

REQUEST FOR COUNCIL ACTION CITY OF SAN DIEGO	CERTIFICATE NUMBER (FOR COMPTROLLER'S USE ONLY) N/A
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TO: CITY COUNCIL	FROM (ORIGINATING DEPARTMENT): Economic Development	DATE: 2/26/2015
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SUBJECT: FY 2015/2016 – FY 2019/2020 San Diego Regional Analysis of Impediments to Fair Housing Choice (2015-2020 AI)

PRIMARY CONTACT (NAME, PHONE): Michele Marano, 236-6381	SECONDARY CONTACT (NAME, PHONE): Sima Thakkar, 236-5902
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COMPLETE FOR ACCOUNTING PURPOSES

FUND					
FUNCTIONAL AREA					
COST CENTER					
GENERAL LEDGER ACCT					
WBS OR INTERNAL ORDER					
CAPITAL PROJECT No.					
AMOUNT	0.00	0.00	0.00	0.00	0.00



FUND					
FUNCTIONAL AREA					
COST CENTER					
GENERAL LEDGER ACCT					
WBS OR INTERNAL ORDER					
CAPITAL PROJECT No.					
AMOUNT	0.00	0.00	0.00	0.00	0.00

COST SUMMARY (IF APPLICABLE): N/A

ROUTING AND APPROVALS

CONTRIBUTORS/REVIEWERS:	APPROVING AUTHORITY	APPROVAL SIGNATURE	DATE SIGNED
Environmental Analysis	ORIG DEPT.	Moreno, Lydia	02/26/2015
Financial Management	CFO		
Comptroller	DEPUTY CHIEF		
Equal Opportunity Contracting	COO		
Liaison Office	CITY ATTORNEY	Coalson, Libby	
	COUNCIL PRESIDENTS OFFICE		

PREPARATION OF: RESOLUTIONS ORDINANCE(S) AGREEMENT(S) DEED(S)

PSLN Actions:

- 1) Forward the draft FY 2015/2016 – FY 2019/2020 San Diego Regional Analysis of Impediments to Fair Housing Choice (2015-2020 AI) to the City Council for review and approval on April 27/28, 2015; or
- 2) Direct staff to return to PSLN on April 18th and present the complete draft 2015-2020 AI; with concurrent

docketing for City Council April 27/28, 2015.

City Council Actions:

- 1) Approve the FY 2015/2016 – FY 2019/2020 San Diego Regional Analysis of Impediments to Fair Housing Choice (2015-2020 AI); and
- 2) Authorize the Mayor, or his designee, to perform such acts as are necessary and appropriate to certify and submit the 2015-2020 AI, on behalf of the City of San Diego, to the U.S. Department of Housing and Urban Development.

STAFF RECOMMENDATIONS:

Approve the requested actions.

SPECIAL CONDITIONS (REFER TO A.R. 3.20 FOR INFORMATION ON COMPLETING THIS SECTION)

COUNCIL DISTRICT(S):	All
COMMUNITY AREA(S):	Citywide
ENVIRONMENTAL IMPACT:	This activity will not result in a direct or reasonably foreseeable indirect physical change in the environment, and is not subject to CEQA pursuant to CEQA Guidelines Section 15060(c)(2).
CITY CLERK INSTRUCTIONS:	None

COUNCIL ACTION
EXECUTIVE SUMMARY SHEET
CITY OF SAN DIEGO

DATE: 2/26/2015

ORIGINATING DEPARTMENT: Economic Development

SUBJECT: FY 2015/2016 – FY 2019/2020 San Diego Regional Analysis of Impediments to Fair Housing Choice (2015-2020 AI)

COUNCIL DISTRICT(S): All

CONTACT/PHONE NUMBER: Michele Marano/236-6381

DESCRIPTIVE SUMMARY OF ITEM:

Review and approval of the FY 2015/2016 – FY 2019/2020 San Diego Regional Analysis of Impediments to Fair Housing Choice (2015-2020 AI)

STAFF RECOMMENDATION:

Approve the requested actions.

EXECUTIVE SUMMARY OF ITEM BACKGROUND:

BACKGROUND:

The Housing and Community Development Act of 1974 [42 U.S.C. §§ 5301 et. seq.] is the dominant governing statute for the City's Community Development Block Grant (CDBG) Program. It requires that each federal entitlement grantee certify to the satisfaction of the U.S. Department of Housing and Urban Development (HUD) that (1) an awarded federal grant will be carried out and administered in accordance with the federal Fair Housing Act and (2) the grantee will work diligently to affirmatively further fair housing.

Therefore, as a recipient of federal entitlement funds, the City of San Diego is required to affirmatively further the fair housing objectives of the Fair Housing Act of 1968, as amended [42 U.S. Code, §§ 3601-3631]. The Fair Housing Act prohibits discrimination based on race, color, religion, sex, national origin, familial status or disability in all aspects of housing, including the sale, rental, lease or negotiation for real property. The State of California's Fair Housing and Employment Act [CA Government Code §§ 12900 et. seq.] includes additional protected classes.

In addition, pursuant to CDBG regulations [24 CFR Subtitle A, § 91.225(a)(1)], in order to receive CDBG funds, each jurisdiction must:

- 1) Complete an Analysis of Impediments to Fair Housing Choice
- 2) Take action to eliminate identified impediments; and
- 3) Maintain fair housing records

The Analysis of Impediments to Fair Housing Choice (AI) presents a demographic profile of San Diego County, assesses the extent of housing needs among specific income groups, and evaluates the availability of a range of housing choices for residents. It also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing. As the name of the report suggests, the document reviews "impediments" to fair housing. While an AI also considers the nature and extent of housing

discrimination, the focus is on identifying impediments that may prevent equal housing access and developing solutions to mitigate or remove such impediments.

San Diego Regional Alliance for Fair Housing

The San Diego Regional Alliance for Fair Housing (SDRAFFH) works to ensure that all residents in the San Diego region have equal access to housing. It is comprised of fair housing service providers, enforcement agencies, and government entities. The municipal members of the SDRAFFH oversee the preparation of the regional AI, which has historically been funded with CDBG and other local funds contributed by the entitlement jurisdictions in San Diego County on a pro rata basis. The SDRAFFH successfully collaborated on the development of the 2005-2010 and 2010-2015 AIs and the municipal members of the SDRAFFH are taking the lead in the development of the 2015-2020 AI as well.

DISCUSSION:

As the result of a region-wide Request for Proposals (RFP) process in 2014, the County of San Diego and the entitlement jurisdictions within the San Diego region (including the City of San Diego) contracted with Veronica Tam and Associates (VTA) to assist with the development the 2015-2020 AI. Preparation of the 2015-2020 AI included an extensive community outreach process; the review of previous San Diego Regional AIs, Housing Elements, regional planning documents, lending industry research, discrimination complaints, and random fair housing test results; and interviews with municipal staff, housing providers, fair housing providers and oversight agencies.

The draft 2015-2020 AI is scheduled for public review and comment April 1, 2015 through April 30, 2015. The attached Executive Summary will provide some insight into what will be included in the 2015-2020 AI.

For the last four years, the City of San Diego has engaged fair housing service providers to assist with community education, outreach, complaint investigation and enforcement efforts. The contracts for these providers expire June 30, 2015. To further demonstrate its commitment to fair housing, the City of San Diego has issued a fair housing services RFP for FY 2016 through FY 2020, soliciting an agency or agencies that best meet the fair housing needs of the City. RFP responses are due March 24, 2015. The selected contractor(s) will be required to incorporate the information contained in the 2015-2020 AI with its scope of work in order to develop effective strategies to promote fairness in housing. The City expects to complete the RFP process and award a contract(s) to begin on July 1, 2015.

FISCAL CONSIDERATIONS: None associated with this action.

EQUAL OPPORTUNITY CONTRACTING INFORMATION: This action does not authorize entering into any contract or agreement; however, future contracts or agreements associated with this action will be subject to the City's Equal Opportunity Contracting (San Diego Ordinance No. 18173, Sections 22.2701-22.2708) and Non-Discrimination in Contracting Ordinance (San Diego Municipal Code Sections 22.3501-22.3517).

PREVIOUS COUNCIL and/or COMMITTEE ACTION:

The previous 2010-2015 Analysis of Impediments was approved by the City Council via Resolution #R-306922 dated July 27, 2011.

COMMUNITY PARTICIPATION AND PUBLIC OUTREACH EFFORTS:

Four community workshops regarding the 2015-2020 AI were held throughout the San Diego region:

Escondido: Jan. 20, 2015

San Diego: Jan. 21, 2015

Chula Vista: Jan. 27, 2015

El Cajon: Jan. 28, 2015

Additional community meetings were held by the City of San Diego on February 4, 2015 and by the City of Encinitas on February 10, 2015.

A fair housing survey was also conducted to learn about the public's experience with housing discrimination issues and concerns. The survey was available in electronic and paper formats, in both English and Spanish. A total of 377 responses were received, 360 in English and 17 in Spanish.

The proposed 2015-2020 AI was discussed at a public meeting held by the City of San Diego's Consolidated Plan Advisory Board (CPAB) on January 14, 2015. An additional presentation to the CPAB is scheduled for March 11, 2015 and the draft 2015-2020 is scheduled for presentation to the CPAB at its April 8, 2015 meeting.

The draft AI is tentatively scheduled to be released for a thirty (30) day public comment period from April 1, 2015 through April 30, 2015.

KEY STAKEHOLDERS AND PROJECTED IMPACTS:

Those affected by the proposed actions include all residents of San Diego, especially those who may have faced discrimination in housing based upon their race, color, national origin, religion, sex/gender (which includes pregnancy, childbirth, medical conditions related to pregnancy or childbirth, gender identity and gender expression), familial status, mental or physical disability, age, ancestry, genetic information, medical condition, marital status, genetic characteristics, or sexual orientation.

Moreno, Lydia

Originating Department

Deputy Chief/Chief Operating Officer

San Diego County boasts an estimated population of over three million residents, making it the second most populous county in California, and fifth in the nation. Diversity among its residents, in terms of cultural backgrounds and socioeconomic characteristics, makes San Diego County a desirable area to live. To continue nurturing this diversity, civic leaders must ensure that an environment exists where equal access to housing opportunities is treated as a fundamental right.

Purpose of the Analysis of Impediments

The communities within San Diego County have established a commitment to providing equal housing opportunities for their existing and future residents. This report, the Analysis of Impediments to Fair Housing Choice (commonly known as the “AI”), presents a demographic profile of San Diego County, assesses the extent of housing needs among specific income groups, and evaluates the range of available housing choices for residents. The AI also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person’s access to housing. More importantly, this AI identifies impediments that may prevent equal housing access and develops solutions to mitigate or remove such impediments.

Participating Jurisdictions

The AI covers the entirety of San Diego County, including the 18 incorporated cities and all unincorporated areas:

- City of Carlsbad
- City of Chula Vista
- City of Coronado
- City of Del Mar
- City of El Cajon
- City of Encinitas
- City of Escondido
- City of Imperial Beach
- City of La Mesa
- City of Lemon Grove
- City of National City
- City of Oceanside
- City of Poway
- City of San Diego
- City of San Marcos
- City of Santee
- City of Solana Beach
- City of Vista
- Unincorporated County

Community Outreach

The San Diego Regional Alliance for Fair Housing (SDRAFFH), comprised of representatives from the participating jurisdictions listed above, fair housing professionals, and housing advocates, helped coordinate the development of the AI, especially the outreach process.

Community Workshops

As part of the AI development process, six community workshops were conducted. The workshop agenda included a presentation of the project purpose and background, followed by a facilitated, large group discussion that included an educational quiz. Simultaneous translation of the proceedings from English to Spanish language was provided by a certified translator via electronic headsets, when needed. The dates and locations of the six workshops are listed below:

<p>Northern Region Tuesday, January 20, 2015 Escondido City Hall Mitchell Room 201 North Broadway Escondido, 92025</p>	<p>Southern Region Tuesday, January 27, 2015 City of Chula Vista 276 Fourth Avenue Civic Center – Public Services North – Building C Conf. Rooms B-111 and B-112 Chula Vista, 91910</p>
<p>Central Region Wednesday, January 21, 2015 Jacobs Center for Neighborhood Innovation Joe & Vi Jacobs Center – Community Room 404 Euclid Avenue San Diego, 92114</p>	<p>Eastern Region Wednesday, January 28, 2015 City of El Cajon Police Department Community Room (#161) 100 Civic Center Way El Cajon, 92020</p>
<p>City of San Diego Wednesday, February 4, 2015 Belden Apartments Community Room 7777 Belden Street San Diego, 92111</p>	<p>City of Encinitas Tuesday, February 10, 2015 City Hall Poinsettia Room 505 S. Vulcan Avenue Encinitas, 92024</p>

During the community workshops, several recurring comments were recorded:

- Outreach and educational activities should be continued and expanded for the general public; many tenants and landlords are unaware of fair housing laws. Specifically, most participants voiced a need to better understand, accommodate or address fair housing issues regarding:
 - Reasonable accommodation for persons with mental and physical disabilities;
 - Occupancy standards vs. overcrowding concerns, especially occupancy limit terms in leases vs. discrimination based on family size;
 - Unequal treatment of tenants based on immigration status (e.g.; delayed repairs, new and renewed leases);
 - Requirements for non-English languages in federally subsidized housing;
 - Source of income vs. Section 8 voucher concerns; and
 - Emerging and expanding contexts of fair housing issues, such as:

- Emotional support and service animals (e.g., new requirements for property insurers; deposit requirements; animal certifications; species restrictions)
- Medical directives and verification from international sources
- Hoarding and the use of medical marijuana.
- Outreach activities should be multi-faceted, utilizing different forms of media and targeting a wide variety of audiences, such as: neighborhood groups, trade organizations, etc.
- Enforcement of fair housing laws should be pursued more rigorously. Fair housing service providers indicated that stronger enforcement would help deter housing discrimination. Additionally, publicizing the outcomes of fair housing lawsuits may help encourage victims to report housing discrimination and pursue litigation.

Stakeholder Interviews

One-on-one telephone interviews were conducted with housing and fair housing professionals, as well as agencies that serve and advocate for the needs of underserved groups (i.e. minorities, persons with disabilities, and other households with special needs). A total of eight interviews were conducted with representatives from the following agencies:

- CSA San Diego County
- Elder Help of San Diego
- Fair Housing Center of the Legal Aid Society of San Diego, Inc.
- La Maestra Community Health Centers
- North County Lifeline
- San Diego County Apartment Association
- San Diego Regional Center
- United Way of San Diego County

The following summary of findings reflects collective input from the interviewees:

- Challenges to building community awareness include:
 - Language barriers
 - Varying cultural norms and expectations
 - Confusing and conflicting laws and rules: federal, state and local
 - Engaging tenants and landlords before there is an issue
 - Lack of affordable housing
 - Tracking frequent changes to protected classes
- Common fair housing misconceptions and misunderstandings include:
 - Confusing disability and accommodation requirements
 - Allowing cultural stereotypes to affect how people are served
 - Understanding entitlements for ADA requirements/supports
 - Assuming they have more fair housing rights than is true (tenants)
 - Perceiving fair housing laws to be over-extended to their rights (landlords)

Fair Housing Survey

A Fair Housing Survey was made available throughout the County of San Diego from January 5, 2015 through February 13, 2015. The survey was available in English and Spanish online and in hard copy format. A total of 377 persons responded to the survey. Most of the surveys were completed online (360 surveys) and a total of 17 surveys were completed in Spanish. The majority of the respondents felt that housing discrimination was not an issue in their neighborhood. Approximately 72 percent indicated they had not experienced housing discrimination. Among those reporting a personal experience with housing discrimination, the basis for discrimination was reported to be race (33 percent), disability (29 percent), source of income (29 percent), familial status (25 percent), and age (22 percent).

Community Profile

Population Growth

Examination of demographic characteristics provides some insight regarding the need and extent of equal access to housing in a community. Overall, San Diego County experienced a 10 percent increase in population from 2000 to 2010. During this period, the cities of San Marcos, Chula Vista, and Carlsbad had the largest growth while the cities of Del Mar, Imperial Beach, Poway, and Solana Beach experienced a drop in population. The median age in San Diego County is increasing steadily. Based on the 2010 Census, 11.4 percent of the population in San Diego County was age 65 or over (elderly), with another 10.6 percent in the 55 to 64 age group (future elderly).

Race/Ethnicity

San Diego County's residents have become increasingly diverse in their race and ethnic compositions since 1970. In 2000, Whites made up the majority of the population in the San Diego region but by 2010, minority residents made up a slight majority (51.5 percent). The largest racial/ethnic group in the County is Hispanic.

Racial Segregation and Linguistic Isolation

When looking at Hispanic/White segregation among the largest 200 cities in the country in 2010, San Diego ranked 12th most segregated. Language barriers can be an impediment to accessing housing of choice. In San Diego County, 16.3 percent of residents indicated they spoke English "less than very well" and can be considered linguistically isolated. The cities of National City, Vista, and Escondido have the highest percentage of total residents who spoke English "less than very well". Most of these residents were Spanish speakers.

Racially/Ethnically Concentrated Areas of Poverty (RECAPs)

In an effort to identify racially/ethnically concentrated areas of poverty (RECAPs), the U.S. Department of Housing and Urban Development (HUD) has identified census tracts with a majority non-White population (greater than 50 percent) and a poverty rate that exceeds 40 percent or exceeds 300% of the metro/micro tract average. Within San Diego County, there are RECAPs scattered in small sections of Oceanside, San Marcos, Escondido, El Cajon, La Mesa, Lemon Grove, National City, Chula Vista and Imperial Beach. Larger RECAP clusters can be seen in the central/southern portion of the City of San Diego. In 2010, there were 173,692 persons living in a RECAP in the County, or 5.6 percent of the County's total population.

Housing Age and Condition

Assessing housing conditions in the County can provide the basis for developing policies and programs to maintain and preserve the quality of the housing stock. Housing age can indicate general housing conditions within a community. The County's housing stock is older, with a majority of the housing units (61 percent) built before 1979. The highest percentages of pre-1980 housing units are generally found in the older, urbanized neighborhoods in the cities of La Mesa, Lemon Grove, El Cajon, San Diego, Coronado and National City. These cities are the most likely to have the largest proportion of housing units in need of rehabilitation. Home rehabilitation can be an obstacle for senior homeowners with fixed incomes and mobility issues.

Housing Cost and Affordability

The cost of homeownership varies within San Diego County depending on the community. In 2014, the median sales price for a home in San Diego County was \$430,000, an increase of 3.6 percent from 2013. Home prices vary by area/jurisdiction, with very high median prices in coastal areas such as the cities of Coronado, Del Mar, Solana Beach, and the La Jolla area of the City of San Diego. National City had the lowest median sales price among the incorporated jurisdictions.

The San Diego County Apartment Association (SDCAA) publishes average rental rates biannually. The estimated average rental costs in San Diego County in the fall of 2014 were \$812 for a studio, \$1,066 for a one-bedroom, \$1,463 for a two-bedroom, and \$1,813 for a three-bedroom.

Adverse Community Factors

The California Office of Environmental Health Hazard Assessment (OEHHA) developed a screening methodology, called the California Communities Environmental Health Screening Tool (CalEnviroScreen), to help identify California communities that are disproportionately burdened by multiple sources of pollution. The CalEnviroScreen reveals that high scoring communities tend to be more burdened by pollution from multiple sources and most vulnerable to its effects, taking into account their socioeconomic characteristics and underlying health status. In San Diego County, the areas indicated as having higher EnviroScreen scores generally match the geographic distribution of minorities, low- and moderate-income persons, and poverty concentrations.

Lending Practices

Overall Lending Patterns

A key aspect of fair housing choice is equal access to credit for the purchase or improvement of a home, particularly in light of the recent lending/credit crisis. In 2013, a total of 32,571 households applied for conventional loans to purchase homes in San Diego County, representing a decrease of approximately 18 percent from 2008. Despite this decrease, these 2013 figures represent an increase from the number of applications recorded in 2011 and 2012. This trend is indicative of a housing market that is slowly recovering from its peak in 2006-2007. The cities of San Diego, Chula Vista, and Oceanside recorded the most loan applications, while the cities of Del Mar, Coronado, and Solana Beach recorded the fewest due to the built out character of these small communities. Applications from the cities of Poway, La Mesa, Santee, and Encinitas generally exhibited higher approval rates (over 73 percent). By contrast, applications from the cities of National City, Lemon Grove, and Chula Vista had slightly lower approval rates (ranging from 63 percent to 68 percent). Overall, approval rates were noticeably higher in 2013 than in 2008. Aside from income, another major impediment to securing a home loan is insufficient

**SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

understanding of the homebuying and lending processes. About 14 percent of all applications countywide were withdrawn by the applicants or deemed incomplete by the financial institution in 2013.

Lending by Race/Ethnicity

In an ideal environment, the applicant pool for mortgage lending should be reflective of the demographics of a community. When one racial/ethnic group is overrepresented or underrepresented in the total applicant pool, it could be an indicator of unequal access to housing opportunities. Throughout San Diego County, White applicants were noticeably overrepresented in the loan applicant pool, while Hispanics were severely underrepresented. The underrepresentation of Hispanics was most acute in the cities of Imperial Beach (-33 percent), Vista (-35 percent), and Escondido (-36 percent).

Top Lenders

In 2013, about 47 percent (79,185 applications) of all loan applications in San Diego County were submitted to one of the County's top ten lenders. The region's top three lenders have remained fairly consistent since 2008, with the only significant changes being the purchase of Countrywide Bank by Bank of America and Wells Fargo's acquisition of Wachovia Mortgage. Approval rates for the County's top lenders fluctuated substantially by institution and jurisdiction; however, as noted before, overall approval rates have increased markedly since 2008.

Subprime Lending

Subprime lending can both impede and extend fair housing choice. While Home Mortgage Disclosure Act (HMDA) data does not classify loans as subprime, it does track the interest rate spread on loans. In 2005, the Federal Reserve Board required lenders to report rate spreads for loans whose Annual Percentage Rate (APR) was above the U.S. Department of the Treasury benchmark. Loans with a reported spread are typically referred to as higher-priced or subprime loans. The number of subprime loans issued has decreased substantially over time. In 2008, about five percent of all loans issued could be considered subprime but, by 2013, less than two percent of loans issued were subprime loans. Black and Hispanic applicants seem to be significantly more likely to receive these higher-priced loans. In 2008, Blacks and Hispanics were twice as likely as Whites and Asians to receive a subprime loan. This discrepancy was less noticeable in 2013, but Black and Hispanic applicants continued to get higher-priced loans more frequently than White and Asian applicants.

Distribution of Affordable Housing and Residential Care Facilities

Based on the ratio of beds per 1,000 persons, licensed care facilities in San Diego County are most concentrated in Lemon Grove, Escondido, La Mesa, and El Cajon and are least concentrated in Imperial Beach.

The City of El Cajon has a high concentration of Housing Choice Voucher (HCV) use. El Cajon represents about three percent of the County population but more than nine percent of the HCV use. National City also has a relatively high concentration of HCV use. National City represents about two percent of the total population but more than four percent of the vouchers issued in San Diego County.

San Diego County has a large inventory of affordable housing units. The distribution of these units, however, is uneven throughout the region, with dense clusters of assisted housing located in central San Diego, National City, Chula Vista and Escondido. Almost three-quarters (73 percent) of the region's rent-restricted multi-family housing stock is concentrated in these four cities.

Foreclosures

As of February 2015, less than one percent of the County’s housing stock was in one of the various stages of foreclosure. A foreclosure “hot spots” analysis using recent foreclosure data indicates that Chula Vista, National City, and East San Diego County have higher rates of foreclosure.

Public Policies

Housing Element Compliance

Public policies established at the regional and local levels can affect housing development and therefore, may have an impact on the range and location of housing choices available to residents. A Housing Element found by the State Department of Housing and Community Development (HCD) to be in compliance with State law is presumed to have adequately addressed its policy constraints. According to HCD, of the 19 participating jurisdictions (including the County), 17 Housing Elements were in compliance. The cities of Carlsbad and Encinitas have not yet adopted housing elements for the 2013-2021 planning period.

Zoning Amendments to Remove Impediments to Special Needs Housing

As part of the 2013-2021 Housing Element update, most jurisdictions have already addressed the provisions for special needs housing. However, some jurisdictions in the region have yet to address issues such as:

- Definition of family
- Density bonus
- Residential care facilities
- Emergency shelters
- Transitional/supportive housing
- Single-room occupancy housing
- Farmworker housing
- Employee housing
- Reasonable accommodation

Fair Housing Data

Four agencies provided fair housing services to San Diego County residents: CSA San Diego County (CSA), Legal Aid Society of San Diego (LASSD), Housing Opportunities Collaborative (HOC), and North County Lifeline (NCL).

CSA San Diego County (CSA): Between FY 2009-10 to FY 2013-14, CSA provided fair housing services to approximately 1,000 San Diego County residents per year—for a total of 5,923 clients over the five-year period. The majority of all complaints filed pertained to allegations of discrimination due to disability (32 percent), race (31 percent) and national origin (11 percent).

Legal Aid Society of San Diego (LASSD): Between May 2012 and December 2014, LASSD provided housing services to approximately 10,000 San Diego County residents. These housing services include: landlord/tenant disputes, foreclosure and eviction avoidance, and fair housing services. LASSD reports having investigated a total of 304 fair housing cases between May 2012 and December 2014 – about three percent of all housing complaints made to LASSD during that time period. A majority of these

SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

cases (64 percent) were complaints based on discrimination due to a disability. Another 11 and 10 percent, respectively, were complaints based on disparate treatment due to race (33 cases) and national origin (29 cases).

Housing Opportunities Collaborative (HOC): In FY 2012-13 to FY 2013-14, HOC received 1,093 fair housing inquiries. As a result, 167 fair housing complaints were filed with the HOC and referred out for legal assistance. Over half (51 percent) of all complaints filed were related to disability.

North County Lifeline (NCL): [Awaiting data from NCL]

In addition, fair housing complaints were filed with HUD and with the State Department of Fair Employment and Housing (DFEH) for investigation and enforcement:

DFEH: Since 2009, a total of 440 fair housing complaints in the San Diego County have been filed with DFEH. The majority of complaints alleged housing discrimination based on: physical disabilities (143 instances), familial/marital status (69 instances), or race/color (58 instances). The greatest numbers of complaints were filed in the cities of San Diego, Oceanside and Chula Vista.

A single complaint can involve multiple acts of discrimination. A total of 512 acts of discrimination have been recorded in San Diego County since 2009, with the cities of San Diego (228 acts), Chula Vista (35 acts) and El Cajon (33 acts) having the most number of reported incidents. “Unequal access to facilities/denied reasonable accommodation” was the most often cited act of discrimination (125 instances); but “harassment” (95 instances) and “eviction” (82 instances) were also commonly reported.

HUD: From January 1, 2008 to December 31, 2014, 442 fair housing cases in San Diego County were filed with HUD, with 177 of those cases filed by residents in the City of San Diego. Overall, disability-related cases were the most common—comprising 47 percent of all cases. Cases concerning race (14 percent) familial/marital status and retaliation (12 percent each), and national origin (10 percent) were also regularly reported.

According to the fair housing survey conducted as part of this AI, race, disability, and source of income were identified by respondents as the leading bases for discrimination. The survey also indicated that housing discrimination in the County was severely underreported. Only 18 (25 percent) of the 90 people who experienced housing discrimination reported the incident, according to the survey results.

Fair Housing Impediments

Based on the analysis conducted for this AI, the following is a preliminary list of fair housing impediments identified in San Diego County:

- **Outreach and Education:** Fair housing education is identified as one of the most important strategies for furthering fair housing. However, traditional outreach methods of publishing notices and press releases in newspapers and posting information on websites are not adequate to reach the general public with diverse needs and interests. Outreach methods should be expanded to include other media of communications, and also utilize networks of neighborhood groups and organizations.

- **Enforcement:** Rigorous enforcement of fair housing laws is most effective in deterring housing discrimination. However, not enough enforcement activities are pursued. Fair housing service providers should encourage victims to pursue litigation and refer victims to agencies and organizations with the capacity to handle litigation. Also, favorable outcomes in litigation should be publicized to encourage other victims to come forward.
- **Linguistic Isolation:** A significant proportion of San Diego County residents indicated they spoke English “less than very well” and can be considered linguistically isolated. Entitlement jurisdictions should periodically update their Limited English Proficiency (LEP) plans to ensure language assistance reflects the changing demographics of the communities.
- **Segregation:** In 2010, about 5.6 percent of the County’s total population lived in a RECAP (racially/ethnically concentrated areas of poverty). These areas are also more impacted by adverse environmental factors such as hazardous materials. Local housing policies should work to promote the distribution of affordable housing throughout the community and offer a range of housing choices.
- **Lending:** Throughout San Diego County, White applicants were noticeably overrepresented in the loan applicant pool, while Hispanics were severely underrepresented. Black and Hispanic applicants also seem to be significantly more likely to receive subprime loans. The SDRAFFH and jurisdictions should meet with the lending community to discuss ways to expand access to financing for all but especially for minority households.
- **Public Policies:** Several jurisdictions within the County have yet to update their zoning ordinances to address special needs housing. Jurisdictions should implement their Housing Element program commitments to amend the zoning ordinances in a timely manner.
- **Discrimination:** Housing discrimination persists throughout the County, which is supported by general literature, statistical data from fair housing service providers, cases filed with DFEH and HUD, and recent testing conducted in the region. Specifically, discriminatory practices based on disability, race, and familial status were among the top categories. Jurisdictions should continue to allocate adequate resources for fair housing outreach and education, testing, and enforcement.
- **Fair Housing Reporting:** The reporting of fair housing statistics in the County by the various fair housing service providers is inconsistent and difficult to aggregate to allow comparison for trends and patterns. SDRAFFH should develop a format for reporting fair housing data for use by all service providers.