



Appendix 6-A:  
Housing  
Needs  
Assessment



**6TH CYCLE HOUSING ELEMENT UPDATE  
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## HOUSING NEEDS ASSESSMENT

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This section of the Housing Element Background Report consists of an analysis of demographic, economic, employment, and housing data that help identify and illustrate the housing needs in the unincorporated area.

Numerous data sources were used in updating the County's Housing Element. The key data sources include:

- 2010 US Census and American Community Survey (ACS) - 2014-2018<sup>1</sup>
- San Diego Association of Governments Data Surfer
- California Department of Finance Population and Housing Estimates
- Employment Development Department, Labor Market Statistics
- US Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data
- Regional Task Force of the Homeless, Regional Homeless Profile
- HUD Affirmatively Furthering Fair Housing Mapping Data – Opportunity Index
- Home Mortgage Disclosure Act (HMDA) data – 2018
- County of San Diego Consolidated Plan
- Regional Analysis of Impediments to Fair Housing Choice
- County of San Diego GIS data

Specific sources are referenced in each table or footnoted.

The unincorporated County is divided into 24 community planning areas (CPAs) and includes within its boundaries several areas that are not subject to County land use authority. The entire planning area of Barona consists of an Indian reservation and there are 17 other reservations within the remaining CPAs. Camp Pendleton, the nation's busiest military base, is located in the planning area of Pendleton-DeLuz, and the vast majority of the population in Otay comes from

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<sup>1</sup> At the time of the Housing Element preparation, the 2020 Census results were not yet available. Furthermore, the Census now contains only limited data. Detailed demographic data are available through the American Community Survey (ACS). The most updated ACS available at the time was the 2014-2018 five-year estimates. This ACS data is consistent with data available from SANDAG to assist local jurisdictions in updating the Housing Element.



three correctional facilities: East Mesa Detention Facility, George F. Bailey Detention Facility, and State Donovan Correctional Facility.

## DEMOGRAPHIC PROFILE

### POPULATION TRENDS

#### Population Growth

According to the ACS Five-Year Estimates (2014-2018), the unincorporated area of San Diego County had a population of 513,123, comprising about 15 percent of the total County population. Between 2010 and 2018, population in the unincorporated area grew by more than 5 percent, which was lower than the overall County's population growth of 8 percent.

**Table 6-A-1: Population Trends: 2010-2018**

CPA	Population			Percent Change		% Uninc. Area 2018
	2010	2015	2018	2010-2015 (5 Years)	2010-2018 (8 Years)	
Alpine	17,132	18,107	18,095	5.7%	5.6%	3.5%
Barona	591	772	769	30.6%	30.1%	0.1%
Bonsall	9,965	10,255	10,343	2.9%	3.8%	2.0%
Central Mountain	4,704	5,119	5,434	8.8%	15.5%	1.1%
County Islands	2,271	2,174	2,151	-4.3%	-5.3%	0.4%
Crest-Dehesa	9,999	10,234	10,183	2.4%	1.8%	2.0%
Desert	4,375	5,094	5,075	16.4%	16.0%	1.0%
Fallbrook	43,592	45,433	44,958	4.2%	3.1%	8.8%
Jamul-Dulzura	9,861	9,976	9,643	1.2%	-2.2%	1.9%
Julian	2,938	3,508	3,584	19.4%	22.0%	0.7%
Lakeside	73,473	76,786	77,467	4.5%	5.4%	15.1%
Mountain Empire	7,620	8,022	8,076	5.3%	6.0%	1.6%
North County Metro	43,004	43,511	44,022	1.2%	2.4%	8.6%
North Mountain	3,036	3,533	3,719	16.4%	22.5%	0.7%
Otay	7,621	7,302	7,902	-4.2%	3.7%	1.5%
Pala-Pauma	6,054	5,861	5,847	-3.2%	-3.4%	1.1%
Pendleton-DeLuz	38,192	42,875	44,422	12.3%	16.3%	8.7%
Rainbow	2,109	20,067	2,075	851.5%	-1.6%	0.4%



**Table 6-A-1, continued**

CPA	Population			Percent Change		% Uninc. Area 2018
	2010	2015	2018	2010-2015 (5 Years)	2010-2018 (8 Years)	
Ramona	35,729	36,563	36,047	2.3%	0.9%	7.0%
San Dieguito	29,795	34,724	35,978	16.5%	20.8%	7.0%
Spring Valley	62,323	63,833	63,808	2.4%	2.4%	12.4%
Sweetwater	13,001	12,914	12,964	-0.7%	-0.3%	2.5%
Valle De Oro	40,593	42,024	42,025	3.5%	3.5%	8.2%
Valley Center	18,626	18,485	18,536	-0.8%	-0.5%	3.8%
Unincorporated Area	486,604	527,172	513,123	8.3%	5.4%	100.0%
San Diego County	3,095,313	3,264,449	3,337,456	5.5%	7.8%	-

SOURCE: SANDAG, Estimates 2010, 2015, 2018 (data extracted 07/2020).

*Table 6-A-1: Population Trends: 2010-2018* shows population by CPA. In 2018, the CPAs with the highest estimated populations and largest share of the unincorporated County population included Lakeside (15 percent), Spring Valley (12 percent), Fallbrook (9 percent), and North County Metro (9 percent). Pendleton-DeLuz has a significant population (9 percent) but group quarters at Camp Pendleton account for nearly 40 percent of the total. Between 2010 and 2018, the CPAs with the largest estimated percentage increase in population were Barona (30 percent), North Mountain (23 percent), and Julian (22 percent). These CPAs are relatively small with populations of less than 4,000.

The CPAs with the lowest populations included Barona, Rainbow, and County Islands. The County Islands CPA is located in an urban area, but relative to the other unincorporated communities, its population is small because it covers small geographical areas. Six CPAs saw a small decrease in population between 2010 and 2018, ranging from 0.3 percent in Sweetwater to 5.3 percent in County Islands. The entire planning area of Barona is within the Barona Reservation where the County has no land use authority.

### **Projected Population**

From 2018 to 2050, population in the unincorporated area is expected to increase 26 percent, from 513,123 to 647,233. *Table 6-A-2: 2018 US Census and Projected Population: 2050* shows the projected population in the unincorporated area for 2018, 2030, 2040, and 2050. CPAs that are projected to experience the highest percentage of population growth by 2050 include County Islands (133 percent), Pala-Pauma (54 percent), Valley Center (49 percent), and Jamul-Dulzura (49 percent). Otay is also expected to increase by 81 percent. This population increase may be



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aided by the Otay 250 project, which could potentially result in approximately 3,158 housing units. CPAs that are projected to experience limited population growth include Julian (9 percent), Crest-Dehesa (8 percent), San Dieguito (8 percent), Valle De Oro (3 percent), and North Mountain (1 percent). Barona (-26 percent) and Pendleton-DeLuz (-37 percent) are projected to experience decreases in population.

**Table 6-A-2: 2018 US Census and Projected Population: 2050**

CPA	Estimate	Population Projection			Percent Change			
	2018	2030	2040	2050	2018-30	2030-40	2040-50	2018-50
Alpine	18,095	21,018	22,269	23,841	16.2%	6.0%	7.1%	31.8%
Barona	769	571	565	569	-25.8%	-1.1%	0.7%	-26.0%
Bonsall	10,343	13,549	14,459	14,306	31.0%	6.7%	-1.1%	38.3%
Central Mountain	5,434	5,962	6,363	6,041	9.7%	6.7%	-5.1%	11.2%
County Islands	2,151	2,959	3,827	5,013	37.6%	29.3%	31.0%	133.1%
Crest-Dehesa	10,183	10,908	10,999	10,995	7.1%	0.8%	0%	8.0%
Desert	5,075	5,876	6,295	7,312	15.8%	7.1%	16.2%	44.1%
Fallbrook	44,958	52,700	56,675	57,215	17.2%	7.5%	1.0%	27.3%
Jamul-Dulzura	9,643	12,859	13,710	14,317	33.4%	6.6%	4.4%	48.5%
Julian	3,584	3,831	3,978	3,900	6.9%	3.8%	-2.0%	8.8%
Lakeside	77,467	98,806	102,389	106,633	27.6%	3.6%	4.1%	37.7%
Mountain Empire	8,076	10,352	10,768	11,651	28.2%	4.0%	8.2%	44.3%
North County Metro	44,022	58,486	62,788	64,351	32.9%	7.4%	2.5%	46.2%
North Mountain	3,719	3,624	3,928	3,749	-2.6%	8.4%	-4.6%	0.8%
Otay	7,902	13,506	13,920	14,312	70.9%	3.1%	2.8%	81.1%
Pala-Pauma	5,847	8,067	8,906	9,026	38.0%	10.4%	1.4%	54.4%
Pendleton-DeLuz	44,422	44,867	44,642	27,924	1.0%	-0.5%	-37.5%	-37.2%
Rainbow	2,075	2,675	2,857	2,843	28.9%	6.8%	0.5%	37.0%
Ramona	36,047	41,832	44,219	45,704	16.1%	5.7%	3.4%	26.8%
San Dieguito	35,978	36,943	38,589	38,983	2.7%	4.5%	1.0%	8.4%
Spring Valley	63,808	70,132	71,614	71,742	9.9%	2.1%	0.2%	12.4%
Sweetwater	12,964	14,439	15,133	15,680	11.4%	4.8%	3.6%	21.0%
Valle De Oro	42,025	43,654	43,681	43,458	3.9%	0.1%	-0.5%	3.4%





**Table 6-A-2, continued**

CPA	Estimate	Population Projection			Percent Change			
	2018	2030	2040	2050	2018-30	2030-40	2040-50	2018-50
Valley Center	18,536	24,561	26,022	27,531	32.5%	6.0%	5.8%	48.5%
Unincorporated Area	513,123	600,648	627,055	647,233	17.1%	4.4%	3.2%	26.1%
San Diego County	3,337,456	3,741,666	3,937,281	3,949,115	12.1%	5.2%	0.3%	18.3%

SOURCES: US Census Bureau (data extracted 07/2020). SANDAG, Current Estimates (data extracted 07/2020). SANDAG, 2050 Series 13 Regional Growth Forecast (data extracted 07/2020). Note: This forecast was accepted by the SANDAG Board of Directors in October 2013 for distribution and use in planning and other studies. This forecast represents one possibility for future growth in the San Diego region. It is intended to represent a likely prediction of future growth, but it is not intended to be a prescription for growth. The Series 13 Regional Growth Forecast represents a combination of economic and demographic projections, existing land use plans and policies, and potential land use plan changes that may occur in the region between 2030 and 2050. In general, growth between 2012 and 2030 is based on adopted land use plans and policies, and growth between 2030 and 2050 includes alternatives that may, in some cases, reach beyond existing adopted plans.

### AGE CHARACTERISTICS

Housing demand within the market is often influenced by the housing preferences of certain age groups. *Table 6-A-3: Age Distribution: 2018* shows the 2018 median age in the unincorporated area was 36.4, equivalent to the countywide median.

**Table 6-A-3: Age Distribution: 2018**

CPA	0 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 69	70 to 79	80+	Median Age 2010	Median Age 2018
Alpine	24.6%	12.9%	11.6%	11.2%	14.3%	13.7%	7.8%	3.9%	42.6	40.8
Barona	30.4%	15.6%	13.5%	10.7%	10.8%	8.8%	7.7%	2.5%	39.3	32.5
Bonsall	23.6%	12.7%	12.2%	11.0%	13.6%	12.9%	8.5%	5.5%	44	41.4
Central Mountain	24.3%	13.8%	11.3%	10.2%	12.9%	15.0%	9.0%	3.6%	47.3	40.6
County Islands	35.7%	15.0%	11.6%	11.7%	10.8%	7.9%	4.3%	3.0%	30.9	29.5
Crest-Dehesa	26.3%	12.2%	12.1%	10.2%	13.7%	14.0%	7.7%	3.8%	43.1	39.5
Desert	20.5%	13.0%	11.5%	8.6%	11.0%	14.5%	12.7%	8.2%	55.2	46
Fallbrook	26.2%	13.0%	11.9%	10.9%	12.7%	12.3%	8.3%	4.7%	39.5	39
Jamul-Dulzura	26.5%	12.5%	11.0%	11.0%	14.3%	13.5%	7.4%	3.9%	44.3	40.1
Julian	24.1%	12.1%	10.4%	9.4%	11.8%	16.5%	10.7%	5.0%	52	44
Lakeside	26.3%	12.8%	12.4%	11.6%	13.9%	12.1%	7.0%	3.9%	37.6	38.8
Mountain Empire	27.5%	13.6%	11.2%	11.2%	12.5%	12.7%	7.4%	4.0%	40.4	38



**Table 6-A-3, continued**

CPA	0 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 69	70 to 79	80+	Median Age 2010	Median Age 2018
North County Metro	25.9%	12.6%	11.7%	11.3%	13.4%	12.7%	7.7%	4.6%	42.5	39.8
North Mountain	22.5%	14.3%	11.9%	9.9%	11.0%	13.3%	11.3%	5.9%	51.4	41.3
Otay	7.6%	30.0%	25.7%	22.7%	10.3%	2.5%	0.4%	0.9%	34.7	34.5
Pala-Pauma	26.4%	14.5%	12.4%	11.1%	13.3%	12.3%	6.9%	3.1%	36.8	37.3
Pendleton-DeLuz	30.4%	39.1%	10.8%	6.8%	5.2%	4.2%	2.2%	1.3%	21.9	23.1
Rainbow	22.7%	15.4%	12.4%	10.5%	13.1%	12.4%	9.3%	4.2%	42.9	39.5
Ramona	26.4%	12.8%	11.7%	11.5%	14.3%	13.0%	6.9%	3.5%	39.7	39.3
San Dieguito	28.2%	12.8%	10.8%	12.8%	13.6%	11.6%	6.6%	3.4%	38.6	38.3
Spring Valley	30.1%	14.0%	12.8%	12.1%	12.4%	10.1%	5.4%	3.2%	33.6	34.6
Sweetwater	26.5%	13.6%	12.8%	12.2%	12.1%	11.6%	7.2%	4.0%	40.8	37.7
Valle De Oro	24.4%	13.1%	12.1%	11.2%	13.6%	13.5%	7.5%	4.5%	42.8	40.3
Valley Center	25.5%	13.2%	11.6%	11.0%	13.5%	13.2%	7.7%	4.4%	42	39.7
Unincorporated Area	26.6%	15.6%	12.1%	11.2%	12.6%	11.5%	6.7%	3.8%	36.4	36.4
San Diego County	27.0%	14.3%	13.7%	12.5%	12.4%	10.4%	6.0%	3.7%	34.7	36.4

SOURCES: 2010 US Census. 2014-2018 ACS five-year estimates.

The mature adult population (40 to 64 years of age) usually provides the market for moderate- to high-cost apartments, condominiums, and larger single-family units, because they tend to have higher disposable incomes and larger household sizes.

None of the CPAs had significantly higher proportions of mature adult and elderly persons. CPAs with the highest median age estimates include Desert (46), Julian (44), Bonsall (41.4), and North Mountain (41.3). CPAs with younger populations than the countywide median were County Islands (29.5), Barona (32.5), Otay (34.5), and Spring Valley (34.6). Pendleton-DeLuz had the lowest median of 23.1, due to the military population.

### **RACIAL/ETHNIC COMPOSITION**

In 2010, according to the 2010 US Census, Hispanics accounted for 25.5 percent of the population in the unincorporated area. By 2018, this proportion increased to an estimated 30 percent. White and Black populations experienced decreases and the Asian and Pacific Islander population experienced a slight increase in the unincorporated area during the same period.



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Table 6-A-4: Population by Race and Hispanic Origin: 2018 illustrates the race/ethnic composition of residents by CPA estimated in 2018.

**Table 6-A-4: Population by Race and Hispanic Origin: 2018**

CPA	Hispanic	Non-Hispanic					
	All Races	White	Black	American Indian	Asian/Pacific Isl.	Other Race	Two or More Races
Alpine	16.4%	74.8%	1.6%	0.7%	3.7%	0.3%	2.9%
Barona	22.8%	65.9%	0.4%	5.3%	2.6%	0.0%	3.0%
Bonsall	28.3%	58.8%	3.1%	0.3%	6.4%	0.2%	3.0%
Central Mountain	24.6%	68.1%	1.1%	1.0%	2.2%	0.2%	3.0%
County Islands	72.8%	12.3%	5.9%	0.5%	5.7%	0.1%	2.8%
Crest-Dehesa	23.1%	67.3%	1.7%	0.7%	3.8%	0.1%	3.5%
Desert	17.8%	72.2%	3.7%	0.3%	1.7%	0.1%	4.4%
Fallbrook	37.3%	52.3%	2.6%	0.6%	4.7%	0.2%	2.5%
Jamul-Dulzura	30.5%	58.0%	2.2%	0.6%	6.3%	0.3%	2.5%
Julian	19.6%	73.3%	1.0%	1.1%	2.6%	0.2%	2.5%
Lakeside	25.6%	63.8%	2.7%	0.7%	3.7%	0.2%	3.5%
Mountain Empire	42.4%	49.1%	2.6%	1.5%	2.1%	0.1%	2.2%
North County Metro	28.0%	58.2%	2.5%	0.4%	7.2%	0.2%	3.6%
North Mountain	20.4%	66.3%	1.6%	4.0%	4.8%	0.1%	2.9%
Otay	41.0%	29.9%	25.4%	0.6%	2.6%	1.8%	0.5%
Pala-Pauma	34.0%	52.7%	1.5%	3.9%	5.3%	0.2%	2.6%
Pendleton-DeLuz	25.5%	58.7%	8.6%	0.8%	4.0%	0.2%	2.5%
Rainbow	34.8%	56.7%	1.6%	0.9%	4.2%	0.2%	1.8%
Ramona	26.9%	64.3%	1.7%	0.5%	3.6%	0.2%	3.0%
San Dieguito	13.4%	54.8%	2.0%	0.6%	24.5%	0.3%	4.7%
Spring Valley	45.4%	31.8%	10.3%	0.3%	8.7%	0.2%	3.4%
Sweetwater	50.0%	29.6%	3.8%	0.3%	12.7%	0.1%	3.6%
Valle De Oro	25.8%	61.2%	4.5%	0.4%	4.6%	0.2%	3.5%
Valley Center	24.8%	63.5%	1.0%	1.3%	5.8%	0.2%	3.7%
Unincorporated Area	29.6%	55.5%	4.4%	0.7%	6.6%	0.2%	3.3%
San Diego County	34.6%	45.8%	4.4%	0.5%	11.4%	0.2%	3.4%

SOURCE: SANDAG, Estimates 2018 (data extracted 07/2020).



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Most CPAs have similar race/ethnic compositions; however, the County Islands CPA was predominantly Hispanic (73 percent). In a few other CPAs, the Hispanic population exceeded 40 percent: Otay (41 percent), Mountain Empire (42 percent), Spring Valley (45 percent), and Sweetwater (50 percent). *Table 6-A-5: Population by Race, Ethnicity, and Age—Unincorporated County: 2018* displays the age characteristics of each race/ethnic group. Those who are 25 and under account for the highest proportion of the population in each group and countywide. However, the distribution of age groups varies between racial and ethnic groups. The Hispanic population is composed of 47 percent under the age of 25 and 7 percent 65 and older, compared to the White population with 29 percent under 25 and 22 percent 65 and older.

The median age of “All Other” races (Non-Hispanic) is the lowest at 22. This is followed by the Hispanic population with a median age of 27.1 and the Non-Hispanic Black population with a median age of 31.3. The Non-Hispanic White population has the highest median age at 44.

**Table 6-A-5: Population by Race, Ethnicity, and Age—Unincorporated County: 2018**

Age Group	Hispanic		Non-Hispanic									
	All Races		White		Black		American-Indian		Asian & Pacific Islanders		All Other	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Under 25	71,105	47.0%	82,886	29.2%	8,915	39.9%	1,050	30.9%	9,971	29.4%	10,031	56.2%
25-44	39,336	26.0%	62,049	21.8%	6,282	28.1%	1,019	30.0%	9,151	27.0%	4,270	23.9%
45-64	30,204	20.0%	77,910	27.4%	5,147	23.0%	915	26.9%	9,466	27.9%	2,611	14.6%
65+	10,670	7.1%	61,481	21.6%	1,993	8.9%	417	12.3%	5,312	15.7%	932	5.2%
Total	151,315	100%	284,326	100%	22,337	100%	3,401	100%	33,900	100%	17,844	100%
Median Age	27.1		44.0		31.3		37.5		40.8		22.0	

SOURCE: SANDAG, Estimates 2018 (data extracted 07/2020).

Approximately 10 percent (48,169 persons) of the unincorporated County's population lived below the poverty level in 2018. *Table 6-A-6: Poverty by Race and Ethnicity—Unincorporated County: 2018* illustrates the percentage of each race that is estimated to be below the poverty level within the unincorporated County in 2018.<sup>4</sup> While Whites as a race made up the largest share (72 percent) of the unincorporated County's poverty population, Whites as a race had the second lowest poverty rate (9 percent) of all races in the unincorporated County in 2018. Asian had the

<sup>4</sup> The US Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the corresponding threshold, then that family and every individual in it is considered in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U).



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lowest poverty rate at 4.7 percent. However, Asians represent a fairly small proportion of the unincorporated County population at less than 7 percent. Even when Hispanic Whites are excluded from the White alone population, Non-Hispanic Whites still make up the largest share (47 percent) of the unincorporated County’s poverty population, but only 8 percent of the non-Hispanic White population was living in poverty.

By contrast, over 38 percent of unincorporated County residents below the poverty level are of Hispanic origin. Non-White races tend to have a higher rate of poverty. Nearly 18 percent of the Black/African American population and 16 percent of the American Indian population are below the poverty level.

**Table 6-A-6: Poverty by Race and Ethnicity—Unincorporated County: 2018**

	Population Below Poverty Level Within Each Race	Percent of Population Below Poverty Level Within Each Race	Each Race’s Share of the Poverty Population
<b>Race</b>			
White alone <sup>1</sup>	34,591	9.1%	71.8%
Black or African American alone	3,077	17.5%	6.4%
American Indian and Alaska Native alone	1,030	16.0%	2.1%
Asian alone	1,353	4.7%	2.8%
Native Hawaiian and Other Pacific Islander alone	275	12.2%	0.6%
Some other race alone	5,009	19.9%	10.4%
Two or more races	2,834	11.6%	5.9%
Total Considered Below Poverty Level	48,169	10.0%	100.0%
<b>Ethnicity</b>			
Hispanic/Latino Origin (of any race)	18,482	14.0%	38.4%
Non-Hispanic White (White alone, not Hispanic/Latino) <sup>2</sup>	22,564	8.0%	46.8%

SOURCE: 2014-2018 American Community Survey Table: S1701: Poverty Status in the Past 12 Months.

1: White alone refers to people who reported White and did not report any other race category.

2: White alone, not Hispanic or Latino are individuals who responded "No, not Spanish/Hispanic/Latino" and who reported "White" as their only entry in the race question.



## HOUSEHOLD PROFILE

Household characteristics play an important role in defining housing needs. Household type and household income often affect the housing needs of a community.

### HOUSEHOLD TYPE

According to the 2014-2018 ACS, the number of households in the unincorporated area increased to 160,056 (*Table 6-A-7: Household Type—Unincorporated County and San Diego County: 2018*) from 159,339 households in 2010. Of those households, a majority (76 percent) were families. The unincorporated area had a higher percentage of family households, including those with children under 18, than San Diego County as a whole (67 percent). Non-family and single households accounted for a higher percentage in the County. The unincorporated area had a slightly larger average household size than the entire County, but the two were comparable.

**Table 6-A-7: Household Type—Unincorporated County and San Diego County: 2018**

Household Type	Unincorporated		County of San Diego	
	Households	Percent	Households	Percent
Total Households	160,056	100%	1,118,980	100.0%
Families	121,849	76.1%	753,761	67.4%
- with children under 18	50,032	31.3%	335,189	30.0%
Non-Family Households	38,207	23.9%	365,219	32.6%
Single Living Alone	29,576	18.5%	265,198	23.7%
Average Household Size	2.93		2.83	

SOURCES: 2014-2018 American Community Survey 5-Year Estimates Table S1101: Households and Families. SANDAG, 2018 Estimates (data extracted 07/2020).

### HOUSEHOLD INCOME

Income level is considered a useful indicator of the housing market, because income levels influence the range of housing prices within a community and the ability of households to afford housing. As household income decreases, the household may be paying a disproportionate amount (more than 30 percent) of their income on housing increases. This may lead to an increase in overcrowding and inadequate living conditions.

For planning and funding purposes, the State HCD categorizes households into five income groups based on the County area median income (AMI):

- Extremely Low Income—up to 30 percent AMI



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- Very Low Income—31 to 50 percent of AMI
- Low Income—51 to 80 percent of AMI
- Moderate Income—81 to 120 percent of AMI
- Above Moderate Income—greater than 120 percent of AMI

Combined, extremely low-, very low-, and low-income households may be referred to as lower-income households.

### Household Income by Household Type

Income data based on the 2014-2018 ACS provides an overview of income distribution by tenure in the County unincorporated area.

**Table 6-A-8: Household Income by Tenure—Unincorporated County: 2018**

Households	Total Households	Income Limit (2018)	US Census Category	% of Households
<b>Owner Households</b>				
Extremely Low (≤30% AMI)	6,788	\$20,450	less than \$20,000	6.3%
Very Low (31-50% AMI)	7,862	\$34,100	\$20,000 to \$34,999	7.3%
Low (51-80% AMI)	9,347	\$54,500	\$35,000 to \$49,999	8.6%
Moderate (81-120% AMI)	15,494	\$68,700	\$50,000 to \$74,999	14.3%
Above Moderate (>120% AMI)	67,643	>\$68,700	>\$75,000	62.5%
Zero or negative income	1,013	-	-	0.9%
<b>Total Owners</b>	<b>108,147</b>	-	-	<b>100.0%</b>
<b>Renter Households</b>				
Extremely Low (≤30% AMI)	6,455	\$20,450	less than \$20,000	12.4%
Very Low (31-50% AMI)	8,977	\$34,100	\$20,000 to \$34,999	17.3%
Low (51-80% AMI)	8,512	\$54,500	\$35,000 to \$49,999	16.4%
Moderate (81-120% AMI)	10,482	\$68,700	\$50,000 to \$74,999	20.2%
Above Moderate (>120% AMI)	14,236	>\$68,700	>\$75,000	27.4%
Zero or negative income	692	-	-	1.3%
No cash rent	2,555	-	-	4.9%
<b>Total Renters</b>	<b>51,909</b>	-	-	-
<b>Total</b>	<b>160,056</b>	-	-	-

SOURCES: 2014-2018 American Community Survey Table B25106: Tenure by housing costs as a percentage of household income. SANDAG 2050 Regional Growth Forecast, 2020 Projections. State of California, Department of Housing and Community Development, State Income Limits for 2018.

Note: One-person household income limits used.



According to ACS data, 8 percent (13,243) of the total households in the unincorporated area were extremely low income, about 10.5 percent (16,839) were very low income, and 11 percent (17,859) were low income (*Table 6-A-8: Household Income by Tenure—Unincorporated County: 2018*). Renter households had a higher proportion (46 percent) of lower-income households, compared to owner households (22 percent).

### Households Below the Poverty Level

The US Census Bureau uses income thresholds that vary by family size to determine whether an individual or family is in poverty. If a family's total income is less than the determined poverty level, that individual and every member in that family is considered to be in poverty. The poverty threshold for 2019 for a family of four with two related children under the age of 18 is \$25,926. A complete chart of poverty level by household size can be found in the US Census records.<sup>5</sup>

*Table 6-A-9* shows households considered below the poverty level by the age of the householder.

**Table 6-A-9: Poverty by Age of Householder—Unincorporated County: 2018**

Age of Householder	Total Households	Households Below Poverty Level	Percent of Households Below Poverty Level
Under 25	5,075	713	14.0%
25-44	46,001	5,328	11.6%
45-64	64,678	5,220	8.1%
65+	44,302	3,050	6.9%
Total	160,056	14,311	8.9%

SOURCE: 2014-2018 American Community Survey Table B17017: Poverty Status in the Past 12 Months by Household Type by Age of Householder.

According to the 2014-2018 ACS, 14 percent of households under age 25 were below the poverty level, along with about 12 percent of households between the ages of 25 and 44, 8 percent of households aged 45 to 64, and 7 percent of elderly households (aged 65 and over). This data appears to be consistent with *Table 6-A-5: Population by Race, Ethnicity, and Age—Unincorporated County: 2018* and *Table 6-A-6: Poverty by Race and Ethnicity—Unincorporated County: 2018*, which illustrate that Hispanics and non-White races tend to have a larger percentage of the population under the age of 25 and a higher rate of poverty.

<sup>5</sup> US Census Bureau. 2019. Poverty Thresholds. <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>. Accessed July 2020.





## RESIDENTS WITH SPECIAL NEEDS

Certain special needs groups may have more difficulty in obtaining adequate and affordable housing due to their special circumstances, and lack of housing that caters to their needs. Identifying special needs is necessary to understanding regional housing needs and devising appropriate programs and actions.

### ELDERLY

Elderly persons may benefit from additional housing services and living arrangements that can accommodate their changing needs and allow them to age in place. About 22 percent of the residents in the unincorporated area were age 60 and older (see *Table 6-A-3*). CPAs with the highest percent of elderly residents included Desert (35 percent), Julian (32 percent), and North Mountain (30.5 percent). Approximately 44,302 households in the unincorporated area were headed by elderly persons (see *Table 6-A-9*). Among these senior households, 84 percent were estimated to be owners and 16 percent were renters.

With the aging of the baby boomer population and advances in medical sciences, the elderly population will likely increase in the coming decades. This would translate to a variety of senior housing needs, which include retirement communities, independent living, assisted living and nursing homes, shared housing, and other housing-related services. Increasing emphasis is being placed on senior developments that are accessible to transit services, health care facilities, retail, and other related services.

To expand affordable housing opportunities for low-income seniors, the County offers an additional density bonus for projects that only rent to senior households of moderate income or less. Depending on the income requirements, the bonus ranges from a 40 to 50 percent increase over the base number of units, up to a density of 45 units per acre.

**Resources Available:** The County's Health and Human Services Agency, Housing and Community Development Services (HCDS) administers a wide array of housing programs to provide adequate and affordable housing for County residents, which includes senior households. Examples include funding for acquisition, construction, and rehabilitation of affordable housing, rental assistance programs, and home repair programs. Planning & Development Services (PDS) also provides development incentives such as density bonuses and expedited permit processing for affordable housing developments.



## LARGE HOUSEHOLDS

A large household is defined as having five or more members by State HCD. Given today's housing market, large households may represent various compositions, including nuclear families (parents and children), extended families (those that include grandparents or other family members), and subfamilies (where married couples with or without children or single parents live together). These characteristics reflect such circumstances as changes in lifestyle, lack of affordable housing, or the desire for family support.

Large households are considered a special needs group because of the general lack of adequately sized affordable housing. On a per capita basis, large households also tend to have lower disposable income for housing compared to other household types. Large households require adequately sized housing at affordable costs. A location within proximity to public transportation, services, and community facilities also tends to be important. *Table 6-A-10: Household Size by Tenure—Unincorporated County and San Diego County: 2018* shows that 13 percent of all households in the unincorporated area have five or more persons. Renters (15 percent) have a slightly higher proportion of large households compared to owners (12 percent). The most common household size in the unincorporated area is a two-person household (35.3 percent). This trend is consistent with the regional trends of large households. According to the 2014-2018 ACS, approximately 12 percent of households in San Diego County had five or more people in 2018, and 11 percent of owners and 12.5 percent of renters were large households. Like the unincorporated County, the most common household size was two persons for owners (36 percent) and renters (29 percent).

**Table 6-A-10: Household Size by Tenure—  
Unincorporated County and San Diego County: 2018**

Household Size	Owners		Renters		Totals	
	Households	%	Households	%	Households	%
<b>Unincorporated County</b>						
1-person	18,850	17.4%	10,770	20.7%	29,620	18.5%
2-person	42,335	39.1%	14,206	27.4%	56,541	35.3%
3-person	18,073	16.7%	9,932	19.1%	28,005	17.5%
4-person	15,440	14.3%	9,181	17.7%	24,621	15.4%
5+ person	13,449	12.4%	7,820	15.1%	21,269	13.3%
Total Households	108,147	100.0%	51,909	100.0%	160,056	100%
<b>San Diego County</b>						
1-person	120,496	20.3%	144,933	27.6%	265,429	23.7%
2-person	213,078	35.9%	153,786	29.3%	366,864	32.8%



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**Table 6-A-10, continued**

Household Size	Owners		Renters		Totals	
	Households	%	Households	%	Households	%
3-person	102,395	17.2%	88,870	16.9%	191,265	17.1%
4-person	90,999	15.3%	71,835	13.7%	162,834	14.6%
5+ person	66,922	11.3%	65,666	12.5%	132,588	11.8%
Total Households	593,890	100.0%	525,090	100.0%	1,118,980	100.0%

SOURCE: 2014-2018 American Community Survey, Table B2509: Tenure by Household Size.

Table 6-A-11 shows that most large households are family households. Approximately 17 percent of family households have five or more members. By contrast, less than 1 percent of non-family households are large households. This is consistent with arrangements of relatives living together, whether due to need or preference. It is also common for lower-income large households to reside in smaller units, which frequently results in overcrowding (more than one person per room) and can result in accelerated unit deterioration.

**Table 6-A-11: Household Type by Household Size: 2018**

	Family		Non-family	
	Households	%	Households	%
1-person household	-	-	29,620	77.5%
2-person household	49,706	40.8%	6,835	17.9%
3-person household	26,978	22.1%	1,027	2.7%
4-person household	24,171	19.8%	450	1.2%
5-person household	11,598	9.5%	150	0.4%
6-person household	5,512	4.5%	20	0.1%
7-or-more person household	3,884	3.2%	105	0.3%
Total Households	121,849	100.0%	38,207	100.0%

SOURCE: 2014-2018 American Community Survey, Table B11016: Household Type by Household Size.

The 2014-2018 ACS estimated that 109,860 housing units in the unincorporated County had three or more bedrooms (Table 6-A-12), the number necessary to adequately house households with at least five people. Of these units, 19 percent (21,358) were rental units and 81 percent (88,502) were owner-occupied. Four- or more bedroom units represented 29 percent of all occupied housing (11 percent of all rental units and 37 percent of all owner-occupied units) in the unincorporated County. While it appears that there are enough units (109,860) to accommodate the number of large households (21,269), it is likely that some of these large units are not occupied by large households. In fact, Table 6-A-33: *Overcrowding: 2018* shows that



overcrowding was more prevalent in renter households (9.5 percent) than owner households (3 percent). No data for occupants per room by household size is currently available.

**Table 6-A-12: Tenure by Bedrooms: 2018**

	Owner		Renter		All Households	%
	Households	%	Households	%		
No bedroom	481	0.4%	1,759	3.4%	2,240	1.4%
1 bedroom	2,384	2.2%	7,785	15.0%	10,169	6.4%
2 bedrooms	16,780	15.5%	21,007	40.5%	37,787	23.6%
3 bedrooms	48,500	44.8%	15,580	30.0%	64,080	40.0%
4 bedrooms	31,512	29.1%	5,068	9.8%	36,580	22.9%
5 or more bedrooms	8,490	7.9%	710	1.4%	9,200	5.7%
Total Households	108,147	100.0%	51,909	100.0%	160,056	100.0%

SOURCE: 2014-2018 American Community Survey, Table B25042 Tenure by Bedrooms.

**Resources Available:** The County assists large households primarily through provision of Housing Choice Vouchers (HCV) and rehabilitation assistance. These programs help larger families find appropriately sized housing they can afford using an HCV, as well as provide rehabilitation assistance so households can repair existing housing. With the new state law promoting accessory dwelling units (ADUs), this housing option can be an important housing resource for large households that are overcrowded due to multi-generation living, families doubling up, or unrelated persons living together. ADUs offer an important alternative housing arrangement to large households.

### **SINGLE-PARENT HOUSEHOLDS**

Single-parent households require special consideration and assistance because they tend to have lower incomes and a greater need for affordable day care, health care, and other related services. Single female-headed households are of particular concern because they tend to earn lower wages. *Table 6-A-13: Household Types by Tenure—Unincorporated County: 2018* shows that the 2014-2018 ACS estimates the unincorporated area had 24,994 single-parent households, representing 16 percent of the total households. Specifically, 11 percent of the households in the unincorporated area were female-headed households with children.



**Table 6-A-13: Household Types by Tenure—Unincorporated County: 2018**

Household Type	Owners		Renters		Totals	
	Households	%	Households	%	Households	%
Married couple family	71,577	66.2%	25,278	48.7%	96,855	60.5%
Male householder, no wife present	4,547	4.2%	3,502	6.7%	8,049	5.0%
Female householder, no husband present	8,516	7.9%	8,429	16.2%	16,945	10.6%
Non-family households	23,507	21.7%	14,700	28.3%	38,207	23.9%
Total Households	108,147	100%	51,909	100%	160,056	100%

SOURCE: 2014-2018 American Community Survey, Table S2501: Occupancy Characteristics.

**Resources Available:** HCDS administers a variety of housing programs that provide access to housing and supportive services for lower-income families, which include single-parent households. Housing opportunities for lower-income families, particularly near public transportation and services, also benefit this special needs group.

## PERSONS WITH DISABILITIES

The US Census defines disability as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

According to the 2014-2018 ACS, an estimated 53,526 persons with disabilities were residing in the unincorporated area, representing nearly 11 percent of the total population in the unincorporated County (*Table 6-A-14: Persons with Disabilities: 2018*).

**Table 6-A-14: Persons with Disabilities: 2018**

CPA	Persons with Disabilities	% of Total Persons
Carlsbad	9,420	8.4%
Chula Vista	25,004	9.5%
Coronado	1,642	8.7%
Del Mar	265	6.1%
El Cajon	13,195	13.0%
Encinitas	5,342	8.6%
Escondido	15,626	10.4%
Imperial	3,102	11.7%



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**Table 6-A-14, continued**

CPA	Persons with Disabilities	% of Total Persons
La Mesa	6,376	11.0%
Lemon Grove	3,342	12.6%
National City	6,951	12.4%
Oceanside	20,510	11.9%
Poway	5,022	10.2%
San Diego	124,515	9.1%
San Marcos	7,477	7.9%
Santee	5,964	10.8%
Solana Beach	842	6.3%
Vista	6,776	6.9%
Unincorporated	53,526	11.0%
<b>County Total</b>	<b>314,897</b>	<b>9.8%</b>

SOURCE: 2014-2018 American Community Survey, Table S1810: Disability Characteristics.

Affordability, design, location, and discriminatory housing practices may limit the supply of or access to housing for persons with disabilities. Housing needs also differ depending on the type of disability. Persons who are mentally ill are usually in need of housing with supportive services. Elderly persons with self-care and mobility limitations may desire shared or assisted living arrangements. The most critical housing need for persons with disabilities is housing that is adapted to their limitations. Many single-family homes may not be adaptable to widened doorways and hallways, access ramps, or other features necessary for accessibility. Furthermore, multi-family units built prior to 1990 are often not wheelchair accessible and the cost of retrofitting a home is often prohibitive.

Persons with developmental disabilities are also defined as a special needs group under Housing Element law. A developmental disability is defined as a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. This includes intellectual disability, cerebral palsy, epilepsy, and autism.

The US Census does not record developmental disabilities. According to the California State Council on Developmental Disabilities, an accepted estimate of the percentage of the population



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that can be defined as developmentally disabled is 1.58 percent.<sup>6</sup> Using this figure, approximately 8,107 persons in the unincorporated area of San Diego are estimated to have a developmental disability based on SANDAG's 2018 population estimates. The San Diego Regional Center is a resource for people with developmental disabilities. In 2018, the San Diego Regional Center served approximately 33,113 residents in San Diego County.<sup>7</sup>

**Resources Available:** The County offers a variety of housing and supportive services for persons with disabilities, particularly through the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Housing Opportunities for Persons with Aids (HOPWA) programs. Additionally, HCDS administers the state-funded No Place Like Home program, which provides funding for the development of permanent supportive affordable housing for individuals who are homeless or at risk of homelessness and in need of mental health services.

### FARMWORKERS

As traditionally defined, farmworkers are persons whose primary incomes are earned through permanent or seasonal agricultural labor. Farmworker housing constitutes a critical housing need in the unincorporated County due to the year-round agricultural production that generates a permanent presence of farm labor force. Most (69 percent) farms in San Diego County are between 1 and 9 acres.<sup>8</sup> These small, non-traditional farms often employ temporary workers but are not large enough to accommodate on-site farmworker housing.

Due to the relatively low incomes of farmworker households, an increasingly important need for the permanently employed farmworkers is affordable rental housing. According to the 2019 wage surveys conducted by the California Employment Development Department, the average annual wage of a farmworker was \$30,800, approximately half of the annual mean of \$60,230 for all wage-earners in the San Diego region.<sup>9</sup> Determining the actual number of farmworkers in a region is difficult due to the various definitions used by government agencies. As shown in *Table 6-A-15*, according to the 2014-2018 ACS, an estimated 2,643 workers in the unincorporated area reported farming as their occupation (32 percent of the entire County's agricultural workforce of 8,188). The Fallbrook (7 percent), Julian (7 percent), Pala (7 percent), and Rainbow (6 percent) communities have the largest percentages of residents employed in farming for

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<sup>6</sup> California State Council on Developmental Disabilities. 2020. About. <https://scdd.ca.gov/about/#:~:text=The%20May%201%2C%202017%20statewide,definition%20of%20a%20developmental%20disability>. Accessed July 2020.

<sup>7</sup> San Diego Regional Center. 2019. Purchase of Service Data Reports 2018-2019. <http://sdrcc.org/index.php/purchase-of-service-data-reports-2018-2019/>. Accessed July 2020.

<sup>8</sup> Farm Bureau San Diego County. 2018. Crop Statistics and Annual Report. [https://www.sandiegocounty.gov/content/dam/sdc/awm/docs/2018\\_Crop\\_Report\\_web.pdf](https://www.sandiegocounty.gov/content/dam/sdc/awm/docs/2018_Crop_Report_web.pdf). Accessed July 2020.

<sup>9</sup> US Bureau of Labor Statistics. 2019. Metropolitan and nonmetropolitan Area Occupational Employment and Wage Estimates: San Diego, CA. [https://www.bls.gov/oes/current/oes\\_41740.htm#45-0000](https://www.bls.gov/oes/current/oes_41740.htm#45-0000). Accessed July 2020.





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communities for which ACS data was available. These communities had a larger percentage of resident farmworkers than all entitlement jurisdictions as well. Specifically, the 7 percent of Fallbrook residents who are employed in farming constitute 13 percent of San Diego County's farmworker population. It should be noted that *Table 6-A-15* does not capture the persons that commute to the unincorporated area for farmwork, only the number of unincorporated residents that are employed in agriculture. In addition, the County has a rural homeless population that is composed primarily of farmworkers and day laborers. See the following section, "Homeless," for more detail. These rural homeless persons typically reside in camps located throughout the County. These encampments are generally small in size and are frequently at the edge of their employer's property in fields, hillsides, canyons, ravines, or riverbeds. Estimates provided by the California Employment Development Department placed the number of farmworkers in San Diego County at 5,370 in 2016 and projects a decrease to 5,180 by 2026.<sup>10</sup> As development throughout the County continues to convert farmland into urban or suburban uses, further declines are expected.

**Table 6-A-15: Farming Employment: 2018**

	Full Time	Seasonal	Total	Total Residents with Employment	% of Employed Residents in Farming	% Residents Employed in Farming: San Diego Region
<b>Entitlement Jurisdictions</b>						
Carlsbad	0	9	9	56,058	<0.1%	0.1%
Chula Vista	127	48	175	118,807	0.2%	2.1%
Coronado	0	3	3	7,724	<0.1%	<0.1%
Del Mar	10	0	10	2,286	0.4%	0.1%
El Cajon	49	8	57	44,496	0.1%	0.7%
Encinitas	65	0	65	31,930	0.2%	0.8%
Escondido	943	365	1,308	73,405	1.8%	16.0%
Imperial	0	0	0	11,632	0%	0%
La Mesa	73	20	93	29,285	0.3%	1.1%
Lemon Grove	1	15	16	12,042	0.1%	0.2%
National City	26	94	120	25,084	0.5%	1.5%
Oceanside	484	106	590	83,950	0.7%	7.2%
Poway	0	0	0	23,258	0%	0%
San Diego	1,113	544	1,657	700,233	0.2%	20.2%

<sup>10</sup> California Employment Development Department. 2016. Estimated Employment and Projected Growth. <https://www.labormarketinfo.edd.ca.gov/Occguides/AllOccPrj.aspx?soccode=452092>. Accessed July 2020.





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**Table 6-A-15, continued**

	Full Time	Seasonal	Total	Total Residents with Employment	% of Employed Residents in Farming	% Residents Employed in Farming: San Diego Region
San Marcos	232	170	402	44,897	0.9%	4.9%
Santee	0	10	10	28,317	<0.1%	0.1%
Solana Beach	29	8	37	6,896	0.5%	0.5%
Vista	814	179	993	49,553	2.0%	12.1%
<b>Unincorporated County</b>						
Alpine	0	0	0	7,493	0.0%	0.0%
Bonsall	25	0	25	2,009	1.2%	0.3%
Fallbrook	804	225	1,029	14,087	7.3%	12.6%
Jamul	0	0	0	2,638	0.0%	0.0%
Julian	28	0	28	396	7.1%	0.3%
Lakeside	45	0	45	10,393	0.4%	0.5%
Pala	17	0	17	258	6.6%	0.2%
Rainbow	15	34	49	865	5.7%	0.6%
Ramona	42	31	73	10,336	0.7%	0.9%
Spring Valley	0	3	3	14,060	0.0%	0.0%
Valley Center	16	16	32	4,190	0.8%	0.4%
Unincorporated County Total	1,880	763	2,643	215,077	1.2%	32.3%
<b>San Diego County Total</b>	<b>5,846</b>	<b>2342</b>	<b>8,188</b>	<b>1,564,930</b>	<b>0.5%</b>	<b>100%</b>

SOURCES: 2014-2018 American Community Survey, Table S2401: Occupation by Sex and Median Earnings in the Past 12 Months for the Civilian Population 16 Years and Over; Table S2402: Occupation by Sex and Median Earnings in the Past 12 Months for Full Time, Year-Round Civilian Population 16 Years and Over.

Depending on the farming activities these farmworkers are engaged in, their housing needs may be different. Farmworkers who work in orchards, vineyards, or vegetable farms are usually employed seasonally, moving from farm to farm depending on the harvesting seasons. These farmworkers are usually unaccompanied by their families and prefer labor camps that are provided on or near the farms at no or low cost. In comparison, a higher proportion of farmworkers who are engaged in year-round farming activities are usually accompanied by their families. For these farmworkers, affordable rental family housing is usually the preferred housing option. Self-help housing groups have also assisted very low-income farmworker families achieve homeownership through sweat labor participation in the development of single-family homes.

According to the County's GIS data, only a small portion of the agricultural land in the County is dedicated to intensive agriculture. About 29 percent of agricultural land in San Diego County is



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used for crops, while 47 percent is allocated to pastureland.<sup>11</sup> Grazing land employs few farmworkers and the nature of employment is permanent, rather than seasonal.

**Resources Available:** HCDS operates Firebird Manor in San Marcos, a 38-unit affordable housing property for farmworker families. Also, Peppertree Apartments in Ramona used US Department of Agriculture Section 515 funds for a 32-unit complex serving farmworkers.

### HOMELESS PERSONS

Homelessness continues to be a significant issue in Southern California with escalating housing costs and lack of affordable housing. “Homeless” is defined as an individual or family who lacks a fixed, regular, and adequate nighttime residence meaning:

1. An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground; or
2. An individual or family living in a supervised publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters or transitional housing such as hotels and motels paid for by charitable organizations or by federal, state, or local government programs for low-income individuals); or
3. An individual living in a safe haven; or
4. An individual who is exiting an institution where he or she resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

Individuals experiencing homelessness often have difficulty obtaining housing when trying to secure permanent housing.

The Regional Task Force on the Homeless (RTFH) is San Diego’s planning body on homelessness. RTFH is the homeless policy expert and lead coordinator for the introduction of new models and implementation of best practices for the San Diego region on homelessness.

In January 2020, RTFH conducted an enumeration point-in-time count (PITC) of the population of individuals experiencing homelessness in the region. Mandated by HUD, this annual count

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<sup>11</sup> US Department of Agriculture. 2017. Census of Agriculture: San Diego County Profile. [https://www.nass.usda.gov/Publications/AgCensus/2017/Online\\_Resources/County\\_Profiles/California/cp06073.pdf](https://www.nass.usda.gov/Publications/AgCensus/2017/Online_Resources/County_Profiles/California/cp06073.pdf).



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estimates the number of homeless persons throughout San Diego County. The count includes persons living “on the street” or staying in homeless shelters. Additional descriptive information is drawn from the Homeless Management Information System for sheltered persons and through in-depth questionnaires conducted with approximately 20 percent of the unsheltered persons, enabling a better understanding of the characteristics of those who are homeless in the community. In 2020, the number of individuals experiencing homelessness in San Diego County was as follows:

- Unsheltered: 3,971 (4,476 in 2019) – 11% decrease
- Sheltered: 3,648 (3,626 in 2019) – 1% increase
- Total: 7,619 (8,102 in 2019) – 6% decrease<sup>12</sup>

The RTFH survey identified 193 total unsheltered individuals experiencing homelessness in the unincorporated area (refer to *Table 6-A-16*). “Unsheltered” is defined as those on the street, in a vehicle, or a hand-built structure, as opposed to “sheltered” who are in an emergency shelter or transitional and supportive housing. There were no sheltered individuals experiencing homelessness identified in the unincorporated County as there are no homeless shelters in the unincorporated area. The number of unsheltered individuals experiencing homelessness in the unincorporated County may be an under count because it does not include most, if any, rural homeless.

**Table 6-A-16: Individuals Experiencing Homelessness Estimates—  
County of San Diego: 2020**

	Sheltered	Unsheltered	Total	% by Region	% Change (2016-2020)	% Change (2019-2020)
City of San Diego	2,604	2,283	4,887	64.1%	-4.0%	-3.8
East County	474	527	1,001	13.1%	49.9%	-4.8
North County Inland	214	409	623	8.2%	-46.2%	-19.7
North County Coastal	252	383	635	8.3%	-27.5%	-16.9
South County	104	369	473	6.2%	-47.2%	10.5
San Diego County	3,648	3,971	7,619	100%	-12.3%	-6.0
Unincorporated	0	193	193	2.5%	-42.6%	-13.8

SOURCES: San Diego Regional Task Force on the Homeless, 2020 WeAllCount. San Diego County Housing Element, 2014-2021.

However, the point-in-time count was conducted prior to the COVID-19 crisis. With skyrocketing unemployment rates throughout the state, homelessness is expected to increase. As of June 2020, the preliminary unemployment rates from the California Employment Development Department reported a countywide unemployment rate of nearly 14 percent in San Diego.

<sup>12</sup> San Diego Regional Task Force on the Homeless. 2020. WeAllCount Results. <https://www.rtfhsd.org/wp-content/uploads/WeAllCount.pdf>. Accessed July 2020.



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However, certain CPAs have higher unemployment rates: Bonita (20 percent) and Spring Valley (19 percent). Prior to the original COVID-19 Shelter-in-Place Order issued in March 2020, the countywide unemployment rate was reported at 4 percent.

As a means to combat homelessness, HCDS participates as a member of the Governance Board for the Continuum of Care (CoC) and in general membership. The CoC is a regional planning body of more than 550 stakeholders that coordinate housing and services for homeless families and individuals; these housing options include rapid re-housing, emergency, permanent supportive housing, and prevention programs to keep “at risk” people from becoming homeless.

**Resources Available:** Homelessness is a regional issue. HCDS offers numerous homelessness services countywide. Although the following programs are not located in the unincorporated County, they are located where needed public services are available.

**VASH:** The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines HCV rental assistance for homeless veterans with case management and clinical services provided by the Department of Veterans Affairs (VA). VA provides these services for participating veterans at VA medical centers and community-based outreach clinics. As of 2020, the County housed over 1,175 veterans through the HUD-VASH program, and a total of 899 HUD-VASH vouchers have been allocated. The County also provided the security deposit assistance program to over 200 HUD-VASH veterans below the 30 percent AMI income level.

### **MILITARY PERSONNEL**

The San Diego County is the third largest in the US in terms of veteran residents, and the number one destination for veterans returning from Iraq and Afghanistan as of 2013.<sup>13</sup> According to the 2014-2018 ACS, 18 percent of San Diego County’s veteran population resides in the unincorporated area. Veterans often face greater difficulty in finding decent, affordable housing due to special circumstances relating to their age, disability status, and/or income. These special circumstances may be compounded and place veterans at risk of homelessness or unable to find affordable housing.

The unincorporated County’s veteran population is largely made up by seniors and adults (*Table 6-A-17: Veteran Estimates for Unincorporated County and San Diego County: 2018*). About 45 percent of veterans are 65 years or older while nearly 24 percent are between 35 and 54 years old. At the adult age group (35-54 years), it is likely that these veterans have families. In the unincorporated County, a greater proportion of the veteran population have disabilities (23 percent) compared to the overall population (14 percent). The age composition of the

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<sup>13</sup> County of San Diego and San Diego Regional Chamber of Commerce. 2013. “Military Employment in San Diego.”



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unincorporated County's veteran population resembles that of San Diego County, with seniors making up almost 40 percent of the veteran population (compared to the unincorporated County's 45 percent) and the second largest group of veterans being adults between the ages of 35 and 54 (27 percent, compared to 24 percent in the unincorporated County).

**Table 6-A-17: Veteran Estimates for Unincorporated County and San Diego County: 2018**

	Unincorporated County				San Diego County			
	Total Pop.	%	Veteran Pop.	%	Total Pop.	%	Veteran Pop.	%
Population 18 years and over	371,621	100%	40,338	10.9%	2,503,219	100.0%	223,217	8.9%
<b>Age</b>								
18 to 34 years	103,553	27.9%	5,938	14.7%	832,216	33.2%	36,200	16.2%
35 to 54 years	122,587	33.0%	9,485	23.5%	846,273	33.8%	59,909	26.8%
55 to 64 years	65,921	17.7%	6,868	17.0%	385,135	15.4%	38,508	17.3%
65 years and over	79,560	21.4%	18,047	44.7%	439,595	17.6%	88,600	39.7%
<b>Poverty Status</b>								
Below poverty level	33,214	9.1%	1,893	4.8%	287,162	11.5%	13,947	6.2%
<b>Disability Status</b>								
With any disability	49,861	13.7%	9,169	23.1%	293,005	11.7%	49,570	22.2%

SOURCE: 2014-2018 American Community Survey, Table S2101: Veteran Status.

A lower proportion of veterans are living below the poverty level (5 percent) in the unincorporated County than in San Diego County (6 percent) While only 5 percent of the unincorporated County's veteran population is below the federal poverty level, veteran populations are more likely to suffer from cost burdens compared to other populations. Extremely low incomes and the housing cost burden can place veterans and their families at risk of homelessness. According to the RTFH 2020 point-in-time count, 8 percent of the County's unsheltered homeless population were veterans. Given that the unincorporated County's unsheltered homeless population in 2020 was 193, this means that 15-16 veterans were unsheltered in 2020.

**Resources Available:** Housing and supportive service needs for veterans are addressed at the community level. The Veterans Services division of HCDS provides benefit information and assistance, plus other support to San Diego County veterans and their families. Services offered through Veterans Services include comprehensive benefits counseling, claims preparation and



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submission, claims follow-up to ensure final decisions, initiation and development of appeals, and networking and advocacy with federal, state, and local agencies. The Veteran's Village of San Diego provides a continuum of care with a full range of comprehensive and innovative services for military veterans. The Veteran's Village has five locations throughout San Diego County, where it provides services to more than 3,000 military veterans annually.

### STUDENTS

Currently, state and federal housing programs do not recognize students as a low-income group qualifying for housing assistance, though state law does provide for density bonus units for units restricted for students. The need for student housing is another unique factor that affects housing demand in the San Diego region. Typically, students are transient and require housing within easy commuting distances from campus. Although the majority of colleges and universities provide on-campus housing, they usually cannot accommodate the entire student population. Students not housed on campus must seek rental/shared housing opportunities in nearby areas.

As of 2019, San Diego State University, the largest university in the region, had an enrollment of 33,870 students, with on-campus housing that accommodated over 3,500 students.<sup>14</sup> The University of California, San Diego had an enrollment of 38,798 students and provided housing for approximately 11,673 undergraduate students, graduate students, students with families, faculty, and staff.<sup>15</sup> The University of San Diego had an enrollment of 9,181 students and provided housing to approximately 2,604 students.<sup>16</sup> Smaller universities and colleges in the region also have similar housing shortages.

Although most major universities and colleges are located within incorporated communities, off-campus student housing needs impact the demand for affordable rental housing in the unincorporated area. Furthermore, the shortage of affordable housing influences the choices students make after graduation, often with a detrimental effect to the region's labor force and economy. College graduates provide a pool of skilled labor that is vital to the economic well-being of the region. However, the shortage of affordable housing options may lead to their departure to other less expensive housing markets.

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<sup>14</sup> San Diego State University. 2019. Fast Facts. [https://admissions.sdsu.edu/about\\_sdsu/fast\\_facts](https://admissions.sdsu.edu/about_sdsu/fast_facts). Accessed July 2020; San Diego State University. 2020. On-Campus Housing. [https://newscenter.sdsu.edu/student\\_affairs/internationalstudents/isoncampushousing.aspx#:~:text=Over%203500%20students%20live%20on,experiencing%20the%20U.S.%20college%20tradition](https://newscenter.sdsu.edu/student_affairs/internationalstudents/isoncampushousing.aspx#:~:text=Over%203500%20students%20live%20on,experiencing%20the%20U.S.%20college%20tradition). Accessed July 2020.

<sup>15</sup> University of California, San Diego. 2019. Institutional Research Student Profile 2018-2019. <https://ir.ucsd.edu/files/stats-data/profile/profile-2018-2019.pdf>. Accessed July 2020.

<sup>16</sup> University of San Diego. 2019. Fall 2019 Enrollment by College/School. <https://www.sandiego.edu/facts/quick/current/school.php>. Accessed July 2020.



**Resources Available:** Housing for students is addressed to some extent by the various colleges and universities. Due to their temporary low-income status, students do not usually qualify for publicly assisted housing. Continued expansion of affordable rental housing opportunities will help provide housing for students as they graduate, enabling the pool of skilled labor to remain in the region. Increasing the supply of market-rate rental housing also helps ease pressure on the rental market and benefits not only students but young professionals, and lower-income households in general.

## ECONOMIC PROFILE

### EMPLOYMENT GROWTH

Analyzing employment growth is useful in projecting housing demand. According to the California Employment Development Department, civilian employment in San Diego County increased from 1,350,500 in 2010 to 1,361,100 in 2020. From 2016 to 2026, the employment base in the San Diego region is projected to increase 11 percent to 1.7 million jobs.<sup>17</sup> *Table 6-A-18: Projected Job Growth by Occupation — San Diego Carlsbad Metropolitan Statistical Area: 2016-2026* shows that healthcare support (20 percent), personal care and service (19 percent), and construction and extraction (18 percent) related occupations are projected to grow the most by 2026. Occupations related to farming, fishing, and forestry are expected to decrease by over 3 percent.

However, the unemployment rate increased from 10.7 percent in 2010 to 13.9 percent in 2020 as of June, due primarily to impacts of the COVID-19 pandemic.<sup>18</sup> The long-term economic impacts of the pandemic remain to be seen.

**Table 6-A-18: Projected Job Growth by Occupation —  
San Diego Carlsbad Metropolitan Statistical Area: 2016-2026**

Occupational Title	Annual Average Employment		Employment Change	
	2016	2026	Numerical	Percent
Total, All Occupations	1,534,800	1,704,600	169,800	11.1%
Management	101,890	114,460	12,570	12.3%
Business and Financial Operations	88,930	99,490	10,560	11.9%
Computer and Mathematical	50,660	58,560	7,900	15.6%

<sup>17</sup> California Employment Development Department. 2020. 2016-2026 Local Employment Projections Highlights. <https://www.labormarketinfo.edd.ca.gov/data/employment-projections.html>. Accessed July 2020.

<sup>18</sup> California Employment Development Department. 2020. San Diego County. <https://www.labormarketinfo.edd.ca.gov/cgi/databrowsing/localAreaProfileQSResults.asp?selectedarea=San+Diego+County&selectedindex=37&menuChoice=localAreaPro&state=true&geogArea=0604000073&countyName=>. Accessed July 2020.





**Table 6-A-18, continued**

Occupational Title	Annual Average Employment		Employment Change	
	2016	2026	Numerical	Percent
Architecture and Engineering	42,640	48,070	5,430	12.7%
Life, Physical, and Social Science	23,370	25,810	2,440	10.4%
Community and Social Services	20,610	23,350	2,740	13.3%
Legal	14,800	15,930	1,130	7.6%
Education, Training, and Library	93,450	102,250	8,800	9.4%
Arts, Design, Entertainment, Sports, and Media	25,950	28,720	2,770	10.7%
Healthcare Practitioners and Technical	74,300	85,370	11,070	14.9%
Healthcare Support	34,870	41,800	6,930	19.9%
Protective Service	35,130	37,630	2,500	7.1%
Food Preparation and Serving Related	153,410	174,850	21,440	14.0%
Building and Grounds Cleaning and Maintenance	56,320	66,410	10,090	17.9%
Personal Care and Service	82,460	97,780	15,320	18.6%
Sales and Related	150,610	158,250	7,640	5.1%
Office and Administrative Support	220,220	230,220	10,000	4.5%
Farming, Fishing, and Forestry	7,430	7,180	-250	-3.4%
Construction and Extraction	74,390	87,820	13,430	18.1%
Installation, Maintenance, and Repair	46,030	51,550	5,520	12.0%
Production	69,540	71,590	2,050	2.9%
Transportation and Material Moving	67,770	77,830	10,060	14.8%

SOURCE: California Employment Development Department, Long-Term Occupational Employment Projections, 2016-2026.

## EMPLOYMENT CHARACTERISTICS

The largest employment centers in San Diego County, Sorrento Valley, Kearny Mesa, and downtown San Diego, are located in the City of San Diego and employ a total of 327,763 people, including 26,060 unincorporated County residents. Sorrento Valley is the largest employment center in the County with 129,242 employees, 8 percent of whom are unincorporated County residents. However, Kearny Mesa, the second largest employment center in the County, employs the highest number (10,941) of unincorporated County residents.

The unincorporated County provides the affordable housing options for workers in the more urbanized communities in the County. The following employment centers are located in the





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unincorporated County areas. They are relatively small compared to those in incorporated communities and employ a total of 7,749 unincorporated County residents:<sup>19</sup>

- **Ramona:** 1,295 unincorporated resident employees (67 percent of all persons employed)
- **Fallbrook:** 1,819 unincorporated resident employees (65 percent of all persons employed)
- **Alpine:** 641 unincorporated resident employees (58 percent of all persons employed)
- **Lakeside:** 1,457 unincorporated resident employees (41 percent of all persons employed)
- **Spring Valley:** 1,103 unincorporated resident employees (34 percent of all persons employed)
- **Jamacha:** 703 unincorporated resident employees (33 percent of all persons employed)
- **Otay Mesa East:** 704 unincorporated resident employees (10 percent of all persons employed)

Of the employment centers located in the unincorporated County, 80 to 90 percent of employees drive to work alone compared to 80 percent countywide. Except for a few individual communities, the most persons employed by employment centers in the unincorporated areas live outside of the employment centers. Similarly, the largest employment centers in the County, described above, are located in the City of San Diego, requiring unincorporated residents to commute.

These commuting patterns are expected to continue according to a San Diego Regional Chamber of Commerce Study.<sup>20</sup> The study, which used SANDAG series 13 projections for employment and housing demand, estimated that 460,492 jobs and 340,500 housing units will be added throughout the County by 2050. Based on the potential growth in the region, SANDAG estimates that the County will require a ratio of 1.41 jobs for every housing unit, compared to the 1.18 ratio identified in 2010. The North City West, North City, and South Suburban Metropolitan Statistical Areas (MSAs) have jobs-to-housing ratios ranging from 1.67 to 2.11, indicating that more demand than supply of housing units. To facilitate an improved jobs-to-

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<sup>19</sup> SANDAG. 2020. Employment Centers. <https://www.sandag.org/index.asp?classid=16&subclassid=127&projectid=581&fuseaction=projects.detail>. Accessed September 2020.

<sup>20</sup> San Diego Regional Chamber of Commerce. July 2016. Regional Housing & Economic Impact Analysis. Prepared by the London Group Realty Advisors. <https://sdchamber.org/wp-content/uploads/2016/07/LG-Report-Regional-Housing-Study-7-15-16.pdf>. Accessed September 2020.



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housing ratio in the unincorporated County, SANDAG directs housing growth to major job centers.

As shown in *Table 6-A-19: Employment Status and Employment by Industry of San Diego Residents: 2018*, the percentage of residents employed in specific industries has not changed substantially since the 2010-2014 ACS. Industries that experienced the highest proportional employment increase since the 2010-2014 ACS include professional, scientific, management, administration (1 percent), retail trade (0.8 percent), and educational, social, and health services (0.8 percent). Construction (-0.4 percent) and information and communications (-0.1 percent) saw proportional employment decreases.

Retail trade (6 percent), professional/scientific/management/administrative (7 percent), educational/social/health service (11 percent), and arts/entertainment/recreation/accommodation/food (5.5 percent) industries employ the most residents.

The type of employment often affects income and, therefore, housing affordability. In general, the service and retail industries, such as food preparation and personal care services, offer jobs at the lower end of the pay scale whereas professional jobs, such as management and legal, are at the upper end of the pay scale. *Table 6-A-20: Wage by Occupation—San Diego Region: 2020* presents the average wages for some typical occupations in the San Diego region. Occupations related to management, computing and mathematics, law, and healthcare practitioners/technical tend to have the highest wages.

**Table 6-A-19: Employment Status and Employment by Industry of San Diego Residents: 2018**

	ACS 2006-2010		ACS 2010-2014		ACS 2014-2018	
	Number	% of Total	Number	% of Total	Number	% of Total
Population age 16 and older	375,354	100%	396,549	100%	408,906	100%
Not in labor force	134,717	36.0%	153,152	39.0%	155,271	38.0%
In labor force	240,637	64.0%	243,397	61.0%	253,635	62.0%
Civilian (total employed, age 16+)	199,022	53.0%	198,112	50.0%	215,077	53.6%
Agriculture, forestry, mining	3,403	< 1.0%	4,137	1.0%	4,507	1.1%
Construction	21,427	6.0%	18,153	5.0%	18,705	4.6%
Manufacturing	15,478	4.0%	17,429	4.0%	17,562	4.3%
Wholesale trade	5,934	2.0%	4,430	1.0%	5,124	1.3%
Retail trade	21,527	6.0%	21,511	5.0%	23,537	5.8%
Transport, warehousing, utilities	8,529	2.0%	8,256	2.0%	9,141	2.2%
Information and communications	4,494	1.0%	4,142	1.0%	3,587	0.9%
Finance, insurance, and real estate	15,305	4.0%	12,370	3.0%	13,168	3.2%
Professional, scientific, mgmt, admin	23,889	6.0%	24,380	6.0%	28,553	7.0%



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**Table 6-A-19, continued**

	ACS 2006-2010		ACS 2010-2014		ACS 2014-2018	
	Number	% of Total	Number	% of Total	Number	% of Total
Educational, social, and health services	37,602	10.0%	40,158	10.0%	44,185	10.8%
Art, entertainment, recreation, accommodation, food	18,013	5.0%	19,040	5.0%	22,492	5.5%
Other services	10,869	3.0%	11,364	3.0%	11,915	2.9%
Public administration	12,552	3.0%	12,742	3.0%	12,601	3.1%
Unemployment Rate	8.1%		9.8%		6.4%	

SOURCES: American Community Surveys 2006-2010, 2010-2014, 2014-2018, Table S2301: Employment Status; Table S2407: Industry by Class of Worker for the Civilian Employed Population 16+.

According to *Table 6-A-20: Wage by Occupation—San Diego Region: 2020*, occupations related to food preparation and serving experienced the highest wage increase (42 percent) between 2014 and 2020, followed by building and grounds cleaning and maintenance (30 percent), and personal care and service (28 percent). In comparison, legal (8 percent), business and financial operations (8 percent), and healthcare support (8.5 percent) had the lowest annual wage increase in this same time frame. Nonetheless, the accommodation and service occupations remain among the lowest paid in the region. During the COVID-19 pandemic Shelter-in-Place Order, they have also been most impacted economically.

**Table 6-A-20: Wage by Occupation—San Diego Region: 2020**

Occupation	Average Wage				Percent Change (2014 to 2020)
	2014 Hourly	2014 Annual	2020 Hourly	2020 Annual	
Total All Occupations	\$25.20	\$52,417	\$29.70	\$61,770	17.8%
Management	\$57.55	\$119,716	\$65.64	\$136,531	14.0%
Business and Financial Operations	\$35.89	\$74,659	\$38.87	\$80,850	8.3%
Computer and Mathematical	\$42.73	\$88,889	\$50.31	\$104,627	17.7%
Architecture and Engineering	\$42.77	\$88,940	\$48.06	\$99,949	12.4%
Life, Physical, and Social Science	\$37.93	\$78,904	\$42.10	\$87,579	11.0%
Community and Social Services	\$23.79	\$49,473	\$27.30	\$56,793	14.8%
Legal	\$53.66	\$111,623	\$57.82	\$120,265	7.7%
Education, Training, and Library	\$26.84	\$55,826	\$32.06	\$66,690	19.5%
Arts, Design, Entertainment, Sports, and Media	\$26.59	\$55,300	\$29.62	\$61,614	11.4%
Healthcare Practitioners and Technical	\$42.44	\$88,272	\$49.07	\$102,053	15.6%
Healthcare Support	\$15.78	\$32,829	\$17.12	\$35,609	8.5%
Protective Service	\$24.21	\$50,373	\$28.29	\$58,837	16.8%
Food Preparation and Serving-Related	\$10.79	\$22,440	\$15.36	\$31,942	42.3%



**Table 6-A-20, continued**

Occupation	Average Wage				Percent Change (2014 to 2020)
	2014 Hourly	2014 Annual	2020 Hourly	2020 Annual	
Building and Grounds Cleaning and Maintenance	\$13.45	\$27,972	\$17.43	\$36,248	29.6%
Personal Care and Service	\$13.12	\$27,297	\$16.73	\$34,806	27.5%
Sales and Related	\$19.42	\$40,395	\$22.11	\$45,974	13.8%
Office and Administrative Support	\$18.32	\$38,093	\$21.83	\$45,385	19.1%
Farming, Fishing, and Forestry	\$13.07	\$27,191	\$15.99	\$33,243	22.3%
Construction and Extraction	\$25.68	\$53,410	\$28.86	\$60,047	12.4%
Installation, Maintenance, and Repair	\$23.71	\$49,322	\$26.41	\$54,945	11.4%
Production	\$17.63	\$36,653	\$21.07	\$43,823	19.6%
Transportation and Material Moving	\$15.48	\$32,194	\$18.92	\$39,362	22.3%

SOURCE: California Employment Development Department, Occupational Employment Statistics Survey Results (1<sup>st</sup> Quarter 2020).

As of January 2020, San Diego County’s minimum hourly wage was \$12.00 for employers with 26 employees or less and \$13.00 for employers with more than 26 employees, following state-mandated minimum wage laws. This means that residents employed in farming, fishing, and agriculture, and food preparation occupations, the lowest paid occupations in San Diego County, earn slightly more than the minimum hourly wage (\$15.99 and \$15.36, respectively). Minimum wage is often not enough to cover basic living expenses. Due to the region’s high cost of living, many individuals and families at the minimum or lower range of pay do not meet the California Family Needs Standard (formerly the Self-Sufficiency Standard) for San Diego. The Family Needs Calculator measures the minimum income necessary to cover all of a non-elderly (under 65 years old) and non-disabled individual or family’s basic expenses—housing, food, childcare, healthcare, transportation, and taxes—without public or private assistance. According to the calculator, 35 percent of households in San Diego County live below the “standard.”

The Massachusetts Institute of Technology (MIT) has also developed a living wage calculator to calculate the hourly rate that an individual in a household must earn to support him- or herself and their family. For San Diego County in 2020, the living wage ranged from \$16.57 for a single adult to \$52.03 for a single adult with three children (see *Table 6-A-21: Living Wage Calculation—San Diego County: 2020*). Considering that 61 percent of households in the unincorporated County are married-couple family households and that household’s size is 2.83 (one child), the living wage is between \$18.10 and \$31.20, depending on whether both adults are working.



**Table 6-A-21: Living Wage Calculation—San Diego County: 2020**

	1 Adult	2 Adults (1 working)	2 Adults (both working)
No children	\$16.57	\$24.62	\$12.31
1 Child	\$33.29	\$31.20	\$18.10
2 Children	\$39.49	\$33.94	\$21.19
3 Children	\$52.03	\$41.80	\$26.86
<b>Required annual income before taxes</b>			
No children	\$33,466	\$51,200	\$51,200
1 Child	\$69,233	\$64,895	\$75,312
2 Children	\$82,149	\$70,603	\$88,139
3 Children	\$108,215	\$86,948	\$111,606

SOURCE: Massachusetts Institute of Technology, Living Wage Calculator, 2020 (accessed 09/2020).

Moreover, MIT’s living wage calculator estimated that the annual income required to meet the basic needs budget (food, childcare, insurance, housing, transportation and other costs) ranged from \$33,466 to \$111,606. Considering the annual average wage for low-paying occupations—such as food preparation and serving-related occupations (\$31,942, in which 6 percent of the population is employed) and sales/retail occupations (\$45,974, in which another 6 percent of the population is employed; see *Table 6-A-19* and *Table 6-A-20* —unincorporated County residents employed in these occupations are only likely to cover their basic needs if they are single with no children.

### **COVID-19**

With the outbreak of the COVID-19 pandemic, over 26 million unemployment insurance claims were filed between March 15 and April 18, 2020, at the start of stay-at-home orders as reported by the US Department of Labor. In response, major relief bills were passed, including the \$2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act, which includes benefits and expanded eligibility for unemployment insurance, forgivable small-business loans, economic relief payments sent directly to most US households, aid to state and local governments, and increased funding for housing assistance and other safety net programs.

The Census Bureau partnered with other governmental agencies to design the Household Pulse Survey to publish data in as close to real time as possible during the COVID-19 pandemic. The survey provides vital insights on how American households are affected and coping during the pandemic. The Census Bureau expects to collect data for at least three 90-day periods between April 2020 and March 1, 2021, and release data every two weeks through March 2021.

Survey results reported that adults in lower-income households who suffered job losses during the COVID-19 pandemic have less confidence that they can pay the upcoming month’s rent or



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mortgage on time. These adults and their families also suffer from food insecurity and signs of mental anguish. The US Census measures mental anguish as adults who report feeling worried, down, depressed, or hopeless during the week of data reporting in regard to the loss of their employment income.

In the San Diego region, analysis has been completed by the SANDAG Data Science and Analytics team to show how communities are disproportionately affected by COVID-19. According to the findings published on June 16, 2020, in the report “COVID-19 Impact on the San Diego Regional Economy,” all communities have been severely impacted by the pandemic; however, the Black and Hispanic communities have been disproportionately impacted throughout the county. The average unemployment rate in April for San Diego County was 15 percent, which increased an unprecedented 10 percentage points in just one month of the stay-at-home order. Around 67 percent of Blacks and 70 percent of Hispanics live in zip codes with higher than average unemployment rates and approximately 52 percent of Blacks and 49 percent of Hispanics live in zip codes that have higher than average COVID-19 cases. In San Diego County, 45 percent of Blacks and 42 percent of Hispanics live in zip codes that have both higher than average COVID-19 cases and higher than average unemployment rates. These areas also show that access to the proper healthcare or medical needs is not the priority. Money spent in these zip codes is primarily being utilized for housing, food and childcare over medical or health needs.

The southern part of the County is the most affected by both the highest unemployment rates and highest percentage of COVID-19 cases in the region. Before the pandemic, areas in the southern region now most affected by the pandemic also reported household income of less than \$45,000 and a large share of families with children. Areas with residents most affected include zip codes in Chula Vista, Imperial Beach, El Cajon, Dulzura, National City, Spring Valley, Rancho San Diego, City Heights, Golden Hill, Encanto, Paradise Hills, Nestor, and San Ysidro.

### HOUSING PROFILE

The Census Bureau defines a housing unit as a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as a separate living quarter. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.



## HOUSING GROWTH AND TYPE

### Growth Trends

Between 2010 and 2015, housing stock in the unincorporated area increased nearly 2 percent, nearly identical to the growth in the region (slightly over 2 percent). Between 2015 and 2018, the housing stock is estimated to have increased only slightly in the unincorporated area (1 percent), slightly more than half the growth rate seen regionwide (just over 1.5 percent).

**Table 6-A-22: Housing Trends—County of San Diego: 2010-2018**

CPA	Housing Units			% Change	
	2010	2015	2018	2010-2015	2015-2018
Alpine	6,532	6,610	6,656	1.2%	0.7%
Barona	202	244	244	20.8%	0.0%
Bonsall	3,865	3,934	4,024	1.8%	2.3%
Central Mountain	2,165	2,232	2,296	3.1%	2.9%
County Islands	595	598	595	0.5%	-0.5%
Crest-Dehesa	3,563	3,618	3,647	1.5%	0.8%
Desert	3,545	3,595	3,625	1.4%	0.8%
Fallbrook	15,847	16,203	16,194	2.2%	-0.1%
Jamul/Dulzura	3,220	3,334	3,271	3.5%	-1.9%
Julian	1,711	1,806	1,818	5.6%	0.7%
Lakeside	27,574	27,737	28,102	0.6%	1.3%
Mountain Empire	2,984	3,021	3,038	1.2%	0.6%
North County Metro	16,006	15,811	16,026	-1.2%	1.4%
North Mountain	1,527	1,600	1,621	4.8%	1.3%
Otay	7	7	6	0.0%	-14.3%
Pala-Pauma	1,973	1,926	1,989	-2.4%	3.3%
Pendleton-DeLuz	7,531	7,537	7,562	0.1%	0.3%
Rainbow	708	721	742	1.8%	2.9%
Ramona	12,375	12,643	12,727	2.2%	0.7%
San Dieguito	10,993	12,133	12,759	10.4%	5.2%
Spring Valley	20,533	20,692	20,864	0.8%	0.8%
Sweetwater	4,713	4,538	4,542	-3.7%	0.1%
Valle De Oro	15,427	15,493	15,565	0.4%	0.5%
Valley Center	6,638	6,741	6,894	1.6%	2.3%
Unincorporated Area	170,234	173,246	174,807	1.8%	0.9%
San Diego County	1,155,001	1,178,856	1,197,407	2.1%	1.6%

SOURCE: SANDAG Estimates 2010, 2015, 2018 (data extracted 07/2020).





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Between 2010 and 2015, CPAs with the largest growth in housing were Barona (21 percent), San Dieguito (10 percent), Julian (6 percent), and North Mountain (5 percent); see *Table 6-A-22: Housing Trends—County of San Diego: 2010-2018*. A few CPAs experienced minor decreases in the housing stock: Sweetwater (-4 percent) and Pala-Pauma (-2.5 percent). The rest of the CPAs had an estimated increase or decrease of less than 4 percent.

In 2018, the CPA with the largest percentage growth in housing was San Dieguito (5 percent). Pala-Pauma, Rainbow, and Central Mountain increased housing units by about 3 percent. The remaining CPAs had estimated increases in housing units of less than 3 percent. Otay experienced a large decrease in housing units (-14 percent) during this same time period. The significant decrease in Otay was irrelevant due to the small number of units (from seven to six) in a community that is characterized by undeveloped conservation and agricultural lands.

**Table 6-A-23: 2018 Estimates and 2050 Projected Housing Units—County of San Diego**

CPA	Housing Units				Percent Change			
	2018	2030	2040	2050	2018-2030	2030-2040	2040-2050	2018-2050
Alpine	6,656	8,244	8,790	9,482	23.9%	6.6%	7.9%	42.5%
Barona	244	202	202	202	-17.2%	0.0%	0.0%	-17.2%
Bonsall	4,024	4,884	5,276	5,328	21.4%	8.0%	1.0%	32.4%
Central Mountain	2,296	2,466	2,635	2,646	7.4%	6.9%	0.4%	15.2%
County Islands	595	847	1,187	1,573	42.4%	40.1%	32.5%	164.4%
Crest-Dehesa	3,647	3,838	3,905	3,932	5.2%	1.7%	0.7%	7.8%
Desert	3,625	3,952	4,215	5,117	9.0%	6.7%	21.4%	41.2%
Fallbrook	16,194	18,648	20,228	20,584	15.2%	8.5%	1.8%	27.1%
Jamul-Dulzura	3,271	4,325	4,649	4,924	32.2%	7.5%	5.9%	50.5%
Julian	1,818	2,037	2,094	2,098	12.0%	2.8%	0.2%	15.4%
Lakeside	28,102	35,614	37,207	39,184	26.7%	4.5%	5.3%	39.4%
Mountain Empire	3,038	3,703	3,880	4,329	21.9%	4.8%	11.6%	42.5%
North County Metro	16,026	20,955	22,629	23,555	30.8%	8.0%	4.1%	47.0%
North Mountain	1,621	1,709	1,845	1,849	5.4%	8.0%	0.2%	14.1%
Otay	6	287	436	573	4683.3%	51.9%	31.4%	9450.0%
Pala-Pauma	1,989	2,517	2,807	2,865	26.5%	11.5%	2.1%	44.0%
Pendleton-DeLuz	7,562	9,292	9,327	9,351	22.9%	0.4%	0.3%	23.7%





**Table 6-A-23, continued**

CPA	Housing Units				Percent Change			
	2018	2030	2040	2050	2018-2030	2030-2040	2040-2050	2018-2050
Rainbow	742	990	1,068	1,099	33.4%	7.9%	2.9%	48.1%
Ramona	12,727	13,976	14,908	15,534	9.8%	6.7%	4.2%	22.1%
San Dieguito	12,759	13,065	13,822	15,541	2.4%	5.8%	12.4%	21.8%
Spring Valley	20,864	22,778	23,568	24,028	9.2%	3.5%	2.0%	15.2%
Sweetwater	4,542	4,940	5,218	5,422	8.8%	5.6%	3.9%	19.4%
Valle De Oro	15,565	16,028	16,148	16,237	3.0%	0.7%	0.6%	4.3%
Valley Center	6,894	8,343	8,926	9,538	21.0%	7.0%	6.9%	38.4%
Unincorporated Area	174,807	203,640	214,970	224,991	16.5%	5.6%	4.7%	28.7%
San Diego County	1,197,407	1,348,802	1,434,653	1,493,935	12.6%	6.4%	4.0%	24.6%

SOURCES: SANDAG, Estimates, 2018 (data extracted 07/2020). SANDAG, 2050 Series 13 Regional Growth Forecast (data extracted 07/2020).

Based on SANDAG projections (*Table 6-A-23: 2018 Estimates and 2050 Projected Housing Units—County of San Diego*) housing stock in the unincorporated area is expected to grow slightly more than the County, increasing more than 16 percent over the next ten years (compared to San Diego County's nearly 13 percent increase). The communities of Otay, County Islands, Jamul-Dulzura, Rainbow, and North County Metro are predicted to have the largest percentages of growth by 2050.

### Housing Types

The majority of housing units in the unincorporated area in 2018 were single-family homes (72 percent), accounting for a much higher percentage than for the entire region. Due to differences in community character, as well as unique constraints and opportunities, several CPAs have higher proportions of multi-family housing compared to other parts of the unincorporated area. These include Valle de Oro, Lakeside, Spring Valley, Fallbrook, and San Dieguito. Similarly, in rural/semi-rural communities where there is a lack of sewer system, mobile homes on septic systems become a viable housing option. CPAs where mobile homes make up a significant component of the housing stock include North Mountain, Desert, Lakeside, and Rainbow (*Table 6-A-24: Housing Types: 2018*). Mobile homes represent a significant housing option in the unincorporated area, representing 7 percent of the housing stock, which is nearly double that of the regional proportion.



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SANDAG predictions estimate that 48,797 single-family and multi-family units will be added to the unincorporated County's housing stock by 2050 (*Table 6-A-25: Projected Housing Type Changes: 2018-2050*). Approximately 81 percent (39,737 units) of these are single family and 19 percent (9,060 units) are multi-family. The 39,737 single-family units include both attached and detached single-family structures. Proportionally, this means a 29 percent increase in single-family units and a 38 percent increase in multi-family units in the unincorporated County.



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**Table 6-A-24: Housing Types: 2018**

CPA	Total Units	% Single Family-Detached	% Single Family-Attached	% Multi-Family	% Mobile Homes & Other	Persons per Household	Vacancy Rate
Alpine	6,656	80%	4.0%	11.6%	4.1%	2.78	3.1%
Barona	244	100%	0.0%	0.0%	0.0%	3.19	1.2%
Bonsall	4,024	81%	6.6%	7.8%	4.8%	2.69	5.9%
Central Mountain	2,296	87%	0.4%	3.4%	8.8%	2.65	12.7%
County Islands	595	89%	9.1%	2.4%	0.0%	3.7	2.2%
Crest-Dehesa	3,647	92%	2.7%	2.6%	3.0%	2.89	3.4%
Desert	3,625	70%	1.2%	5.2%	24.0%	2.34	40.4%
Fallbrook	16,194	77%	2.3%	16.2%	5.0%	2.88	4.1%
Jamul/Dulzura	3,271	94%	1.8%	1.1%	2.9%	2.99	3.6%
Julian	1,818	93%	3.0%	2.6%	1.0%	2.53	22.7%
Lakeside	28,102	54%	4.4%	22.9%	19.0%	2.84	3.7%
Mountain Empire	3,038	85%	2.5%	4.7%	7.5%	2.77	7.7%
North County Metro	16,026	81%	5.8%	7.1%	5.7%	2.84	4.8%
North Mountain	1,621	73%	1.4%	0.6%	25.5%	2.58	14.9%
Otay	6	83%	16.7%	0.0%	0.0%	4.00	16.7%
Pala-Pauma	1,989	89%	2.3%	0.2%	8.3%	3.05	3.9%
Pendleton-DeLuz	7,562	34%	66.0%	0.0%	0.0%	3.66	1.6%
Rainbow	742	78%	7.0%	0.0%	15.1%	2.74	2.4%
Ramona	12,727	83%	2.7%	11.4%	3.4%	2.92	3.5%
San Dieguito	12,759	75%	9.0%	16.1%	0.0%	3.07	8.2%
Spring Valley	20,864	65%	8.0%	20.2%	7.2%	3.16	4.0%



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**Table 6-A-24, continued**

CPA	Total Units	% Single Family-Detached	% Single Family-Attached	% Multi-Family	% Mobile Homes & Other	Persons per Household	Vacancy Rate
Sweetwater	4,542	78%	9.4%	13.1%	0.0%	2.96	3.7%
Valle De Oro	15,565	70%	4.2%	25.3%	0.6%	2.76	2.8%
Valley Center	6,894	88%	4.2%	0.2%	7.2%	2.83	5.4%
Unincorporated	174,807	72%	7.5%	13.8%	7.0%	2.93	5.3%
San Diego County	1,197,407	5%	9.0%	36.3%	3.5%	2.83	4.8%

SOURCE: SANDAG Estimates 2018 (data extracted 07/2020).

Note: SANDAG definitions for these household types are as follows:

“Single Family- Detached” : One unit detached structures with open space on all sides.

“Single Family- Attached” : One unit attached structures (with one or more adjoining walls extending from ground to roof).

“Single Family” : One unit detached structures (with open space on all sides) and one unit attached structures (with one or more adjoining walls extending from ground to roof). Combines single family detached and attached units. The term “single family” is used in the projections.

Multi-Family: Units in structures with two or more housing units.

Mobile Homes and Other: Mobile homes or trailers to which no permanent rooms have been added.



Table 6-A-25: Projected Housing Type Changes: 2018-2050

CPA	2030						2040						2050					
	Single Family-Detached		Multifamily		Mobile Home		Single Family-Detached		Multifamily		Mobile Home		Single Family-Detached		Multifamily		Mobile Home	
	Units	% Change <sup>1</sup>	Units	% Change <sup>1</sup>	Units	% Change <sup>1</sup>	Units	% Change <sup>1</sup>	Units	% Change <sup>1</sup>	Units	% Change <sup>1</sup>	Units	% Change <sup>1</sup>	Units	% Change <sup>1</sup>	Units	% Change <sup>1</sup>
Alpine	1,653	29.4%	-65	-8.5%	0	0.0%	2,174	38.7%	-40	-5.2%	0	0	2,444	43.5%	388	50.5%	-6	-2.2%
Barona	-74	-30.3%	32	N/A <sup>2</sup>	0	N/A <sup>2</sup>	-74	-30.3%	32	N/A <sup>2</sup>	0	N/A <sup>2</sup>	-74	-30.3%	32	N/A <sup>2</sup>	0	N/A <sup>2</sup>
Bonsall	848	24.1%	12	3.8%	0	0.0%	1,240	35.3%	12	3.8%	0	0	1,292	36.7%	12	3.8%	0	0.0%
Central Mountain	238	11.8%	-68	-87.2%	0	0.0%	407	20.2%	-68	-87.2%	0	0	418	20.7%	-68	-87.2%	0	0.0%
County Islands	53	9.1%	199	1421.4%	0	N/A <sup>2</sup>	53	9.1%	539	3850.0%	0	N/A <sup>2</sup>	156	26.9%	822	5871.4%	0	N/A <sup>2</sup>
Crest-Dehesa	189	5.5%	2	2.1%	0	0.0%	256	7.4%	2	2.1%	0	0	283	8.2%	2	2.1%	0	0.0%
Desert	269	10.5%	120	63.5%	-62	-7.1%	532	20.7%	120	63.5%	-62	-7.1%	1,434	55.9%	120	63.5%	-62	-7.1%
Fallbrook	2,320	18.2%	208	7.9%	-74	-9.1%	3,662	28.7%	494	18.8%	-122	-15.0%	3,838	30.1%	685	26.1%	-133	-16.3%
Jamul-Dulzura	965	30.7%	89	247.2%	0	0.0%	1,294	41.2%	89	247.2%	-5	-5.2%	1,580	50.3%	89	247.2%	-16	-16.7%
Julian	222	12.7%	-3	-6.4%	0	0.0%	279	15.9%	-3	-6.4%	0	0	283	16.2%	-3	-6.4%	0	0.0%
Lakeside	7,689	47.1%	126	2.0%	-303	-5.7%	8,937	54.7%	639	9.9%	-471	-8.8%	9,228	56.5%	2,361	36.7%	-507	-9.5%
Mountain Empire	617	23.1%	51	35.9%	-3	-1.3%	794	29.8%	51	35.9%	-3	-1.3%	1,243	46.6%	51	35.9%	-3	-1.3%
North County Metro	4,726	33.8%	149	13.0%	54	5.9%	5,959	42.7%	590	51.6%	54	5.9%	6,443	46.1%	1,032	90.2%	54	5.9%
North Mountain	97	8.1%	-9	-100.0%	0	0.0%	233	19.4%	-9	-100.0%	0	0	237	19.8%	-9	-100.0%	0	0.0%
Otay	281	4683.3%	0	N/A <sup>2</sup>	0	N/A <sup>2</sup>	430	7166.7%	0	N/A <sup>2</sup>	0	N/A <sup>2</sup>	567	9450.0%	0	N/A <sup>2</sup>	0	N/A <sup>2</sup>
Pala-Pauma	489	26.9%	8	266.7%	31	18.7%	779	42.8%	8	266.7%	31	18.7%	837	46.0%	8	266.7%	31	18.7%
Pendleton-DeLuz	-613	-8.1%	2,343	N/A <sup>2</sup>	0	N/A <sup>2</sup>	-578	-7.6%	2,343	N/A <sup>2</sup>	0	N/A <sup>2</sup>	-554	-7.3%	2,343	N/A <sup>2</sup>	0	N/A <sup>2</sup>
Rainbow	248	39.4%	0	N/A <sup>2</sup>	0	0.0%	326	51.7%	0	N/A <sup>2</sup>	0	0	357	56.7%	0	N/A <sup>2</sup>	0	0.0%
Ramona	1,073	9.9%	133	9.2%	43	9.8%	1,891	17.4%	247	17.1%	43	9.8%	2,222	20.5%	542	37.4%	43	9.8%
San Dieguito	356	3.3%	-50	-2.4%	0	N/A <sup>2</sup>	1,113	10.4%	-50	-2.4%	0	N/A <sup>2</sup>	1,337	12.5%	-49	-2.4%	0	N/A <sup>2</sup>
Spring Valley	2,090	13.8%	-176	-4.2%	0	0.0%	2,914	19.2%	-210	-5.0%	0	0	3,510	23.2%	-346	-8.2%	0	0.0%
Sweetwater	301	7.6%	97	16.4%	0	N/A <sup>2</sup>	269	6.8%	407	68.6%	0	N/A <sup>2</sup>	254	6.4%	626	105.6%	0	N/A <sup>2</sup>
Valle De Oro	612	5.3%	-149	-3.8%	0	0.0%	751	6.5%	-168	-4.3%	0	0	819	7.1%	-147	-3.7%	0	0.0%
Valley Center	1,456	22.8%	12	75.0%	-19	-3.8%	1,941	30.4%	110	687.5%	-19	-3.8%	2,058	32.2%	605	3781.3%	-19	-3.8%
Unincorporated County	25,636	18.5%	3,025	12.5%	-387	-3.2%	35,107	25.4%	5,099	21.1%	-608	-5.0%	39,737	28.7%	9,060	37.5%	-672	-5.5%
San Diego County	33,834	4.7%	120,313	27.7%	-2,752	-6.5%	40,973	5.7%	201,203	46.3%	-4,930	-11.7%	42,936	6.0%	328,216	75.5%	-6,107	-14.5%

SOURCES: SANDAG, Estimates, 2018 (data extracted 07/2020). SANDAG, 2050 Series 13 Regional Growth Forecast (data extracted 07/2020).

1. Change from 2018

2. Units in 2018 was zero (0) and thus no percentage change could be calculated.



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## TENURE AND OCCUPANCY

Tenure refers to the type of occupancy, whether a unit is owner-occupied or renter-occupied. Furthermore, an occupied housing unit is a household. The majority of the housing units in the unincorporated area were owner-occupied in 2018 (67 percent) (*Table 6-A-26: Tenure: 2018*). Housing tenure data for CPAs is not available beyond the 2010 US Census.

**Table 6-A-26: Tenure: 2018**

	Owner-Occupied		Renter Occupied		Total
	#	%	#	%	
Incorporated County	112,426	66.7%	56,026	33.3%	168,452
San Diego County	593,890	53.1%	525,090	46.9%	1,118,980

SOURCE: SANDAG, Profile Warehouse Census, 2010.

In most cases, the tenure distribution in individual CPAs reflects the composition of the housing stock. CPAs with high proportions of single-family homes had high proportions of owner-occupants. CPAs with high proportions of multi-family housing and mobile homes had high proportions of renter-occupants. County Islands, Otay, and Pendleton-DeLuz were exceptions, where a large proportion of the single-family homes were actually used as rentals. Vacancy status by tenure is estimated at 1.4 percent of the housing stock as vacant for-sale units and 3.2 percent as vacant for-rent units, according to the 2014-2018 ACS.

**Table 6-A-27: Tenure by CPA: 2010**

CPA	Total Housing Units	Occupied Units	% Owner Occupied	% Renter Occupied
Alpine	6,543	6,324	69.9%	30.1%
Barona	202	199	72.9%	27.1%
Bonsall	3,875	3,705	76.6%	23.4%
Central Mountain	2,182	1,975	78.4%	21.6%
County Islands	593	579	47.7%	52.3%
Crest-Dehesa	3,560	3,446	86.6%	13.4%
Desert	3,546	1,997	78.8%	21.2%
Fallbrook	15,929	15,029	67.8%	32.2%
Jamul-Dulzura	3,234	3,148	83.9%	16.1%
Julian	1,711	1,312	77.4%	22.6%
Lakeside, Pepper/Bostonia	27,567	26,201	62.1%	37.9%
Mountain Empire	3,023	2,739	70.3%	29.7%



Table 6-A-27, continued

CPA	Total Housing Units	Occupied Units	% Owner Occupied	% Renter Occupied
North County Metro	16,008	15,091	78.7%	21.3%
North Mountain	1,527	1,262	72.7%	27.3%
Otay	7	6	16.7%	83.3%
Pala-Pauma	1,980	1,845	70.9%	29.1%
Pendleton-DeLuz	7,531	6,309	4.4%	95.6%
Rainbow	708	708	79.8%	20.2%
Ramona	12,376	11,980	73.3%	26.7%
San Dieguito	10,993	10,089	82.9%	17.1%
Spring Valley	20,533	19,465	62.5%	37.5%
Sweetwater	4,713	4,453	73.0%	27.0%
Valle de Oro	15,536	14,957	72.7%	27.3%
Valley Center	6,638	6,511	79.9%	20.1%
Unincorporated	170,515	159,330	68.7%	31.3%

SOURCE: SANDAG, Profile Warehouse Census, 2010.

## HOUSING COST AND AFFORDABILITY

### For-Sale Housing Market

Housing costs in the unincorporated communities have increased significantly since 2016. Median home sales prices increased by an average 18 percent for the CPAs for which data was available. Median home sales prices increased by more than 60 percent in Bonsall, Jamul, and Julian (*Table 6-A-28: Single-Family Median Home Values: January 2016 vs. January 2020*). Despite the increases in prices, more homes were reported to have been sold in January 2020 than January 2016. Data available for several unincorporated communities show that Fallbrook, Ramona, and Spring Valley experienced the highest number of home sales in January 2020.

Table 6-A-28: Single-Family Median Home Values: January 2016 vs. January 2020

CPA	January 2016		January 2020		% Change (2016-2020)
	Number of Sales	Median Price	Number of Sales	Median Price	
Alpine	14	\$485,000	18	\$640,000	32.0%
Bonsall	4	\$452,500	16	\$732,500	61.9%
Borrego Springs	8	\$225,000	12	\$215,000	-4.4%





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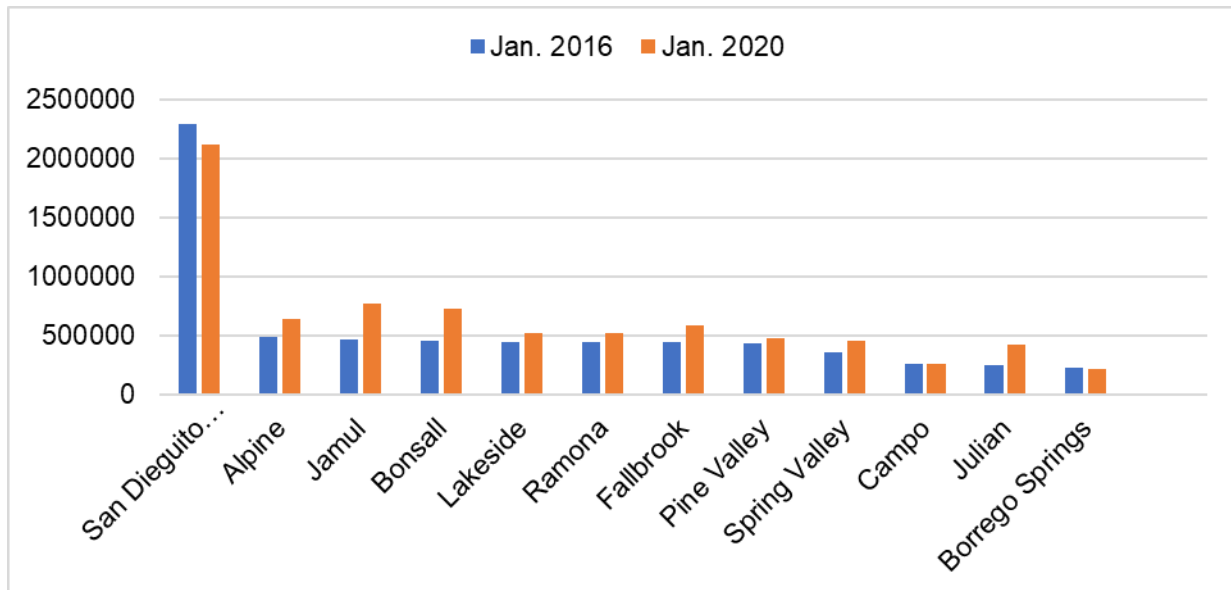
**Table 6-A-28, continued**

CPA	January 2016		January 2020		% Change (2016-2020)
	Number of Sales	Median Price	Number of Sales	Median Price	
Campo	4	\$260,000	4	\$266,500	2.5%
Fallbrook	40	\$442,500	67	\$588,750	33.1%
Jamul	11	\$465,000	18	\$769,500	65.5%
Julian	2	\$252,500	8	\$427,000	69.1%
Lakeside	38	\$450,000	35	\$521,000	15.8%
Pine Valley	3	\$435,000	3	\$481,000	10.6%
Ramona	36	\$446,500	46	\$522,500	17.0%
San Dieguito (Rancho Santa Fe)	12	\$2,297,500	26	\$2,125,000	-7.5%
Spring Valley	41	\$356,000	52	\$460,000	29.2%
Total	213	\$547,292	305	\$645,729	18.0%

SOURCE: Corelogic (January 2016 and January 2020).

Note: Reporting resale single-family residences and condos as well as new homes.

**Figure 6-A-1: Single Family Median Home Values – January 2016 vs January 2020**



SOURCE: Corelogic (January 2016 and January 2020).

Note: Reporting resale single-family residences and condos as well as new homes.

Zillow claims home value indices are a better representation of home values since they represent the whole housing stock and not just homes that sell or list in a given month. Zillow home value indices represent the value of typical homes (new construction and existing homes)



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in a selected geographic area. The home value indices for communities in the unincorporated County indicate that condos are generally more affordable than single-family homes. *Table 6-A-29: Home Value Index Single-Family Home vs. Condos: July 2020* shows that in July 2020, condos were anywhere from 26 percent to 67 percent the estimated value of single-family homes in CPAs in the unincorporated area. Despite being a more affordable option to single-family homes, condo home values have increased at similar rates as single-family homes. For the communities for which there was available data, Alpine and Spring Valley have experienced the highest increase in condo home value indices.

**Table 6-A-29: Home Value Index Single-Family Home vs. Condos: July 2020**

CPA	Home Value Index				% HVI Difference in 2020 (SFH vs Condo)
	Single Family Home	% Change (1 Yr)	Condo	% Change (1 Yr)	
Alpine	\$671,500	4.1%	\$306,900	10.6%	54.3%
Bonsall	\$737,200	2.7%	\$400,800	5.8%	45.6%
Fallbrook	\$608,200	3.2%	\$392,900	3.8%	35.4%
Jamul	\$697,100	3.4%	—	—	—
Julian	\$386,100	5.1%	—	—	—
Lakeside	\$553,800	6.1%	\$263,100	5.8%	52.5%
Pala	\$687,800	3.6%	—	—	—
Ramona	\$564,000	4.7%	\$343,000	5.4%	39.2%
Rancho Santa Fe	\$2,588,400	4.8%	\$859,900	3.7%	66.8%
Spring Valley	\$523,600	7.4%	\$333,100	6.4%	36.4%
Valley Center	\$620,000	2.3%	\$460,600	5.9%	25.7%

SOURCE: Zillow.com (data extracted 07/2020).

“—” means no data available.

*Table 6-A-31: San Diego County Housing Affordability Matrix: 2020* shows that with these home value indices, single-family homes and condos would be unaffordable (housing costs more than 30-35% of annual gross income) to most income levels. Only persons or families with moderate incomes would be able to afford condos without incurring cost burdens.

### Rental Housing Market

Information on rental rates in the unincorporated area was obtained through review of rental listings (*Table 6-A-30: Average Rental Rates by Unit Type: Spring and Fall 2019*). Given the suburban and semi-rural character of some CPAs, rental housing has limited availability. Therefore, the



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surveyed rents may appear also to fluctuate greatly depending on the number and which properties responded to the survey.

**Table 6-A-30: Average Rental Rates by Unit Type: Spring and Fall 2019**

Community Plan Area	Studio	One Bedroom	Two Bedroom	Three Bedroom
<b>Spring 2019</b>				
Bonita	—	—	\$1,900	\$2,300
Fallbrook/Rainbow	—	\$2,401	\$3,454	—
Lakeside	—	—	\$1,543	\$1,450
Spring Valley	—	\$1,293	\$1,711	\$2,030
County of San Diego <sup>(1)</sup>	\$1,315	\$1,684	\$2,071	\$2,526
<b>Fall 2019</b>				
Bonita	—	—	\$1,465	—
Fallbrook/Rainbow	—	\$800	\$2,401	—
Lakeside	—	—	\$1,428	—
Spring Valley	—	\$1,632	\$1,832	\$2,100
County of San Diego <sup>(1)</sup>	\$1,324	\$1,666	\$2,013	\$2,483

SOURCE: San Diego County Apartment Association, Vacancy and Rental Rate Survey Spring 2019 and Fall 2019.

<sup>(1)</sup> Average rental rate for entire County of San Diego, inclusive of all incorporated and unincorporated areas.

“—” means no data available.

As shown in *Table 6-A-30: Average Rental Rates by Unit Type: Spring and Fall 2019*, market rents in 2019 within the unincorporated County communities ranged from \$800 to \$2,401 for a one-bedroom unit; \$1,428 to \$3,454 for a two-bedroom unit; and \$1,450 to \$2,300 for a three-bedroom unit. With the exception of the average rent for one-bedroom units in fall 2019, Fallbrook/Rainbow rents were higher than the corresponding average rent countywide. For all other unincorporated County CPAs for which data was available, average rents were lower than countywide averages.

Based on the affordability calculations in *Table 6-A-31: San Diego County Housing Affordability Matrix: 2020*, most rental units are unaffordable to extremely low- and very low-income level residents in the unincorporated County. For example, two-bedroom rentals for a small family (three-person household) would only be affordable if the family has a moderate income (maximum affordable rent = \$2,055). Small families of any other income level could not potentially even afford a studio without incurring cost burdens. A more detailed analysis of affordability by income level is provided in the Housing Affordability by Household Income section below.



## Short-Term Rentals

As home-sharing websites have risen in popularity in recent years, there has been a significant increase in the number of homes being offered on a short-term basis to generate rental income. Homes may be offered as “home-shares,” where the primary resident offers one or more rooms to visitors while remaining on-site, or whole homes may be rented on a daily or weekly basis. While the impact of short-term rentals on housing availability and affordability is still being evaluated, there is evidence that short-term rentals have a negative effect on housing affordability by changing the way residential properties are used and reducing housing availability for local residents.

San Diego County’s Zoning Ordinance does not explicitly address short-term rentals. The Zoning Code does make reference to bed and breakfast homes, which are a permitted accessory use upon issuance of a minor use permit provided some conditions are complied with, including:

- Located in a zone subject to the RR, A70, A72, S90 or S92 use regulations, or in a designated Historic District
- A maximum of five bedrooms are made available
- No bed and breakfast home can be located on a lot closer than 500 feet to any other lot containing a bed and breakfast home
- The owner or lessee does not necessarily need to reside in the property and owner/lessee contact information must be provided in each room

While the County Zoning Ordinance does not address short-term rentals specifically, the Valle de Oro CPG has a Subcommittee on Short-Term Rentals actively discussing short-term rentals as of July 2020.

## Housing Affordability by Household Income

Housing affordability can be determined by comparing the cost of renting or owning a home with the maximum affordable housing costs for households at different income levels. Based on the state-established threshold of affordable housing costs at no more than 30 percent of household income, *Table 6-A-31: San Diego County Housing Affordability Matrix: 2020* provides estimates of what households at different income levels can afford to rent or buy. These estimates are conservative using the methodology outlined in the Health and Safety Code, and are presented in the Housing Element as a general reference. Each housing program, depending on specific funding sources, may estimate affordable home prices and rents using slightly different assumptions.



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**Extremely Low-Income Households:** Extremely low-income households are those earning 30 percent or less of the AMI. Based on the rental data presented in *Table 6-A-30: Average Rental Rates by Unit Type: Spring and Fall 2019*, extremely low-income households would be unlikely to secure adequately sized and affordable rental housing in the unincorporated area. Ownership housing is also beyond the reach of extremely low-income households.

**Very Low-Income Households:** Very low-income households are those earning between 31 and 50 percent of the AMI. Based on the rental data presented in *Table 6-A-30: Average Rental Rates by Unit Type: Spring and Fall 2019*, very low-income households would be unlikely to secure adequately sized and affordable rental housing in the unincorporated area. Ownership housing is also very unlikely for very low-income households.

**Low-Income Households:** Low-income households earn 51 to 80 percent of the County AMI. Based on the sales data presented in *Table 6-A-28: Single-Family Median Home Values: January 2016 vs. January 2020* and home value indices in *Table 6-A-29: Home Value Index Single-Family Home vs. Condos: July 2020*, low-income households would not be able to afford to own a typical single-family home or condo on the market. The home sales prices and median home values far exceed the maximum affordable sales prices and affordable rents for low-income households. Zillow's home value indices are estimates of the value of a typical home in a selected geographic area and include the entire housing stock of that area (new construction and existing homes).

**Moderate-Income Households:** Moderate-income households earn up to 120 percent of the County AMI. Moderate-income households can afford most rental options and ownership of condominiums. However, single-family home values have increased over the last few years beyond the affordability of moderate-income households in the region.

**Table 6-A-31: San Diego County Housing Affordability Matrix: 2020**

Income Group/ Household Size	Annual Income	Maximum Affordable Rent			Maximum Affordable Sales Price		
		Monthly Housing Cost <sup>(2)</sup>	Utilities <sup>(3)</sup>	Rent <sup>(4)</sup>	Annual Housing Cost <sup>(5)</sup>	Utilities, HOA, Taxes, Insurance <sup>(6)</sup>	Home Price <sup>(7)</sup>
<b>Extremely Low (30% AMI)</b>							
One Person	\$24,300	\$608	\$164	\$444	\$24,300	\$377	\$53,733
Two Person	\$27,750	\$694	\$198	\$496	\$27,750	\$440	\$58,984
Small Family <sup>(8)</sup>	\$31,200	\$780	\$240	\$541	\$31,200	\$513	\$62,257
Four Person	\$34,650	\$866	\$283	\$583	\$34,650	\$586	\$65,180



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**Table 6-A-31, continued**

Income Group/ Household Size	Annual Income	Maximum Affordable Rent			Maximum Affordable Sales Price		
		Monthly Housing Cost <sup>(2)</sup>	Utilities <sup>(3)</sup>	Rent <sup>(4)</sup>	Annual Housing Cost <sup>(5)</sup>	Utilities, HOA, Taxes, Insurance <sup>(6)</sup>	Home Price <sup>(7)</sup>
Large Family <sup>(9)</sup>	\$37,450	\$936	\$348	\$589	\$37,450	\$675	\$60,758
<b>Very Low (50% AMI)</b>							
One Person	\$40,450	\$1,011	\$164	\$847	\$40,450	\$518	\$114,811
Two Person	\$46,200	\$1,155	\$198	\$958	\$46,200	\$602	\$128,760
Small Family <sup>(8)</sup>	\$52,000	\$1,300	\$240	\$1,061	\$52,000	\$695	\$140,921
Four Person	\$57,750	\$1,444	\$283	\$1,161	\$57,750	\$788	\$152,543
Large Family <sup>(9)</sup>	\$62,400	\$1,560	\$348	\$1,213	\$62,400	\$894	\$155,118
<b>Low (80% AMI)</b>							
One Person	\$64,700	\$973	\$164	\$809	\$45,423	\$561	\$133,619
Two Person	\$73,950	\$1,112	\$198	\$915	\$51,912	\$652	\$150,363
Small Family <sup>(8)</sup>	\$83,200	\$1,251	\$240	\$1,012	\$58,401	\$751	\$165,129
Four Person	\$92,400	\$1,391	\$283	\$1,108	\$64,890	\$851	\$179,546
Large Family <sup>(9)</sup>	\$99,800	\$1,502	\$348	\$1,154	\$70,081	\$961	\$184,168
<b>Moderate (120% AMI)</b>							
One Person	\$77,900	\$1,784	\$164	\$1,620	\$71,379	\$893	\$276,774
Two Person	\$89,000	\$2,039	\$198	\$1,842	\$81,576	\$1,030	\$313,970
Small Family <sup>(8)</sup>	\$100,150	\$2,294	\$240	\$2,055	\$91,773	\$1,176	\$349,187
Four Person	\$111,250	\$2,549	\$283	\$2,266	\$101,970	\$1,324	\$384,054
Large Family <sup>(9)</sup>	\$120,150	\$2,753	\$348	\$2,406	\$110,128	\$1,472	\$405,037



**Table 6-A-31, continued**

SOURCES: 2020 Income limits from California Department of Housing and Community Development; Housing Authority of the County of San Diego, July 2019 Utility Allowance Schedule.

- (1) 2020 Area Median Income (AMI) = \$92,400.
- (2) Assumes 30-35% of annual gross income as affordable housing costs (depending on tenure and income level).
- (3) Based on the Housing Authority of the County of San Diego July 2019 Utility Allowance Schedule; average for natural gas and electric expenses.
- (4) Rent is calculated by subtracting utility costs from the monthly housing costs.
- (5) Assumes 30-35% of annual gross income as affordable housing costs (depending on tenure and income level).
- (6) Assumes 35% of monthly affordable cost for HOA, taxes, and insurance.
- (7) Home price based on 5% down payment, 4% interest rate for a 30-year fixed rate mortgage loan.
- (8) Small Family = 3-person household.
- (9) Large Family = 5-person or more household.

Methodology: Affordable housing costs in this table are calculated based on California Health and Safety Code definitions, which generally result in lower affordable housing costs.

## HOUSING PROBLEMS

### Age of Housing and Substandard Housing Conditions

Housing age is frequently used as an indicator of housing condition. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs.

According to the 2014-2018 ACS, about 68 percent of the overall housing stock in the unincorporated area was built prior to 1990 (and is thus at least 30 years old) (*Table 6-A-32: Age of Housing: 2018*). In Fallbrook, Julian, Lakeside, Rainbow, Ramona, Rancho Santa Fe (San Dieguito), and Spring Valley, a greater proportion (over 68 percent) of housing stock is over 30 years old than the overall unincorporated County. The proportion of housing stock over 50 years old in Spring Valley (32 percent) far exceeds the unincorporated proportion of 24 percent. Comparing the unincorporated County to other jurisdictions, San Marcos and Carlsbad both have relatively low percentages of housing stock built after 1990 at 54 percent and 45 percent, respectively.

Age of housing in the unincorporated County is similar to the County as a whole. About 72 percent of the County's housing stock is at least 30 years old. In addition, according to the 2014-2018 ACS, an estimated 1,366 units in the unincorporated area lacked complete plumbing facilities and 2,137 units lacked complete kitchen facilities. These units may potentially require substantial rehabilitation or, in some cases, replacement. As the housing stock in the unincorporated County ages, there will be more need of repairs and rehabilitation.



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**Table 6-A-32: Age of Housing: 2018**

	1969 or Earlier (50+Years)	1970-1989 (30-50 Years)	1990 or After (<30 Years)
<b>Incorporated Cities</b>			
Carlsbad	11.0%	43.9%	45.1%
Chula Vista	31.9%	26.7%	41.4%
Coronado	42.1%	41.7%	16.2%
Del Mar	43.6%	44.4%	12.1%
El Cajon	41.2%	46.9%	11.8%
Encinitas	23.2%	55.8%	21.0%
Escondido	22.4%	53.4%	24.2%
Imperial	49.2%	36.9%	13.9%
La Mesa	53.7%	33.4%	12.9%
Lemon Grove	60.2%	30.1%	9.7%
National City	52.4%	31.6%	16.0%
Oceanside	18.5%	50.1%	31.3%
Poway	21.0%	55.2%	23.8%
San Diego	35.8%	39.3%	24.9%
San Marcos	7.0%	38.6%	54.4%
Santee	25.9%	54.4%	19.7%
Solana Beach	22.8%	67.1%	10.1%
Vista	21.2%	55.5%	23.3%
<b>CPAs</b>			
Alpine	11%	45%	44%
Bonsall	6%	60%	34%
Camp Pendleton	6%	23%	70%
Fallbrook	25%	45%	30%
Jamul	14%	50%	36%
Julian	29%	55%	16%
Lakeside	25%	56%	19%
Pala	13%	27%	60%
Rainbow	23%	53%	24%
Ramona	25%	48%	27%
Rancho Santa Fe (San Dieguito)	42%	33%	25%
Spring Valley	32%	49%	18%
Valley Center	14%	37%	49%
Unincorporated	24.2%	44.0%	31.8%
County Total	30.7%	41.7%	27.6%

SOURCE: 2014-2018 American Community Survey 5-Year Estimates, Table B25034: Year Structure Built Universe: Housing Units.





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There are about 175,000 housing units in the unincorporated County. In a typical year, Code Compliance has about 2,000 general code compliance cases, and less than 2 percent of these cases are related to unsafe structures. Based on these figures, it can be generally estimated that approximately 3,500 units in the unincorporated County are dilapidated and would require significant repairs or replacement. Code Compliance also estimated that approximately 5 percent (8,750 units) of the County's housing stock is in need of minor repairs or rehabilitation.

In accordance with the Housing Division of the County's Environmental Health Department, multifamily housing within Lakeside, Spring Valley, Ramona, and Alpine have the highest need of repair within the unincorporated County. Similarly, Code Compliance also observed that single-family housing in these areas have a high need for rehabilitation. Additional geographic trends observed by Code Compliance show that single-family housing and mobile homes in the backcountry, including Borrego Springs, Ocotillo, Jacumba/Hot Springs, Bonita, and Rainbow, have the greatest need of rehabilitation.

During the public comment period for the Housing Element, a comment was received about housing in need of rehabilitation in the Boulevard Community. The commentor submitted photos of housing that appeared to be severely dilapidated and in need of significant repairs. In response, the County added Program 3.6.7.C - Proactive Housing Rehabilitation Resources to establish a proactive approach to housing rehabilitation. This program will allow the County to better address building code and safety issues before structures fall into significant levels of disrepair. Additionally, the County is including Program 3.4.2.A, to continue the County's existing homeowner repair loan program.

HCDS offers a Home Repair Program to low-income homeowners within the Urban County area to address critical health and safety improvements, ADA and accessibility improvements, including improvements that support aging in place, and other necessary rehabilitation. This program also supports independent living for the elderly/disabled.

### **Overcrowding**

Overcrowding is typically a combined effect of high housing costs, low incomes, and insufficient supply of adequately sized units at affordable rates. In California, overcrowding is defined as a housing unit occupied by more than one person per room (including bedrooms, living rooms, and dining rooms but excluding bathrooms, kitchens, porches, and hallways). Severe overcrowding is defined as a housing unit occupied by more than 1.5 persons per room.



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Overall, about 7,960 occupied units (5 percent of all households) in the unincorporated area were considered overcrowded, according to the 2014-2018 ACS (see *Table 6-A-33: Overcrowding: 2018*).

Overcrowding tends to affect renter households disproportionately, with 9.5 percent of all renter households compared to nearly 3 percent owner households in the unincorporated area being overcrowded. In general, overcrowding was less prevalent in the unincorporated area than countywide, which had nearly 7 percent of all households being overcrowded.

**Table 6-A-33: Overcrowding: 2018**

	Total Occupied Units	Total Owner Occupied	% Owner Occupied Overcrowded	% Owner Occupied Severely Overcrowded	Total Renter Occupied	% Renter Occupied Overcrowded	% Renter Occupied Severely Overcrowded
Carlsbad	43,293	27,883	1.1%	0.3%	15,410	4.3%	0.4%
Chula Vista	78,940	46,060	4.3%	1.1%	32,880	17.0%	6.0%
Coronado	8,396	4,279	0.4%	0.0%	4,117	1.7%	1.3%
Del Mar	2,140	1,101	0.0%	0.0%	1,039	2.1%	2.1%
El Cajon	32,844	12,922	3.3%	0.7%	19,922	16.0%	4.2%
Encinitas	23,996	15,162	1.5%	0.4%	8,834	6.9%	2.4%
Escondido	46,338	23,426	5.4%	1.2%	22,912	19.5%	7.5%
Imperial Beach	9,175	2,811	2.1%	0.5%	6,364	14.7%	4.3%
La Mesa	23,298	9,594	1.3%	0.4%	13,704	6.6%	3.2%
Lemon Grove	8,441	4,543	6.0%	1.3%	3,898	10.5%	3.3%
National City	16,478	5,736	8.4%	2.4%	10,742	16.4%	5.3%
Oceanside	61,656	34,733	2.4%	0.6%	26,923	9.8%	2.6%
Poway	15,766	11,643	1.8%	0.5%	4,123	11.2%	3.7%
San Diego	503,463	235,877	2.8%	0.8%	267,586	9.6%	3.7%
San Marcos	29,171	17,861	2.9%	0.8%	11,310	14.3%	4.1%
Santee	19,650	13,871	1.9%	0.5%	5,779	7.1%	0.5%
Solana Beach	5,604	3,334	0.7%	0.0%	2,270	4.9%	4.3%
Vista City	30,275	14,907	4.3%	1.2%	15,368	20.2%	6.0%
Unincorporated	160,056	108,147	2.8%	0.6%	51,909	9.5%	2.7%
San Diego County	1,118,980	593,890	2.9%	0.7%	525,090	11.0%	3.8%

SOURCE: 2014-2018 American Community Survey Table B25014: Tenure by Occupants Per Room.

**Cost Burden**

Cost burden is defined as a household paying more than 30 percent of its gross household income on housing costs, including utilities, taxes, and insurance. Overall, 44 percent of the households in the unincorporated area experienced housing cost burden according to the



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2014-2018 ACS (*Table 6-A-34: Cost Burden by Household Income and Tenure—Unincorporated County: 2014-2018*). Renter households were more severely impacted by cost burden. About 62 percent of renter households experience cost burdens regardless of income level compared to 36 percent of owner households. Among both owner and renter households, the extremely low-income households faced the greatest burden.

Although homeowners benefit from tax deductions that help to compensate for high housing costs, lower-income homeowners may need to defer maintenance or repairs due to limited funds, which can lead to deterioration. For lower-income renters, severe cost burdens can require separate families to share housing arrangements, resulting in overcrowding and related problems. In the event of a loss of income or unemployment, or other unexpected costs (such as healthcare expenses), lower-income renter households could be at risk of becoming homeless. The current pandemic has resulted in high unemployment rates, and many renter households are unable to maintain rent payments. While the eviction moratorium helps delay the eviction of a potentially large number of lower-income renter households, the delay does not address the cumulative rent burdens, and eviction may eventually occur.

**Table 6-A-34: Cost Burden by Household Income and Tenure—  
Unincorporated County: 2014-2018**

	Households	Cost Burdened	% of Households
<b>Owner Households</b>			
Extremely Low ( $\leq 30\%$ AMI)	6,788	5,777	85.1%
Very Low (31-50% AMI)	7,862	5,092	64.8%
Low (51-80% AMI)	9,347	5,351	57.2%
Moderate (81-120% AMI)	15,494	8,036	51.9%
Above Moderate ( $>120\%$ AMI)	67,643	13,901	20.6%
Total Owners	107,134	38,157	35.6%
<b>Renter Households</b>			
Extremely Low ( $\leq 30\%$ AMI)	6,455	6,204	96.1%
Very Low (31-50% AMI)	8,977	8,217	91.5%
Low (51-80% AMI)	8,512	6,875	80.8%
Moderate (81-120% AMI)	10,482	6,141	58.6%
Above Moderate ( $>120\%$ AMI)	14,236	2,940	20.7%
Total Renters	48,662	30,377	62.4%
<b>Total</b>	<b>155,796</b>	<b>68,534</b>	<b>44.0%</b>

SOURCE: 2014-2018 American Community Survey Table B25106: Tenure by Housing Costs as a Percentage of Household Income.

Note: Income levels were estimated by matching the 2018 State Income Limits to the Census category in TABLE B25106 of the 2014-2018 ACS estimates. See *Table 6-A-8* for details. Totals based on households with income. Households with zero or negative income were excluded.



## **FAIR HOUSING RECORDS**

In 2020, the County of San Diego collaborated with all jurisdictions in the County to prepare a Regional Analysis of Impediments (AI) to Fair Housing Choice. The AI draft dated August 2020 found the following impediments.

Regional impediments that apply to all 19 jurisdictions in the San Diego region:

- Hispanics and Blacks continue to be underrepresented in the homebuyer market and experience large disparities in loan approval rates.
- Due to the geographic disparity in terms of rents, concentrations of HCV use have occurred, with a high rate of voucher use in El Cajon and National City.
- Housing choices for special needs groups, especially for seniors and persons with disabilities, are limited. Affordable programs and public housing projects have long waiting lists.
- Enforcement activities are limited. Fair housing services focus primarily on outreach and education; less emphasis is placed on enforcement. Fair housing testing should be conducted regularly.
- Fair housing outreach and education should expand to many media forms, not be limited to traditional newspaper noticing or other print forms. Increasingly fewer people rely on the newspapers to receive information. Public notices and printed flyers are costly and an ineffective means to reach the community at large.
- Patterns of racial and ethnic concentration are present within particular areas of the San Diego region. In San Diego County, just over 15 percent of residents indicated they spoke English “less than very well” and can be considered linguistically isolated.

Jurisdictional impediments that apply to the County of San Diego:

- Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. Zoning amendments related to density bonuses, accessory dwelling units, low barrier navigation centers, emergency shelter capacity, parking standards, and transitional and supportive housing are needed in San Diego County.



## **PUBLICLY ASSISTED HOUSING AND AT-RISK ANALYSIS**

Housing Element law requires that a jurisdiction provide an analysis of existing publicly assisted housing developments that are eligible to convert from low-income use to market-rate housing during the next ten years (April 15, 2021, through April 15, 2031) due to termination of subsidy contracts, mortgage prepayment, or expiration of deed restrictions. This analysis is required only for multi-family rental housing for lower-income households.

### **Inventory of Publicly Assisted Housing**

Publicly assisted housing developments are defined as multi-family living units that receive government assistance such as state or local mortgage revenue bond programs, redevelopment funds, local in-lieu fees, density bonus incentives, inclusionary housing programs, or federal housing programs. *Table 6-A-35: Assisted Housing Inventory* summarizes the inventory of assisted affordable housing in the unincorporated area. Different funding programs may have different affordability controls. If a project is funded with multiple sources, portions of the assistance may be considered at risk. For example, Lakeside Gardens was funded with CDBG funds that require the units to set rents at affordable rates to lower-income households through 2058. A project-based Section 8 contract further subsidizes the rents for five households with a contract expiration of every five years. This type of project is at low risk of converting to market-rate housing.



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**Table 6-A-35: Assisted Housing Inventory**

Development	Date of Initial Contract	Years of Affordability	Date of Expiration	Total Units	Assisted Housing		Funding or Program
					Very Low (50% AMI)	Low (80% AMI)	
<b>County Programs</b>							
Lakeside Gardens	9/1/2004	5	8/31/2021	85	84	0	Section 8
	12/30/2003	55	12/30/2058		85	0	C
Persimmon Villas	9/29/1992	30	9/29/2022	33	12	0	DB
Windmill Senior Apts.	11/16/2000	30	11/16/2030	27	10	0	DB
Lamar Springs Apts.	3/20/1984	60	3/20/2044	50	0	6	DB
Kalmia Courtyards	2/9/1994	51	2/9/2045	28	5	6	H, LIHTC
Persimmon Terrace	8/5/1986	60	8/5/2046	36	0	14	DB
Anza Terrace	3/3/1987	60	3/3/2047	64	0	26	DB
Presioca Villa	3/13/1996	55	3/13/2051	94	70	0	H
De Luz Apartments	7/5/2000	55	7/5/2055	26	14	11	H, DB, C
Maplewood Apartments	7/13/2000	55	7/13/2055	78	48	30	C, H, LIHTC
St. Martin De Porres	11/9/2000	55	11/9/2055	116	115	0	H
Summeridge/Village W.	6/1/2001	55	6/1/2056	96	40	55	H
Spring Valley Apts.	2/22/2002	55	2/22/2057	58	12	46	HO, LIHTC/C
Dove Canyon/4S Ranch	7/30/2002	55	7/30/2057	120	36	84	H, DB
Fallbrook View Apts.	9/12/2002	55	9/12/2057	80	11	69	C
Villa Lakeshore Apts.	6/10/2004	55	6/10/2059	34	17	17	C, RDA
Pine View Apts.	9/24/2004	55	9/24/2059	101	27	74	C, H
Spring Villas	6/22/2006	55	6/22/2061	136	14	122	H, C



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**Table 6-A-35, continued**

Development	Date of Initial Contract	Years of Affordability	Date of Expiration	Total Units	Assisted Housing		Funding or Program
					Very Low (50% AMI)	Low (80% AMI)	
Springbrook Grove	6/9/2008	55	6/9/2063	44	43	1	H, C
Silversage	4/27/2009	55	4/27/2064	80	6	72	C, H
Primrose	4/13/2011	55	4/13/2066	21	5	16	C, H
Martin House	2017	40	7/2043	7	6	0	HUD 811
Turnagain Renaissance Apts. <sup>1</sup>	2019	40	2059	80	39	40	LIHTC
Anja House I	2004	40	2044	6	6	0	HUD 811
Aquilla Housing I	2004	40	2044	6	6	0	HUD 811
The Village at Lakeside <sup>1</sup>	1998	40	2038	136	77	78	LIHTC
Montecito Village Apts.	2009	40	2049	70	69	0	8 NC
Pepper Tree Apts.	1980	55	2/2036	32	32	0	515/8 NC
Jamacha Glen Apartments	2000	55	11/10/2055	52	21	22	LIHTC

SOURCES: County of San Diego, General Plan Housing Element Background Report, April 2017. County of San Diego Housing and Community Development Services, Rental Assistance and Affordable Housing Directory, 2020.

H = HOME; C = CDBG; RDA = Redevelopment Set-Aside; DB = Density Bonus; HO = Housing Opportunities for Persons with AIDS; LIHTC = Low Income Housing Tax Credits; N = Neighborhood Stabilization Program; 811/202 = HUD Section 811 (Disabled)/202 (Senior) Housing; HFDA/8 NC = Housing Finance Development Agency/Section 8 New Construction; 515/8 NC = Rural Housing/Section 8 New Construction

Note 1: Some projects do not have fixed income distribution for the units and are generally estimated with an even split between very low- and low-income units.



## At-Risk Housing

During the 2021-2031 at-risk analysis period, two housing projects may be at risk of converting to market-rate housing due to expiration of deed restrictions or termination of subsidy contracts. *Table 6-A-36: At-Risk Housing Projects: 2021-2031* identifies the at-risk projects, which total 22 restricted units for very low-income households.

**Table 6-A-36: At-Risk Housing Projects: 2021-2031**

Development	Location	Expiration Date	Total Units	Restricted Units	
				Very Low	Low
<b>Density Bonus Projects</b>					
Persimmon Villas	El Cajon	9/29/2022	33	12	0
Windmill Senior Apts.	Lakeside	11/16/2030	27	10	0
<b>Total</b>			<b>60</b>	<b>22</b>	<b>0</b>

SOURCES: County of San Diego, General Plan Housing Element Background Report, April 2017. County of San Diego, Housing and Community Development Services, Rental Assistance and Affordable Housing Directory, 2020.

## Section 8 Projects

Affordable housing provided through the County's Section 8 Moderate Rehabilitation program is at risk of converting to market-rate housing every year if the individual project owner chooses not to renew their contract. Under this program, privately owned rental properties are initially deed-restricted as affordable housing in exchange for funding for moderate rehabilitation. After the initial deed-restriction time period has passed, each year, the property owner has the discretion to renew their contract, which provides a rental subsidy.

Pursuant to state Housing Element law, when units are identified as at risk, an analysis of costs to preserve or replace the at-risk units must be included. The cost estimates provided in this Housing Element, however, are only general in nature to present an order of magnitude. Actual costs would depend on the market conditions at the time of conversion and the specific conditions of the properties.

## Preservation

**Tenant-Based Rent Subsidies:** Tenant-based rent subsidies, such as HCVs or other tenant-based rental assistance, could be used to preserve the affordability of housing. The County, through a variety of potential funding sources, could provide rental subsidies to very low- and low-income households to subsidize the continued affordability of the at-risk units. The level of the subsidy required to preserve the at-risk affordable housing is estimated to equal the fair market rent for a unit minus the housing cost affordable by assisted household. *Table 6-A-37: Rent Subsidies*





*Required:* 2020 presents a general estimate of the rent subsidies required to preserve the affordability of at-risk units. Based on the 2020 estimates and assumptions shown in this table, approximately \$1.1 million would be necessary to subsidize the rents of the 106 very low-income at-risk units.

**Table 6-A-37: Rent Subsidies Required: 2020**

	Very Low	Low
At-Risk Units	106	0
Total Monthly Rent Income Supported by Affordable Rent	\$1,161	\$1,108
Total Monthly Rent Allowed by Fair Market Rents	\$2,037	\$2,037
Average Monthly Subsidy per Unit	\$876	\$930
Average Annual Subsidy per Unit	\$10,515	\$11,154
Total Annual Subsidy Required	\$1,114,590	\$0

Average subsidy per unit for each project is estimated with the following assumptions: Units are assumed to be two-bedroom and occupied by four-person households. Based on 2020 HCD Area Median Income in San Diego County (see Table 6-A-31: San Diego County Housing Affordability Matrix: 2020) and 2020 Fair Market Rents in San Diego County [https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020\\_code/2020state\\_summary.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/2020state_summary.odn)

**Transfer of Ownership:** Another option to preserve the units at risk is to transfer the at-risk units to nonprofit ownership. Nonprofit organizations are usually committed to maintaining the long-term affordability of low-income housing and may be eligible for a variety of affordable housing programs. The feasibility of this option depends largely on the willingness of property owners to sell. Transferring ownership would also involve the projects in their entirety, not just the at-risk units. A cursory survey of older apartment buildings sold in the County indicates an average sales price of \$300,000 per unit. At this sales price, the cost for the 106 at-risk units would be about \$32 million. Still, it is assumed that it is less expensive to acquire and preserve at-risk units than to develop new units, as construction costs would be reflective of the rehabilitation of existing improvements and the rehabilitation of older developments would avoid the payment of development impact fees.

**Replacement**

**New Construction of Affordable Units:** The cost of developing new housing depends on a variety of factors such as density, size of units, location and related land costs, and type of construction. Generally, this option is the costliest, averaging at least \$300,000 per unit, excluding land costs. Land costs can be assumed to be \$100,000 per unit given an average of \$40 per square feet when building in the Village Residential (VR) zoning at about 16 dwelling units per acre (du/ac).



## Cost Comparison

Table 6-A-38: Cost Comparison to Preserve or Replace At-Risk Units shows that financially assisting with the cost to transfer ownership of these properties to nonprofit organizations (\$31.8 million) may be less expensive than making ongoing rent subsidy contributions over the life of the buildings. The costs involved in constructing new units would likely be the most expensive option.

**Table 6-A-38: Cost Comparison to Preserve or Replace At-Risk Units**

Option	Per Unit	Total Cost <sup>(1)</sup>
Rent Subsidy	\$10,515 <sup>(2)</sup>	\$48,933,513.92 <sup>(3)</sup>
Transfer of Ownership	\$300,000	\$31,800,000
Replacement <sup>(4)</sup>	\$400,000	\$42,400,000

(1) For 106 at-risk units.

(2) Annual cost in 2020.

(3) Assumes building life of 30 years at 2.5% inflation a year starting at \$1,114,590 for rent subsidy cost in 2020.

(4) Assumes \$100,000 in land costs per units based on building in Village Residential (VR) zoning at about 16 du/ac at \$40 per square feet.

## HOUSING IN THE COASTAL ZONE

State law requires that localities within the coastal zone monitor the following:

- The number of new housing units approved for construction within the coastal zone since January 1982.
- The number of housing units for persons and families of low- and moderate-income required to be provided in new housing developments either within the coastal zone or within three miles of the coastal zone.
- The number of existing housing units occupied by low- and moderate-income households either within the coastal zone or three miles of the coastal zone that have been authorized for demolition or conversion since January 1982.
- The number of housing units for low- and moderate-income households required to be replaced.

While the San Diego region is perceived as a coastal region, little of the unincorporated area falls within the coastal zone. Only a small portion of the San Dieguito CPA falls within the coastal zone. The San Dieguito CPA is generally a low-density, estate residential community. It consistently ranks as one of the top five places in the nation with the most expensive home prices. Since 1982, a total of 83 housing units, 78 single-family, and 5 second units have been added to the



portion of that San Dieguito CPA that is within the coastal zone. The types of housing (units in residential structures that contain fewer than three units) constructed in the San Dieguito CPA are not subject to the replacement requirement of the Coastal Act.

### PROJECTED HOUSING NEEDS

According to SANDAG, the County unincorporated area is projected to have 198,819 occupied households by 2030. Based on the 2014-2018 ACS (*Table 6-A-34: Cost Burden by Household Income and Tenure—Unincorporated County: 2014-2018*), the unincorporated area's income distribution is estimated and shown in *Table 6-A-39: Projected Households by Income and Tenure: 2030*. The nature and extent of housing needs over the 2021-2029 Housing Element period are expected to reflect the need for housing assistance as shown below.

**Table 6-A-39: Projected Households by Income and Tenure: 2030**

Households	Projected Households	% Extremely Low Income (0-30% AMI)	% Very Low Income (31-50% AMI)	% Low Income (51-80% AMI)	% Moderate/Upper Income (81%+ AMI)
Owners (percentage)	68.8%	6.3%	7.3%	8.7%	77.6%
Total Owners	136,719	8,663	10,033	11,928	106,095
Renters (percentage)	31.2%	13.3%	18.4%	17.5%	50.8%
Total Renters	62,100	8,238	11,456	10,863	31,544
Total (percentage)	100.0%	8.5%	10.8%	11.5%	69.2%
Total Households	198,819	16,900	21,489	22,791	137,639

SOURCES: 2014-2018 American Community Survey Table B25106: Tenure by Housing Costs as a Percentage of Household Income. SANDAG, 2050 Series 13 Regional Growth Forecast (data extracted 07/2020).

Note: Income levels were estimated by matching the 2018 State Income Limits to the Census categories.



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