible. The recommendations respond to the identified barriers that need to be overcome, and the market conditions needed for housing to be feasible in these areas and the unincorporated area overall.
3. Lastly, staff will initiate a strategic discussion for the Board around housing development priorities. This will provide the Board with the opportunity to discuss information that will be central to development-related items coming forward in 2026-2027 that will require Board direction, such as the: VMT mitigation program, Inclusionary Housing Ordinance, various zoning ordinance updates, and the Sustainable Land Use Framework. These upcoming Board items center around VMT, fire risk, smart growth, environmental sustainability, equity, and affordable housing, and should be considered within the context of the DFA findings.

Today's discussion will present information to help the Board understand what each of these future items could achieve and how items are connected. It will also allow the Board to connect how future Board decisions may guide housing development and implications for housing supply, sustainability, and community needs. No decisions or direction are required at today's hearing, but the Board may provide input at its discretion.

## **RECOMMENDATION(S)**

### **CHIEF ADMINISTRATIVE OFFICER**

Planning & Development Services recommends that the Board of Supervisors:

1. Find that the proposed project is not subject to the California Environmental Quality Act (CEQA) because it is not a project as defined in Sections 15378(b)(5) of CEQA Guidelines.

2. Receive the Development Feasibility Analysis (DFA) Report (Attachment A).
3. Receive the Planning & Development Services (PDS) Housing Element Implementation Update (Attachment B).
4. Receive the “Housing Forward: How the County is Supporting Housing in the Region” presentation.

## **EQUITY IMPACT STATEMENT**

The County of San Diego (County) leads multiple initiatives to facilitate equitable housing development. One of these initiatives, the Development Feasibility Analysis (DFA), evaluated the potential for focused County investments and partnerships to facilitate more housing opportunities and economic growth, prioritizing sustainability and equity. The DFA also considers ensuring housing options at various income levels, addressing disparities in infrastructure and service access, minimizing negative environmental impacts, and supporting economic growth through development. Ultimately, these efforts strive to reduce inequities caused by the uneven distribution of services, amenities, schools, parks, and affordable housing. Housing solutions can address homelessness, help individuals gain wealth through home equity, and facilitate intergenerational wealth transfer. The DFA engaged with over 600 individuals ranging from industry professionals to community members in and near environmental justice communities.

## **SUSTAINABILITY IMPACT STATEMENT**

The Development Feasibility Analysis (DFA) supports the County of San Diego’s Sustainability Goals and Fiscal Year 2025-2026 Operational Plan Sustainability Commitments by seeking to develop land use and development policies to equitably balance natural spaces, housing needs, and workforce development. The DFA evaluated opportunities to facilitate housing within four communities to support a more sustainable land use pattern, encourage the efficient use of infrastructure, redevelop within established communities, reduce commute times, and rejuvenate underutilized Infill Areas. Today’s item further explores opportunities to emphasize sustainability by exploring policy considerations to support housing that balances environmental, economic, social, and health/well-being factors through an equity lens.

## **FISCAL IMPACT**

There is no fiscal impact associated with today’s item. Receiving the Development Feasibility Analysis (DFA) report and information on land use and housing policy considerations would have no fiscal impact.

There is no immediate fiscal impact, as implementing the DFA recommendations would largely occur through existing housing-related projects, such as zoning updates, and other ongoing initiatives. Funding to implement Capital Improvement Projects to address infrastructure gaps and community improvements would be a longer-term effort that could include the use of existing funding for roads, grant funding and implementation of local funding districts; however, no specific funding source has currently been identified. Staff will continue collaborating internally, with community partners, and with State and regional agencies to identify and pursue funding opportunities to support investments in DFA communities.

There will be no change in net General Fund cost and no additional staff years.

## BUSINESS IMPACT STATEMENT

N/A

### ACTION:

ON MOTION of Supervisor Desmond, seconded by Supervisor Montgomery Steppe, the Board of Supervisors took action as recommended.

AYES: Aguirre, Anderson, Lawson-Remer, Montgomery Steppe, Desmond

State of California)  
County of San Diego)

I hereby certify that the foregoing is a full, true and correct copy of the Original entered in the Minutes of the Board of Supervisors.

ANDREW POTTER  
Clerk of the Board of Supervisors



A handwritten signature of Andrew Potter in black ink.

Signed

By Andrew Potter