Complete Communities Housing Solutions

INFORMATION BULLETIN

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View All Information Bulletins

IN THIS BULLETIN:

- What Sites are Eligible?
- What are the Program Requirements?
- What are Pre-Density Bonus Units?
- Can the Affordable Units be Built Offsite?
- Public Infrastructure Amenities
- Supplemental Development Regulations
- What are the Program Benefits?
- Is My Project Eligible for Streamlined Processing?
- Previous Versions

Complete Communities Housing Solutions (CCHS) is an optional affordable housing incentive program allowing more dense housing projects near high-frequency transit. The regulations are intended to create a variety of housing options for everyone, with an emphasis on low- and moderate-income levels.

This Information Bulletin is a summary of the Complete Communities Housing Solutions regulations and does not include every requirement or restriction. To view all of the requirements and regulations please see San Diego Municipal Code Chapter 14, Article 3, Division 10.

EDITOR'S NOTE – Regulations Not in Effect in the Coastal Overlay Zone

Changes to the Housing Solutions regulations adopted as part of the 2024 Land Development Code Update and 2026 Land Development Code Update are not effective within the Coastal Overlay Zone. Those changes will become effective within the Coastal Overlay Zone when the California Coastal Commission certifies Ordinances O-21836 and O-22109.

Complete Communities Housing Solutions: Implementation Guide

What Sites Are Eligible?

Sites must first meet all of the following minimum land use, density, and locational requirements:

1. Zoning allows for:
   - Commercial, residential, or mixed-use development; and
   - A minimum residential density of 20 dwelling units per acre or greater.
2. The Site is located within a Sustainable Development Area (SDA).
3. Split-zoned lots may be eligible if the sum of the dwelling units permitted in each of the zones totals at least 20 dwelling units per acre.
4. CCHS projects are not allowed in the following areas:
   - Sites located within Proposition A lands;
   - Sites located within a designated historical district, except for the Ocean Beach Cottage Emerging Historical District.
   - Sites subject to the Old Town Planned District Ordinance.

Learn your site's zoning:

- Zoning and Parcel Information Portal (ZAPP)

What are the Program Requirements?

Eligible developments must comply with supplemental development regulations, are required to provide:

- Affordable housing;
- Public infrastructure amenities

Affordable Housing:

An eligible development may meet the affordable housing requirements of the program through the provision of either rental or for-sale dwelling units.

Rental Units

1. The Affordable Housing requirement is fulfilled through rental units when at least 40 percent of the pre-density bonus units are deed-restricted as affordable in accordance with the proportions outlined below:
   - A. 15 percent of units not to exceed 30 percent of 50 percent of Area Median Income (AMI) (very low income);
   - B. 15 percent of units not to exceed 30 percent of 120 percent of AMI (moderate income); and
   - C. 10 percent of units not to exceed 30 percent of 60 percent of AMI. (low income)

As an alternative to the requirement above, a housing development may meet the affordability requirement by meeting one of the two following criteria:

- D. 40 percent of the units not to exceed 30 percent of 50 percent of AMI. (very low income); or
- E. 100 percent of the units not to exceed 30 percent of 120 percent of AMI (moderate income); where 50 percent of the required units do not exceed 120 percent of 80 percent of AMI and the remaining 50 percent of the required units do not exceed 120 percent of AMI.

A development may also meet the Affordable Housing requirement when at least 100 percent of the total units, including the post-density bonus units, are deed-restricted to not exceed 30 percent of 60 percent of the AMI. (low income)

For-Sale Units

1. The Affordable Housing requirement is fulfilled through for-sale units when at least 40 percent of the pre-density bonus units are deed-restricted as affordable in accordance with the proportions outlined below:
   - A. 15 percent of units not to exceed 30 percent of 50 percent of AMI (very low income);
   - B. 15 percent of units not less than 28 percent of the gross income of the household and not more than 35 percent of 110 percent of AMI (moderate income); and
   - C. 10 percent of units not to exceed 30 percent of 70 percent of AMI (low income).
2. As an alternative to the requirement above, a development may meet the affordability requirement through for-sale units by complying with one of the two following criteria:
   - A. At least 40 percent of the units not to exceed 30 percent of 50 percent of AMI (very low income); or
   - B. 100 percent of the units affordable to moderate income households, including an allowance for utilities, in accordance with the following:
     - I. At least 50 percent of the units not to exceed 30 percent of 80 percent of AMI; and
     - II. The remainder of the units not to exceed 30 percent of 120 percent of AMI.

What are Pre-Density Bonus Units?

- Pre-density bonus units are calculated based on the maximum residential density of the site's base zone.

  Sample Site: 1.5 acres zoned RM-2-5 (1 dwelling unit per 1,500 sq. ft.)

  Lot Area: 1.5 acres x 43,560 (sq. ft./1ac.) = 65,340 sq. ft.

  Maximum Permitted Density: 1 dwelling unit/1,500 sq. ft.

  Units Permitted = 65,340 ÷ 1,500 = 43.56 dwelling units, or 44 units

Since the quotient exceeds a whole number by more than 0.50, the maximum number of permitted units is rounded up to 44.

Can the Affordable Units be Built Offsite?

Yes, provided that the units comply with the location and development criteria as determined by the San Diego Housing Commission.

To assess whether the proposed premises at the Complete Communities development and the off-site development are comparable, applicants must submit a completed Form DS-450 Complete Communities Off-Site Requirements.

Public Infrastructure Amenities

2. The Public Amenities requirement is fulfilled through one of two ways:
   - A. Payment of the Neighborhood Enhancement Fund. The fee shall be paid to the "Neighborhood Enhancement Fund", as established by City Council Resolution R-313230.
   - B. In lieu of the fee payment, a public space may be constructed for development on premises of 25,000 square feet or greater (public space regulations in Section 143.1020(b) apply).

Supplemental Development Regulations

3. The Supplemental Development Regulations outlined in §143.1025 are required of all CCHS projects. Incentives and waivers cannot be used to deviate from the requirements of this section.
   - A. Pedestrian Circulation Space
     - I. Sidewalk Widening with a minimum width of 14 feet perpendicular to the street and a clear path of travel at least 8 feet in width, and a landscaped buffer area at least 6 feet in width as required per parkway and sidewalk requirements and shown below.



       - i. For premises less than 25,000 square feet, an applicant may include a publicly accessible bicycle repair station, wayfinding sign, or other amenities as described, in lieu of a sidewalk widening.
     - II. Street Trees: At least one 24-inch box canopy tree for every 20 feet of street frontage shall be provided in a landscaped parkway as identified in the figure above. A minimum 40-square foot root zone area, with no dimension less than 5 feet for all trees is required. Allowances under 5 feet may be considered on a case-by-case basis where it can be demonstrated that there are suitable conditions for healthy tree growth and the proposal will not damage adjacent improvements. The tree grate between the edge of the tree well and the edge of the non-contiguous sidewalk may be counted towards the 10 foot requirement if the grate meets ADA standards.
     - III. Above-ground utility placement within a pedestrian path is prohibited.
     - IV. Each dwelling unit on the ground floor fronting a public right of way or private drive shall have a separate ground floor entrance or path adjacent to the public right of way or private drive.
   - B. Communities of Concern
     - I. For development located within Communities of Concern, 2 community workshops are required to provide information and receive feedback on the development's design.
   - C. Buildings over 95 feet in Height
     - I. Additional design requirements adopted with street, tower coverage, and common open space requirements apply to buildings over 95 feet in height on premises over 20,000 square feet.
   - D. Buffer from Adjacent Freeways
     - I. A 10-foot minimum landscape buffer shall be provided between the development and the freeway.
     - II. Outdoor areas shall be oriented away from the freeway.
   - E. Transition to Adjacent Residential Single-Unit Zones
     - I. Development on a premises directly adjacent to a Residential Single–Unit (RS) zone where an existing dwelling unit is located on the adjacent premises shall comply with the following:
       - i. The height incentive shall be limited to a height increase of up to 3 stories or 33 feet above the height limit of the base zone, whichever is less.
       - ii. Incorporate a transition plane in the development that does not exceed a 65-degree angle. The transition plane for the development shall start from the existing grade of the shared property line with the RS zone. Where the shared property line is a rear property line, the transition plane shall extend 1/3 of the lot depth or 25 feet, whichever is less. Where the shared property line is a side property line, the transition plane shall extend 1/3 of the lot width or 25 feet, whichever is less.
         - 1. The transition plane will be measured from the existing grade.
         - 2. No building, architectural projection, or encroachment may extend into the transition plane.
   - F. Projects must comply with the Climate Action Plan Consistency Regulations

What are the Program Benefits?

In exchange for meeting the requirements of the regulations, an applicant shall be entitled to the following incentives:

1. Waiver of the existing base zone floor area ratio (FAR) and application of a new FAR based upon where the density is located.

FAR Tier 1 – no maximum FAR

Any premises where any portion is located within the Downtown Community Planning Area will have no maximum FAR for residential development.

FAR Tier 2 – 8.0 maximum FAR

Any premises where a portion is located in a regional or subregional employment area, as identified in the General Plan Economic Prosperity Element, or within a one-mile radius of any university campus that includes a medical center and is within a Transit Priority Area that is located in a community planning area within Mobility Zone 3 will have a maximum FAR of 8.0.

FAR Tier 3 – 6.5 maximum FAR

Any premises where a portion is located in a Transit Priority Area that is located in a community planning area within Mobility Zone 3 will have a maximum FAR of 6.5.

FAR Tier 4 – 4.0 maximum FAR

Any premises where a portion is located in a Transit Priority Area that is located in a community planning area within Mobility Zone 4 will have a maximum FAR of 4.0.

Properties in the Coastal Overlay Zone and the Coastal Height Limit Overlay Zone shall be limited to a maximum FAR of 2.5.

An FAR bonus of 1.5 in addition to the applicable FAR listed above is granted when the development incorporates all of the following:

- At least 10 percent of the total dwelling units are at least two-bedrooms;
- An additional 10 percent or more of the total dwelling units are at least three-bedrooms; and
- Each dwelling unit is under only one lease agreement.

A waiver of specified regulations including, but not limited to, maximum residential density and maximum structure height.

2. Waiver of specified regulations including, but not limited to:
   - A. Maximum structure height.
   - B. Maximum lot area units do not exceed 30 percent of 80 percent of AMI, and the remaining 50 percent of the required units do not exceed 120 percent of AMI.
   - C. Maximum lot coverage.

Maximum structure heights for properties in the Coastal Height Limit Overlay Zone and the Airport Land Use Compatibility Overlay Zone shall continue to be applied.

3. Waiver of private exterior open space if at least 10 percent of the total dwelling units are at least three-bedrooms and each unit is under only one lease agreement per unit.
4. Waiver of DIF for the following, if the development provides a residential density that is at least 120 percent of the maximum permitted density of the applicable base zone or Planned District:
   - A. All covenant-restricted affordable dwelling units;
   - B. Up to 30% of all dwelling units that do not exceed 500 square feet if at least 10% of the total dwelling units contain at least three bedrooms; and
   - C. All units that contain at least three bedrooms if they are covenant-restricted to households earning no more than 150 percent of AMI and each unit is under only one lease agreement.
5. Use of up to five Affordable Housing Incentives.
   - A. Incentives cannot be used to deviate from the requirements of any CCHS regulation.
   - B. The number of incentives are determined based on the amount of affordable housing provided by the development. See SDMC Section 143.1010(b)(4).
     - I. Two incentives for developments with at least 20 percent of the pre-density units for lower income households
     - II. Three incentives for developments with at least 30 percent of the pre-density units for lower income households, with at least 20 percent reserved for very low income.
     - III. Four Incentives for a development with at least 40 percent of the covenant-restricted dwelling units are at least 3 bedrooms.
     - IV. Five incentives for developments with 100 percent of the units for lower income households as defined by 50079.5 of the Health and Safety Code, except that up to 20 percent of the dwelling units may be for moderate income households.

Is My Project Eligible for Streamlined Processing?

Certain projects seeking to develop under the Complete Communities program may be eligible for faster review of permit applications as a "Complete Communities Now" project. This benefit is intended to encourage housing development and is based on direction given under Executive Order 2026-1.

Eligible Project Types

Complete Communities projects that can be approved ministerially are eligible for the streamlined review process; specifically, building permits and any related engineering permits that are required. Projects that require a discretionary permit are NOT eligible.

Program Basics

The program is similar to the streamlined processing offered to 100% affordable housing projects through DSD's "Affordable Housing Permit Now" program. Those details are available in IB 504. The main features are that the project will be assigned to a project manager, the reviews will be conducted by a dedicated set of experienced reviewers, and reviews will be completed in 30 business days or fewer. Some differences between that program and this one are covered below.

Readiness Criteria

DSD staff will perform a program-focused multi-disciplinary Preliminary Review; completion will be a prerequisite to enter the program. This will include analysis of the proposed density, applicability of parkway requirements, and review of development regulations that are necessary for Complete Communities projects. Once a project has completed a focused Preliminary Review to demonstrate readiness, it is eligible to request streamlined processing of the building and related engineering permits.

Eligibility Clearance

Applicants must email DSDMinisterialPM-CCN@sandiego.gov to initiate the focused Preliminary Review. Once the Preliminary Review is concluded, applicants must use that email address to request that the building and/or related engineering permits be processed through the streamlined program. Acceptance to the program is based on DSD's capacity to provide the intensive customer service necessary for the projects' success. Staff will accept applications on a rolling basis and will convene regularly to review requests.

Project Review

City reviews will be completed in 30 business days or fewer, subject only to the possible exceptions explained in IB 195. The City will focus resources on projects that are best positioned to capitalize on the accelerated City process and advance toward construction; for that reason, the City will have similar expectations for applicants to promptly provide responses to comments, make corrections, and provide any missing information required to bring plans into compliance with applicable regulations. If the applicant team exceeds the timeframe established by the project manager (presumptively not to exceed 30 business days), the project is subject to removal from the program. In this case, the project will forfeit its position for special processing and will proceed under standard processing, though the project manager will remain assigned to the applicant as an as-needed resource.

Collaborative Review Meeting(s)

City reviews will be completed as submitted projects, but applicants can work through their project managers to meet with any reviewer to clarify comments, if necessary. Should the applicant's plans not be ready for issuance after two reviews, the project manager will automatically schedule a real-time (virtual or in-person) meeting to address any outstanding matters and the solutions required.

Streamlined Processing Fee(s)

Eligible projects receiving the special services provided through the Complete Communities Now program will be processed as express projects and charged accordingly using the DSD fee schedules, except that the deadlines and special project management features specified in this bulletin will be provided to the project. Refer to webpage and Information Bulletins (e.g., IB 501 and IB 502) for applicable fees. If a Complete Communities Housing Solutions project applicant elects not to process under express, it will not be eligible to access the special features in this streamlined program, but the project may be eligible for some other version of expedited permit processing or project management in some circumstances. Please see the Fast-Track Your Permit webpage or email DSDMinisterialPM@sandiego.gov for more information. Express processing will be crucial to review timeliness for the Complete Communities Now program.

Additional hourly fees for DSD staff time will be charged for meetings scheduled throughout the review and approval process. Each meeting will be charged at an hourly rate based on the number of review disciplines in attendance. The number and duration of meetings will depend on the complexity and number of outstanding review comments.

Reference Table

- San Diego Municipal Code, SDMC Chapter 14, Article 3, Division 10

VI. Previous Versions of this Information Bulletin

This section contains previous versions of this Information Bulletin by the last day they were effective.

- 2026-07-15 (IB 411)