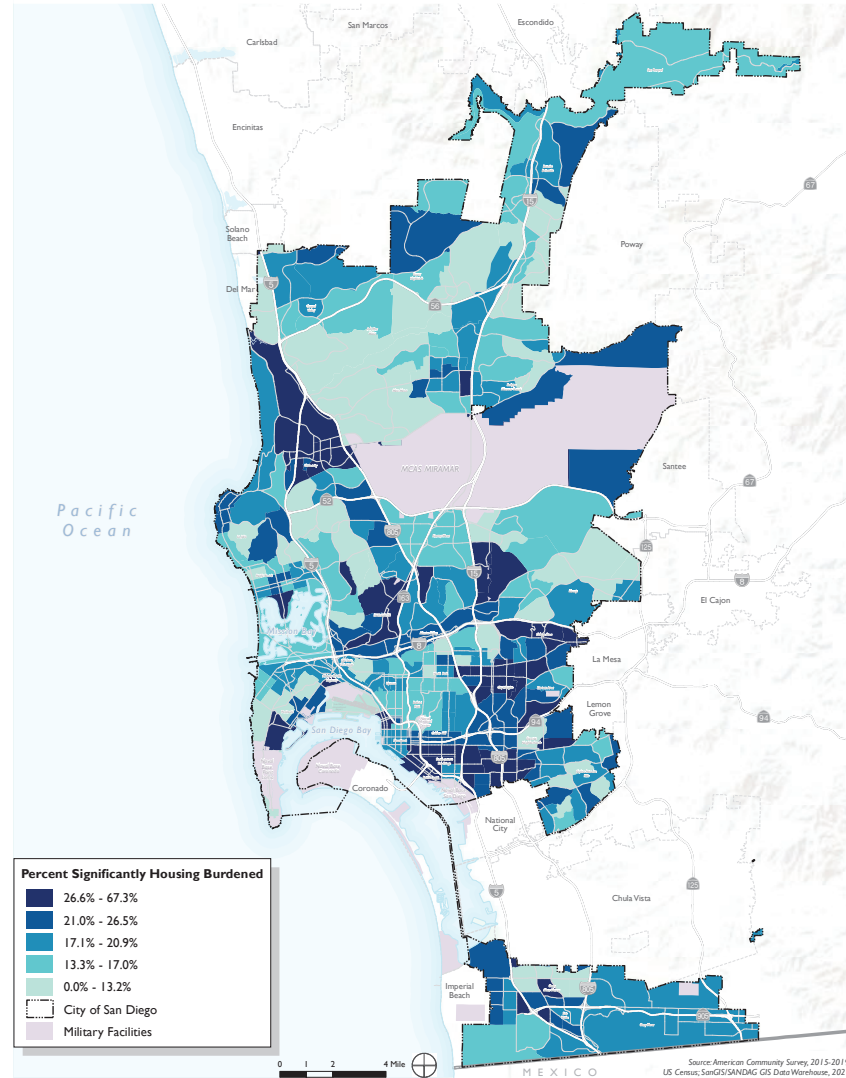


SAFE & SANITARY HOUSING

SIGNIFICANT HOUSING BURDEN

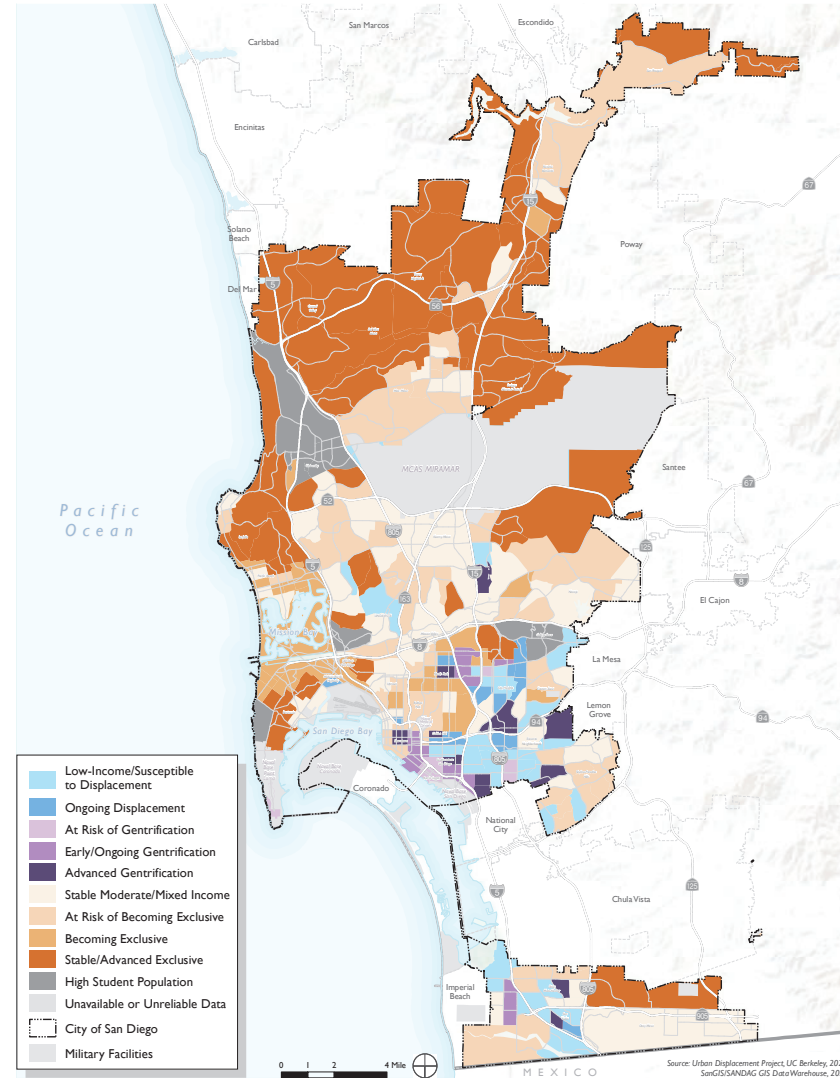


Housing Burden & Insecurity

Rising housing costs and lack of affordability is a primary driver of housing insecurity. Households that spend 30 percent or more of their income on housing costs are deemed housing burdened, and those that spend 50 percent or more are significantly housing burdened. Households that are housing burdened have fewer financial resources for food, healthcare, and other needs. In San Diego, 43 percent of residents are housing burdened, and 20 percent are significantly housing burdened – compared to 44 percent and 20 percent in the County, respectively.

The above-left map illustrates that lower income areas tend to be more housing burdened, namely in University, Linda Vista, southeastern Tierrasanta, City Heights, Barrio Logan, and Southeastern.

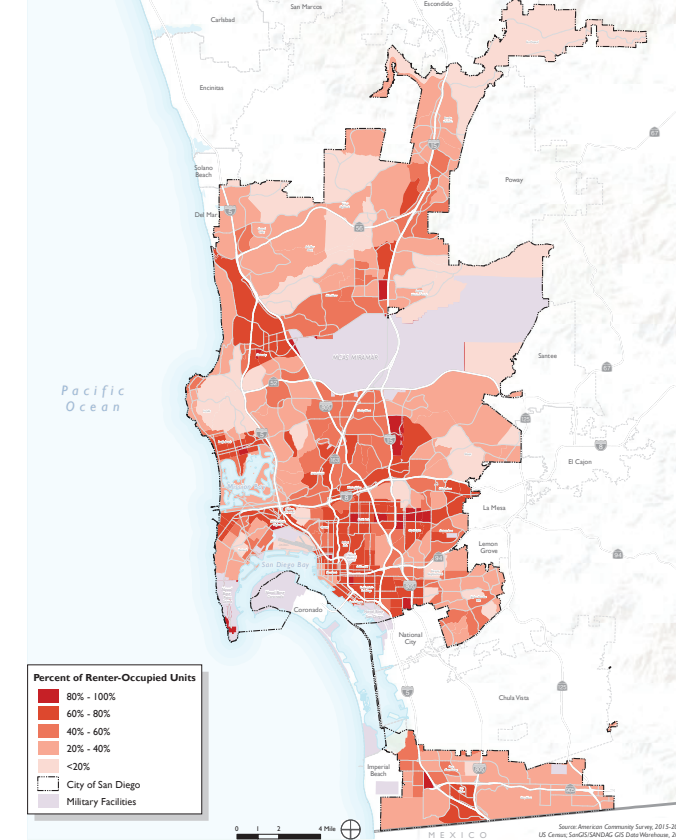
GENTRIFICATION & DISPLACEMENT RISK



When combined with changing market dynamics, lack of affordability and housing insecurity can also lead to displacement of populations that cannot afford to stay in gentrifying neighborhoods. Based on the study by Urban Displacement Project, there is a high degree of income segregation in San Diego, as evidenced in the map to the above-right. Areas of Stable/Advanced Exclusive typology (darkest orange) make up a large proportion of the city, while still more are Becoming or At Risk of Becoming Exclusive. These areas generally are higher income areas.

This map also highlights places of change, where risk of displacement is higher (in blue). In particular, Southeastern, Encanto, and City Heights as well as parts of Linda Vista, Tierrasanta, Otay Mesa-Nestor, and San Ysidro face this risk.

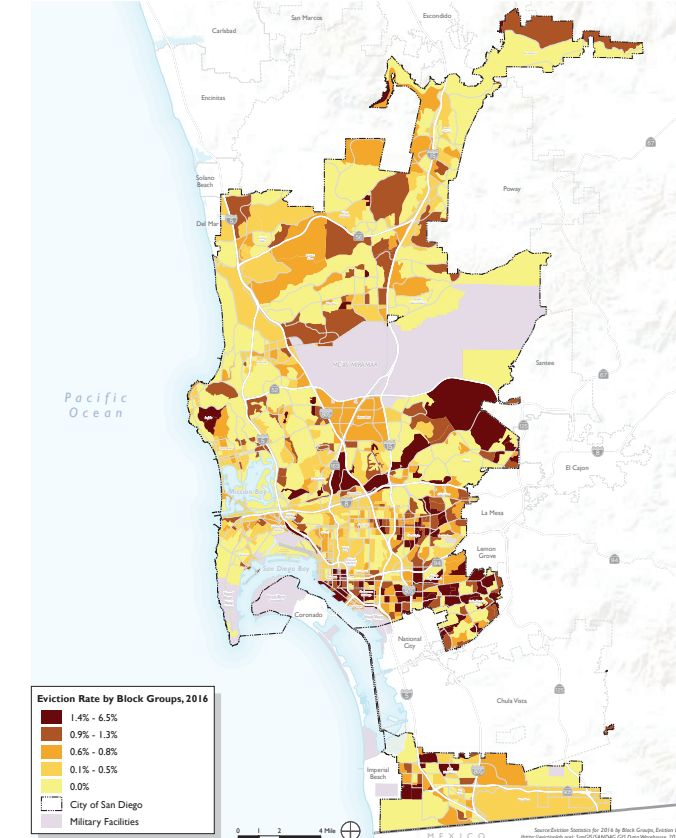
RENTER-OCCUPIED HOUSEHOLDS



Although a slight majority of homes in San Diego are single family residences (56 percent), a majority of housing units are occupied by renters (53 percent). Compared to owners, renters have a significantly lower median household income (\$110,465 and \$59,622, respectively), and 31 percent of owner-occupied housing units are housing burdened compared to 51 percent of renter-occupied homes.

The map to the left shows that greater concentrations of renter-occupied households are located in central San Diego and along major roads like I-805 and I-15 and include communities like University, North Park, and western Tierrasanta.

EVICTION RATES, 2016



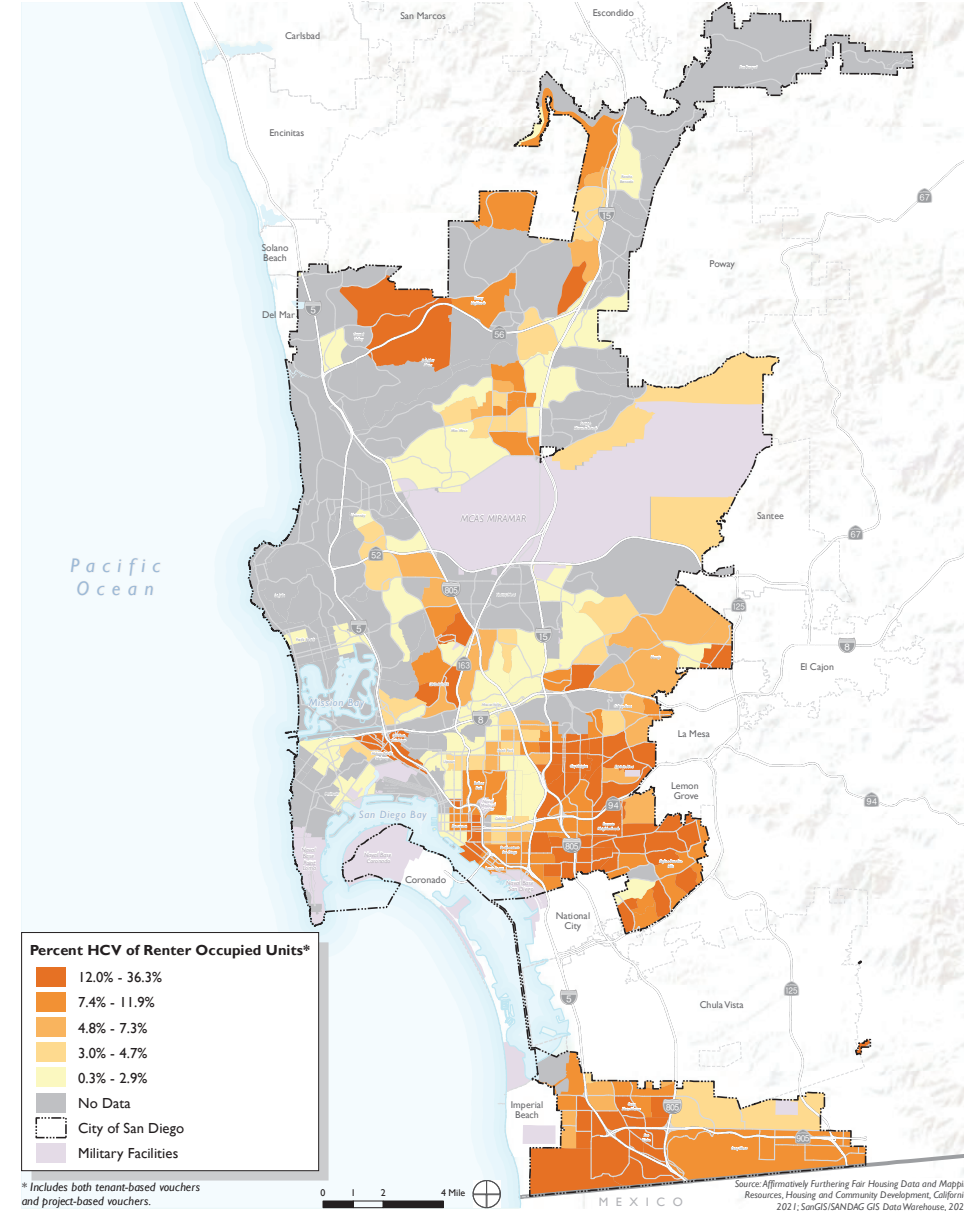
This map shows eviction rates of renter-occupied households by block group, and block groups in the darkest color have the top 20 percent highest eviction rates in the county.

The lack of a clear pattern indicates that eviction rates are not necessarily spatially correlated, though there is a slight trend of higher rates in the Barrio Logan, Southeastern, and Encanto area as well as parts of City Heights and Eastern Area, which are generally lower-income areas.

SAFE & SANITARY HOUSING

Housing Quality & Choice

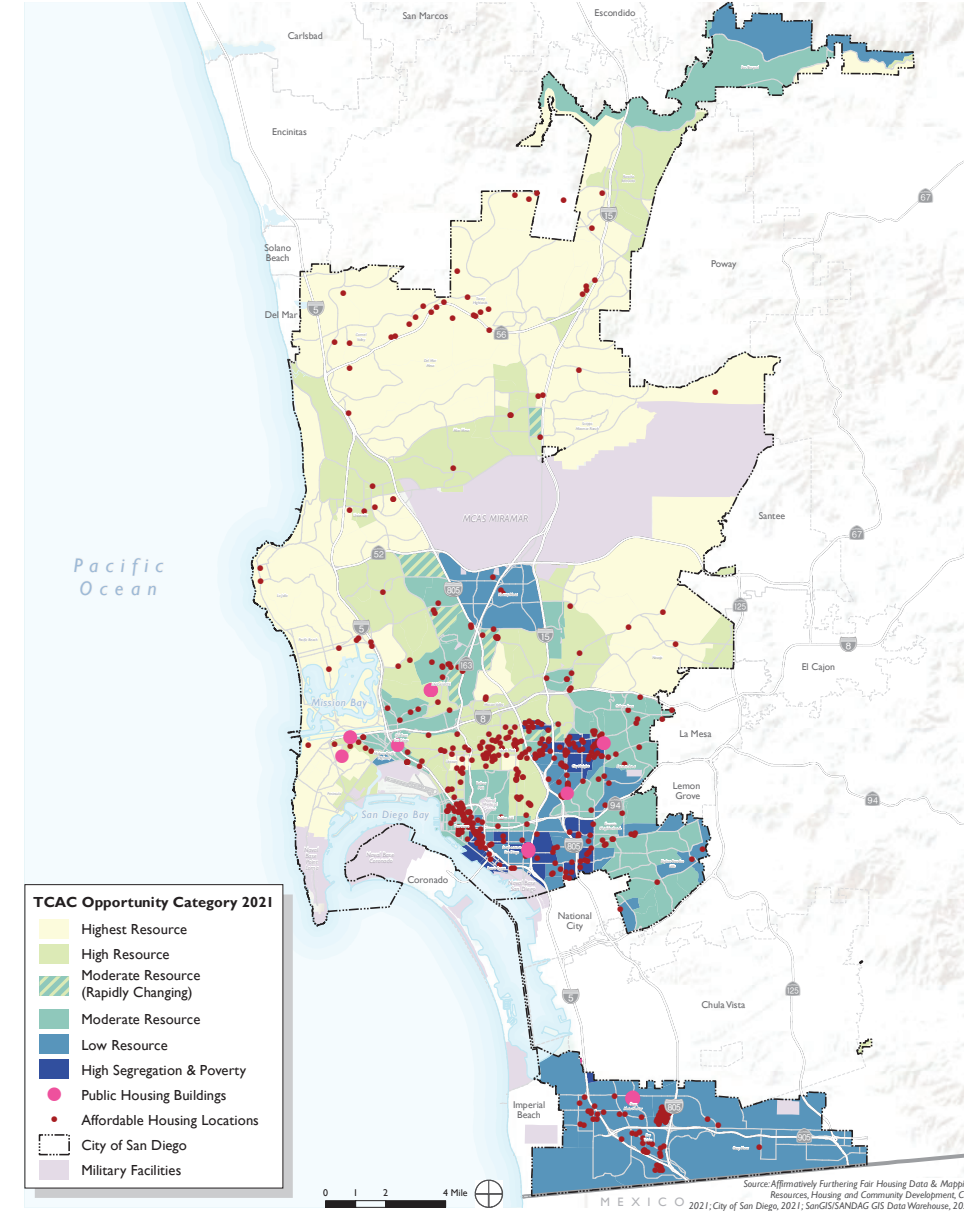
HOUSING CHOICE VOUCHERS USAGE



The US Department of Housing and Urban Development’s (HUD) Housing Choice Voucher (HCV) Program assists very low-income families, the elderly, and persons with disabilities in obtaining decent, safe, and sanitary housing in the private market. HCV-subsidized rents to allow participants to choose their own housing, including single-family homes, townhouses, and apartments, provided that the chosen housing meets the requirements of the program including maximum allowable rent.

The above map shows that as many as 36 percent of renters in some tracts are participating in this program based on data from HUD’s 2021 Affirmatively Furthering Fair Housing (AFFH) dataset, and tracts with the top 20 percent highest proportions statewide make up much of the southeastern and some of the northern parts of the city.

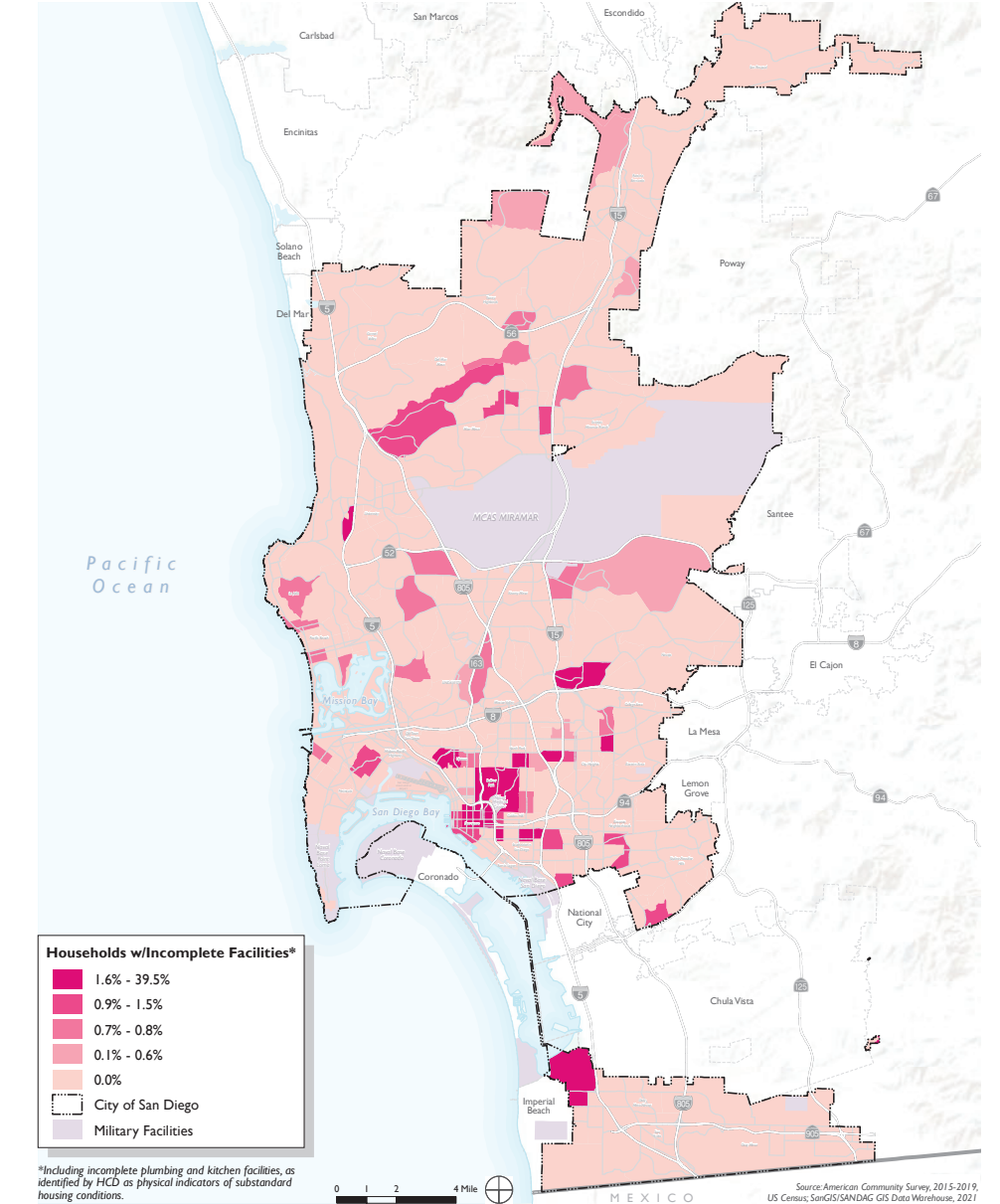
TCAC OPPORTUNITY AREAS & PUBLIC HOUSING



The State Tax Credit Allocation Committee (TCAC) and HCD annually create Opportunity Maps that describe the location’s access to resources such as proximity to jobs, quality of education, and other environmental indicators.

However, low-income residents may not be able to afford housing choices in areas of high opportunity. Accordingly, low-income communities may not have the same level of access to jobs, quality of education, and other environmental factors that higher-income neighborhoods have. The map above shows that affordable housing locations (those with deed-restricted units) are offered in areas at all levels of resources, although many are located in places that are Low Resource or High Segregation and Poverty (shown in blue).

SUBSTANDARD HOUSING CONDITIONS



Selected financial and physical conditions including lack of complete plumbing facilities, lack of complete kitchen facilities, overcrowding (1.01 or more occupants per room), and housing burden (housing costs greater than 30 percent of income) are used by the Census Bureau to identify homes in which the quality of living and housing can be considered substandard.

Based on this definition and data from ACS 2019, the map above shows the percentage of households with the selected physical conditions (incomplete plumbing or kitchen facilities) by tract. While these conditions do not apply to almost the entirety of the city, certain tracts have significant proportions of housing that meet these criteria such as near Downtown and Balboa Park, the northeast intersection of I-8 and I-15, and northern Otay Mesa-Nestor.