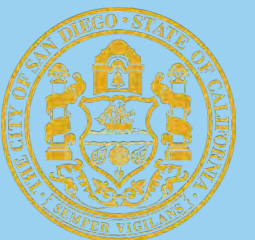


CITY OF SAN DIEGO GENERAL PLAN
HOUSING ELEMENT
2021-2029



ACKNOWLEDGMENTS

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Matthew Boomhower

PLANNING DEPARTMENT

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Tom Tomlinson, Assistant Director

Laura C. Black, AICP, Deputy Director

Brian Schoenfisch, Program Manager

Leslie Keaveney, Senior Planner

Vickie White, Senior Planner

Elizabeth Dickson, Associate Planner

Michael Klein, Information Systems Analyst IV

Nancy Graham, Development Project Manager

HOUSING COMMISSION

Rick Gentry, President and Chief Executive Officer

Wendy DeWitt, Vice President of Policy

Jenny van der Heyde, Director of Policy

Marcus Sproll, Special Program Coordinator

OFFICE OF THE CHIEF OPERATING OFFICER

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Erik Caldwell, Deputy Chief Operating Officer

Keely Halsey, Chief of Homelessness Strategies

Sarah Jarman, Program Coordinator

DEVELOPMENT SERVICES DEPARTMENT

Elyse Lowe, Director

Gary Geiler, Deputy Director

SUSTAINABILITY DEPARTMENT

Cody Hooven, Director

Ashley Rosia-Tremonti, Program Manager

SANDAG

Seth Litchney, Senior Regional Planner

CALIFORNIA DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

Paul McDougall, Housing Policy Manager

Sohab Mehmood, Housing Policy Analyst

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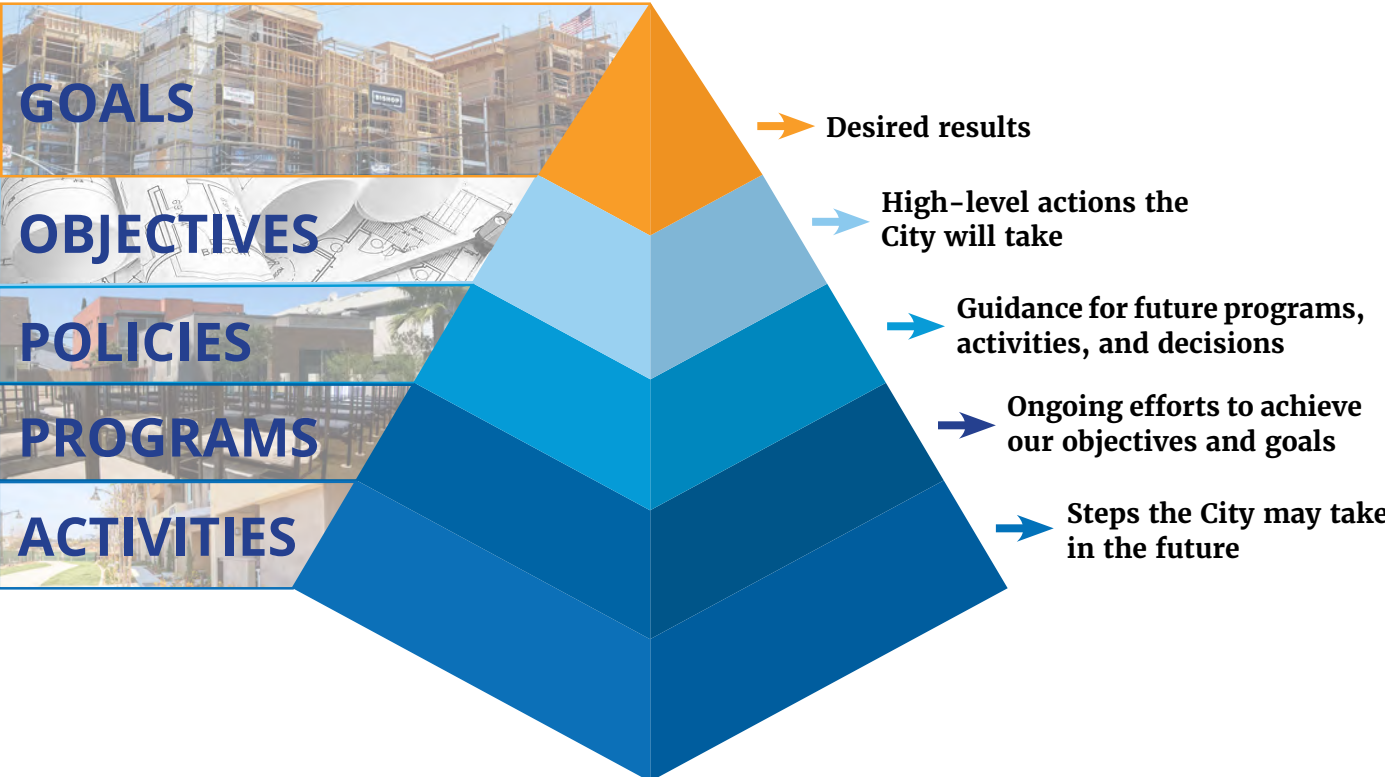
HOUSING ELEMENT ORGANIZATION

The Housing Element must identify goals, objectives, and policies that will guide housing-related activities in the City during the planning period, as well as programs to achieve those goals and objectives. Goals reflect desired results, and objectives are high-level actions the City would like to take under each goal. Each objective has associated policies, programs, and proposed activities.

The Housing Element includes objectives, policies, and programs for the following goals:

- Goal 1:** Facilitate the Construction of Quality Housing
- Goal 2:** Improve the Existing Housing Stock
- Goal 3:** Provide New Affordable Housing
- Goal 4:** Enhance Quality of Life
- Goal 5:** Exemplify Sustainable Development & Growth
- Goal 6:** Publicize Housing Needs and Resources

Policies are intended to guide future decisions; programs are ongoing efforts; and proposed activities are steps the City would like to take to reach the objectives and goals. Proposed Activities were added to the 6th Cycle Housing Element to capture ideas, initiatives, and research that was identified during the development of this document. They are intended to demonstrate a commitment to conducting ongoing research and exploring new ideas and best practices throughout the 6th cycle.



DOCUMENT FEATURES

There are a variety of other features included throughout the document that are designed to supplement the goals, objectives, and policies. These features provide additional information and context, where necessary, or they communicate additional ideas, concepts, and examples.

Definitions and explanatory text are included in blue boxes.

Public comments, which were received during workshops, via an online survey, during the public comment period, or at meetings, are presented in white boxes with yellow borders.



Examples and suggested ideas—like this Companion Unit Handbook—are shown in the margins near corresponding policies and programs.

APPENDICES

An array of information was gathered to inform the policies and programs included in this document. That data and related analyses are included in the following appendices:

- Appendix A:** Regional Analysis of Impediments to Fair Housing Choice
- Appendix B:** Demographics
- Appendix C:** Constraints and Zoning Analysis
- Appendix D:** Adequate Sites Inventory
- Appendix E:** At-Risk Affordable Housing Analysis
- Appendix F:** Review of Past Housing Element Cycle Accomplishments
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“We grew into the vibrant city we are today with ideas that were big, bold, and groundbreaking. It’s that same spirit we need to tap into at this moment – to take advantage of new opportunities and meet 21st century challenges. A housing crisis we must tackle. Communities we must lift up. An environment we must protect.”¹

- Mayor Kevin Faulconer, State of the City speech, 2019

INTRODUCTION

The City of San Diego’s (City) urgent need for more housing coincides with the California Government Code’s requirement for the City to update its Housing Element for the City’s 6th housing planning period (“cycle”). The City must adequately plan to meet its existing and projected housing needs, including its share of the regional housing needs allocation (RHNA), as identified by the State with input from the San Diego Association of Governments (SANDAG) and local jurisdictions. The Housing Element provides a coordinated strategy for producing needed housing and meets a variety of State and local transportation, energy, and community development requirements.

The 6th Cycle Housing Element update comes at a critical time because San Diego is experiencing a housing crisis. To meet growing demand for housing, the City targeted to permit more than 88,000 new housing units between 2010 – 2020, but less than half of those units were constructed (42,275) as of December 2019. Of those units that were constructed, the majority were affordable only to households making more than 120 percent of the City’s area median income (AMI); in 2019, AMI was \$86,300.

The San Diego Regional Economic Development Corporation (EDC) estimated in October 2019 that 57 percent of the median household’s income in San Diego is being spent on housing and transportation.² The EDC also estimates that about 57 percent of renters and 34 percent of homeowners are cost-burdened (spend more than 30 percent of household income on housing). In addition to these existing challenges, San Diego is projected to add nearly 154,000 jobs between 2012 – 2035 even as the population of senior residents is projected to nearly double, growing from 11 percent to 18 percent of the population.³ These changes will increase demand for housing across income levels in a housing market that is providing almost exclusively rental and ownership units that are affordable to above-moderate income households.

The Housing Element is a strategic vision and policy guide designed to help address the comprehensive housing needs of the City over an eight-year period. It defines the City’s housing needs, identifies the barriers or constraints to providing needed housing, and provides policies to address these housing needs and constraints.

Housing is considered affordable if the cost is no more than 30 percent of a household’s income.⁴ Thirty percent is considered a reasonable threshold for households to be able to afford other expenses, such as transportation, healthcare, groceries, and utilities.



U.S. Census data show that ‘brain drain’ is not yet a major issue for California. Rather, the largest proportion of people leaving California are households under 35 years old earning \$50,000 or less each year. According to CalMatters, California has a lower rate of departures than any other state in the country, and ranks 27th in the country for new residents.⁵

If the City, our partners, and our communities can’t identify ways to significantly increase housing production for residents across all income levels, the City risks losing hardworking and talented workers to more affordable cities and further burdening lower income households that are already struggling. San Diego’s economy relies on both service industry workers and workers with specialized skills. Well-educated workers have become increasingly mobile as they search for better jobs and a higher quality of life, and the trend has become such an important economic driver that the United States Congress’ Joint Economic Committee released a report in April 2019 on “brain drain” across the U.S.⁶

The implications of “brain drain” are two-fold. San Diego, like much of the West Coast, retains and attracts highly-educated adults. If the cost of living becomes too high for middle income earners, they will migrate to more affordable cities, and the disparity between rich and poor will grow. If San Diego is no longer attractive to high-skilled workers due to cost-of-living constraints or affordable to lower-income workers and seniors, social and economic segregation could worsen in San Diego and regionally. It is important to address these issues now so that current and future generations of San Diegans can choose to remain in the City and contribute to a growing economy.

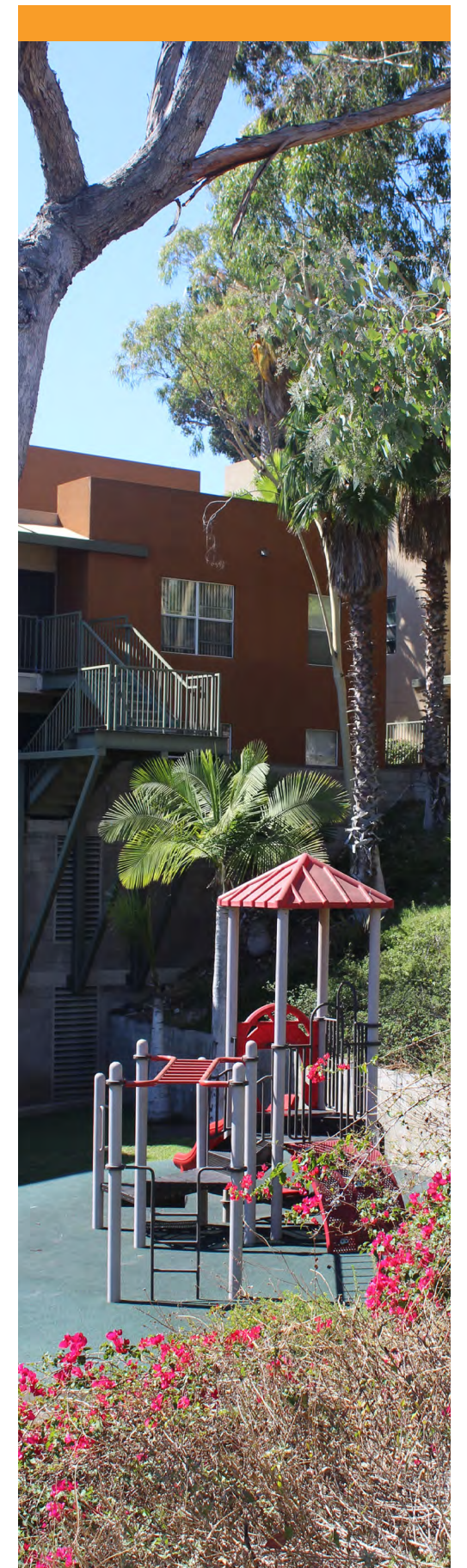
The following vision statement is designed to ensure that the City continues to provide “balanced communities that offer opportunities for all San Diegans and share citywide responsibilities,” as described in the guiding principles of the City’s General Plan. Housing, while essential to improving quality of life in San Diego, is not the only solution to the burdens of an increasing cost-of-living in the City. San Diego must grow sustainably and equitably across transportation, recreation, housing, and the economy, providing complete communities that serve all San Diegans. This Housing Element vision guides the goals, objectives, policies, programs, and activities identified in this document. The City will return to this vision throughout the 6th cycle to ensure development within the City achieves our vision. For those reasons, the vision for housing and complete communities in San Diego is as follows:

San Diego is envisioned as a world-class city where residents of all ages, abilities, and income levels can thrive through access to quality housing, jobs, public transportation, and recreation in safe, equitable, and sustainable communities.

EQUITABLE DEVELOPMENT

One important way the City can achieve this vision is by prioritizing equitable development and promoting balanced communities. The City of Villages strategy includes a commitment to creating and maintaining economically and socially diverse communities, which can be achieved by providing a mix of housing types that are suitable for households of various income levels and by providing more opportunities for people to live near their workplace.

Historically underserved communities have experienced decades of housing disinvestment and infrastructure underinvestment nationwide, but efforts to revitalize these communities have grown, especially at the local level. State and Federal laws, such as the Fair Housing Act, have established pathways for helping local jurisdictions create more diverse and equitable communities, but challenges to equitable development remain, especially for communities of color.





HOUSING ELEMENT PROGRAMS & ACTIVITIES DESIGNED TO PROMOTE EQUITABLE DEVELOPMENT

According to the current *Regional Analysis of Impediments to Fair Housing Choice (AI)*, San Diego was the 12th most segregated city, of the 200 largest cities in the country, for Hispanics compared to Whites in 2010. Throughout the County, White applicants were noticeably overrepresented in the loan applicant pool, and Hispanics were severely underrepresented. Black and Hispanic applicants also seem to be significantly more likely to receive subprime loans.⁷ In addition, the immigration status and English-speaking ability of residents often leads to unfair accommodation policies and overall unequal treatment by landlords.⁸ The AI suggests that policies targeted to income level instead of race can counteract residential segregation while benefiting historically underserved communities of color.

To further equitable development, the City should take actions citywide to increase the supply and availability of housing for households across income levels; to allow for a greater diversity of jobs and housing near transit; to reduce the impacts of gentrification, especially displacement; to educate tenants and landlords about housing discrimination laws and challenges; and to increase financing and related housing resources and opportunities, specifically for communities of color.

The City can help to provide information about bond measures for affordable housing on future ballots. During the 5th Cycle Housing Element reporting period, the San Diego Housing Federation developed and advocated for placing a \$900 million affordable housing bond on the City's 2020 ballot. If approved by the voters, the bond could create 7,500 housing units for veterans, seniors, people with disabilities, lower-income families, and people experiencing homelessness. If the bond measure is approved by City Council, it will appear on the November 2020 ballot. The City should continue to work with the San Diego Housing Federation and other affordable housing partners to identify ways to increase and prioritize funding for affordable housing through Federal and State grants and new funding mechanisms.

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“Now is the time to bring all stakeholders together to create a solution. We must have an open conversation about how to deploy our limited resources in order to create transformative change in our housing landscape, driven by our common interest in making San Diego a better place to live, work, and play.”⁹

- Council President Georgette Gómez, Housing Action Plan



HOUSING ELEMENT BACKGROUND

The Housing Element is one of ten elements of the City’s General Plan and is provided under separate cover because it must be frequently updated and monitored. It is consistent with the other elements of the General Plan and is guided by the City of Villages strategy, which focuses growth into mixed-use activity centers that are pedestrian-friendly and linked to the regional transit system. Consistent with SB 375, which requires that California’s regions reduce greenhouse gas (GHG) emissions, the City of Villages strategy promotes a land use pattern that will help the City meet its GHG emissions reduction targets.

The City of Villages strategy and the Housing Element seek to: improve transportation and land use coordination, specifically the jobs-housing balance; create more compact, walkable, and transit-oriented communities; provide more housing capacity for all income levels; protect resource areas; and reduce development in the wildland urban interface. The Housing Element provides the policy framework for future housing planning decisions and identifies a series of implementation steps to meet the goals, objectives, and policies herein.

Jobs-housing balance refers to the relationship between the number of households and jobs in a specified area. This ratio has implications for commuting times and patterns. Some areas have more jobs than housing, so more people commute there to work, and some areas have more housing than jobs, so more people leave the area to work. A jobs-housing balance is thought to reduce vehicle trips because more people live closer to more jobs.



REGIONAL HOUSING PRODUCTION REQUIREMENTS

For the 6th Cycle Housing Element, the City must identify enough potentially developable land zoned for residential use to meet the City's new RHNA capacity / production target and develop policies and programs that create opportunities to increase production. While the City does not build housing on property that is privately owned or owned by other government agencies, the State requires each jurisdiction to demonstrate where housing can reasonably be expected to be added within this cycle and how the City will facilitate and incentivize its production.

REGIONAL HOUSING NEEDS TARGET

In each Housing Element cycle, the City is allocated a regional housing needs target (RHNA target) that is a share of the San Diego region's projected housing needs for all income groups for the next eight years. The RHNA target is based on population, existing housing supply, market demand, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, and type and tenure of housing need.

On September 6, 2019 the SANDAG Board approved the draft methodology for the region's RHNA allocation and directed staff to submit the draft methodology to the State Department of Housing and Community Development for review.¹⁰ The City's target for this cycle is 108,036 housing units. This goal is further broken down by income group as follows:

Income Group	Percentage of AMI	Share
Extremely Low Income	0-30	12,380
Very Low Income	31-50	15,169
Low Income	51-80	17,311
Moderate Income	81-120	19,319
Above Moderate Income	>121	43,837

The goals, policies, and programs listed throughout this document are intended to help reduce barriers to and create opportunities for housing production, including affordable (rent-restricted) housing.

The City is required to estimate the number of housing units that may be constructed (C), rehabilitated (R), or preserved (P) during the 6th Cycle Housing Element by income category. Here are the City's quantified objectives for housing production:

- **Extremely Low Income:**
10,000 C; 200 R; 900 P
- **Very Low Income:**
14,000 C; 200 R; 900 P
- **Low Income:**
15,000 C; 200 R; 900 P
- **Moderate Income:**
19,000 C
- **Above Moderate Income:**
42,000 C

FAIR HOUSING

Fair housing occurs when individuals of similar income levels in the same housing market have the same range of housing choice available to them regardless of their characteristics as protected under local, State, and Federal laws.¹¹ It is important to the City that its citizens have fair housing choice, free from discrimination on the basis of race / ethnicity, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act, California Government Code Section 65008, and other State and Federal fair housing and planning laws.

Diversity among San Diego's residents, in terms of cultural backgrounds and socioeconomic characteristics, makes the City a desirable place to live. To continue nurturing this diversity, the City ensures that an environment exists where equal access to housing opportunities is treated as a fundamental right.

The City intends to affirmatively further fair housing choice and promote equal housing opportunity, in accordance with requirements in State Fair Housing and Housing Element law and Federal law. To achieve this, the City identifies impediments to fair housing choice and works to remove these impediments. The City collaborates with the other jurisdictions in San Diego County (County), through the San Diego Regional Alliance for Fair Housing (SD RAFFH), to prepare the San Diego County AI every five years. Information about accessing the most recent analysis (2015) and a summary of the ongoing efforts to update the analysis (2020) is included in Appendix A - Regional Analysis to Impediments to Fair Housing Choice. SD RAFFH should complete the next analysis in 2020.

The AI guides the City's actions regarding fair housing. Through the City's Economic Development Department and the SD RAFFH, the City engages fair housing service providers to provide outreach, education, investigation and enforcement assistance, and sponsors free educational materials, workshops, and conferences.

The Regional Analysis of Impediments to Fair Housing Choice:

- **Provides a demographic profile of San Diego County;**
- **Assesses the extent of housing needs among specific groups;**
- **Evaluates the range of available housing choices;**
- **Produces an analysis of private market and public sector conditions that may limit housing choices or impede a person's access to housing;**
- **Identifies impediments that may prevent equal housing access; and**
- **Develops solutions to mitigate or remove such impediments.**



PUBLIC ENGAGEMENT

City staff used a variety of methods to solicit public input on the Housing Element update, including distributing an online survey, hosting public workshops, providing information at community events, giving a presentation to the Community Planners Committee, and holding a workshop with the Planning Commission.

12

outreach activities

600+

participants

1,000+

comments



Public workshops were held across the City, including in San Ysidro, Southeastern, Mira Mesa, City Heights, and Pacific Beach. Participants walked through eight topic stations where they learned about specific housing challenges, provided responses to questions, and were encouraged to write down comments. Spanish translation services were available at every workshop and the online survey was available in Spanish.



Staff attended a “Tacos and Transit” outreach event in City Heights to promote the online survey and workshops and hosted a booth at “Clean Air Day” in Encanto where attendees could discuss housing and respond to survey questions about housing and parks. Environmental justice was also discussed at public workshops and community events.



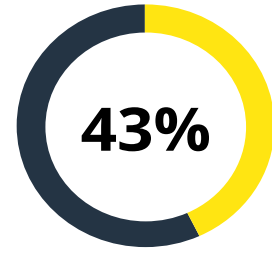
DEMOGRAPHICS

Demographic characteristics and trends influence housing demand and therefore housing needs. Current and forecast data from the American Community Survey, SANDAG, County, and San Diego Regional EDC show San Diego’s population is different today than it was in 2013 (when the Housing Element was last updated) and will continue to grow and change dramatically in the next 15 years. Here are the top trends predicted to change San Diego in the next 15 years¹²:

- The population will grow by 26 percent (from 1,321,315 to 1,665,609) between 2012-2035.
- Seniors (people age 65 and older) will nearly double, while the proportion of working age (18 to 64 years old) residents will slightly drop.
- Hispanic residents will increase significantly, and Asian, Pacific Islander, American Indian, and Multiracial residents will also increase.
- The City will experience a significant increase in employees, as nearly 154,000 jobs are anticipated to be added between 2012-2035.

People

San Diego's population will grow by 26% between 2012-2035.



of the region's population is in the City.



Many residents in the City are struggling to keep up with San Diego's rising cost of living. For example:

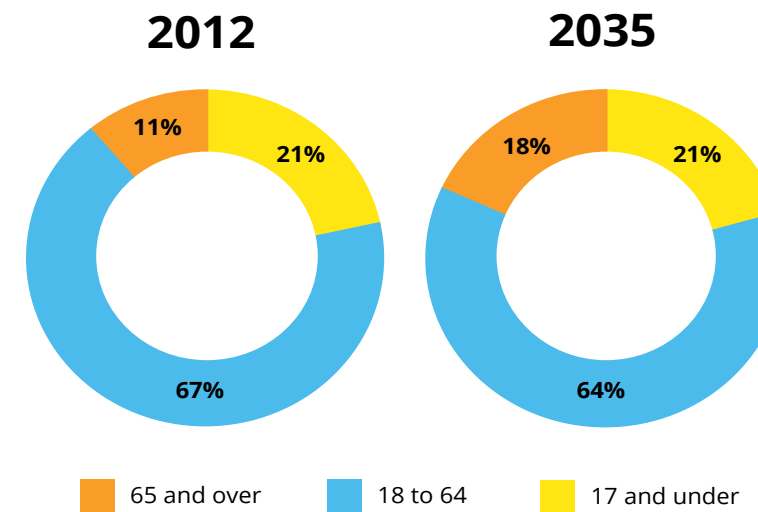
- The 2019 AMI in San Diego was \$86,300, but many of the City's core industries pay average annual wages that are between 30 percent and 80 percent of AMI.¹³
- More than 50 percent of households earn below AMI.¹⁴
- Average monthly rents rose by 42 percent between 2012-2019.¹⁵



These challenges and the increasing costs of housing have negative impacts not just on the City's residents and households, but on the community, by destabilizing the economy and contributing to the factors that lead to homelessness.

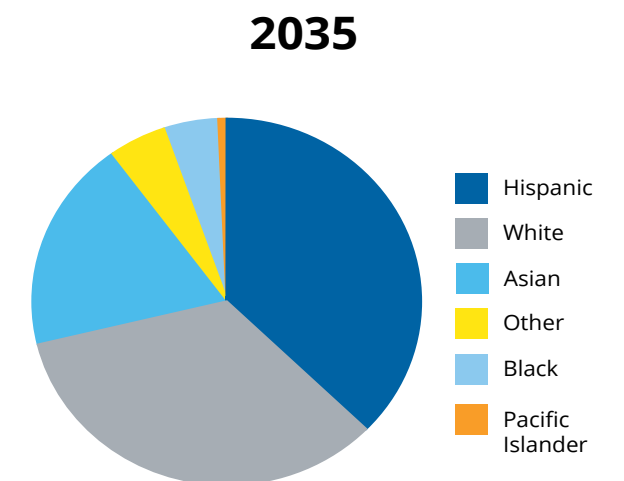
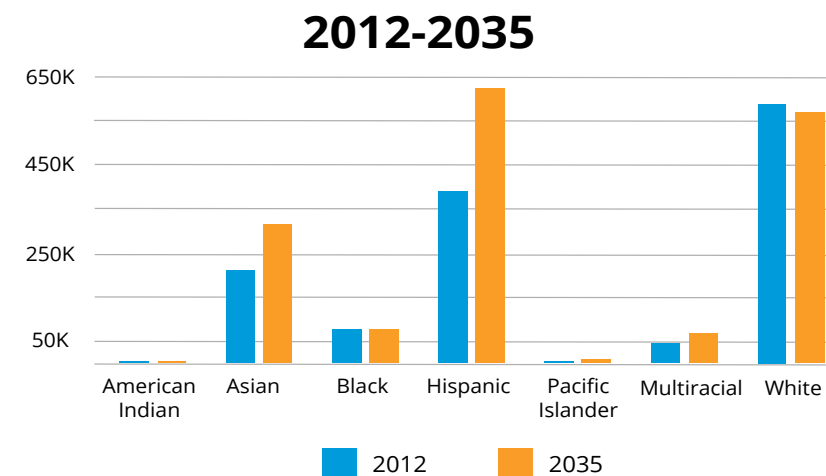
The following pages visualize demographic and socioeconomic data and indicate the broader topics and challenges this document seeks to address through various housing objectives and policies. Unless cited, all data in this section is from the American Community Survey, SANDAG, or the San Diego Regional Task Force on the Homeless.

The data described and illustrated throughout this document is the most current data available at the time (dates and time periods vary) of compilation and is intended to provide estimates for comparative purposes. For the more detailed dataset used to inform this Housing Element, please see Appendix B – Demographics.



SENIORS IN SAN DIEGO WILL NEARLY DOUBLE BY 2035, WHILE THE WORKING POPULATION WILL SLIGHTLY DECLINE.

DIVERSITY WILL INCREASE BETWEEN 2012-2035.



Jobs

The City is expected to **add 153,700 jobs** between 2012-2035.



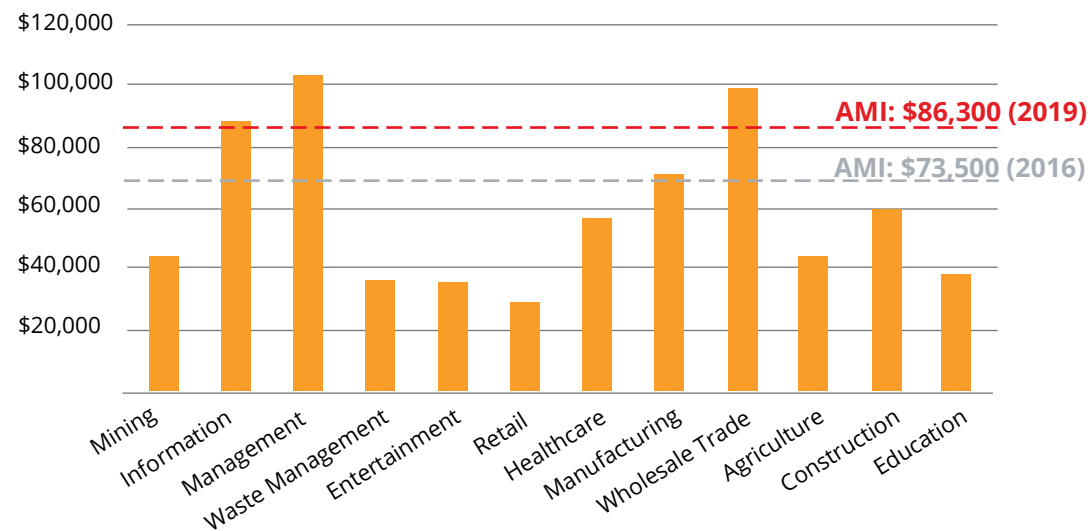
Despite steady job growth between 2012-2019 and an overall forecast for nearly 154,000 jobs by 2035, many industries in the City pay below AMI.¹⁶ In a household where two adults are employed in, for example, retail and education jobs and make average salaries for their occupations, their combined pay would fall below AMI. Seven of the industries displayed in the chart below pay less than 60 percent of AMI. Low wages impact a household's ability to pay for housing, transportation, food, clothing, and healthcare. Adding jobs necessitates adding housing, but housing must be available and affordable to workers across all levels of income.

There will be 896,400 jobs in the City by 2035.

Area median income (AMI) was \$86,300 in 2019.

Many industries pay wages below AMI.

Average Annual Income by Sector in San Diego (2016)



FASTEST GROWING INDUSTRIES*

CONSTRUCTION
+65%

INFORMATION SYSTEMS
+41%

FINANCE & REAL ESTATE
+30%

*Growth projected by 2035

Unemployment dropped to 5.7% in 2017 from 9.2% in 2012.

Professional, scientific, and technical services wages grew 43% between 2012-2016.

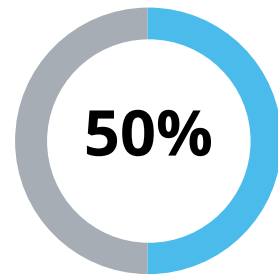
Management, utilities, and wholesale trade jobs pay the highest average annual wages.

Similar to the national post-recession recovery, the unemployment rate in San Diego dropped between 2012-2017.¹⁷ Over a similar period (2012-2016), wages increased significantly for professional, scientific, and technical services jobs and increased at least modestly for many industries.¹⁸ The City continues to attract high-paying jobs in technology-related fields, but wages for low-skilled jobs have remained below AMI and have experienced little growth, despite continuing housing cost and rent increases.¹⁹

Administrative support, waste management, arts and entertainment, and retail jobs, which are the lowest paid sectors in the City, experienced only 1 to 3 percent increases in wages between 2012-2016.²⁰ Incomes will continue to fall below AMI, but low-skilled jobs are important for San Diego's economy, and housing should be available to households employed in every sector. The fastest growing industries in San Diego are anticipated to be construction, information systems, and finance and real estate between 2012-2035.²¹



Households



of households spend more than 30% of their income on housing



average rent prices increased by 46 percent between 2012-2019



3.2%

of rental housing was estimated to be vacant in 2017.¹⁸



31,411

households were overcrowded or severely overcrowded in 2017.

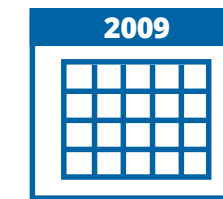
Half of San Diego households are considered cost-burdened by their housing, since they spend more than 30 percent of their pay on either rent or mortgage payments.²² This can result from different factors, such as half of households earning below AMI or average rent prices increasing by 46 percent between 2012-2019.²³ The more money a household spends on housing, the less money is available for healthcare, transportation, savings, and recreation.

The housing market changes depending on economic, social, and cultural trends. Per 2016 census data, slightly more San Diegans were renters than homeowners, and more people lived in households comprised of families than lived alone or with roommates.²⁴



56%

of existing homes are single-family.



65%

of those living in owner-occupied units moved in prior to 2009.

Overcrowding—more than 1-1.5 persons per room in a household—affects a small percentage of San Diego’s population, but more than 30,000 households were overcrowded or severely overcrowded in 2017.²⁵ That number could increase as families grow and people move to the City to find better paying jobs. If the rental vacancy rate remains low, overcrowding could increase, or households could be forced to leave the City to find more affordable housing.

The City experienced significant growth between the 1960s and 1990s; most of the City’s housing stock was built during that timeframe. Some housing was built in the early 2000s, but only 3.6 percent of the City’s housing stock was built in the past 10 years.²⁶

Housing will need to be smaller and closer to jobs and amenities than previously, because younger generations are waiting longer to purchase homes and start families; the senior population will grow; and available vacant land will decrease. The City continues to implement the City of Villages strategy to add housing near transit, jobs, and other amenities, so San Diegans of all ages and household sizes can access needed resources without using a single occupancy vehicle.



53%

of housing in the City is renter-occupied.



47%

of housing in the City is owner-occupied.



40%

of households are comprised of non-related roommates or individuals living alone.



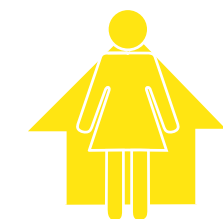
60%

of households are comprised of families, meaning people related to one another.



90%

of the City’s housing stock was built prior to 2000.

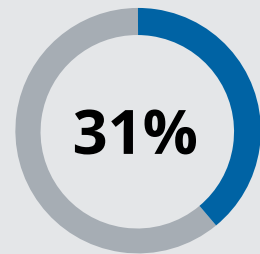


60%

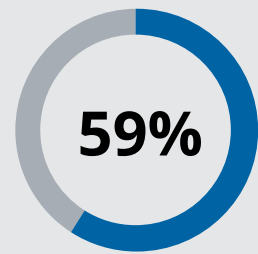
of households have only one or two persons.

Special Groups

Seniors in San Diego will **nearly double** by 2035.



of seniors have a disability.



of the City's Section 8 voucher-holders are elderly or disabled.

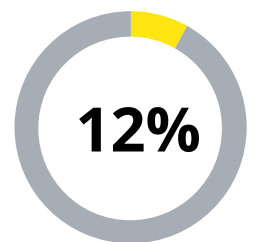
Between 2012 and 2017, nonfamily households with seniors grew by **71%**

8% of seniors live alone.

San Diego, like much of the nation, is experiencing a “gray wave” as the Baby Boomer generation reaches retirement age. The senior population in San Diego is expected to almost double, from 11 percent to 18 percent, by 2035.²⁷ The majority of the City's Section 8 voucher-holders are elderly or disabled (and can be both). Recent projections also show that the number of people aged 65 and older who are experiencing homelessness is expected to triple by 2030, due to rising income insecurity among seniors nationwide, if interventions are not made.²⁸ The City needs to plan for this population change and is identifying opportunities to help seniors live closer to services and amenities, including healthcare centers, shopping, and parks, to decrease reliance on single occupancy vehicles as this population becomes less mobile.

Following the passage of the Fair Housing Act, new multifamily housing development must meet accessibility requirements to accommodate people with disabilities.²⁹ The Americans with Disabilities Act, adopted in 1990, also establishes requirements for making development accessible to people with disabilities.³⁰ According to U.S. Census data on San Diego's housing stock, most of the City's housing stock was built prior to 1990 and was not required to be wheelchair accessible.

Nearly **123,000** people in the City **have a disability**.



of people with a disability were unemployed in 2017, compared to six percent of people without a disability who were unemployed.

80% of the City's housing stock was built prior to 1990. Homes built before 1990 are often not wheelchair accessible.

Older homes tend to be more naturally affordable but may not be accessible to people with disabilities. Only about 20 percent of the City's housing stock was built after 1990, which means the affordable homes available to people with disabilities is more limited than for people without disabilities.³¹ The Housing Element identifies ways the development community can help to better accommodate people with disabilities as the City grows.

Housing affordability has been a challenge in the City for many years and continues to become more burdensome on residents as supply has lagged behind demand. Some residents rely on Federal vouchers to afford housing in the City, but because funding is limited, many voucher-holders wait 10 years before they are placed in housing.³² The majority of voucher-holders are female heads of household, and the average income for a Section 8 voucher-holder is only 22 percent of AMI.³³ The City has developed incentive programs to encourage the development of more affordable housing, especially in close proximity to transit priority areas (TPAs), jobs, and other amenities.

The average Section 8 voucher wait time is **10 years**.



of Section 8 housing voucher-holders are female head of household.



is the average annual income for households with Section 8 vouchers.

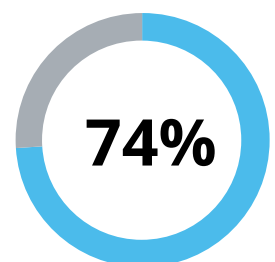


of Section 8 housing voucher-holders make less than 30 percent of AMI.

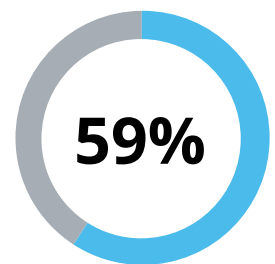


Homelessness^{34, 35}

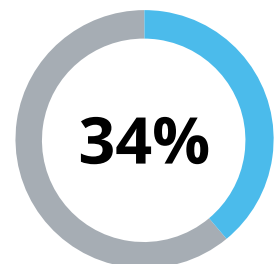
More than 5,000 people were experiencing homelessness in the City in 2019.



of the region's unsheltered homeless population became homeless in San Diego.



of the region's unsheltered homeless population has been homeless for more than 12 months.



of the region's unsheltered homeless population are aged 55-74.



The Housing Element relies on data from the U.S. Census Bureau and the Regional Task Force on the Homeless (RTFH) to estimate the needs of people experiencing homelessness in the City. In October 2019, the *City of San Diego Community Action Plan on Homelessness* was adopted, which provides more detailed information on the characteristics and needs of people experiencing homelessness in San Diego. According to the plan, which relied on U.S. Department of Housing and Urban Development (HUD) data, 848 people were living outside each month in the City in 2019.

There are numerous subpopulations of people experiencing homelessness who have special needs. RTFH reported that 2 percent of unsheltered persons experiencing homelessness were living with HIV / AIDS and 5 percent suffered from domestic violence. The San Diego Housing Commission (SDHC) reports that 244 shelter or permanent supportive housing beds are available for those with HIV / AIDS and 225 beds are available for individuals or families who have experienced domestic violence.³⁶

An estimated 1,312 people experiencing homelessness in the region in 2018 were veterans, according to the RTFH, and SDHC reports that 1,643 beds are available for veterans in transitional and permanent supportive housing.³⁷ This does not mean there are more beds available than needed. Most shelters are at capacity year-round, and permanent supportive housing has waiting lists.

The Housing Element describes policies, programs, and proposed activities the City and its partners can use to help increase services and support to people experiencing homelessness. Additional policies are included to help reduce displacement, which can be connected to homelessness, though they are not strictly related.

Displacement³⁸

Displacement, while not always directly tied to homelessness, can be a contributing factor. As rent prices increase across home types and styles, and new housing construction remains low, opportunities for evictions and related housing payment challenges could rise. As households become increasingly burdened by housing costs compared to stagnant wages, the need for more affordable housing will grow. Projects like Princeton's Eviction Lab and University of California Berkeley's Urban Displacement Project are beginning to track the affects of rising home prices, gentrification, and increasing evictions on residents, especially those in low-income households. The City will continue to monitor these and other resources to help identify new policies and programs to help support struggling households and communities in San Diego.

1,558
evictions occurred in San Diego in 2016, or four households were evicted every day.

46%
is the amount that average monthly rents have risen since 2012.

6%
is the amount that the price of a studio increased in the City between 2016 and 2017.

\$1,900
was the average monthly rent (one bedroom) in the City in 2018.

CONSTRAINTS

The City, State, and Federal governments constrain development through regulatory requirements, such as the California Building Code, the California Environmental Quality Act, zoning, and land use plans, and internal processes that affect project permitting complexity, timelines, and costs. Individuals in San Diego also constrain development through voter-initiated ballot measures—like the Coastal Height Limit Overlay Zone—and by publicly opposing new development, adding their own pre-conditions to development in addition to regulatory requirements; filing lawsuits against development projects; and other actions that hinder, delay, and preclude projects from being built. Additional constraints take the form of market factors such as the cost of land, the cost of materials needed for construction, the supply of construction laborers, and the ability to obtain financing.

Some constraints are intertwined with State and Federal regulatory controls, such as airport land uses, the California Environmental Quality Act, and the Federal Emergency Management Agency floodplain maps, but the City can have some influence over how they are implemented and can sometimes work towards changing their requirements.

The City works to reasonably reduce governmental constraints to development and to influence nongovernmental constraints where and when possible. This section includes a summary of constraints and discusses past and planned initiatives to reduce them where possible. These constraints are discussed in detail in Appendix C - Constraints and Zoning Analysis.



GOVERNMENTAL

Governmental constraints are barriers to building housing that the City can exercise some control over through regulatory changes, process improvements, and community planning. The top governmental constraints include:

<i>Land Use</i>	<i>Environmental Regulations</i>	<i>Permitting Processes</i>
<i>Building Code Requirements</i>	<i>Site Improvement Requirements</i>	<i>Permitting & Infrastructure Fees</i>
<i>Flood Regulations</i>	<i>Accessibility Regulations</i>	<i>Mobility Planning</i>

NONGOVERNMENTAL CONSTRAINTS

Nongovernmental constraints are barriers to building housing that the City has less control over but can sometimes influence or help support greater change. These constraints include:

<i>Communities' Priorities</i>	<i>Property Owners' Decisions</i>	<i>Macro-economics</i>
<i>Climate Change</i>	<i>Land, Labor, & Construction Costs</i>	<i>Seismic Hazards</i>
<i>Geological Constraints</i>	<i>Wildfires</i>	<i>Water Supply</i>

REDUCTIONS TO CONSTRAINTS

The City has made many changes to reduce the constraints to development that are within the City's purview since the Housing Element was last updated in 2013. Completed reductions to constraints include:

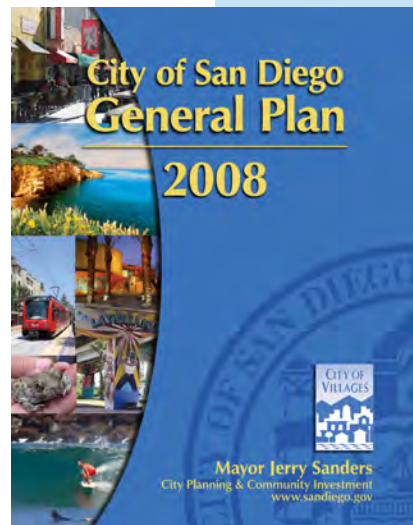
- Within TPAs, reducing the minimum parking requirement for multifamily residential development to zero, requiring the unbundling of parking from housing units for market-rate developments, and establishing a maximum parking limit in Downtown San Diego;
- Adding new mixed-use zones to the Municipal Code, which can be applied throughout the City to promote more walkable, transit-oriented projects that seek to provide a better housing-jobs-recreation balance;
- Streamlining accessory dwelling unit (i.e., granny flat or companion unit) regulations, providing financial incentives, and offering guides to facilitate accessory dwelling unit permitting;
- Establishing a density bonus for projects providing housing units that are rent-restricted to be affordable to moderate income households; and
- Changing Municipal Code regulations to allow by-right development of transitional housing and permanent supportive housing in zones that allow multifamily housing.

Constraints on housing development remain a factor in how much housing can be produced, so the City continues to examine and strategize ways to reduce barriers to development while protecting other interests, such as historic preservation, quality of life, parks and open space, and ecological resources. For example, the City was working on the following draft initiatives in 2019:

- Complete Communities planning initiatives:
 - Housing Solutions, which seeks to reduce constraints for projects within the City's TPAs and recapture some value for recreation and mobility improvements
 - Mobility Choices, which shifts transportation fees from level of service (LOS) to vehicle miles traveled (VMT) to help reduce VMT and add needed infrastructure;
 - Infrastructure Now, which is a Development Impact Fee (DIF) rebuild that seeks to scale DIF fees based on housing unit size to incentivize building smaller units in denser developments;
 - Play Everywhere (also called the Parks Master Plan), which seeks to rethink how we envision, define, fund, and build recreation amenities citywide;
- Community Plan (land use plan) updates, an ongoing focus of the City's Planning Department, will continue at a likely rate of one to two updates initiated each year; and
- Municipal Code Updates, which will occur annually to streamline, update, and simplify regulations related to housing.

RELATED PLANNING DOCUMENTS

The Housing Element must be consistent with the General Plan. This means that any goals, policies, and programs included in the Housing Element must support and further General Plan policies and cannot conflict in any way with the General Plan. In addition to the General Plan, the Housing Element is also consistent with various local and regional plans. Key plans that the Housing Element references and supports include the following:

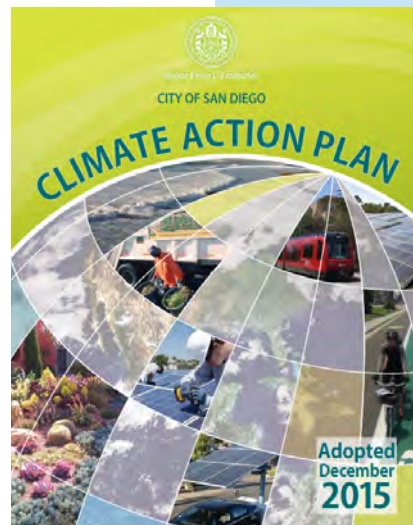


CITY OF SAN DIEGO GENERAL PLAN

The City's General Plan is its constitution for development. It is comprised of ten elements that provide a comprehensive slate of citywide policies and further the City of Villages smart growth strategy. The General Plan was comprehensively updated by unanimous vote of the City Council in 2008. The City Council also certified the General Plan Program Environmental Impact Report and adopted associated amendments to the Land Development Code. The General Plan has a strong sustainability focus and provides local policies to address global climate change.

CITY OF SAN DIEGO CLIMATE ACTION PLAN

The Climate Action Plan is a package of policies intended to benefit San Diego's environment and economy. The plan identifies steps the City can take to achieve the greenhouse gas reduction targets set forth by the state of California. The City's first Climate Action Plan was approved in 2005, and it was updated in 2015. The City provides annual reports on progress towards 2035 targets.



CITY OF SAN DIEGO COMMUNITY PLANS

Community plans work together with the General Plan to provide location-based policies and recommendations in the City's fifty-plus community planning areas. Community plans are written to refine the General Plan's citywide policies, designate land uses and housing densities, and provide some site-specific recommendations.



CITY OF SAN DIEGO PARKS MASTER PLAN

The City of San Diego is planning for a citywide interconnected park system with more opportunities for everyone to get outside and play. The City seeks to expand recreating facilities beyond traditional parks. This creates more options for play, exercise, and social connections citywide. An interconnected parks system requires prioritized funding for current and future facilities, programs, and services. These priorities are linked to changes in housing, infrastructure, and mobility in a way that is both fiscally and environmentally sound.



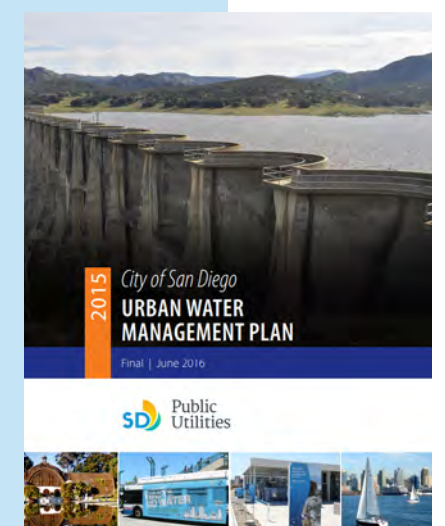
MOBILITY PLANS

The City is focused on creating more options for mobility. Changes in land uses, new perspectives on community design, promotion of active transportation, and changes in parking rules and standards all contribute to improving and expanding mobility options citywide and regionally. The General Plan Mobility Element contains policies to improve mobility through development of a balanced, multi-modal transportation network. The City also works with neighboring jurisdictions, SANDAG, and the region to implement plans that will increase transit access across the region and within the City.



URBAN WATER MANAGEMENT PLANS

The City and County of San Diego both maintain Urban Water Management Plans, which serve as overarching integrated water resources planning documents for the City's and region's residents, businesses, interest groups, and public officials. These plans provide information on current and future water demands and supplies; discuss water resources challenges; and summarize major water resources initiatives that the City and region have proactively taken to ensure a safe, reliable water supply. The development of drought-resilient water resources and a sustained emphasis on water-use efficiency mean that San Diego County will continue to have a safe and reliable water supply for decades, according to the San Diego County Water Authority's 2015 Urban Water Management Plan.



GENERAL PLAN CONSISTENCY

The General Plan City of Villages strategy focuses growth into mixed-use activity centers that are pedestrian-friendly districts linked to an improved regional transit system. The strategy is designed to sustain the long-term economic, environmental, and social health of the City and its communities.

According to the General Plan, “implementation of the City of Villages growth strategy calls for redevelopment, infill, and new growth to be targeted into compact, mixed-use, and walkable villages that are connected to a regional transit system. Focused development and density adjacent to transit stops that link where people live to where people work, shop, and recreate, helps make transit convenient for more people. Housing in mixed-use commercial areas provides opportunities for people to live near their place of work, and helps support the use of neighborhood shops and services. As such, the City of Villages land use pattern is both a transportation and land use strategy.”

While the Housing Element includes a robust list of policies, programs, and proposed activities that are internally consistent with the other nine elements of the General Plan, the Housing Element most specifically addresses the policies of the Land Use Element. The purpose of the Land Use Element is “to guide future growth and development into a sustainable citywide development pattern, while maintaining or enhancing quality of life in our communities.” The guiding policies of the Housing Element focus on implementing the City of Villages strategy and will direct development patterns, programs, and concepts citywide during the 6th cycle.

See the following table for the 22 policies in the Housing Element that ensure consistency with the General Plan and implement the City of Villages growth strategy:

HOUSING ELEMENT POLICES THAT ENSURE CONSISTENCY WITH THE GENERAL PLAN

- HE-A.2 Identify areas appropriate for increased infill, residential, and mixed-use development; Encourage location- and resource-efficient development whereby housing is located near employment, shopping, schools, recreation, transit, and walking / bicycling infrastructure. HE-42
- HE-C.1 Develop and maintain policies and programs that identify obstacles to building affordable housing, infill housing, and smart growth housing development, and provide regulatory strategies and tools that will streamline the development process. HE-48
- HE-C.3 Develop a comprehensive strategy to address the need for more housing near employment centers, serving moderate- to middle-income workers in San Diego, and strive to promote the location of housing proximate to employment and multimodal transportation facilities. HE-48
- HE-C.4 Encourage employers to provide housing assistance programs for employees who might not otherwise be able to afford to rent or buy homes in the City of San Diego. HE-48

- HE-C.11 Allow densities that exceed ranges defined in the zone for projects using State bonus provisions and for projects within designated TPAs. HE-49
- HE-C.12 Permit FARs and heights that exceed the adopted maximums for projects that provide smart growth benefits and for projects with unique circumstances that would reduce impacts relative to other projects or transfer development potential between parcels within a TPA. HE-49
- HE-D.3 Explore new financing tools to provide infrastructure needed to support transit-oriented and mixed-use infill development. HE-52
- HE-I.4 Emphasize the need for affordable housing options for seniors and people with disabilities and / or special needs near transit, healthcare services, shopping areas, and other amenities. HE-74
- HE-I.9 Encourage micro-unit housing and new shared and intergenerational models to help meet the housing needs of the elderly, students, and lower-income individuals, and promote their development within TPAs citywide. HE-75
- HE-I.12 Include policies in each community plan, as it is updated, that encourage the development of affordable housing and its location close to transit, employment centers, opportunity areas, and resource-rich areas. HE-75
- HE-M.1 Implement General Plan and community plan goals and policies that relate to architectural design, public spaces, and historical and tribal cultural resources. HE-95
- HE-O.1 Promote economically viable, environmentally sound, and socially equitable land use plans and development patterns that conserve non-renewable energy sources. HE-102
- HE-O.2 Encourage new housing that relies on and supports transit use and sustainable patterns of movement. HE-102
- HE-O.3 Provide incentives for residential and mixed-use development at major transit nodes, along transit corridors, and in other locations suitable for high-intensity housing development, as appropriate. HE-102
- HE-O.4 Improve infrastructure systems throughout the City to support infill development and promote new affordable housing near transit stations, major transit stops, and along transit corridors. HE-102
- HE-O.5 Develop policies and programs that help achieve the California Climate Strategy and Climate Action Plan goals. HE-102
- HE-O.6 Support and reward technological improvements to mobility, particularly public transportation and shared mobility, that decrease fossil fuel use. HE-102
- HE-P.1 Support and encourage high performance design standards in new construction and redevelopment to promote increased energy conservation. HE-105
- HE-P.2 Support and encourage development and redevelopment that incorporates passive or active green space, such as green roofs, walls, and courtyards, that can provide carbon capture and cooling in urban environments. HE-105
- HE-Q.1 Support programs that incentivize residential properties to transition to renewable energy and, where possible, net-zero energy consumption. HE-107
- HE-Q.2 Promote and incentivize energy and resource conservation among homeowners, property owners and managers, and renters. HE-107

CITY IMPLEMENTATION OF STATE HOUSING LEGISLATION

While the City has taken steps throughout the 5th cycle to increase housing production locally, the State passed numerous laws to address California's housing crisis during the same period. As the State passes new legislation in the remainder of the 5th cycle and during the 6th cycle, the City will continue to amend the Municipal Code; to monitor and evaluate policies and programs designed to meet State requirements; and to proactively implement new policies and programs to help increase housing production citywide.

In 2019, several bills were signed into law that include requirements for local density bonus programs, the Housing Element, surplus lands, ADU streamlining, and removing local barriers to housing production. The City will implement changes required by State law, likely through amendments to the San Diego Municipal Code. The following is a summary of recent legislation and proposed City activities that will further the City's efforts to increase housing production during the 6th cycle.

AB 68, AB 587, AB 671, AB 881, and SB 13 further incentivize the development of accessory dwelling units (ADUs), through streamlined permits, reduced setback requirements, increased allowable square footage, reduced parking requirements, and reduced fees. The City has amended its regulations and procedures to make it easier and less expensive to build ADUs during the 5th Cycle Housing Element by, for example, exempting ADUs from parking requirements and certain fees. Further changes will be incorporated into the City's Municipal Code to ensure compliance with new legislation. In addition to these actions, the City will identify options for incentivizing the construction of ADUs that are available specifically for, and affordable to, lower-income households. **AB 1763** requires jurisdictions to provide a density bonus to development projects that restrict 100 percent of their units as affordable to lower- and moderate-income households. In 2020, the City's affordable housing regulations will be amended to be consistent with AB 1763.

AB 101 requires jurisdictions to allow "low barrier navigation centers" by-right in areas zoned for mixed uses and in nonresidential zones permitting multifamily uses, if the center meets specified requirements. The City operates four "Temporary Bridge Shelters," which meet the definition of "low barrier navigation centers." However, these shelters are located in the downtown community, which has community-specific zoning through the Centre City Planned District. The City will amend the Municipal Code in 2020 to define "low barrier navigation centers" and allow them by-right citywide in mixed use and nonresidential zones that allow multifamily uses and within all other planned districts.

AB 686 extends requirements for federal grantees and contractors to "affirmatively further fair housing," including requirements in the federal Fair Housing Act, to public agencies in California. Affirmatively furthering fair housing is defined specifically as taking meaningful actions that, taken together,

address significant disparities in housing needs and in access to opportunity by replacing segregated living patterns with truly integrated and balanced living patterns; transforming racially and ethnically concentrated areas of poverty into areas of opportunity; and fostering and maintaining compliance with civil rights and fair housing laws.

AB 686 requires public agencies to: administer their programs and activities relating to housing and community development in a manner to affirmatively further fair housing; not take any action that is materially inconsistent with the obligation to affirmatively further fair housing; ensure that the program and actions to achieve the goals and objectives of the Housing Element affirmatively further fair housing; and include an assessment of fair housing in the Housing Element. The City assesses fair housing needs through the Fiscal Year 2015-2020 *Regional Analysis of Impediments to Fair Housing Choice* (AI), prepared in accordance with Section 91.225 of Title 24 of the Code of Federal Regulations, and affirmatively furthers fair housing as a partner agency in the San Diego Regional Alliance for Fair Housing, through the programs and activities in this Housing Element, and through other City actions. The AI will be updated for Fiscal Year 2021-2025 and eventually for 2026-2030. It will provide the assessments, analysis, goals, priorities, and actions required by AB 686. It is incorporated into the Housing Element as Appendix A and will be updated when the 2021-2025 and 2026-2030 analyses are adopted.

AB 1255 and **AB 1486** seek to identify and prioritize State and local surplus lands available for housing development affordable to lower-income households. The City has identified surplus lands through the adequate sites inventory of the 6th Cycle Housing Element and will report on these lands annually through the Housing Element Annual Progress Reports.

AB 2162 and **SB 2** address various methods and funding sources that jurisdictions may use to accelerate housing production. The City amended the Land Development Code in August 2019 to allow permanent supportive housing and transitional housing by-right as a limited use in all zones that allow multifamily housing.

SB 330 enacts changes to local development policies, permitting, and processes that will be in effect through January 1, 2025. SB 330 places new criteria on the application requirements and processing times for housing developments; prevents localities from decreasing the housing capacity of any site, such as through downzoning or increasing open space requirements, if such a decrease would preclude the jurisdiction from meeting its RHNA housing targets; prevents localities from establishing non-objective standards; and requires that any proposed demolition of housing units be accompanied by a project that would replace or exceed the total number of units demolished. Additionally, any demolished units that were occupied by lower-income households must be replaced with new units affordable to households with those same income levels. The City will address SB 330 requirements by amending the Land Development Code, for example, to specify that decisions on rezoning, Community Plan amendments, and Community Plan updates must include a housing capacity analysis.



5TH CYCLE ACCOMPLISHMENTS

San Diego has developed programs and implemented initiatives to incentivize housing production; assisted citizens in paying their rent and purchasing homes; facilitated development of supportive and transitional housing; and assisted people experiencing homelessness.

The City adopted several amendments to the Municipal Code that directly promote the production of housing. Successful initiatives that incentivize housing production from existing homeowners include new regulations that allow the development of ADUs by-right, a waiver of the development impact fees associated with ADU construction, increased flexibility of the development regulations regarding ADU size and setbacks, and creation of a handbook to guide homeowners seeking to construct an ADU. During this period, the City has issued permits for 316 ADUs. The City has also allowed ground-floor commercial spaces to be temporarily converted to housing units and created new mixed-use zones that will facilitate residential-commercial mixed use throughout the City. Another Municipal Code amendment permits emergency shelters by-right in approximately 90 acres of the City.

The San Diego Housing Commission (SDHC), the City's public housing agency, continued to provide many types of housing assistance to San Diegans. During the 2013-2018 period, 1,443 units of affordable housing were preserved in San Diego at rents affordable at 60% of AMI or lower. SDHC also issued over \$1 billion in tax-exempt multifamily affordable housing bonds and almost \$150 million in affordable housing development and acquisition / rehabilitation loans. SDHC also worked with the City to increase the number and length of operation of the City's homeless shelters and operated a Rapid Re-housing program for families recently experiencing homelessness. SDHC has supported first-time homeownership with workshops, deferred payment and low interest loans, down payment and closing cost assistance, and mortgage credit certificates. For more information, see Appendix E - At-Risk Affordable Housing Analysis and Appendix F - Review of Past Housing Element Cycle Accomplishments.

ADEQUATE SITES INVENTORY

The Adequate Sites Inventory is an assessment of the potential housing capacity within the City and must demonstrate whether the 108,036 unit target (for new homes built by 2029) can be achieved under the City's land use plans and zoning regulations. If the City cannot demonstrate that it has the capacity to meet the RHNA target, the City, per California Government Code section 65583, must change its regulations to provide the needed capacity.

Since 2008, the City has updated many of its community plans to implement the General Plan's City of Villages smart growth strategy and to increase housing capacity, particularly in TPAs. The City continues to identify new opportunities for housing consistent with General Plan policies. Increasing housing capacity citywide is a critical step to realizing the City's needed housing. The City has determined its housing capacity for the Adequate Sites Inventory through an in-depth review of all vacant and developable land. While State law requires that the City demonstrate enough housing capacity to meet RHNA targets, the City chooses to inventory all potentially developable land. This approach has been adopted in acknowledgment that many factors affect housing development feasibility, including decisions by private property owners and developers.

The inventory for the 6th Cycle Housing Element demonstrates that the City has enough sites zoned to meet the City's RHNA target of 108,036 new housing units. There are sufficient properties Citywide that are presumed (according to State requirements) to be suitable for lower-income housing, to meet the City's RHNA target of 44,880 housing units for extremely low, very low, and low income households. The City identified capacity to construct 174,678 housing units through the Adequate Sites Inventory for the 6th Cycle Housing Element. To see the full inventory and further analysis, see Appendix D - Adequate Sites Inventory.



GOAL 1

FACILITATE THE CONSTRUCTION OF QUALITY HOUSING



The City is responsible for enabling the production of housing by reducing regulatory barriers, providing incentives, and supporting programs that create or preserve housing, especially for vulnerable populations.

To enable the construction of quality housing, the City has identified six objectives:

- **Objective A:** Identify adequate sites available for development
- **Objective B:** Implement permitting process improvements
- **Objective C:** Provide programs that incentivize development
- **Objective D:** Improve infrastructure systems to support infill development and promote affordable housing
- **Objective E:** Support programs aimed at housing vulnerable and special needs populations
- **Objective F:** Set and evaluate annual housing production targets

The term “quality housing” typically refers to housing that is safe, comfortable, and well-maintained. Quality housing should provide: access to clean air and natural light; proper plumbing and temperature controls (i.e., ventilation and heating / cooling); carbon monoxide and smoke detectors; and should not contain health or safety hazards (e.g., structural damage, allergens, or lead paint).

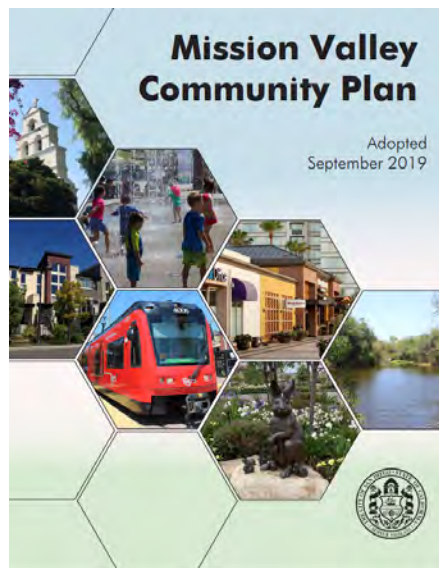
OBJECTIVE A: IDENTIFY ADEQUATE SITES AVAILABLE FOR DEVELOPMENT

The City encourages the production of a diversity of new housing to ensure that an adequate supply is available to meet the existing and future needs of all residents. The City maintains an inventory of land distributed throughout the City that could be redeveloped during this RHNA cycle (2021-2029) to meet the City's RHNA targets.

POLICIES

- HE-A.1** Monitor residential development to ensure there is an adequate level of remaining development capacity through the comprehensive citywide and regional housing inventory.
- HE-A.2** Update community plans regularly to provide certainty in the development process. Through these updates, the City—working with a broad coalition of community stakeholders—should:
- Identify areas appropriate for increased infill, residential, and mixed-use development.
 - Designate land for a variety of residential densities to meet housing needs for a variety of household sizes.
 - Encourage location- and resource-efficient development whereby housing is located near employment, shopping, schools, recreation, transit, and walking / bicycling infrastructure.
 - Allow for more floor area ratio (FAR).
 - Adopt Programmatic Environmental Impact Reports (EIRs) to allow EIR tiering for individual projects consistent with the updated plan(s).

- HE-A.3** Require new development to meet applicable zone and land use designation density minimums to ensure efficient use of remaining land available for residential development and redevelopment.
- HE-A.4** Allow residential densities that exceed the ranges defined in the General Plan and community plans for projects using State density bonus provisions (including senior housing and affordable housing) and City housing incentive programs.
- HE-A.5** Identify and evaluate options to increase housing opportunities in areas planned and zoned for single-family residential densities.
- HE-A.6** Encourage affordable housing on publicly-owned sites suitable (in terms of geology, topography, proximity to commercial areas) for development and not needed for public use by re-designating such properties with mixed-use land use designations and zoning.
- HE-A.7** Evaluate the benefit of implementing regulatory mechanisms that deter landowners from holding land off the market (i.e., vacant) by taxing it at a higher rate until housing is built.
- HE-A.8** Support developing a method that ensures an equitable distribution of supportive housing and facilities for people experiencing homelessness throughout the City, especially sites that are co-located with support services for health, mental health, and workforce development and that are located near transit.
- HE-A.9** Following the RHNA adoption process, identify housing production goals by Community Planning Area based on an analysis of feasible site suitability.



Community plan updates provide the City with opportunities to add housing capacity in TPAs.



The City can encourage developers to build to the maximum density during permitting.

PROGRAMS

Adequate Sites Inventory. The City will establish a system to coordinate tracking units with Development Services staff, who process permitting, to ensure that as projects are developed, there is adequate capacity available citywide to meet the City's RHNA targets.

Community Plan Updates. The City will continue updating community plans to provide certainty in development; to identify areas appropriate for infill, residential, and mixed-use development; to encourage location- and resource-efficient development; and to provide Programmatic EIRs for tiering.

Housing Ordinance and Policy Team. The Planning Department in 2019 established a team to bring forward policies and ordinances to help facilitate the City's housing goals.

Housing Element Required Amendments. City staff may make non-legislative or technical changes to the adopted and certified Housing Element, if needed, at the request of the California Department of Housing and Community Development to incorporate any state requirements that are changed or implemented during the 6th cycle (2021-2029). This includes any non-legislative or technical changes necessary to reflect the adopted RHNA targets, upon which HCD would need to provide concurrence.

PROPOSED ACTIVITIES

Report annually on housing availability. Continue gathering, tracking, and reporting data on development permits and construction in San Diego. Collaborate with organizations, such as local universities, to gather and analyze data on the City's existing housing stock, including naturally affordable housing (housing priced at affordable rents but not subject to a rent-restriction agreement).

Identify public land for affordable housing development. Redesignate and rezone public land for mixed use, so affordable housing and complementary uses may be developed.



Track lower income housing units by Community Planning Area.

Support SDHC's maintenance of a comprehensive, consolidated information resource of units reserved for low and moderate income households that includes the Community Planning Area with the units' location information.

Enforce density minimums. Require discretionary projects to meet community plan dwelling unit density minimums. Also, continue requiring Housing Impact Statements in staff reports to Planning Commission and City Council that explain in detail how any proposed development would impact the provision or loss of affordable housing.

Work with non-profit partners interested in developing housing. Continue to work with non-profit organizations and other parties interested in dedicating underutilized land (especially parking lots) to build affordable housing and housing for people experiencing homelessness. Seek out and connect organizations to existing technical assistance resources that may help organizations to become housing developers and / or operators.

Non-profit groups have been working with City staff to identify ways to repurpose underutilized parking lots, for example at religious institutions, for housing.



OBJECTIVE B: IMPLEMENT PERMITTING PROCESS IMPROVEMENTS

The time and cost to permit projects is often a top constraint cited by developers and housing advocates. The City annually updates the Municipal Code to make permitting easier across all levels of affordability and looks for other ways to make working with the City faster and easier.

POLICIES

- HE-B.1** Propose zoning and code changes to reduce average permit processing times while improving the quality of design and development.
- HE-B.2** Administer initiatives that prioritize affordable housing, especially units that are easier and faster to build.
- HE-B.3** Encourage innovation in the environmental review process for development projects.
- HE-B.4** Identify opportunities to reduce administrative burdens during permitting by, for example, automating processes, creating reference guides, and streamlining reviews.
- HE-B.5** Use the General Plan Maintenance Fee to help fund community plan updates, to provide more certainty in the development review process by enabling “by-right” ministerial project approvals. This should include the preparation of Programmatic EIRs, which can complete certain environmental analyses for entire communities to facilitate project-specific review.
- HE-B.6** Expand options for “self-certification” in certain aspects of the building permit application and building inspection processes for qualifying projects.



Reference guides help homeowners and developers navigate City processes faster.

PROGRAMS

Annual Municipal Code Updates. The City will continue to identify opportunities to modify the code to provide more certainty and flexibility in the project application and permitting approval process. Each update will include all State legislative changes to ensure local consistency with State requirements and to minimize conflicts with and reduce redundancy between codes.

PROPOSED ACTIVITIES

Ombudsman permitting. Explore the City’s ability to dedicate staff to help small-scale developers and developers of permanent supportive housing navigate the incentives available to help them reduce the costs to build housing, and evaluate if dedicating staff to coordinated team permit reviews could save time and money for the City and applicants.

Improve project tracking and reviews. Continuously improve the City’s development project tracking system, which is used to coordinate and complete project reviews. Monitor average processing times for ministerial and discretionary development permits, and use data on processing times and applications to track review times and trends in citywide development. Improving electronic plan reviews can also reduce approval times and costs.



The City continuously works to improve permitting timelines and costs.

PUBLIC COMMENT FROM THE DRAFT HOUSING ELEMENT PUBLIC COMMENT PERIOD

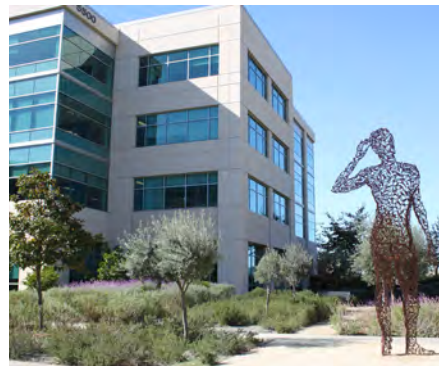
“Please add (streamlined) permitting: when anyone submits an application—zoning review, building permit, variance, subdivision request—the city has fifteen days to decide whether the application is complete. Once completed, the city has sixty days—for all staff reviews, committee hearings, public comment, and any other part of the approval process—to render a decision. Failure of an agency to deny a request within sixty days is approval of the request. If sixty days isn’t enough, the government can extend that another sixty days (120 days total) with a reason put into writing, so a judge can review it if it comes to that. In Minnesota’s experience, this has forced cities to streamline their permitting process, reducing costs and uncertainty for developers, especially for infill development.”

OBJECTIVE C: PROVIDE PROGRAMS THAT INCENTIVIZE DEVELOPMENT

One of the City's most effective tools for increasing production is developing incentive programs that offer developers easier or more cost-effective permit processing and development in exchange for locating housing and providing infrastructure where it is most needed and desired.

POLICIES

- HE-C.1** Develop and maintain policies and programs that identify obstacles to building affordable housing, infill housing, and smart growth housing development, and provide regulatory strategies and tools that will streamline the development process.
- HE-C.2** Create and promote programs and incentives that stimulate the production of new units across all household incomes, ages, types, and needs.
- HE-C.3** Develop a comprehensive strategy to address the need for more housing near employment centers, serving moderate- to middle-income workers in San Diego, and strive to promote the location of housing proximate to employment and multimodal transportation facilities.
- HE-C.4** Encourage employers to provide housing assistance programs for employees who might not otherwise be able to afford to rent or buy homes in the City of San Diego.
- HE-C.5** Consider developing a program that incentivizes development of housing with three or more bedrooms to accommodate large households.
- HE-C.6** Incentivize the provision of more accessible units than the building code currently requires.



Many of San Diego's growing employment areas lack nearby housing that would help reduce vehicle trips.

- HE-C.7** Incentivize the provision of ADUs that are covenant-restricted for very low, low, and moderate income households.
- HE-C.8** Prioritize preservation of single room occupancy (SRO) units, or other innovative ways to house vulnerable populations.
- HE-C.9** Pre-clear potentially historic sites or structures in exchange for a commitment to build housing that includes onsite affordable units.
- HE-C.10** Monitor and evaluate policies and programs that seek to incentivize development to determine their effectiveness.
- HE-C.11** Allow densities that exceed ranges defined in the zone for projects using State density bonus provisions and for projects within designated TPAs.
- HE-C.12** Permit FARs and heights that exceed the adopted maximums for projects that provide smart growth benefits and for projects with unique circumstances that would reduce impacts relative to other projects or transfer development potential between parcels within a TPA.

Incentive programs can help developers construct infill projects, which develop vacant or under-used parcels in an existing urban neighborhood to increase housing opportunities at a small scale.



PUBLIC COMMENT FROM THE
2019 HOUSING ELEMENT
ONLINE SURVEY

"I'm a family of one. I could exist in a nice one-BD duplex or a granny flat with a tiny yard someplace, but there's nothing like that here that I can afford."

PROGRAMS

Accessory Dwelling Unit Incentive Program. Develop a program to incentivize construction of ADUs that are covenant-restricted for very low, low, and moderate income households.

Affordable Housing Density Bonus Program. This program offers set and scaled density bonuses up to 50 percent of the residential density of the applicable zone, plus incentives or waivers on standard project requirements, in exchange for dedicating a specified percentage of onsite affordable housing available only to very low or low-income households and / or to specific special needs groups. The City's Affordable Housing Density Bonus Program also provides a 100 percent density bonus for affordable micro-units.

Affordable / Infill Housing and Sustainable Buildings Expedite Program. This program reduces processing times by approximately 50 percent for projects that meet established criteria as affordable / infill projects or sustainable projects.

Historic Neighborhood Accessory Dwelling Unit Guidance. Develop guidance and suggestions for how homeowners can successfully add ADUs to properties that are designated as historic or are located within historic districts.

Moderate Income Density Bonus Program. This program incentivizes the development of housing that is affordable to moderate-income households. If moderate income units and associated density bonus are combined with 15 percent very low income units or 24 percent low income units, which provide 50 percent density bonus, the maximum combined density increase is 75 percent instead of 50 percent, as otherwise permitted.

Voluntary Accessibility Program. This program encourages residential development that incorporates accessible design features to meet the needs of as many users as possible. The intent is to reduce the potential for occupants to be displaced from their homes due to a disability, to allow those persons to visit neighboring dwelling units, and to increase the number of accessible dwelling units in the local housing supply that meet long term housing needs by offering incentives that facilitate this type of accessible design.



Reasonable Accommodation Program. This program provides a process for consideration of reasonable accommodation requests. A deviation process is available to applicants for circumstances where the existing zoning regulations would preclude residential development for persons with disabilities. This process is codified in the San Diego Municipal Code.

PROPOSED ACTIVITIES

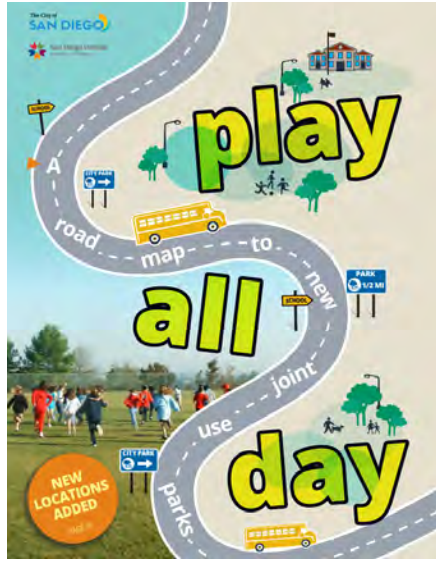
Consider creating a “diamond lane” process to expedite low-income housing development. The *City of San Diego Community Action Plan on Homelessness* suggests working with the Development Services Department to create a “diamond lane” process that would expedite low-income housing development. Such a process could be modeled off of or combined with existing expedite processes.

Determine per unit costs of building units accessible to persons with disabilities. Identify the costs of building units accessible to persons with disabilities that enable them to live independently. This could be accomplished by surveying developers or working with partners to determine costs and potential incentives to rehabilitate or construct more accessible housing.

Lead a cultural shift to innovation and change. Consider ways to help the development and construction industries to be more nimble, innovative, and creative. This could include permitting and supporting more pilot projects, assisting with incubator projects, or collaborating with regional partners on projects.

Look outside San Diego for incentive program ideas. Seek examples of successful incentive policies and programs in the state and other cities similar in size and need to San Diego to consider for implementation.

Research ways to decrease construction costs. Manufactured housing provides cost and efficiency advantages, primarily in infill situations in single-family neighborhoods, where on-site construction for single-family units is increasingly difficult to provide at a price affordable to moderate and even middle-income residents. Modular multifamily construction options may also provide cost efficiencies.



The City and its partners are working on creative ways to improve and share infrastructure, like parks.

OBJECTIVE D: IMPROVE INFRASTRUCTURE SYSTEMS TO SUPPORT INFILL DEVELOPMENT AND PROMOTE AFFORDABLE HOUSING

One challenge to increasing housing density in existing developed communities is widespread opinion that existing infrastructure is deficient or does not meet the community's needs. Community members conclude that additional housing will put further demand on infrastructure and should not be permitted until infrastructure is improved. Addressing infrastructure systems is thus important to facilitate development of infill and affordable housing.

POLICIES

- HE-D.1** Improve coordination with other agencies when planning and constructing infrastructure projects to reduce the cost and increase the speed of delivering projects.
- HE-D.2** Identify the various existing and potential funding sources for infrastructure / public facility needs, including local, State, and Federal money (and track relevant ballot measures).
- HE-D.3** Support new financing tools and methods that provide the infrastructure needed to support transit-oriented and mixed-use infill development.
- HE-D.4** Monitor existing infrastructure and public facility deficits / unmet needs and future needs.

PROPOSED ACTIVITIES

Consider creating incentive programs that generate infrastructure development or investment. Such a program would provide a developer with increased density or development process streamlining in exchange for infrastructure investment or funding, especially in communities of color / historically underserved communities.

Identify and Pursue Infrastructure Grant Opportunities. Pursue grant funding for infrastructure that supports infill development for mixed income projects located in regionally designated priority "smart growth opportunity" development areas.

Update Impact Fee Studies. In conjunction with each community plan update, the Planning Department coordinates the identification of mobility and other infrastructure / public facilities needs, solicits public input on community infrastructure / public facilities needs and priorities, and develops updated development impact fees based on a prioritized list of needs.



The City can use grants to dedicate funding to priority infrastructure needs, especially in historically underserved communities.



OBJECTIVE E: SUPPORT PROGRAMS AIMED AT HOUSING VULNERABLE AND SPECIAL NEEDS POPULATIONS

As discussed in the demographics section, San Diego is changing. The population is growing; seniors will become a larger proportion of the population; and the City will experience a surge in jobs. As the economy grows and changes, more people, especially lower-income households that are a vital and valuable part of our community, will need additional attention and support to ensure they can thrive in San Diego. New funding sources, such as the Permanent Local Housing Allocation implemented by the Building Homes and Jobs Act (SB 2), will assist in meeting this objective.

POLICIES

HE-E.1 Monitor the need for housing for seniors across all income groups and for various levels of care, and support programs and incentives that encourage the development of a variety of age-friendly housing options.

HE-E.2 Support affordable housing developers and service providers for people experiencing homelessness who, together, can provide an array of housing linked with services, including the following:

- Short-term and temporary (including emergency, interim, transitional, safe haven, and seasonal) housing,
- Permanent supportive housing,
- Affordable permanent housing, and
- Accessible housing.

HE-E.3 Encourage collaboration, communication, and partnership efforts with external agencies, organizations, and communities to do the following:

- Achieve efficient and cost-effective delivery of services to persons experiencing or at risk of experiencing homelessness;
- Provide permanent supportive services and housing to specialized subgroups with disabilities;
- Fund and develop innovative solutions for housing individuals and families;
- Conduct regional, goal-oriented planning and coordination that will identify gaps in service and seek methods to improve the responsiveness of existing homeless service systems; and
- Facilitate the site selection and approval process for constructing facilities for people experiencing homelessness.

HE-E.4 Strive to ensure sufficient short- and long-term housing is available for vulnerable populations.

HE-E.5 Support programs and incentives that encourage the development of Veterans Housing.

HE-E.6 Support research efforts of the State and other agencies to identify and adopt new construction methods and technologies to facilitate affordable housing and energy efficiency.

HE-E.7 Facilitate development of a diversity of living options and residential care facilities for people experiencing mental illness.

HE-E.8 Require that SDHC maintain a comprehensive, consolidated informational resource of units reserved for lower-income households.



Shelters are an essential service for people experiencing homelessness, but building permanent housing should be a citywide priority.



Alpha Lofts is a Veterans Housing development constructed in North Park in 2019.

- HE-E.9** Strive to make at least 10 percent of temporary (including disaster relief shelters) and long-term housing fully accessible for persons with disabilities.
- HE-E.10** Support and encourage demonstration projects that connect healthcare services to housing (especially for vulnerable populations).
- HE-E.11** Support the provision of an array of housing for persons with physical and developmental disabilities.
- HE-E.12** Encourage inter-jurisdictional programs to reduce homelessness and barriers to stable, affordable housing for people who were formerly incarcerated or involved with the justice system.
- HE-E.13** Encourage the input and participation of those with lived experience with homelessness when developing programs and policies to address their needs.



UnitedHealth, the nation's largest for-profit healthcare provider, has begun investing in housing for people experiencing homelessness to help their most costly Medicaid patients get healthy.³⁹ (Photo by Mark Peterman for Bloomberg Businessweek)

PROGRAMS

2-1-1 San Diego. This non-profit provides 24-hour support by connecting individuals with housing, health, or related needs to relevant services across San Diego.

The City of San Diego Community Action Plan on Homelessness. The City released a work plan in 2018, which summarizes efforts to provide services to people experiencing homelessness, to reduce homelessness, and to house San Diegans. In October 2019, the City released a Strategic Plan to address homelessness that will be implemented by an inter-agency Leadership Council with staff from the City, SDHC, and RTFH.

Connections Housing Downtown. This one-stop center serving people experiencing homelessness includes an on-site health clinic, transitional beds, beds for the chronically homeless, permanent supportive, and rental housing for very low income residents.



The City released the Community Action Plan, a long-term strategy to addressing homelessness.

Family Reunification Program. "Housing Navigators," who are trained to help connect people experiencing homelessness to housing, conduct outreach activities to engage individuals and families experiencing homelessness. The program provides relocation and follow-up services to individuals and families experiencing homelessness.

Flexible Funding Program. A Flexible Spending Pool is an innovative way to provide individuals experiencing homelessness with housing by offering master leasing and short-term subsidies for individuals.

Homeless Outreach Team. The San Diego Police Department partners with County social workers and mental health clinicians to conduct field assessments, crisis intervention, comprehensive case management, and more for people experiencing homelessness.

Homelessness Prevention / Diversion. Individuals and families who are newly experiencing homelessness will receive help to identify housing options to avoid entering the shelter system.

Housing Navigation Center. This facility people who are experiencing homelessness, or at risk of homelessness, by identifying immediate and long-term housing solutions, providing crisis management, accessing benefits that are important to housing stability, case management and housing navigation, and providing on-site access and referrals to medical, mental health, and substance use disorder services.

Housing Opportunities for Persons with AIDS (HOPWA). This Federal program is dedicated to the housing needs of people living with HIV / AIDS, providing grants to local communities, states, and nonprofit organizations with projects that benefit low-income persons living with HIV / AIDS and their families. The City and County of San Diego collaborate on the expenditure and administration of these funds.

Landlord Engagement and Assistance Program (LEAP). Operated by SDHC, this program provides incentives to landlords with rental properties who rent to individuals and families experiencing homelessness.



The City of San Diego joined the AARP Network of Age-Friendly Communities in March 2019. The AARP Network of Age-Friendly States and Communities serves as a catalyst to educate local leaders (both elected officials and engaged residents) and encourage them to implement the types of changes that make communities more livable for people of all ages, especially older adults. The City has partnered with the San Diego Foundation and San Diego State University to develop an age-friendly action plan. Outreach efforts for the Age-Friendly Communities action plan have informed policies and programs in the Housing Element related to aging adults, seniors, and individuals with disabilities.

(Neil Good) Day Center for Homeless Adults. People experiencing homelessness are provided with hygiene facilities, mail, case management, and referral services.

Project Homeless Connect. This one-day annual resource fair provides access to a variety of services, such as health care, pet care, behavioral or mental health care, job resources, and housing access, for people experiencing homelessness.

Prosecution and Law Enforcement Assisted Diversion Services (PLEADS). PLEADS is a criminal diversion program established in 2019 that offers low-level drug offenders the opportunity to seek treatment for drug addiction them in lieu of incarceration.

Rapid Re-Housing. Operated by SDHC, this program helps individuals and families who become homeless because of an unexpected life experience, such as a job loss, domestic violence or a medical crisis. Using the Coordinated Entry System, individuals and families experiencing homelessness are assessed and connected to services and housing.

Safe Parking Lots. This program provides a secure place for people to sleep, with access to restroom facilities and services necessary to secure stable housing.

Storage Centers. These storage centers provide a safe place for individuals who are experiencing homelessness to keep their belongings as they look for work, attend classes, or meet with a service provider or doctor.

Temporary Bridge Shelters. The four City Temporary Bridge Shelters provide more than 800 beds to address the immediate shelter needs of people experiencing homelessness.

Veterans Village of San Diego. This is the region's largest provider of housing and social services for Veterans experiencing homelessness. A 12,772 square foot facility includes community space that can accommodate three classrooms, meeting space, and case management offices.



An annual resource fair provides services like haircuts to people experiencing homelessness.



Storage centers help people experiencing homelessness organize and store their belongings.

Year-Round Interim Housing Program. The Year-Round Interim Housing Program provides 350 beds for adult men and women who are experiencing homelessness. The program includes 140 beds that are set aside for Veterans experiencing homelessness. This permanent facility is operated by Father Joe's Villages at the Paul Mirabile Center on their downtown San Diego campus. Residents have access to supportive services, such as on-site "Housing Navigators" to help them prepare for the next appropriate housing option, including rapid re-housing, transitional housing, or permanent supportive housing. The City's Year-Round Interim Housing Program replaced two temporary Winter Shelter tents, which closed on April 1, 2015.

Zephyr (below) offers 85 studio apartments for Veterans experiencing homelessness earning 30-40 percent AMI. Previously a motel, the three-story structure was extensively rehabilitated.



PROPOSED ACTIVITIES

Build a Supportive Services Funding Program. Consider building a supportive services funding program to create and preserve quality supportive housing, prioritizing funding for existing supportive housing projects and establishing a framework to review, rank and award critical service funding to supportive housing projects in the pipeline.

Conduct a study on available housing in San Diego. Explore options to study the entire housing market, focusing on collecting data on naturally affordable housing and the vacancy rate among above-market units, and how the City could prioritize acquiring naturally affordable housing to convert to covenant-restricted (rent-restricted) affordable housing.

Coordinate with non-profit partners to provide services to vulnerable populations. Coordination among the City and its partners should include SDHC, RTFH, and social justice organizations.

Evaluate and develop ideas to address the housing burdens, vulnerabilities, and needs of seniors. The City should study housing challenges and needs for aging adults and develop potential programs and actions to address those needs. Increasing assistance to and promoting awareness of programs that connect seniors to innovative and age-friendly living solutions can address challenges that seniors increasingly face, such as loneliness, displacement, and decreased mobility. One example is ElderHelp of San Diego, a non-profit organization that matches elderly residents with low-income persons to share a housing unit to reduce living expenses and to facilitate assistance to the elderly resident. Senior co-living options can also help reduce trips by single-occupancy vehicles and make more existing housing available.



Reduce barriers to housing for individuals formerly involved with the justice system. The City should engage and collaborate with community organizations actively working on housing challenges for people who have been involved with the justice system, particularly people from historically underserved communities; identify ways that the City can support and further the efforts of these organizations; and take action to address needs.

Support legislation regarding universal design and visitability. This includes legislation requiring newly constructed, publicly assisted housing to incorporate universal design and visitability standards (elements that afford accessibility to at least the first floor of a dwelling).

PUBLIC COMMENT FROM THE 2019 HOUSING ELEMENT ONLINE SURVEY

“More resources (for people experiencing homelessness) are always needed, like access to housing, mental health services, and rehabilitation programs. We also need to have an employment track for people with easy-to-do work lined up for them.”

OBJECTIVE F: SET AND EVALUATE ANNUAL HOUSING CAPACITY TARGETS

In accordance with State requirements, the City prepares Housing Element Annual Progress Reports after each calendar year to assess the City's progress toward its eight-year RHNA housing production targets and toward the implementation of housing activities identified in the Housing Element. In the past, the City has not broken down its eight-year production target into annual targets, and responsibility for undertaking housing activities has been split across multiple departments and organizations. Incremental goals and dedication of personnel to housing policies and programs has the potential to increase and sustain momentum toward achieving the City's goals.

POLICIES

- HE-F.1** Dedicate staff to implement policies and programs within this Housing Element.
- HE-F.2** Set citywide housing production targets.
- HE-F.3** Evaluate the effectiveness of policies and programs in meeting housing production targets.



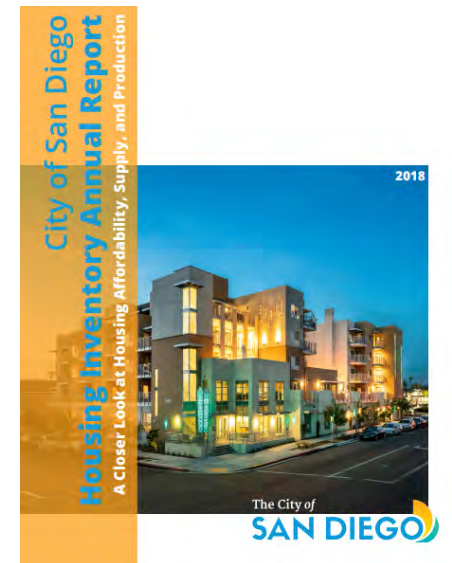
PROGRAMS

Housing Ordinance and Policy Team. This team within the Planning Department conducts annual reporting on RHNA to HCD and compiles an Annual Housing Inventory Report.

Innovation and Technology Division. This division within the Development Services Department tracks and manages information and data services for City permitting and related business processes.

PROPOSED ACTIVITIES

Form an interdepartmental team to set annual targets. This team would meet regularly to track progress toward RHNA targets, set annual goals, and evaluate program efficacy.



The City began releasing housing inventory reports in 2018 to provide updates on RHNA targets and needs.



GOAL 2

IMPROVE THE EXISTING HOUSING STOCK



Producing more housing is a priority, but maintaining and preserving existing housing also deserves attention. Much of the older housing in the City is naturally affordable, as priced by the housing market, but it must be well-maintained to provide quality housing across income levels.

To improve the existing housing stock, the City has identified two objectives:

- **Objective G:** Repair and maintain the existing housing stock
- **Objective H:** Preserve existing low-income housing

SDHC maintains a list of “at-risk” affordable housing units, including their locations and expiration dates. The City and SDHC are working to better track these units and extend their rent restriction agreements (i.e., covenants), when possible.



OBJECTIVE G: REPAIR AND MAINTAIN THE CITY'S EXISTING HOUSING STOCK

The City intends to support the repair and maintenance of existing homes within the City to ensure that households living in existing homes can live in safe and sanitary conditions and to reduce the potential for loss of existing units from the City's housing stock.

POLICIES

- HE-G.1** Encourage the maintenance and repair of existing renter- and owner-occupied housing to prevent deterioration through educational and training programs on basic housing maintenance procedures and techniques.
- HE-G.2** Provide funding support to assist in the rehabilitation of both renter- and owner-occupied housing.
- HE-G.3** Promote the replacement of substandard housing units that cannot feasibly be rehabilitated.
- HE-G.4** Coordinate code enforcement efforts with housing rehabilitation programs (including outreach and fair housing enforcement programming)
- HE-G.5** Encourage the incorporation of accessibility improvements into rehabilitation projects to increase affordable housing access for seniors and people with disabilities.



Improving home efficiency, like adding or upgrading insulation, can reduce heating and cooling costs.

PROGRAMS

Homeowner Repair Programs. Rebuilding Together San Diego (RTSD) offers two home repair programs for San Diegans including:

- **Annual Rebuilding Day:** Every April, RTSD provides free “mini-makeover” home repairs and renovations for low-income seniors, elderly, veteran, and disabled homeowners. Volunteers paint, clean-up homes and yards, and perform plumbing, carpentry, and electrical repairs.
- **Safe at Home:** This program addresses home repair and maintenance issues that represent safety risks or limit access to or within the home. This program provides minor repairs, safety and energy-efficiency modifications for low income elderly and disabled homeowners. Repairs are limited to no more than \$250 in costs and performed by small volunteer teams or handymen as available.

Housing Code Enforcement. Continue and, where possible, expand housing-related code enforcement activities. Emphasize amelioration of defects that threaten the basic health and safety of occupants and the community. Strive to first connect low-income households that are not compliant with resources to help them pay for and complete repairs.

HUD Healthy Homes Demonstration Grant. San Diego property owners are eligible for a risk assessment of their property and up to \$5,000 per unit to remedy health and safety issues discovered during the assessment.

Rental Unit Rehabilitation Program. New rehabilitation program options could be explored, such as rehabilitation grants or loans to rental property owners in exchange for agreements to maintain the property's rental rate at a specific affordability level for a set period.



Helping homeowners with repairs can extend the life of older housing in the City.



Rehabilitation projects provide tenants with safer surroundings and a higher quality of life.

PROPOSED ACTIVITIES

Assess the need for farmworker housing for agricultural uses. Agricultural uses within the City of San Diego have declined significantly in acreage over the past 40 years. The communities that continue to include agricultural and equestrian uses are the San Pasqual Valley, Tijuana River Valley, North City Future Urbanizing Area Subarea 2, and Del Mar Mesa. While some housing units exist on City-owned farmland in the San Pasqual Valley, whether these housing units are occupied by farmworkers and the level of need for housing for seasonal farmworkers is unclear. Therefore, the City should assess the need for seasonal farmworker housing to serve the workforce supporting the City's existing agricultural uses.

Assess San Diego's naturally affordable rental housing stock. Conduct a study assessing the age, location, and quality of naturally affordable rental housing to identify naturally affordable units at risk of conversion to higher rates (after remodels and upgrades) and if those units can be converted to rent-restricted units.

Leverage funds for rehabilitation. Coordinate with other public and private entities to maximize the impact of affordable housing rehabilitation programs.

Promote housing maintenance programs. Self-help training workshops and classes are offered by a variety of organizations and institutions, including the Southern California Rental Housing Association (SCRHA) and community colleges. The SCRHA also provides online education about a variety of topical maintenance issues.



Farmworker housing should provide safe and comfortable living conditions, as shown in this project from Washington State.

OBJECTIVE H: PRESERVE EXISTING LOW-INCOME HOUSING

Each year, rent restriction agreements expire, which means the affordable housing units that they cover can be converted to market-rate rents. The City and SDHC work together to mitigate potential loss of "at-risk" units due to conversion to market-rate units. The City will also explore ways to identify new ways to preserve naturally affordable housing.

POLICIES

- HE-H.1** Monitor affordable rental units at risk of converting to market rents and support methods to preserve the affordability of these units.
- HE-H.2** Monitor and participate in Federal, State or local initiatives that address affordable housing preservation.
- HE-H.3** Identify new and innovative ways to maintain affordability of, and rehabilitate and preserve, properties that provide naturally affordable housing.
- HE-H.4** Collaborate with partner agencies and HUD to best utilize HUD programs to serve lower income households citywide.



Building new affordable housing is essential to meeting demand, but preserving existing affordable housing is also necessary to protect lower income renters from displacement.

PROGRAMS

Housing Acquisition and Rehabilitation Program. SDHC administers a program to assist non-profit and for-profit developers with acquiring and rehabilitating housing units with a portion of these units to be affordable to low-income households.

Housing Preservation Program. SDHC performs outreach to owners of properties with expiring covenants to coordinate preservation of the properties and informs owners of properties with expiring covenants about their obligations under State noticing law (per California Government Code 65863).

The SDHC Housing Preservation Coordinator established a comprehensive database of all affordable housing units within the city that identifies and reports on expiring affordability covenant dates. The Coordinator is also working on an Affordable Housing Preservation Study, which generated an initial report on expiring covenants, and is developing an ongoing process. SDHC is overseeing an Affordable Housing Preservation Study and Affordable Housing Inventory that includes restricted affordable units (i.e., covenants) and unrestricted affordable units (i.e., “Naturally Occurring Affordable Housing”). The study will conclude with a proposed framework and strategy for preservation.

HUD Entitlement Grants, the City’s Consolidated Plan, and the Consolidated Plan Advisory Board. The City is an Entitlement Grantee for grants from HUD, which means that the City receives new HUD grant funding every year. These annual HUD grants include Community Development Block Grants (CDBG), HOME grants, Emergency Solutions Grants (ESG), and HOPWA grants, and are administered by the City’s Economic Development Department. All of these grant programs serve low- and moderate- income residents by helping them meet their housing needs. Every five years, the City must develop a Consolidated Plan that assesses the needs of low and moderate income citizens and identifies priorities for the expenditure of grant funds. The Consolidated Plan Advisory Board, comprised of local citizens, provides community input to establish the funding priorities and to annually award grants to programs and projects. The current Consolidated Plan for Fiscal Years 2020-2024 includes two directly housing-related goals:

- **Goal 1:** Increase and preserve affordable rental and homeowner housing to improve access to housing opportunities that reflect community needs, including but not limited to, opportunities in close proximity to transit, employment, and community services.
- **Goal 5:** Assist individuals and families to gain stable housing after experiencing homelessness or a housing crisis by providing appropriate housing and service solutions grounded in best practices.



The City and its partners work to help preserve and produce a variety of affordable housing types and styles.

PROPOSED ACTIVITIES

Consider using Section 8 Housing Choice Vouchers to support entire at-risk affordable housing developments. By allocating Section 8 vouchers to entire projects instead of to specific tenants, SDHC could provide income certainty to affordable housing developments, which may be an incentive to owners of at-risk housing developments to maintain affordability.

Continue to maintain existing publicly-owned affordable housing. SDHC will continue to administer the public housing units and affordable (rent-restricted) housing units they own and / or manage. These units will continue to be affordable and will be occupied primarily by low-income households.

Coordinate with SDHC on housing preservation activities. When housing developments are identified as “at-risk” of converting from affordable to market-rate, work with SDHC to proactively preserve or replace units in the development or redevelopment. SDHC created a Preservation Coordinator position to track these units and conduct efforts to preserve their affordability.

Help rehabilitate smaller, affordable multi-family rental properties and affordable owned homes. Work with partner agencies to identify small- and mid-sized multi-family properties occupied by lower income households and homes owned by lower income households in need of rehabilitation, and provide resources help and resources to weatherize, remove hazards from, and maintain the properties while preserving affordability.

Support new initiatives and legislation that provide tools and funding mechanisms to preserve “at-risk” affordable housing units. Many governments and non-governmental organizations are exploring and testing tools to preserve affordable housing units. These tools include Right of First Refusal to purchase properties with expiring affordability agreements (see San Francisco ‘s Assisted Housing Preservation Ordinance), property tax incentives, and establishing housing preservation funds.



About 5.5 million unsubsidized (or naturally occurring affordable) rental units are affordable to middle income households across the U.S.

GOAL 3

PROVIDE NEW AFFORDABLE HOUSING



The City's housing stock is comprised of a spectrum of housing options that vary in size, type, and age. People often find new housing more desirable than older housing, which leads older housing to be priced at a lower sales or rental price than new housing. Older housing within the City provides some naturally affordable homes, but there are not enough to meet demand.

Overall housing production has been too slow to keep pace with population growth over the past 20 years, which has limited the supply of both new and older housing. This trend has increased demand on the supply of older housing and increased the cost of all housing. More affordable housing is needed for extremely low, very low, low, and middle income households.

Though increased housing production should help increase the supply and decrease prices for older housing, new affordable housing opportunities are needed now for San Diego's lower-income residents.

To provide new affordable housing opportunities, the City has identified three objectives:

- **Objective I:** Promote a diversity of housing available to all income groups across all communities.
- **Objective J:** Administer affordable rental and homeownership assistance programs.
- **Objective K:** Support and engage in innovative methods for financing housing development.

OBJECTIVE I: PROMOTE A DIVERSITY OF HOUSING AVAILABLE TO ALL INCOME GROUPS ACROSS ALL COMMUNITIES

The City, in accordance with the General Plan’s guiding principles, works to achieve a diversity of housing available to households of all income levels citywide through inclusionary housing requirements, preservation and / or rehabilitation of “at-risk” affordable housing, and other programs and actions. When households of all incomes throughout the City can live near transit, employment opportunities, schools, and resources to meet the needs of daily living, the City can achieve balanced communities and address broader goals such as the City of Villages strategy and climate action goals.

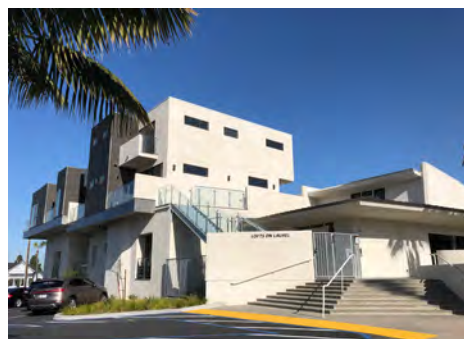
POLICIES

- HE-I.1** Promote affordable alternative forms of housing, including those that offer opportunities for economies of scale and shared facilities and services.
- HE-I.2** Encourage mixed-income developments accessible to lower income residents citywide and especially in high opportunity and resource-rich areas.
- HE-I.3** Take affirmative actions to further fair housing choice in the City, and implement the solutions developed in the Regional Analysis of Impediments to Fair Housing Choice to mitigate and / or remove fair housing impediments.
- HE-I.4** Emphasize the need for affordable housing options for seniors and people with disabilities and / or special needs near transit, healthcare services, shopping areas, and other amenities.

- HE-I.5** Evaluate the impact on housing affordability of all proposed regulatory, fee, and policy changes, as well as any means of mitigating adverse impacts that are identified.
- HE-I.6** Expand local, and support efforts to expand Federal and State, legal protections for lower-income renters who could be displaced by condominium conversions.
- HE-I.7** Utilize the City’s regulatory powers (e.g., land use and fees) to increase affordable and accessible housing.
- HE-I.8** Support research efforts by the State and other agencies to identify and adopt new construction methods and technologies to facilitate affordable housing development.
- HE-I.9** Encourage micro-unit housing and new shared and intergenerational housing models to help meet the housing needs of aging adults, students, and lower-income individuals, and promote their development within TPAs citywide.
- HE-I.10** Encourage and work with organizations serving special populations (i.e., the military and students) to provide housing opportunities and / or housing support for their service population(s).
- HE-I.11** Monitor and support Federal and State research, legislation, and funding for housing and housing-related programs and services.
- HE-I.12** Include policies in each community plan, as it is updated, that encourage the development of affordable housing and its location close to transit, employment centers, opportunity areas, and resource-rich areas.



Grantville



Uptown



Mission Valley



Pacific Beach

- HE-I.13** Support programs and housing developments that support inclusive, racially and ethnically diverse, and mixed-income residential communities throughout the City, such as inclusionary housing programs, intergenerational housing, large family units, and affirmative marketing plan requirements.
- HE-I.14** Support resources and assistance that help individuals who were justice-involved to locate, obtain, and maintain affordable housing.
- HE-I.15** Identify and work to address impediments to housing development citywide.

PROGRAMS

Affirmatively Furthering Fair Housing. The City continues to participate in an ongoing regional collaborative effort to reduce impediments to fair housing choice and affirmatively further fair housing through education, testing, and enforcement activities. The objective of this effort is to address and eliminate housing discrimination as identified in the Regional Analysis of Impediments to Fair Housing Choice. City staff will amend the Housing Element, if needed, to address the requirements of AB 686.

Community Balance. The City will work with SDHC to monitor affordable multifamily housing by community and develop programs that incentivize an equitable distribution of affordable multifamily housing across all geographic areas of the City. The City will also work with SDHC and other partners to monitor permanent supportive housing, transitional housing, and emergency shelter capacity to ensure adequate shelter is provided to meet the needs of all individuals experiencing homelessness and to ensure all housing, shelters, and related services are distributed equitably citywide.



Mission Hills

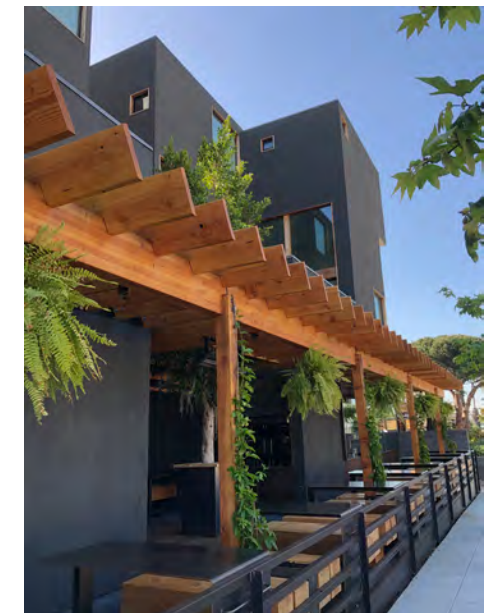
Choice Communities Program for Section 8 Housing Choice Voucher Holders. SDHC’s designation by HUD as a “Moving to Work” (MTW) agency provides enhanced flexibility in the organization’s administration of the City’s Housing Choice Voucher funding. With its MTW flexibility, SDHC operates the Choice Communities program, which provides more flexibility in monthly maximum rental assistance amounts for voucher-holders to allow voucher-holders to move to neighborhoods that offer more transportation, education, and employment opportunities.

Annual Municipal Code Updates. Regularly update the Land Development Code portion of the San Diego Municipal Code to streamline development regulations to reduce permitting times and provide more approval certainty for proposed development. Also, identify opportunities to improve Land Development Code regulations intended to incentivize affordable housing and mixed-income developments and to protect lower-income residents. Finally, ensure regular updates include any State legislative changes to housing and affordable housing requirements and programs.

PROPOSED ACTIVITIES

Consider creating incentive programs and addressing barriers to produce more homeownership opportunities for moderate- and lower-income households. Condos are an important entry-point to homeownership, but multi-family owner unit construction has slowed in San Diego. A program like the New York City Housing Preservation and Development Department’s New Infill Homeownership Opportunities Program could encourage condo development for moderate-income households in San Diego.

Encourage locating senior and accessible housing in community centers. Explore options for siting senior, age-friendly, and accessible housing in main street districts and other neighborhood commercial centers, improving services and quality of life for seniors and persons with disabilities while providing activity and vitality to the community.



North Park

PUBLIC COMMENT FROM THE
2019 HOUSING ELEMENT
ONLINE SURVEY

“Cut parking requirements, especially close to transit. I don’t own a car, and parking requirements...subsidize motorists, who contribute to emissions and traffic. Stop that. Tax parking downtown, especially near trolley stops.”

Engage community stakeholders to productively address the City's housing needs. The City should ensure that more community voices are heard and represented and should identify opportunities to educate the public on the importance of housing development and fair housing citywide.

Identify innovative housing solutions. The City should work with partners to find and potentially pilot new ways to address the shortage of affordable and accessible housing. Tasks could include:

- Encouraging arts and cultural districts to provide housing opportunities that are affordable to artists and similar professionals.
- Engaging employers and trade groups operating in San Diego to identify programs and actions they can implement to help meet their employees' housing needs.
- Promoting tools that help older adults share their homes with students and other renters looking for affordable housing options.
- Researching opportunities to and ways to streamline permitting for converting parking structures to housing, and mixed-use housing, developments.

Identify priority areas for housing development. The City should continue identifying new priority areas for housing within TPAs, in historically underserved communities, and in areas with village propensity, which means those areas exhibit characteristics consistent with the City of Villages strategy and could be further developed into dense, urban environments.

Implement citywide inclusionary housing requirements. Ensure affordable housing opportunities are available in all communities and continue to monitor and reevaluate the City's inclusionary affordable housing regulations as appropriate.



Implement Fair Housing activities. Address the impediments in the Regional Analysis of Impediments to Fair Housing Choice and assess the funding and resources needed to conduct fair housing activities. The City should also help to strengthen fair housing protections and expand implementation and enforcement of fair housing laws and regulations. The City should also continue to support SD RAFFH, which coordinates the analysis of impediments to fair housing choice in the County.

Partner with universities, large employers, and the military to build housing. Colleges, universities, the military, and other large organizations / employers should set specific housing commitments and provide clear plans and timetables for achieving their housing goals. The City should support:

- **Military housing production and engagement with the armed services on housing issues.** With the many military facilities within and near the City, and federal plans to increase service members in San Diego, the needs and impact of the military and associated businesses on the local housing market are important to consider and address.
- **Student housing production.** Local universities are encouraged to partner with other universities, organizations, and companies to provide as much student housing as possible both on and adjacent to campuses and transit.
- **Development using prefabricated and modular housing.** This will be an important tactic for making infill development more affordable. Identify and implement requirements to ensure new techniques are sustainable, healthy, and community-oriented.

Support housing legislation that increases housing opportunities. Work with the region and other jurisdictions to support State housing policies that promote new technologies, housing development, and affordable housing. This includes advocating for:

- Reforms to laws that deter the development of multi-family ownership units.
- Expansion of Federal and State funding sources for housing and housing-related needs.
- Expansion of protections from the Fair Chance Act to housing rental and home loan applications.
- Legislative reforms that equitably increase local funding streams for housing and community development.

OBJECTIVE J: ADMINISTER AFFORDABLE RENTAL AND HOMEOWNERSHIP ASSISTANCE PROGRAMS

One cost-effective way to preserve and create affordable housing is to provide rental and homeownership assistance, such as financial support and homeownership education and programs.

POLICIES

- HE-J.1** Pursue and administer all Federal, State and local resources available to provide financial assistance, education, and related services to lower-income renters and homeowners and first-time homebuyers.
- HE-J.2** Provide relocation assistance and resources to mobilehome owners when land where mobilehome parks exist is redeveloped.



HE-J.3 Encourage the identification and implementation of programs, and support for new forms of home ownership, to provide more paths to ownership for first-time and lower-income homebuyers.

HE-J.4 Support organizations and efforts that help build capacity in housing production and development.

HE-J.5 Expand upon Federal, State, and local ordinances or regulations pertaining to land use incentives that promote affordable housing opportunities for low- and moderate-income homebuyers.

PROGRAMS

Deferred Payment 3% Interest Loan Program. SDHC administers the County's down payment and closing cost assistance program. First-time home buyers purchasing market-rate and affordable homes in the City who earn up to 80 percent of the area median income (AMI) can receive deferred payment three percent interest loans with a term of 30 years. During this time, no monthly payment of principle or interest is required. The loan amount is up to 17 percent of the purchase price for down payment assistance and 4 percent, up to \$10,000 in closing costs assistance.

Closing Cost Assistance Program. City of San Diego first-time home buyers purchasing market-rate and affordability-restricted homes who earn 80 to 100 percent of AMI are eligible for grant amounts between four and six percent of the purchase price, not to exceed \$15,000. If the home is sold, refinanced, or not owner-occupied within the first six years of ownership, the grant must be repaid.

First-Time Homebuyers Education, Counseling, Training and Workshops. These services will be offered by HUD-approved homebuyer education providers, and will provide prospective first-time homebuyers with information, tools, and resources regarding spending plans, credit, mortgage loans, insurance, home maintenance, and other aspects of the homeownership process.

Low-Interest Loans for Housing Development. SDHC provides low-interest loans for the development of affordable rental housing targeted to extremely low-, very low-, and low-income households including families, seniors, and persons with special needs.

Mortgage Credit Certificate Program (MCC). SDHC administers a program to provide qualified first-time homebuyers with MCCs, which allow a credit each year on the homebuyers' federal income tax in an amount equal to 15 to 20 percent of the mortgage interest paid that year. The borrower's federal income tax liability is reduced through a direct credit, thus increasing the income available to qualify for a mortgage loan.

Rental Housing Assistance Program (Section 8 Housing Choice Voucher Program). SDHC administers the Federal Housing Choice Voucher program, which provides rent subsidies to more than 15,000 low-income families in the City. The average annual income of families with Housing Choice Vouchers is \$19,611, and 56 percent of households with vouchers are elderly or disabled. Utilizing the funding flexibilities authorized under HUD's MTW program, SDHC has created programs and partnerships with agencies that encourage rental assistance families to become more self-sufficient and provide expanded opportunities for housing. Examples of MTW activities include:

- **The Choice Communities Program.** This poverty de-concentration effort assists families with finding housing units in neighborhoods that offer more opportunities (i.e., access to jobs, schools, transit, and parks).
- **The Landlord Partnership Program.** Provides financial and support incentives to landlords to increase the number of units available to rental assistance participants.
- **The "Path to Success" Initiative.** Provides families with incentives to increase their income and to use the SDHC Achievement Academy, a learning and job readiness skills center available at no charge to families with Housing Choice Vouchers.



- **Special Housing Voucher Programs.** These are available to Veterans; families with children at risk of out-of-home placement or who have been separated due to inadequate housing; individuals and families experiencing homelessness or exiting homelessness; and people who formerly experienced homelessness or were formerly foster care students attending San Diego State University.

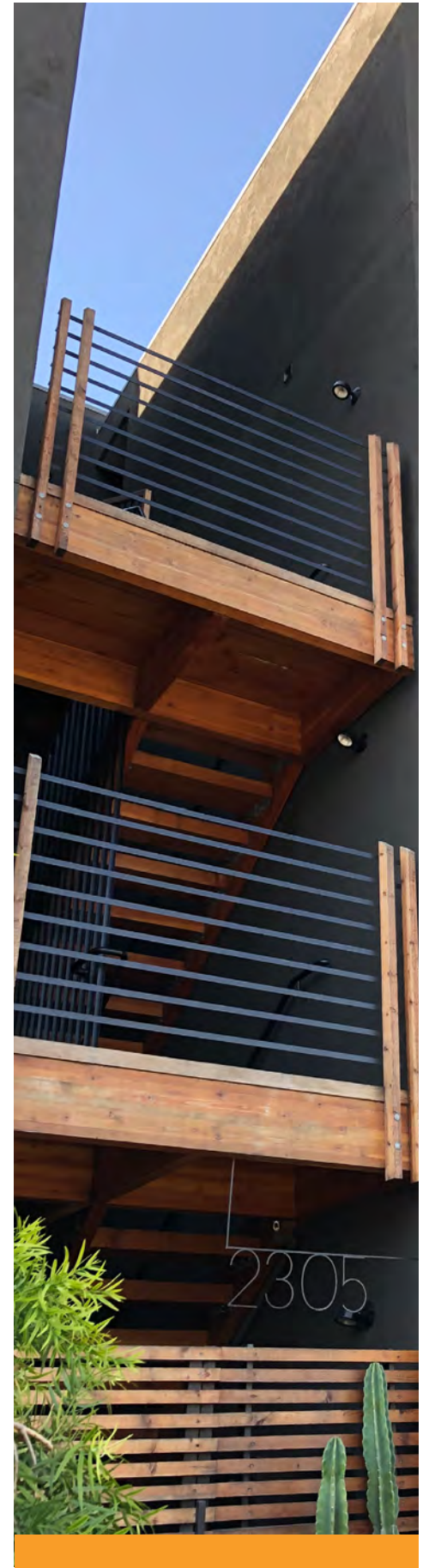
PROPOSED ACTIVITIES

Consider expanding security deposit loan programs. SDHC administers a Security Deposit Loan Program for households who have received a Housing Choice Voucher. Expanding to lower-income households that do not hold a Housing Choice Voucher could remove a significant barrier to housing by facilitating a household's access to funds for a security deposit.

Consider using Section 8 Housing Choice Vouchers to support entire new housing developments. By allocating Section 8 vouchers to entire projects, SDHC could provide income certainty to housing developers, which can assist them with securing development funding.

Identify opportunities to lend to borrowers living in historically underserved neighborhoods. Racial segregation is perpetuated because lower income households in historically underserved (e.g., redlined and / or lower-income racially / ethnically concentrated) communities often lack the financial equity necessary to purchase property. The City should identify non-profit partners that can help make no-interest loans or provide grants to households in historically underserved communities to increase rates of homeownership, to prevent displacement, and to revitalize overlooked communities.

Provide financial assistance to first-time homebuyers. Assistance to first-time homebuyers will be provided through a variety of local, State, and Federal resources, including the Housing Trust Fund, Proposition 46 CalHome funds, local Housing Commission funds, Mortgage Credit Certificates, HOME funds, and conventional loans. Assistance includes deferred second mortgages, down payment / closing cost assistance grants, tax credits, and conventional loans. (See also: proposed activity under Objective K.)



Require Housing Impact Statements in Staff Reports. Per current procedures, all City and SDHC reports to the Planning Commission, City Council, and Housing Authority pertaining to development proposals must include a Housing Impact Statement with details on the affordability of the housing units included in and affected by the proposal. This statement is intended to convey the development's effect on the housing supply, including any loss of housing capacity or affordable units.

OBJECTIVE K: SUPPORT AND ENGAGE IN INNOVATIVE METHODS FOR FINANCING HOUSING DEVELOPMENT

In addition to ensuring that housing is provided for all households across all communities and to providing lower income households with rental and homeownership payment assistance, the City can also identify and promote new methods of financing housing development and new forms of homeownership.

POLICIES

- HE-K.1** Encourage creative lending for affordable housing development and homeownership opportunities for lower and moderate income households.
- HE-K.2** Work with local organizations and advisory groups to promote non-traditional development projects to the lending community.
- HE-K.3** Prioritize the use of Permanent Local Housing Allocation funds made available through the Building Homes and Jobs Act (SB 2) to build new long-term affordable housing units.
- HE-K.4** Identify new ways to leverage public dollars allocated for affordable housing to maximize revenues for expanding housing resources.



- HE-K.5** Utilize the City's governmental affairs staff to help make State and Federal affordable housing programs more effective and support a State permanent funding source for affordable housing.

PROGRAMS

San Diego City-County Reinvestment Task Force (RTF). Created by the City and the County and administered by SDHC, the RTF monitors local banking practices and recommends lending strategies that benefit low- and moderate-income residents. The RTF helps implement the Community Reinvestment Act of 1977 (CRA), a federal law designed to bring lending capital to low- and moderate-income neighborhoods. Banks are granted a public charter conveying numerous economic benefits for which they must, in return, serve a public purpose. As federally regulated financial institutions, they are required to comply with the CRA, which requires that they act affirmatively to meet their local communities' banking needs.

City Council Policy 900-09, Community Reinvestment. This policy requires that a Community Reinvestment Master Plan be developed and implemented by the RTF, and encourages financial institutions to develop and implement San Diego-specific community reinvestment programs consistent with the spirit of the CRA. Council Policy 900-09 suggests that such a reinvestment program may include "affordable single-family and multi-family residential mortgage new construction and rehabilitation lending and investing, especially to nonprofit organizations and to historically underserved and low- and moderate-income persons."

PROPOSED ACTIVITIES

Evaluate staffing and funding needs to ensure robust activity by the RTF. In collaboration with the County and SDHC, evaluate what current resources (staff and funding) are available to the RTF; what resources are needed to undertake the RTF's current work program; and what resources can be made available to fully support the RTF's mission and planned activities.



The Strong, Prosperous, and Resilient Communities Challenge (SPARCC) is an initiative of Enterprise Community Partners, the Federal Reserve Bank of San Francisco, the Low Income Investment Fund, and the Natural Resources Defense Council. SPARCC seeks to help cities and regions invest in and amplify local efforts to ensure that new investments reduce racial disparities, build a culture of health, and prepare for a changing climate.

The initiative’s long-term goal is to change the way metropolitan regions grow, invest, and build, through integrated, cross-sector approaches that benefit low-income people and communities of color.⁴⁰

Explore and support innovative financing options to increase opportunities for homeownership among moderate- and lower-income households. Many would-be first-time homebuyers are burdened by down payment and closing costs and are excluded from the homeownership market because they struggle to build enough financial equity to become homeowners. There are various financing options used elsewhere in the U.S. that could help promote homeownership among lower-income households. Some of these options require funding commitments from local jurisdictions, and all of them have provided lower-income households opportunities to become homeowners.

- **Community Land Trusts.** A community land trust is a nonprofit organization formed to hold title to land to preserve its long-term availability for affordable housing and other community uses. A land trust typically receives public or private donations of land or uses government subsidies to purchase land on which housing can be built. The homes are sold to lower-income families, but the community land trust retains ownership of the land and provides long-term ground leases to homebuyers.
- **Dual-Mortgage Model.** A lender can issue two mortgages, one for a larger percentage (for example, 80 percent), and one for a smaller percentage (for example, 18 percent), so the borrower pays 2 percent down, while the first mortgage is resold on a secondary market to raise capital for other borrowers. With a lower mortgage and a smaller down payment, lower income households can enter homeownership. A non-profit in New Mexico, Homewise, has pioneered this model, successfully helping low income families become homeowners and reducing their likelihood of delinquency and default compared to similar households with a traditional mortgage.
- **Lease-To-Own Programs.** Establishing a transferable down payment savings program where a portion of a resident’s rent payment is saved for a future down payment could help lower-income households build equity to purchase a home.

- **Shared-Equity Cooperatives.** Members of a cooperative purchase a share of a multifamily development, or in some cases a neighborhood, receiving the right to occupy a home and vote on issues and decisions pertaining to the development. Cooperatives have the advantage of economies of scale, so the burden to qualify for a loan is placed on the cooperative rather than an individual household. Cooperatives often include resale restrictions, which keep the homes affordable over time.

Identify opportunities for innovation in housing market lending and investment. The financial industry plays a primary role in housing development. Finding ways to proactively engage banks and lenders can help foster new opportunities for investment. The City should use data and mapping tools, such as the Opportunity Atlas and the Displacement Project, to identify areas where homeownership rates are low among lower-income households and communities of color. Activities can include:

- **Bolstering loans to mortgage-deficient areas.** Encourage public agencies to deposit public funds in lending institutions that make a higher-than-average proportion of their loans to mortgage-deficient residential areas.
- **Consulting with Community Development Financial Institutions (CDFIs).** Work with CDFIs and other innovative financial organizations to identify new opportunities for housing market lending and investment. California is home to CDFIs and other organizations that share the City’s goal of improving access to affordable housing. These organizations include Civic San Diego, the Local Initiatives Support Corporation (LISC), Enterprise Community Partners, and the Federal Reserve Bank of San Francisco.
- **Encouraging banks to meet their CRA obligations through housing lending activities.** Encourage lenders to meet their CRA obligations by participating in public and non-profit affordable housing projects, and by participating in market-rate housing construction and permanent lending for innovative housing and mixed-use development projects.

PUBLIC COMMENT FROM THE
2019 HOUSING ELEMENT
ONLINE SURVEY

“Implementing a portable deposit program for renters to build equity and purchase a home is one way to improve homeownership rates.”



Families and the community celebrated the opening of affordable ownership units at COMM22, pictured below.



- **Increasing private-market lending activity.** Focus on commitments by financial institutions, such as banks, that are subject to the CRA, to lend in lower- and moderate-income neighborhoods where financial services are not available at levels that meet community needs.
- **Prioritizing infill lending.** Explore and survey options to create a small-site infill lending program.
- **Utilizing existing loan pools.** Encourage using loan pools, such as those operated through the California Community Reinvestment Corporation (CCRC), to provide loans for affordable housing and nontraditional development projects. Examples could include projects that are mixed-use or mixed-income, have reduced parking requirements, are higher density, and are accessible to people with disabilities or other special needs that lenders may perceive as having a higher risk than more traditional types of developments.



The North Park Seniors project, which is an LGBT-affirming housing complex, was made possible through a partnership between federal and local banks.

Support State and Federal legislation to strengthen and expand funding opportunities for long-term housing solutions.

This includes:

- **Leveraging the Housing Trust Fund.** The City and its partners should bolster funds within the Housing Trust Fund to be more competitive for State and Federal housing grant opportunities as they are authorized.
- **Prioritizing housing funds for building housing.** As funding streams become available for implementing local housing-related programs and initiatives, the City should work with its partners to ensure funds are prioritized for building long-term permanent housing for lower income households and vulnerable populations, including people experiencing homelessness, seniors, and people with disabilities.
- **Supporting CRA.** Per Council Policy 900-09, the City shall actively support State and Federal legislation that strengthens CRA and extends CRA requirements to non-bank financial institutions.

DESIGN EXAMPLES

This section identifies new housing developments with different architectural styles, building designs, and unit types that consider and promote community. Each project also includes affordable housing.

COUNCIL DISTRICT 1

The former Nautilus Professional Building in La Jolla, built in the 1960s, was used for decades for medical offices but deteriorated in recent years. The building was converted into a mixed-use complex that includes 15 one- and two-bedroom rentals, one very low income unit, and commercial space. The Nautilus rehabilitated and modernized an existing, underutilized structure; preserved space for commercial uses; and added denser housing to the neighborhood.



COUNCIL DISTRICT 2

The Californian in Midway-Pacific Highway is a new transit-oriented development that includes 81 one-, two-, and three-bedroom units that are within walking distance of two grocery stores, a gym, restaurants, and shopping. The Californian added a diversity of housing units (including seven affordable units) to a predominantly commercial area, which increases opportunities for residents to walk, bike, or take transit to destinations. It also includes eco-friendly features, such as high-efficiency glass panes and recycled materials throughout the structure.



COUNCIL DISTRICT 3

The Fort in Mission Hills is a new apartment building offering 29 studio and two-bedroom apartments. The project includes ground floor commercial space that features a restaurant and is located in a walkable and transit-oriented neighborhood. The building is partially an adaptive reuse of a 1920s Ford Dealership, and the commercial space features Deco styling as homage to the previous structure.



COUNCIL DISTRICT 4

The Villa Encantada in Encanto includes 67 affordable, two- and three-bedroom apartments. The development is adjacent to a San Diego Metropolitan Transit System (MTS) transit center (that includes bus and trolley service) and includes underground parking for residents and a garage for MTS customers. The mixed-use complex includes 1,000 square feet of retail space, a tot lot, community room, and fitness center. The project is intended to be a catalyst for the Encanto Neighborhoods Village District and will lead the way to creating a more vibrant, walkable community in the future.



COUNCIL DISTRICT 5

Fairbanks Terrace in Black Mountain Ranch is a community for people ages 62 and older. The project is a short walk from shops and restaurants, including a grocery store and a gym. There is also a neighborhood park a few blocks away and several community parks that can be easily reached by car or bike within a few minutes. This project design fits well with surrounding development and includes both private and public open space, so residents can enjoy being outside and socialize without leaving the complex.



COUNCIL DISTRICT 6

Domain San Diego in Kearny Mesa is a mixed-income project with 379 apartments, including 48 affordable rentals. Domain is adjacent to a neighborhood park with a fenced-in dog park and is surrounded by tree-lined streets. The project adds much-needed housing to one of the City's largest employment areas. This neighborhood is planned to become a dense, walkable community with access to new restaurants and shops and other amenities within a few minutes' bus or bike ride.



COUNCIL DISTRICT 7

The Bluewater development in Grantville includes 80 one-, two-, and three-bedroom apartments for families and households with incomes between 30 percent to 60 percent of AMI. The site features a corner plaza that will provide space for residents to recreate and be outside and offers an open connection to neighboring development in a neighborhood that is transforming from industrial to residential and commercial uses.



COUNCIL DISTRICT 8

The Estrella del Mercado in Barrio Logan is a mixed-use project with 92 affordable apartments and 47,000 square feet of retail space. The project design is open and vibrant, inviting passers-by to stop in shops and residents to look out from spacious, transparent balconies. The color scheme also complements the neighboring Chicano Park artwork and ties into the open plaza and shopping center across from the development.



COUNCIL DISTRICT 9

Auburn Park is an infill development that was tailored to meet the community's concerns and interests. The project is comprised of three- and four-story residential buildings with two levels of subterranean parking. Auburn Park makes use of an irregularly shaped parcel and challenging topography to provide 69 rental units that are affordable to households that earn between 30 to 60 percent AMI. The project included significant habitat restoration along Chollas Creek and provides a permanent open space for residents and the community.



GOAL 4

ENHANCE QUALITY OF LIFE



The General Plan provides policy guidance to balance the needs of a growing city while enhancing quality of life for current and future San Diegans. As a part of the General Plan, the Housing Element also provides guidance for how the City can enhance its communities and neighborhoods as growth occurs.

To enhance quality of life, the City has identified three objectives:

- **Objective L:** Protect public health and safety
- **Objective M:** Create vibrant, equitable communities
- **Objective N:** Prevent displacement

OBJECTIVE L: PROTECT PUBLIC HEALTH AND SAFETY

Protecting public health and safety is a primary priority for the City. Every household deserves to live in housing free from damage, deterioration, and pollution.

POLICIES

- HE-L.1** Apply, interpret, and enforce regulations equitably for building and housing permits and housing quality to protect public health and safety.
- HE-L.2** Encourage property developers and owners to adopt healthy housing programs that protect residents' quality of life.
- HE-L.3** Consider the adoption of a comprehensive smoke-free ordinance for multifamily housing properties that covers the entire property.

PROGRAMS

Prioritize and Expand Housing Code Enforcement. The Code Enforcement Division of the City's Development Services Department has established a three-tiered scale of enforcement priorities, with imminent health and safety hazards (including uninhabitable living conditions) at Priority 1 and significant code violations (including substandard housing conditions) at Priority 2. The City should continue and, where possible, expand housing-related code enforcement activities to ameliorate defects that threaten the basic health and safety of occupants and the community.

PROPOSED ACTIVITIES

Ensure housing provides access to light, air, and open space. The City should evaluate how permit applications apply deviations to ensure access to air, natural light, and related quality of life essentials (e.g., open space) are not being diminished in proposed housing projects.

Promote healthy living best practices for multifamily housing. The City should work with its nonprofit partners to identify and promote best practices of healthy living, such as pedestrian- and bicycle-oriented design, recreation amenities, and onsite healthy activity programming for residents.

Collaborate with the County Health & Human Services Agency (HHS) to address the dangers of smoke for residents of multifamily housing. Per the HHS and the California Department of Public Health, secondhand and third-hand (residual) smoke are serious health concerns endangering San Diegans. Eliminating exposure to smoke in multifamily housing is central to reversing the impact. HUD, as of July 2018, prohibited smoking in HUD-funded public housing buildings, with a 25-foot buffer from all indoor areas. As of February 2019, 101 jurisdictions in California enacted ordinances to limit smoking in multifamily housing. The City should collaborate with HHS and consider adopting a smoke-free multifamily housing ordinance to comprehensively address these public health issues.



OBJECTIVE M: CREATE VIBRANT, EQUITABLE COMMUNITIES

The City's General Plan and community plans set the vision, land use, and policies to guide future development. Many of the concerns that the City hears when it engages with the public on long-range planning, housing, and development projects are related to neighborhood characteristics, future development, and change. To address these concerns while fostering new development, the City can take steps to enhance its communities and to preserve cultural and historical resources.

POLICIES

- HE-M.1** Implement General Plan and community plan goals and policies that relate to architectural design, public spaces, and historical and tribal cultural resources.
- HE-M.2** Ensure that new housing fosters a sense of community through development regulations that address building orientation and architectural design features that promote interaction and active lifestyles / commutes.
- HE-M.3** Enhance all communities with placemaking and public spaces to serve residents of all incomes, interests, ages, and cultures, through projects in areas with village characteristics and propensity (as defined in the General Plan).
- HE-M.4** Engage actively with local tribal representatives to identify opportunities to preserve and feature tribal, cultural, historical, and archaeological resources.
- HE-M.5** Foster neighborhoods that include a diversity of housing types, especially affordable, senior, age-friendly, accessible, and family housing, including units for large families.
- HE-M.6** Reinvest in historically underserved communities.



PROGRAMS

Placemaking Program. The City's Development Services and Economic Development departments administer the City's Placemaking Ordinance. These departments continue to assist community groups to implement placemaking projects on private property and in the public right-of-way that activate and enhance neighborhood spaces.

PROPOSED ACTIVITIES

Encourage culture mapping in historically underserved communities. Culture mapping helps preserve neighborhood identity and diversity by mapping cultural assets, especially by marginalized groups in their communities. By utilizing local knowledge and engaging residents in the process, culture mapping visually demonstrates how local stories and unique landmarks create meaningful places.

Prioritize community development pilot programs in neighborhoods that provide affordable housing. The City should devote resources to helping neighborhoods that accept affordable housing to pilot, and later implement, new planning concepts that promote walkability, bicycling, and transit access.

Promote best practices in design and architecture. The City should work with partners in the development, architecture, and academic fields to develop best practices across building types and styles to promote cohesion within neighborhoods.

Support and participate in neighborhood cleanup campaigns. The City should empower communities to care for their neighborhoods and should enforce housing maintenance codes and standards. Where possible, City staff will work with neighborhoods to conduct cleanups that are coordinated with code enforcement and rehabilitation programs.

Work with local tribes to protect resources. Support the preservation of historic, archaeological, and tribal cultural resources and their incorporation into project site planning, where feasible.



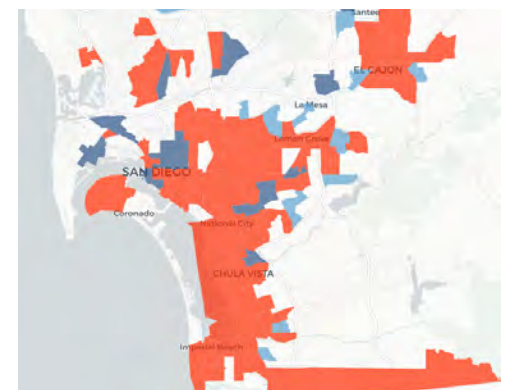
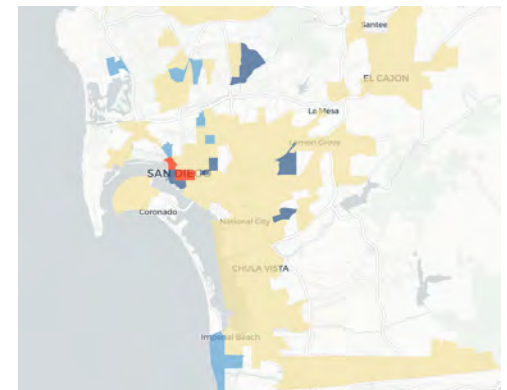
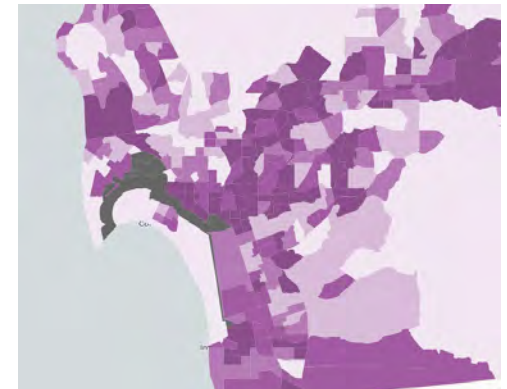
Placemaking and culture mapping are important tools for preserving diverse cultures and ameliorating the effects of gentrification.

OBJECTIVE N: PREVENT DISPLACEMENT

In markets where housing supply is low and costs are high, the potential for displacement of long-term residents—primarily low income households—increases as rents and property values rise and barriers to housing in communities with better jobs, schools, parks, shopping, and transportation options grow. Increasing the affordable housing supply citywide is one way the City can reduce the likelihood of displacement. The City can also reduce the impact of displacement when it occurs by preventing practices that increase or enable displacement.

POLICIES

- HE-N.1** Coordinate housing strategies and programs across communities and among public agency, non-profit, and private sector partners to ensure housing opportunities are distributed evenly citywide.
- HE-N.2** Deter practices that decrease the City's affordable housing supply.
- HE-N.3** Help relocate mobilehome residents displaced by redevelopment.
- HE-N.4** Encourage the development of resources to help "at-risk" families and individuals avoid evictions or foreclosures.
- HE-N.5** Utilize mapping and analytical tools to predict / identify changing neighborhoods to proactively address challenges.
- HE-N.6** Partner with local and regional organizations to identify joint strategies and funding opportunities to help stabilize neighborhoods.
- HE-N.7** Engage community members before neighborhoods change.



Tools like the Urban Displacement Project can analyze housing cost burden, gentrification, and displacement potential.

PROGRAMS

Mobilehome Park Regulations. The City's Municipal Code includes Mobilehome Park Discontinuance and Tenant Relocation Regulations (Chapter 14 Article 3 Division 6), which set forth procedures for the conversion of existing mobilehome parks and spaces to another use to minimize adverse impacts on the housing supply and on displaced persons. Mobilehome parks serve relatively few people and are a homeownership model that depreciates in value and provides short-term affordability instead of the long-term financial equity a condo or house can create for a household. The City should review the Municipal Code to potentially provide language that helps transition mobilehome parks into affordable housing that is more sustainable and uses land more efficiently. These changes should prioritize placing mobilehome park residents into the affordable housing provided by the redevelopment.

Legal Aid for Eviction / Unlawful Detainer Recipients. The Legal Aid Society of San Diego, the San Diego Volunteer Lawyer Program, the Tenants Legal Center of San Diego, and other organizations provide free and low-cost guidance, legal assistance, and clinics for renters who have received eviction notices.

PROPOSED ACTIVITIES

Analyze low-density development proposals. Where lower densities than permitted by the applicable zone and / or land use designation are proposed through development or building permit applications, the City could reach out to the applicant to encourage proposing greater density within the zone maximum, offer incentives to increase density, and seek to replenish any existing units that would be lost.

Consider creating foreclosure prevention programming. The City could identify non-profit partners to help property owners with financial planning and education or to mediate a reduction in principal, taxes owed, and / or lending terms, to the benefit of all parties.



The number of mobilehome parks is declining in San Diego. As these properties redevelop, the City should help residents transition to affordable homes.

Connect lower-income residents to homeownership opportunities in their communities. Encouraging and supporting community-driven, collective ownership models can help lower-income residents remain in their communities and build equity. Strategies such as onsite relocation (where part of a site is redeveloped / renovated and residents remain on the existing portion), master leasing (where a block of apartments is leased for displaced residents while replacement housing is built in the community), and build-first (where housing is made available within the community before residents must leave existing housing) can help lower-income residents stay in their communities. (See also: proposed activity under Objective K.)

Consider establishing an Eviction Task Force. A dedicated task force could make recommendations on tenancy preservation and eviction prevention. Recommendations could be based on research of the following topics: use of evictions, which affect future ability to obtain rental housing, when end of tenancy notices would be a viable and less damaging option; use of past evictions as a barrier to renting an individual housing; and use of harassment as a way to informally evict tenants.

Consider creating a stabilization voucher program. Long-term, low-income residents living in naturally affordable housing can quickly lose their residence due to sudden rent increases or changes in property owners. To prevent evictions, the City could establish a program to help stabilize rents for long-term residents, so they can remain in their neighborhoods.

Explore options to enforce existing residential zone regulations regarding permitted uses. The City should continue to identify ways to regulate short term vacation rental practices and improve enforcement of short term vacation rental regulations.

Prioritize the needs of disabled persons. The City should address the need for safe, affordable, and accessible housing for individuals with disabilities due to maintenance issues, housing foreclosures, other financial crises, and weather-related and other emergencies.

PUBLIC COMMENT FROM THE
2019 HOUSING ELEMENT
ONLINE SURVEY

“Having experienced an eviction in 2015, no one wants to rent to me, despite my credit having been excellent since late 2015.”



Short-term vacation rentals became a controversial topic in San Diego during the 5th Cycle Housing Element. (Photo by Adriana Heldiz, Voice of San Diego)

GOAL 5

EXEMPLIFY SUSTAINABLE DEVELOPMENT & GROWTH



The City is dedicated to addressing and mitigating climate change impacts through sustainable land use and transportation planning and strives to be a leader in sustainable development. By building complete communities where people can work, shop, and recreate without the use of a car, the City can reduce vehicle miles traveled, GHG emissions, and air pollution.

The General Plan promotes economically viable, environmentally sound, and socially equitable development through the City of Villages strategy, and the City offers incentives for projects that conserve resources and energy.

To exemplify sustainable development and growth, the City has identified three objectives:

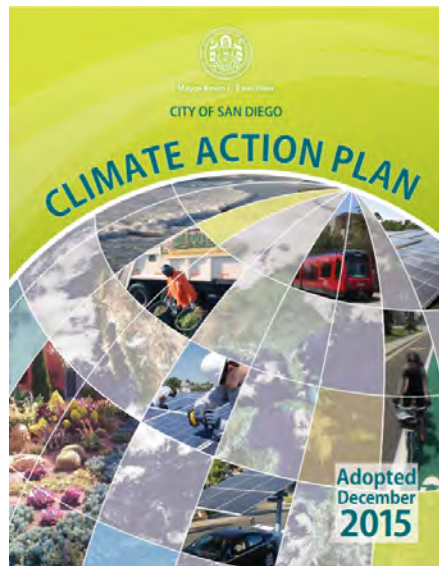
- **Objective O:** Align housing policies with State and local GHG emissions reduction and climate adaptation strategies.
- **Objective P:** Promote innovative green / sustainable building practices.
- **Objective Q:** Support policies and programs that reduce resource consumption in existing homes.

OBJECTIVE O: ALIGN HOUSING POLICIES WITH STATE AND LOCAL GHG EMISSIONS REDUCTION AND CLIMATE ADAPTATION STRATEGIES

The State and City have set ambitious goals for reducing GHG emissions in energy use, buildings, water consumption, and transportation. These targets relate to housing through land use, infrastructure, mobility planning, and resident behaviors.

POLICIES

- HE-O.1** Promote economically viable, environmentally sound, and socially equitable land use plans and development patterns that conserve non-renewable energy sources.
- HE-O.2** Encourage new housing that relies on and supports transit use and environmentally sustainable patterns of movement.
- HE-O.3** Provide incentives for residential and mixed-use development at major transit nodes, along transit corridors, and in other locations suitable for high-intensity housing development, as appropriate.
- HE-O.4** Improve infrastructure systems throughout the City to support infill development and promote new affordable housing near transit stations, major transit stops, and along transit corridors.
- HE-O.5** Develop policies and programs that help achieve the California Climate Strategy and San Diego Climate Action Plan goals.
- HE-O.6** Support and reward technological improvements to mobility, particularly public transportation and shared mobility, that decrease fossil fuel use.
- HE-O.7** Improve the City's resiliency to climate change, especially wildfires, drought, and sea level rise.



The City of San Diego Climate Action Plan sets forth strategies to reduce GHG emissions and improve quality of life for all San Diegans.



PROGRAMS

Climate Action Plan (CAP). The CAP, adopted in 2015, is the City's blueprint for building a more sustainable and resilient future for San Diegans. The City continues to implement and monitor progress towards achieving the energy and water efficiency, clean and renewable energy, mobility and land use, zero waste, and resiliency goals outlined in the CAP. Many City departments work together under the Sustainability Department's direction to achieve CAP targets and goals.

Transportation Demand Management. SANDAG coordinates programs that are increasing the number of people who carpool, vanpool, take transit, bike, walk to work, and telework. One example is the iCommute program. SANDAG works with the City, Caltrans, transit providers, and employers within the City to provide services, including free online ride matching, a vanpool subsidy program, transit solutions, bicycle encouragement programs, and SchoolPool.



SANDAG hosts rideshare week to encourage commuters to take a more sustainable mode of transportation.

PUBLIC COMMENT FROM THE 2019 HOUSING ELEMENT ONLINE SURVEY

"The real solution (to the housing crisis) is to increase housing supply, facilitate construction of high-density housing in areas that are traditionally constrained to single-family homes, and work to make these communities more walkable, bikeable, and flush with public transit options."

PROPOSED ACTIVITIES

Identify and encourage planning and development activities that reduce GHG emissions and improve climate and sea level rise resiliency. The City implements the CAP and General Plan Conservation Element policies, which pertain to citywide GHG emissions reduction and climate resiliency. A citywide Climate Resiliency Plan is also being developed. There are a variety of ways the City can reduce GHG emissions and increase resiliency at the project and community plan level. These tactics, while not specifically tied to housing development, can improve quality of life and overall livability for residents, making entire communities more vibrant, sustainable, and safe. Examples include:

- Engineering and implementing roads that give priority to transit, bicycles, and pedestrians;
- Planning for more, smaller parks accessible by transit, walking, and bicycling across communities;
- Developing street tree plans and implementation strategies as part of the community plan update process; and
- Promoting and expanding the “Free Tree SD” community street tree planting program.



Promoting bicycle use and safety, and creating safe places for people to bicycle, can help reduce GHGs.

OBJECTIVE P: PROMOTE INNOVATIVE GREEN / SUSTAINABLE BUILDING PRACTICES

There are a variety of Federal, State, and local policies and programs applicable to the design and construction of sustainable housing. The City has developed, adopted, and implemented programs to increase energy efficiency and promote conservation while mitigating the effects of climate change.

POLICIES

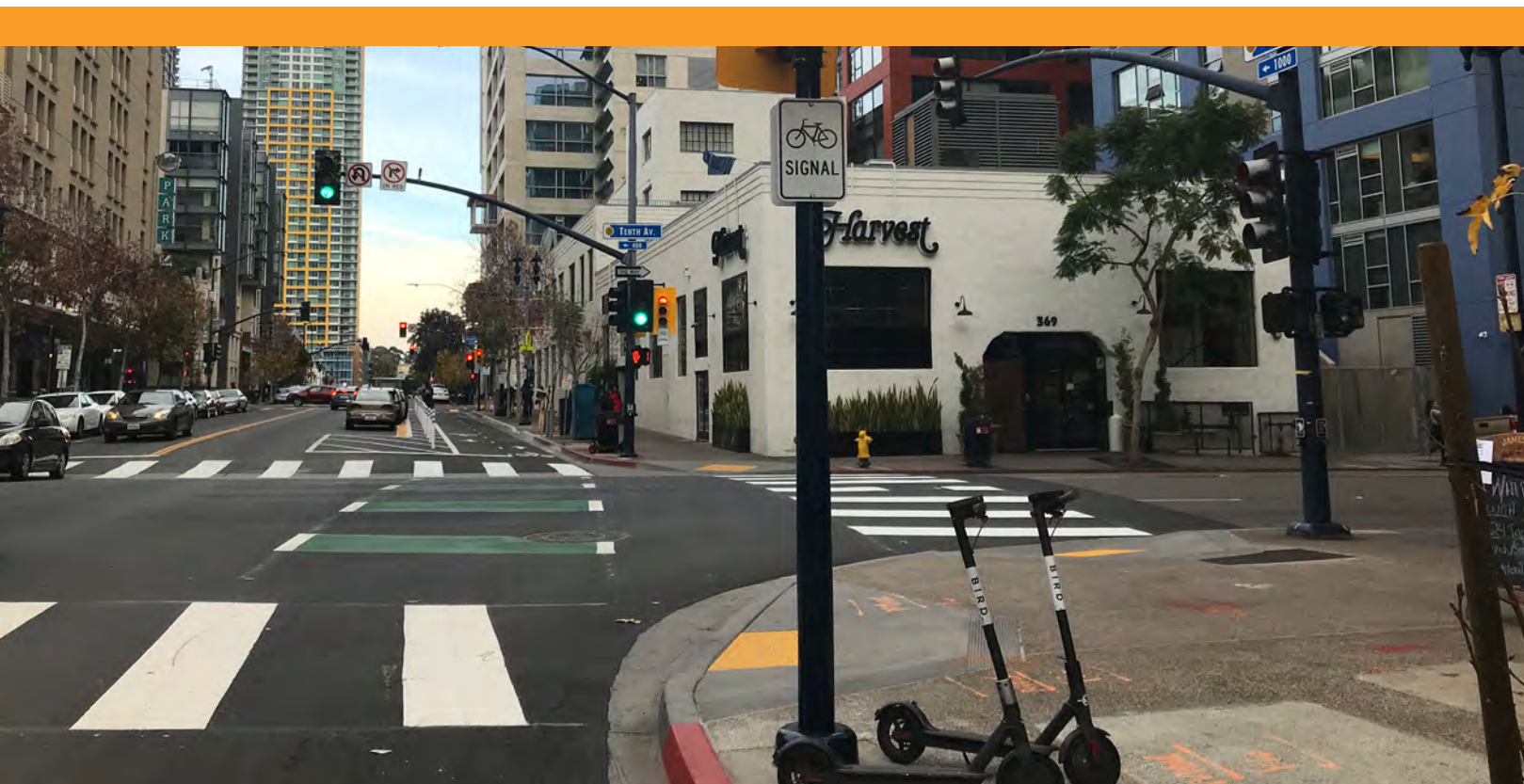
- HE-P.1** Support and encourage high performance design standards in new construction and redevelopment to promote increased energy conservation.
- HE-P.2** Support and encourage development and redevelopment that incorporates passive or active green space, such as green roofs, walls, and courtyards, that can provide carbon capture and cooling in urban environments.



Adding plants and trees to roofs and walls can reduce cooling costs in warmer weather and capture carbon from the atmosphere.

PROGRAMS

Sustainable Building Practices and Certifications. The City participates in sustainable building practices certification programs for City-owned buildings and should promote adoption of such standards citywide to help achieve the City’s energy, water, and waste efficiency goals as outlined in the CAP. Sustainable certification programs recognize buildings that improve quality of life for residents and community members while causing no environmental impact or creating a positive environmental impact. Examples of certification programs include Building Research Establishment Environmental Assessment Method (BREEAM), Green Globes, Leadership in Environmental Design (LEED), Living Building Challenge, Parksmart, and Zero Energy Building. The City should encourage projects to pursue sustainable building practices whenever possible.



PROPOSED ACTIVITIES

Identify and promote local examples of exemplary eco-friendly design. The City should work with organizations such as the U.S. Green Building Council to recognize net-zero energy projects with sustainable design, including passive design and energy- and water-efficient systems.

Promote and support cost-effective energy-saving technologies. Such techniques should deliver positive economic and environmental results (e.g., passive solar space heating and cooling and water conservation) for the developer, the eventual residents, and the community. The City should work with non-profit partners to identify, promote, and, where possible, pilot cost-effective energy technologies. During discretionary project review, City staff should suggest passive design techniques, such as building orientation, daylighting, natural ventilation, reflective lighting, and insulation, where a project is conducive to passive design.

Developers should strive to make new housing, including affordable projects, net-zero energy, in accordance with General Plan policy CE-A.5. The below buildings are all certified as sustainable and provide affordable units.



Atmosphere



Celadon



Victoria at COMM 22



Kalos



Parkside



Ten Fifty B

OBJECTIVE Q: SUPPORT POLICIES AND PROGRAMS THAT AIM TO REDUCE ENERGY / RESOURCE CONSUMPTION IN EXISTING HOMES

New development in the City should target to produce as much energy as it consumes (net-zero energy), in accordance with the City's General Plan conservation policies. Existing development cannot reasonably achieve net-zero energy consumption without significant investment and commitment by property owners citywide. For this reason, the City works to educate and incentivize owners of existing development to conserve energy and shift, when possible, to renewable energy sources to meet residential energy needs.

POLICIES

- HE-Q.1** Support programs that incentivize residential properties to transition to renewable energy and, where possible, net-zero energy consumption.
- HE-Q.2** Promote and incentivize energy and resource conservation among homeowners, property owners and managers, and renters.



Street trees provide shade and sequester carbon from the atmosphere.

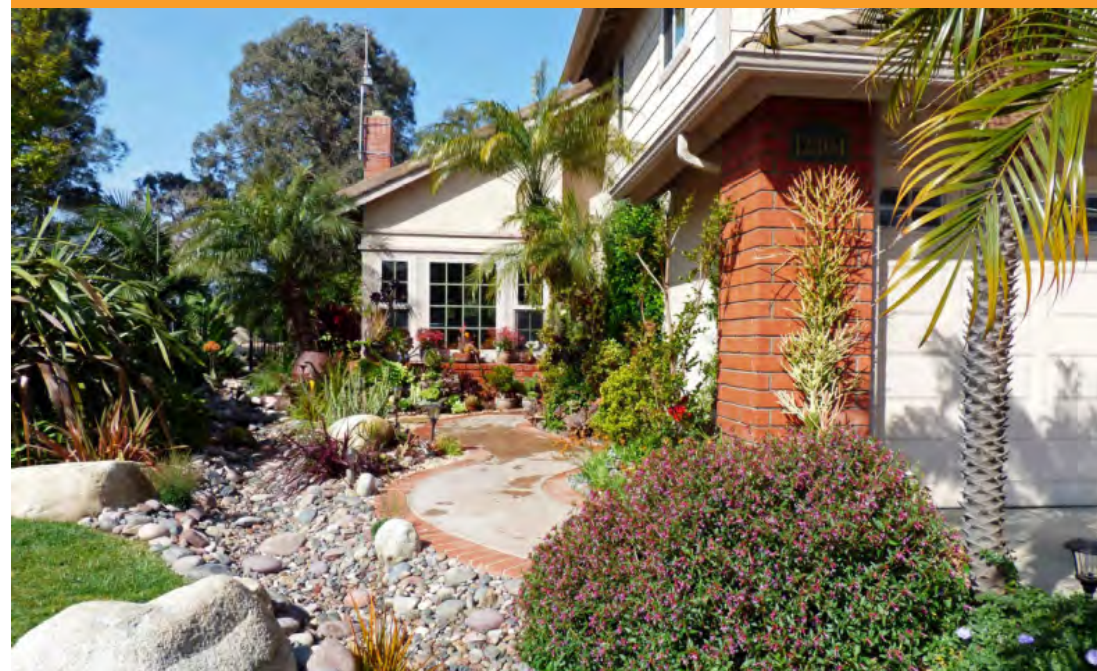
PROGRAMS

City Energy, Efficiency, and Conservation Programs. The City's Environmental Services, Sustainability, and Public Utilities departments provide programs and incentives to property owners and residents who implement water conservation, energy conservation, and waste reduction measures.

PROPOSED ACTIVITIES

Integrate no-cost home energy assessments with the permitting process. The City should identify opportunities to offer and coordinate no-cost home energy assessments to property owners who are permitting building changes. Such assessments could also include information regarding:

- **PV Systems Standards.** Ensure that new photovoltaic (PV) systems meet minimum energy efficiency levels and that PV system components and installations meet rating standards and specific performance requirements.
- **Resilient Landscaping.** Trees, vines, annuals, and green roofs can all help control heat gain and minimize cooling demands on a building. The City should promote these landscaping options during project reviews and permitting.
- **Urban Water Management.** Support and implement the Urban Water Management Plan and Conservation Program to develop a comprehensive water storage program and promote voluntary water conservation and retrofitting. Where applicable, properties that invest in water management upgrades can reduce water costs and mitigate flood risks.



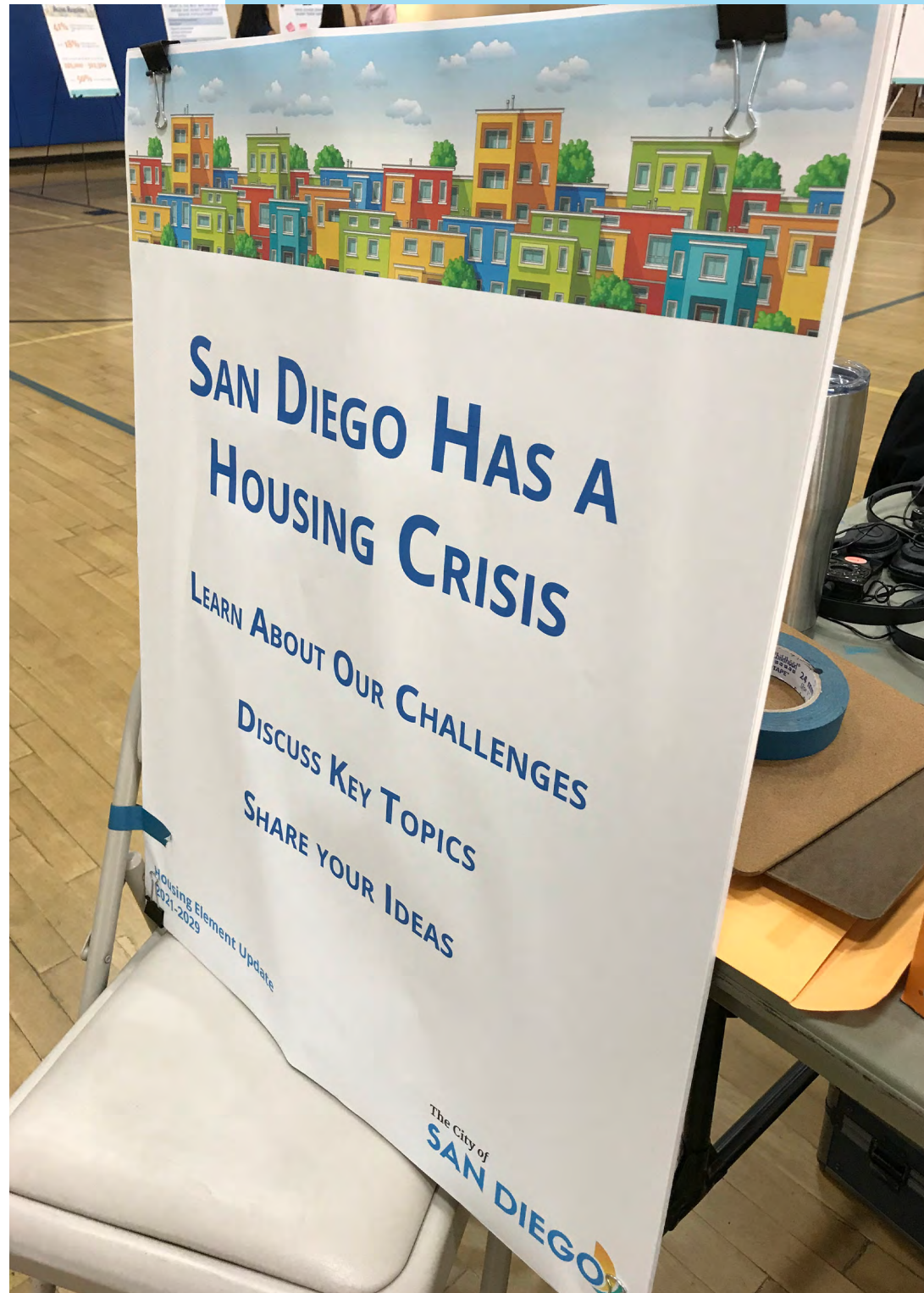
Promote programs administered by partner organizations. Public agencies and non-profit partners implement programs for resource conservation, renewable energy, and sustainable building design. The City will continue to support and promote programs, such as those by:

- The Metropolitan Water District of Southern California, including rebates for weather-based irrigation controllers and rotating nozzles;
- San Diego County Water Authority, including rain barrel rebates;
- San Diego Gas & Electric, including Energy Upgrade California, California Solar Initiative, Multifamily Solar Affordable Housing, CSI Thermal-Solar Water Heating, the Community Energy Partnership Program, and the Home Energy Partnership Program; and
- The San Diego Community Choice Aggregation organization, including any future programs designed to reduce energy consumption and increase the availability and utilization of renewable energy.

Support programs administered by the City's Public Utilities Department. The City's Public Utilities Department provides ratepayers with rebates for implementing numerous water conservation practices on their properties. These rebate programs should be promoted by other public-facing departments when possible.

GOAL 6

PUBLICIZE HOUSING NEEDS & RESOURCES



Many San Diegans are aware that housing affordability is affecting individuals and households across the income spectrum and that the housing market has not kept pace with the needs of the population and economy. Despite this awareness, many residents do not know why housing production has not met needs, why more new types of housing are needed, why City infrastructure struggles to keep pace with community desires, or what the City is doing to facilitate more housing and infrastructure construction.

The cost of permitting, the decline in property tax revenue following the passage of Proposition 13 (in 1978)⁴¹, and individuals' opposition to denser, more efficient development, all contribute to the housing production slowdown and unmet infrastructure demand in San Diego.

It is important for the City to proactively inform residents about why we need housing and where it makes the most economic, social, and environmental sense to build it. This outreach should be citywide.

To better publicize housing needs and resources, the City has identified the following two objectives:

- **Objective R:** Foster citywide discussion on housing needs, resources, and ideas
- **Objective S:** Make information more easily accessible

OBJECTIVE R: FOSTER CITYWIDE DISCUSSION ON HOUSING NEEDS, RESOURCES, AND IDEAS

The City primarily engages with the public on housing topics through the community plan update process and via the community planning groups when projects are proposed within communities. This approach is important and can be effective at the community level, but housing supply and affordability is a citywide challenge and requires a broader dialogue that reaches all residents.

POLICIES

- HE-R.1** Develop campaigns that raise awareness about the importance of and need for housing and affordable housing citywide.
- HE-R.2** Build and maintain relationships with local journalists, media outlets, and community organizations to help expand awareness of housing challenges, initiatives, needs, and resources.

PROGRAMS

Innovative Public Engagement. The City is continuously looking for new ways to engage with individuals and organizations about community planning, including parks, transportation, and housing. The City should strive to communicate more often with a wide group of stakeholders, specifically on topics pertaining to housing needs, challenges, and initiatives. Doing so should help accelerate project development and increase collaboration between the City, developers, and stakeholders. The City should embrace technological solutions as a way to reach more people and should participate in more regional and citywide events to reach the broadest range of individuals. Pilot and demonstration projects, open house / tour events, and ongoing forums can also provide unique opportunities to engage stakeholders.



Planning demonstrations, like Park(ing) Day, can show people how their city can change to promote less car use and improve quality of life.

PROPOSED ACTIVITIES

Housing Supply and Affordability Education Campaign. Develop, with support from organizations like SDHC, an awareness campaign to bolster community support for affordable housing. This campaign could include a central website dedicated to all housing-related information from the City; social media content about housing needs, challenges, and resources; informational interviews for reporters with Planning and Development Services Department staff who work on housing challenges and programs; and demonstration projects that exhibit how proposed solutions can work in various settings.



OBJECTIVE S: MAKE INFORMATION MORE EASILY ACCESSIBLE

The City and SDHC support and administer many programs that address housing access and affordability for lower income households. Many people who need these resources have trouble finding them, and those who are concerned about lower income housing being built in their low-density neighborhoods or skeptical of the City's need are not aware of how long lower income households must wait to receive the necessary support to maintain their housing. The City should make information about San Diego's housing needs easier to find and understand, and should make the City's and its partner's housing resources easy to find and use.

POLICIES

- HE-S.1** Connect residents—especially lower income residents—to Federal, State, and local programs that provide housing support and related services.
- HE-S.2** Develop ongoing outreach activities on Fair Housing challenges, programming, and solutions.



City staff hosted a 'Transit & Tacos' station at a transit stop to talk to people about transit and planning in exchange for tacos.



PROGRAMS

2-1-1 San Diego. This non-profit provides 24-hour support by connecting individuals with housing, health, or related needs to services across the City via telephone and the organization's website. The City should continue to support and publicize 2-1-1.

Affordable Housing Resource Guide. SDHC annually updates the guide with information about Section 8 rental assistance, SDHC-owned and privately-owned affordable housing, home repair and rehabilitation programs, SROs, shared housing facilities, home purchase assistance programs, and emergency shelters.

Equity-Specific Outreach. The City's Sustainability Department hired an Equity Coordinator to ensure programming meets the needs of all residents, especially people in historically underserved communities. The City should consider expanding the Equity Coordinator's role to citywide activities, like housing, or evaluate ways to increase staffing to further equitable development.

Language Access Plan. SDHC administers a language access plan to ensure resources are available to residents with Limited English Proficiency (LEP). The City should ensure it is implemented in other housing and development programs and services.

Temporary street closures for pedestrians and cyclists are examples of demonstration projects that can be both educational and solutions-oriented.

PROPOSED ACTIVITIES

Build networks and relationships with local organizations.

There are many local and regional non-profit, grassroots, advocacy, and advisory organizations that are working to make their communities better. The City should identify and partner with such organizations to discuss housing challenges and needs and to solicit input on new housing policies and programs.

Increase collaboration with the County. The County, as the lead public health and behavioral health organization, works together with the City on regional housing issues, including the homelessness Regional Continuum of Care Council and the RTFH, and operates other initiatives like Housing Matters SD. The City should promote County housing and related health services.

Offer more offline engagement opportunities. Some residents, especially aging adults, are more likely to engage directly with neighbors or at community and recreation centers. The City should strive to include these individuals in housing conversations offline to ensure their voices are also being heard.

Promote funding opportunities that fund lower income housing. The City continuously seeks funding from various Federal and State programs to provide as many housing opportunities to lower-income households as possible. The City should publicize the housing resources that are provided to San Diegans through City, SDHC, County, and other non-profit housing programs.

Publicize Fair Housing challenges, programs, and solutions. The City should publicize tenants' rights topics, like reasonable accommodation and common discrimination challenges, so more residents can report and take action on unlawful housing activities.

Student Ambassador Program. The City's Sustainability Department is piloting a program where high school students can apply to receive training and a stipend to work with their communities to raise awareness about the importance of sustainable behaviors. The City could expand this program to include education about housing, so communities can be more engaged about their housing needs.



City staff are working to make workshops and public events more engaging and educational.

PROGRAMS

See below for a summary of all Housing Element programs proposed for the 6th Cycle reporting period (2021-2029) along with information about which agency or City department will lead implementation and expected funding sources. The “implementation start” column indicates whether these will begin in the short-term (1-2 years), medium-term (3-5 years), or long-term (6-8 years).

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
GOAL 1: FACILITATE THE CONSTRUCTION OF QUALITY HOUSING						
HE-44	Adequate Sites Inventory	City Planning Department City Development Services Department SDHC	General Fund	# of units constructed # of units of capacity available	RHNA targets	Short-term
HE-44	Community Plan Updates	City Planning Department	General Fund Grants General Plan Maintenance Fee	# of units added # of plans updated	at least 10 plans per cycle at least 130,000 units of additional capacity	Short-term
HE-44	Housing Ordinance and Policy Team	City Planning Department	General Fund	# of code updates completed # data reports issued	at least 1 comprehensive update per year issue 2 reports per year (annual inventory and APR)	Short-term
HE-47	Annual Municipal Code Updates	City Planning Department	General Fund	# of code updates completed	at least 1 comprehensive update per year	Short-term

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-50	Accessory Dwelling Unit Incentive Program	City Planning Department City Development Services Department SDHC Private developers	General Fund Grants	adoption of incentive program # of covenant-restricted units	incentive program adopted 40 covenant-restricted units per year	Short-term
HE-50	Affordable Housing Density Bonus Program	City Development Services Department SDHC Private developers	N/A	# of projects # of units	15 projects per year 50 units per year	Short-term
HE-50	Affordable/ Infill Housing and Sustainable Buildings Expedite Program	City Development Services Department Private developers	N/A	# of projects # of units	15 projects per year 50 units per year	Short-term
HE-50	Historic Neighborhood Accessory Dwelling Unit Guidance	City Planning Department City Development Services Department	General Fund	guidance issued # of units	release guidance at least 500 units during the 6th cycle	Medium-term
HE-50	Moderate Income Density Bonus Program	City Planning Department City Development Services Department SDHC	N/A	adoption of program # of projects # of units	program adopted at least 400 units during the 6th cycle	Short-term
HE-50	Voluntary Accessibility Program	City Planning Department City Development Services Department	N/A	# of projects # of units	at least 100 units during the 6th cycle	Short-term
HE-56	2-1-1 San Diego	2-1-1 San Diego	N/A	# of customers served	100,000 customers per year	Short-term

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-56	City of San Diego Community Action Plan on Homelessness	SDHC Office of the Mayor City Council Regional Task Force on the Homeless	City SDHC	% reduction in individuals experiencing homelessness	Decrease unsheltered population by 50% End Veteran homelessness End youth homelessness	Short- to medium-term
HE-56	Connections Housing Downtown	SDHC	Contracts and grants	# of shelter or housing beds	maintain 223 PSH units serve 450 individuals annually with interim beds	Short-term
HE-57	Family Reunification Program	Non-Profit	Affordable Housing Fund State grants	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term
HE-57	Flexible Funding Program	Office of the Mayor SDHC	State grants	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-57	Homeless Outreach Team	SDPD San Diego County	City County Mental Health Services Act	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term
HE-57	Housing Navigation Center	Non-Profit City SDHC	City funds CDBG SDHC	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term

¹Targets established in the San Diego County HIV/AIDS Housing Plan, Update 2009

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-58	Housing Opportunities for Persons with AIDS (HOPWA)¹	San Diego County	State and Federal grants	<p>Provide housing assistance</p> <p>Provide funding to support transitional beds</p> <p>Provide case management</p> <p>Provide information services</p>	<p>House 100 participants per year</p> <p>Support for 50 transitional housing beds per year</p> <p>Provide at least 3 educational trainings per year</p> <p>Provide 20,000 people with housing information each year</p>	Short-term
HE-58	Landlord Engagement and Assistance Program (LEAP)	SDHC	SDHC	<p>program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019</p>	<p>as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council</p>	Short-term
HE-58	(Neil Good) Day Center Facility for Homeless Adults	SDHC Non-profits	SDHC CDBG	<p>program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019</p>	<p>as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council</p>	Short-term

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-58	Project Homeless Connect	SDHC	SDHC	# of people served per year	750 attendees served per year	Short-term
HE-58	Prosecution and Law Enforcement Assisted Diversion Services (PLEADS)	City Attorney McAlister Institute SDPD County of San Diego	McAlister Institute City funds State grants	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term
HE-58	Rapid Re-Housing	SDHC	SDHC State grants	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term
HE-58	Safe Parking Lots	City Non-Profits	State grants	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term

²Targets established in the Fiscal Year 2020 – 2024 Consolidated Plan

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-59	Homelessness Prevention / Diversion	SDHC	SDHC	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term
HE-59	Storage Centers	SDHC Non-Profits	General Fund Grants SDHC	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term
HE-59	Temporary Bridge Shelters	SDHC Non-Profits	City SDHC Grants	# of beds available	951 beds available	Short-term
HE-59	Veterans Village of San Diego	Non-Profit	Grants Donations Contributions SDHC	program measures will be dependent upon the future adoption of metrics as identified in the Community Action Plan on Homelessness, adopted in October 2019	as identified in the Community Action Plan on Homelessness, a comprehensive analysis with measurable targets will be prepared as each implementation measure is reported annually to City Council	Short-term

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-60	Year-Round Interim Housing Program	SDHC Father Joe's Villages	City SDHC	# of individuals or families assisted	1,575 people per year	Short-term
HE-63	Housing Ordinance and Policy Team	City Planning Department	General Fund	# of initiatives completed	at least 3 per year	Short-term
HE-63	Innovation and Technology Division	City Development Services Department	General Fund	# of initiatives completed	at least 8 per cycle	Short-term
GOAL 2: IMPROVE THE EXISTING HOUSING STOCK						
HE-67	Homeowner Repair Programs	Non-Profit	Grants Donations Contributions	# of homes repaired	200 properties per year	Short-term
HE-67	Housing Code Enforcement	City Development Services Department	General Fund Fee Revenue	# of properties referred for repair support	100 properties per year	Medium-term
HE-67	Promote the HUD Healthy Homes Demonstration Grant	City Environmental Services Department	Local and Federal grants	# of properties receiving grants	50 properties per year	Short-term
HE-69	Housing Acquisition and Rehabilitation Program	SDHC	SDHC	# of acquired units # of rehabilitated units	50 acquired units per year 50 rehabilitated units per year	Short-term
HE-69	Housing Preservation Program	SDHC	SDHC	# of units preserved	100 units per year	Short-term to Medium-term

³Target established in the City of San Diego Climate Action Plan, 2015

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-70	HUD Entitlement Grants, the City's Consolidated Plan, and the Consolidated Plan Advisory Board²	City Economic Development Department SDHC	Federal grants	# of grants awarded	35 direct assistance HOME grants per year 40 CDBG rental rehab grants per year 112 new rentals units through HOME grants per year 80 homeowner rehab CDGB grants per year	Short-term
GOAL 3: PROVIDE NEW AFFORDABLE HOUSING						
HE-76	Affirmatively Furthering Fair Housing	San Diego Regional Alliance for Fair Housing	TBD	TBD	TBD	Medium-term
HE-76	Community Balance	City Planning and Development Services Departments SDHC Private developers	Federal grants	# of affordable multifamily housing units produced in each community # of PSH, TH, and ES units or beds available by community	N/A; will track affordable, supportive, and shelter units / beds by community	Short-term
HE-77	Choice Communities Program for Section 8 Housing Choice Voucher Holders	SDHC	Federal grants	# of households assisted by MTW	15,000 households assisted by MTW per year	Short-term
HE-77	Annual Municipal Code Updates	City Planning Department	General Fund	See entry under Goal 1	See entry under Goal 1	Short-term

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-81	Deferred Payment 3% Interest Loan Program	SDHC	SDHC	# of loans provided	at least 10 loans provided per year	Short-term
HE-81	Closing Cost Assistance Program	SDHC	SDHC	# of grants provided	at least 10 grants provided per year	Short-term
HE-81	First-Time Homebuyers Education, Counseling, Training and Workshops	SDHC	SDHC	# of workshops hosted	at least 2 per year	Short-term
HE-82	Low-Interest Loans for Housing Development	SDHC	City and Federal funds	# of projects funded per year # of units constructed per year (completed)	being developed	Short-term
HE-82	Mortgage Credit Certificate Program (MCC)	SDHC	SDHC	# of credits issued	200 per cycle	Short-term
HE-82	Rental Housing Assistance Program (Section 8 Housing Choice Voucher Program)	SDHC	Federal Section 8 funds	# of households assisted	15,000 households assisted per year	Short-term
HE-85	City-County Reinvestment Task Force	City Council City-County RTF County SDHC	Federal Grant funds	RTF meetings and convenings	at least 3 meetings / convenings per year	Short-term

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-85	City Council Policy 900-09, Community Reinvestment	City Council City-County RTF County SDHC	SDHC San Diego County Corporate bank grants	RTF meetings & convenings	at least 3 meetings / convenings per year	Short-term
GOAL 4: ENHANCE QUALITY OF LIFE						
HE-94	Housing Code Enforcement	City Development Services Department	General Fund Fee Revenue	See entry under goal 2	See entry under goal 2	Long-term
HE-96	Placemaking Program	City Development Services and Economic Development Departments	Grants General Fund Fee revenue	# of projects funded # of projects completed	5 projects funded per year 3 projects completed per year	Short-term
HE-98	Mobilehome Park Regulations	City Planning Department	General Fund	code change	code changed during the 6th cycle	Medium-term
HE-98	Legal Aid for Eviction/Unlawful Detainer Recipients	Legal Aid Society of San Diego San Diego Volunteer Lawyer Program Tenants Legal Center of San Diego	Grants Donations Contributions	TBD	TBD	Short-term
GOAL 5: EXEMPLIFY SUSTAINABLE DEVELOPMENT AND GROWTH						
HE-103	Climate Action Plan³	City Sustainability Department	Grants General Fund	VMT mileage reductions Modeshare change	Reduce average vehicle commute distance by two miles % modeshare change	Short-term

Page	Program	Lead Implementing Agency / Department	Funding Source(s)	Program Measure(s)	Targets	Implementation Start
HE-103	Transportation Demand Management	SANDAG Caltrans City Transit providers Employers	Grants SANDAG	% increase in rideshare service usage % increase in carpooling % decrease in VMT	10 percent increase in rideshare service use 10 percent decrease in VMT	Short-term
HE-105	Sustainable Building Practices and Certifications	City San Diego Green Building Council	General Fund CIP Fund	# of projects participating in certification programs	5% increase in participation in certification programs	Short-term
HE-107	City Energy, Efficiency, and Conservation Programs	Utility / CCA City Environmental Services, Sustainability, and Public Utilities Departments	CCA General Fund Utility Revenue Grant funds Other funds	# of households participating in programs	10% increase in participation in programs	Short-term
GOAL 6: PUBLICIZE HOUSING NEEDS AND RESOURCES						
HE-112	Innovative Public Engagement	All City Departments	Grants General Fund	% increase in public participation # of new engagement tools or strategies used % utilization of new engagement tools	15 percent increase in public participation during the 6th cycle 3 new engagement tools or strategies used 40 percent utilization of new engagement tools	Medium-term
HE-114	2-1-1 San Diego	2-1-1 San Diego	N/A	# of customers served	100,000 customers per year	Short-term
HE-114	Equity-Specific Outreach	City Sustainability and Planning Departments	General Fund	% increase of citywide investments made in Communities of Concern	10 percent increase	Short-term
HE-114	Language Access Plan	SDHC All City Departments	N/A	# of households served	TBD	Short-term