San Diego Regional Analysis of Impediments to Fair Housing Choice



March 2011

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, DEBBIE FOUNTAIN, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents CITY OF CARLSBAD's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Debbie Fountain
Name

JULY 1, 2010
Date

HOUSING AND NEIGHBORHOOD SERVICES DIRECTOR
Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, **James D. Sandoval, City Manager for the City of Chula Vista**, hereby certify that this San Diego Rgional Analysis of Impediments to Fair Housing choice represents the City Of Chula Vista's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

James D. Sandoval, City Manager

May 13, 2010
Date

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, Kathi Henry, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents City of El Cajon's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Kathi Henry

Signature

June 24, 2010

Date

City Manager

Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, P.E. Cotton, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents City of Encinitas's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Name

8-26-10
Date

City Manager
Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, P.E. Cotton, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents City of Encinitas's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Name

8-26-10
Date

City Manager
Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, Jerry VanLeeuwen, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents Escondido's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Name

May 7, 2010
Date

Director of Community Services
Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, David E. Witt, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents City of La Mesa's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Name David E. Witt

12/14/10
Date

City Manager
Title

COPY

RESOLUTION NO. 2010-131

RESOLUTION ACCEPTING THE SAN DIEGO REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

WHEREAS, the Federal Fair Housing Act of 1968 and the Fair Housing Amendments Act of 1988 prohibits discrimination in all aspects of the housing market;

WHEREAS, the City of La Mesa participation in the Community Development Block Grant and the HOME programs requires annual certification that the City is "affirmatively furthering fair housing";

WHEREAS, the City of La Mesa participated with a group of the CDBG entitlement jurisdictions in San Diego County to produce a Regional Analysis of Fair Housing Choices;

WHEREAS, the City of La Mesa published a notice in a newspaper of general circulation on July 1, 2010 soliciting public comment on the Analysis of Impediments document and placed the document on the City's website; and

WHEREAS, no comments were received from the public on the contents of the Analysis of Impediments.

NOW, THEREFORE, BE IT RESOLVED that the City Council of the City of La Mesa hereby accepts the San Diego Regional Analysis of Impediments to Fair Housing Choice, which is on file in the Office of the City Clerk, and authorizes the City Manager to execute the signature page.

PASSED AND ADOPTED at a Regular meeting of the City Council of the City of La Mesa, California, held the 14th day of December 2010, by the following vote to wit:

AYES: Councilmembers Allan, Arapostathis, Ewin, Sterling and Mayor Madrid

NOES: None

ABSENT: None

CERTIFICATE OF CITY CLERK

I, MARY J. KENNEDY, City Clerk of the City of La Mesa, California, do hereby certify the foregoing to be a true and exact copy of Resolution No. 2010-131, duly passed and adopted by the City Council of said City on the date and by the vote therein recited.

Mary J. Kennedy

MARY J. KENNEDY, CMC, City Clerk

(SEAL OF CITY)

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, Mayor Ron Morrison, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents the City of National City 's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Name

August 17, 2010
Date

Mayor
Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, Jim Wood, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents The City of Oceanside's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Jim Wood, Mayor

Date 8/19/10

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, David Estrella, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents County of San Diego's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

D. Estrella

Signature

8/27/10

Date

Director

Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, Paul Malone, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents the City of San Marco's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Paul Malone
Signature

8/27/10
Date

City Manager
Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, Keith Till, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents the City of Santee's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Keith Till

Name Keith Till

8/19/10

Date

City Manager

Title

SIGNATURE PAGE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

I, Rita L. Geldert, hereby certify that this San Diego Regional Analysis of Impediments to Fair Housing Choice represents the City of Vista's conclusions about impediments to fair housing choice, as well as actions necessary to address any identified impediments.

Rita L. Geldert
Name

07/19/2010
Date

City Manager
Title

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CHAPTER 1 INTRODUCTION

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

San Diego County, one of the most populous counties in the nation, is home to over 3 million residents and an increasingly diverse demographic. The County encompasses 19 incorporated cities and more than 25 rural and urban unincorporated neighborhoods and communities.

Diversity among its residents, in terms of cultural backgrounds and socioeconomic characteristics, makes San Diego County a highly interesting and 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.

1.1 Purpose of the Report

Equal access to housing is fundamental to each person in meeting essential needs and pursuing personal, educational, employment, or other goals. In recognition of equal housing access as a fundamental right, the federal government and the State of California have both established fair housing choice as a right protected by law.

Through the federally funded Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs, among other state and local programs, jurisdictions in San Diego County work to provide a decent living environment for all. Pursuant to CDBG regulations [24 CFR Subtitle A §91.225(a)(1)], to receive CDBG funds, each jurisdiction must certify that it "actively furthers fair housing choice" through the following:

- Completion of an Analysis of Impediments to Fair Housing Choice (AI);
- Actions to eliminate identified impediments; and
- Maintenance of fair housing records.

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 availability of a range of housing choices for residents. This report 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 this report also assesses 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.

1.2 Legal Framework

Fair housing is a right protected by both Federal and State of California laws. Among these laws, virtually every housing unit in California is subject to fair housing practices.

Federal Laws

The federal **Fair Housing Act of 1968** and **Fair Housing Amendments Act of 1988** (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, including the sale, rental, lease or negotiation for real property. The Fair Housing Act prohibits discrimination based on race, color, religion, sex, familial status, or national origin. In 1988, the Fair Housing Act was amended to extend protection to familial status and people with disabilities (mental or physical). Specifically, it is unlawful to:

- Refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, disability, familial status, or national origin.

- Discriminate against any person in the terms, conditions, or privileges of sale or rental of a dwelling, or in the provision of services or facilities in connection therewith, because of race, color, religion, sex, disability, familial status, or national origin.

- Make, print, or publish, or cause to be made, printed, or published any notice, statement, or advertisement, with respect to the sale or rental of a dwelling that indicates any preference, limitation, or discrimination based on race, color, religion, sex, disability, familial status, or national origin, or an intention to make any such preference, limitation, or discrimination.

- Represent to any person because of race, color, religion, sex, disability, familial status, or national origin that any dwelling is not available for inspection, sale, or rental when such dwelling is in fact so available.

- For profit, induce or attempt to induce any person to sell or rent any dwelling by representations regarding the entry or prospective entry into the neighborhood of a person or persons of a particular race, color, religion, sex, disability, familial status, or national origin.

Reasonable Accommodations and Accessibility: The Fair Housing Amendments Act requires owners of housing facilities to make "reasonable accommodations" (exceptions) in their rules, policies, and operations to give people with disabilities equal housing opportunities. For example, a landlord with a "no pets" policy may be required to grant an exception to this rule and allow an individual who is blind to keep a guide dog in the residence. The Fair Housing Act also requires landlords to allow tenants with disabilities to make reasonable access-related modifications to their private living space, as well as to common use spaces, at the tenant's own expense. Finally, the Act requires that new multi-family housing with four or more units be designed and built to allow access for persons with disabilities. This includes accessible

common use areas, doors that are wide enough for wheelchairs, kitchens and bathrooms that allow a person using a wheelchair to maneuver, and other adaptable features within the units.

California Laws

The State Department of Fair Employment and Housing (DFEH) enforces California laws that provide protection and monetary relief to victims of unlawful housing practices. The **Fair Employment and Housing Act** (FEHA) (Gov. Code §§12955 et seq.) prohibits discrimination and harassment in housing practices, including:

- Advertising
- Application and selection process
- Unlawful evictions
- Terms and conditions of tenancy
- Privileges of occupancy
- Mortgage loans and insurance
- Public and private land use practices (zoning)
- Unlawful restrictive covenants

The following categories are protected by FEHA:

- Race or color
- Ancestry or national origin
- Sex
- Marital status
- Source of income
- Sexual Orientation
- Familial status (households with children under 18 years of age)
- Religion
- Mental/Physical Disability
- Medical Condition
- Age

In addition, the FEHA contains similar reasonable accommodations and accessibility provisions as the Federal Fair Housing Amendments Act.

The **Unruh Civil Rights Act** (California Civil Code § 51) provides protection from discrimination by all business establishments in California, including housing and accommodations, because of age, ancestry, color, disability, national origin, race, religion, sex, and sexual orientation. While the Unruh Civil Rights Act specifically lists "sex, race, color, religion, ancestry, national origin, disability, or medical condition" as protected classes, the California Supreme Court has held that protections under the Unruh Act are not necessarily restricted to these characteristics.

Furthermore, the **Ralph Civil Rights Act** (California Civil Code § 51.7) forbids acts of violence or threats of violence because of a person's race, color, religion, ancestry, national origin, age, disability, sex, sexual orientation, political affiliation, or position in a labor dispute (California

Civil Code section 51.7). Hate violence can be: verbal or written threats; physical assault or attempted assault; and graffiti, vandalism, or property damage.

The **Bane Civil Rights Act** (California Civil Code § 52.1) provides another layer of protection for fair housing choice by protecting all people in California from interference by force or threat of force with an individual's constitutional or statutory rights, including a right to equal access to housing. The Bane Act also includes criminal penalties for hate crimes; however, convictions under the Act are not allowed for speech alone unless that speech itself threatened violence.

In addition to these acts, Government Code §§ 111135, 65008, and 65580-65589.8 prohibit discrimination in programs funded by the State and in any land use decisions. Specifically, recent changes to Sections 65580-65589.8 (**Housing Element law**) require local jurisdictions to address the provision of housing options for special needs groups, including:

- Housing for persons with disabilities (SB 520)
- Housing for homeless persons, including emergency shelters, transitional housing, supportive housing (SB 2)
- Housing for extremely low income households, including single-room occupancy units (AB 2634)

Fair Housing Defined

In light of the various pieces of fair housing legislation passed at the federal and state levels, fair housing throughout this report is defined as follows:

> *Fair housing is a condition in which individuals of similar income levels in the same housing market having a like range of housing choice available to them regardless of age, race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.*

Impediments Defined

Within the legal framework of federal and state laws and based on the guidance provided by the U.S. Department of Housing and Urban Development (HUD) Fair Housing Planning Guide, impediments to fair housing choice can be defined as:

> *Any actions, omissions, or decisions taken because of age, race, color, ancestry, national origin, religion, sex, disability, medical condition, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor which restrict housing choices or the availability of housing choices; or*
>
> *Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of age, race, color, ancestry, national origin, religion, sex, disability, medical condition, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.*

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice. Furthermore, eligibility for certain federal funds requires the compliance with federal fair housing laws. Specifically, to receive HUD Community Planning and Development (CPD) formula grants, a jurisdiction must:

- Certify its commitment to actively further fair housing choice;
- Maintain fair housing records; and
- Conduct an analysis of impediments to fair housing.

1.3 Scope of Analysis

This Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions or other possible obstacles that may affect an individual or a household's access to housing. The AI involves:

- A comprehensive review of the laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws, regulations, policies, procedures, and practices affect the location, availability, and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

1.4 Geographic Areas Covered

This AI covers the entirety of San Diego County, including the 18 incorporated cities and all unincorporated areas. When this report states, "San Diego County" it refers to the 18 cities and the 25 unincorporated neighborhoods, except for when the "County" is expressly defined as an entitlement jurisdiction. To help understand the organization of the data and discussions in this AI, geographic references are defined as follows (see Figure 1-1 at the end of this Chapter):

Entitlement Jurisdictions

An entitlement jurisdiction is a jurisdiction with a population of over 50,000 residents. An "entitlement" jurisdiction is so defined because it is "entitled", based on its population, to directly receive formula Community Development Block Grant (CDBG) from HUD. Entitlement jurisdictions in the County include:

- City of Carlsbad
- City of Chula Vista
- City of El Cajon
- City of Encinitas
- City of Escondido
- City of La Mesa
- City of National City
- City of Oceanside
- City of San Diego
- City of San Marcos
- City of Santee
- City of Vista
- San Diego Urban County

San Diego Urban County

Cities with a population smaller than 50,000 residents do not directly receive CDBG funds from HUD. Instead, these small cities participate in the Urban County program. The Urban County program is responsible for administering the CDBG funds received from HUD and the requirements for obtaining funds on behalf of the cities, including this study. The San Diego Urban County includes:

- Unincorporated areas
- City of Coronado
- City of Del Mar
- City of Imperial Beach
- City of Lemon Grove
- City of Poway
- City of Solana Beach

San Diego County Subregions

San Diego County is divided into seven Metropolitan Statistical Areas (MSAs):

- Central
- North City
- South Suburban
- East Suburban
- North County West
- North County East
- East County

Certain housing and demographic data presented in this AI are aggregated at the MSA level.

1.5 Lead Agency and Funding Sources

The San Diego Fair Housing Resources Board (FHRB) is comprised of representatives from the entitlement jurisdictions in the County, as well as organizations with a mission in promoting fair housing. The FHRB oversees the preparation of this AI, which has been funded with CDBG and local funds contributed by all entitlement jurisdictions in the County on a pro rata basis.

1.6 Data and Methodology

The following data sources were used to complete this AI. Sources of specific information are identified in the text, tables and figures.

- 1990 and 2000 U.S. Census
- Bayside Community Services
- California Association of Realtors
- California Department of Fair Employment & Housing
- California Department of Department of Finance
- California Department of Social Services Community Care Licensing Division
- California Housing Partnership Corporation
- Center for Social Advocacy
- Center On Policy Initiatives (San Diego)
- County of San Diego, Department of Housing & Community Development
- County of San Diego, Health and Human Services Agency
- County of San Diego, Parks and Recreation Department
- Fair Housing Council of San Diego
- Home Mortgage Disclosure Act data obtained through Marquis Software Solutions, Centrax HMDA 2007
- National Association of Home Builders
- National Fair Housing Alliance
- North County Lifeline
- North County Transit District
- San Diego County Apartment Association
- San Diego Housing Commission
- San Diego Housing Federation
- San Diego Metropolitan Transit System
- San Diego Regional Taskforce on the Homeless
- San Diego Sourcebook
- South Bay Community Services
- San Diego Association of Governments (SANDAG)
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Federal Bureau of Investigation (FBI)

1.7 Organization of the Report

The AI is divided into eight chapters:

1. **Introduction** defines "fair housing" and explains the purpose of the report.

2. **Community Participation** describes the community outreach program and summarizes comments from residents and various agencies on fair housing issues such as discrimination, housing impediments, and housing trends.

3. **Community Profile** presents the demographic, housing, and income characteristics in San Diego County. Major employers and transportation access to job centers are identified. The relationships among these variables are discussed.

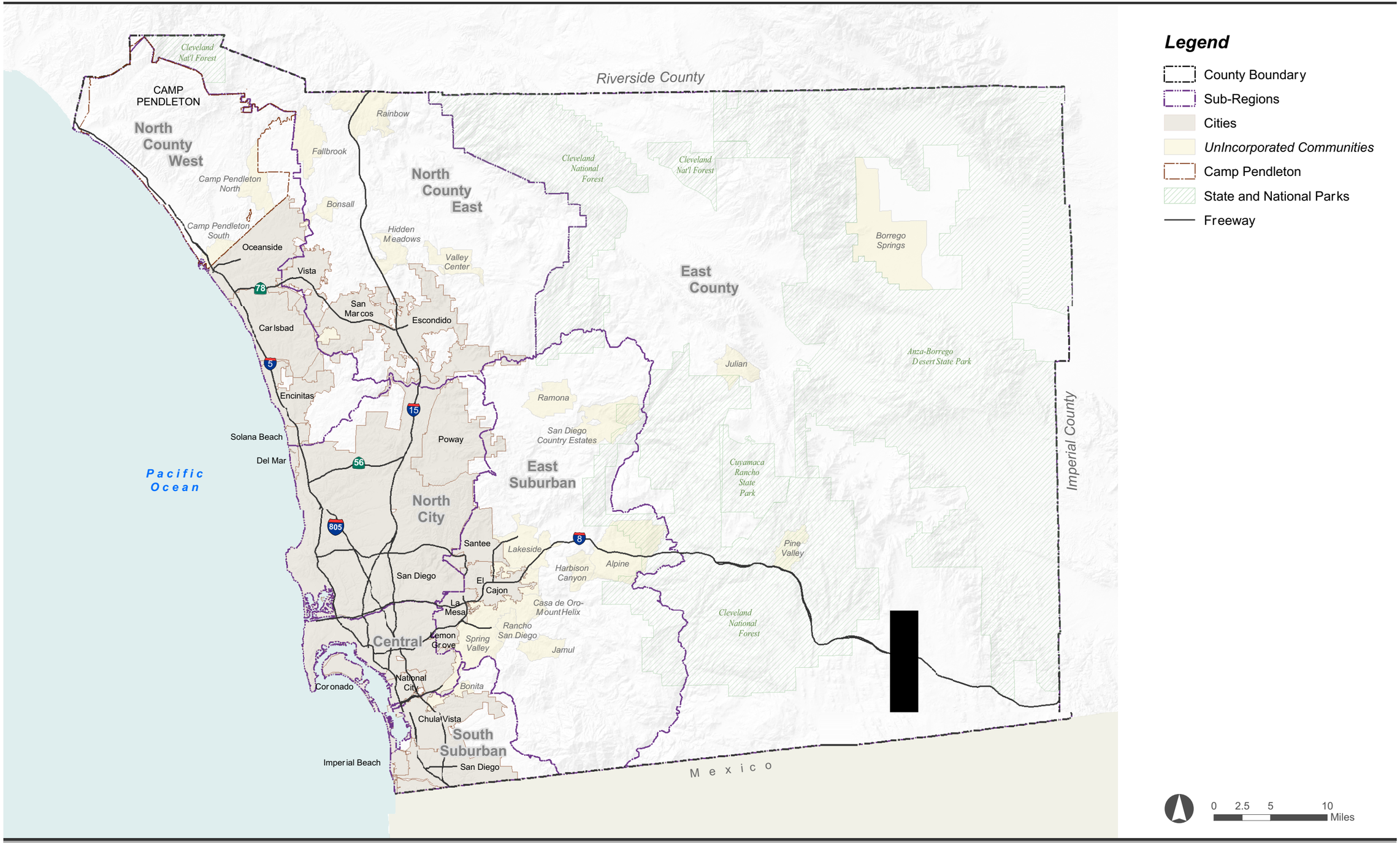
4. **Lending Practices** assesses the access to financing for different groups. Predatory and subprime lending issues are discussed.

5. **Public Policies and Practices** analyzes various public policies and actions that may impede fair housing within the County.

6. **Current Fair Housing Profile** evaluates existing public and private programs, services, practices, and activities that assist in providing fair housing in the County. This chapter also assesses the nature and extent of fair housing complaints and violations in different areas of the County. Trends and patterns of impediments to fair housing, as identified by public and private agencies, are included.

7. **Achievements of the 2005 Plans** assesses the progress made since the preparation of the 2005 Analysis of Impediments (AI) to Fair Housing Choice.

8. **Conclusions and Recommendations** summarizes the findings regarding fair housing issues in San Diego County and provides recommendations for furthering fair housing practices.



Source: SANDAG 2009; SanGIS 2009

Geographic Areas Covered

Figure 1-1

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CHAPTER 2 COMMUNITY PARTICIPATION

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

This ***Analysis of Impediments (AI)*** report has been developed to provide an overview of laws, regulations, conditions, or other possible obstacles that may affect an individual's or a household's access to housing. As part of this effort, the report incorporates the issues and concerns of residents, housing professionals, and service providers. To assure the report responds to community needs, a community outreach program consisting of four community workshops, targeted stakeholder interviews, and a fair housing survey was conducted in the development of this report. This chapter describes the community outreach program conducted to involve the community.

2.1 Outreach to the Community

To reach the various segments of the community, several methods were used to obtain community input:

- Four community workshops
- Targeted stakeholder interviews to service providers and local organizations
- Fair housing survey

Appendix A contains copies of workshop flyers, surveys, and summary of meeting notes.

Community Workshops

Four community workshops were held in communities throughout the County in late May/early June 2009 to gather input regarding fair housing issues in the region. The locations and dates of the meetings were as follows:

Community Meeting Locations

Focus Area	Location	Date
East County	Ronald Reagan Community Center, El Cajon, CA	May 28, 2009
Central County	Metro Community Room, San Diego, CA	June 4, 2009
North County	Brengle Terrace Auditorium, Vista, CA	June 9, 2009
South County	Parkway Community Center, Chula Vista, CA	June 10, 2009

To encourage attendance and participation, the workshops were publicized through the following methods:

- Flyers publicizing the four community workshops in English and Spanish were mailed to over 600 agencies and organizations and interested individuals throughout the County, including a wide range of housing service providers and community organizations such as community planning groups, housing development corporations, service providers, housing industry professionals, civic organizations, housing authorities, housing groups, business organizations, religious organizations, schools, and local elected officials' offices.

- Flyers in English and Spanish were posted on the websites of the participating cities and the County.

- Flyers in English and Spanish were placed at public counters such as city halls, libraries, and community centers.

- A press release detailing the workshops was developed and distributed to 45 local newspapers.

Despite extensive outreach efforts, attendance at the community meetings was limited. In general, community workshops on fair housing issues receive little attention from the public, according to fair housing service providers serving various parts of the County. Often, people participate in such workshops only if they are directly impacted by fair housing issues.

Workshop Participants

A total of 46 individuals attended the community meetings. Aside from interested individuals and staff from the various cities and the County, several service providers and housing professionals participated in the fair housing workshops. These included:

- Bayside Community Center
- Center for Social Advocacy
- Communities Against Substance Abuse
- CSU San Marcos
- Futures Associates
- Helix High School
- North County Lifeline
- Recovery Innovations
- San Diego-Tijuana Border Initiative
- South Bay Community Services
- Southern California Housing Collaborative
- Stepping Stone of San Diego
- Townspeople

Key Issues Identified

In reviewing the comments received at these workshops, several key issues are noted:

- Housing discrimination based on race and disability are still top issues in the County. While discrimination based on race has decreased over the years, discrimination based on disability has not seen a significant improvement. Denying requests for reasonable accommodation is the most common form of discrimination against persons with disabilities.

- Persons with mental disabilities face many difficulties when requesting reasonable accommodation for their conditions. Although doctors may provide notes encouraging things such as the use of companion animals, floor assignments or parking locations, property owners are unclear if they are legally required to accommodate such requests.

- Small rental properties (with fewer than 16 units) are not required to maintain on-site management. Owners of these small properties commonly are single owners (in contrast to partnerships or corporations) and often are not members of apartment associations. These owners are less aware of fair housing laws.

- Many single-family homes are used as rentals. Owners of these individual homes are often not aware of fair housing laws.

- Low income persons are sometimes discouraged from viewing an apartment or a home, or inquiring about financing options. It is especially challenging for them to find adequate housing due to the shortage of available affordable units.

- Occupancy limits present an impediment to many Hispanic households.

- With a large immigrant population in the County, outreach and education efforts are difficult because of the language barriers.

- Low income and immigrant families live in substandard conditions, but cease repeated requests for repairs out of fear of retaliation. Residents accept unhealthy conditions such as faulty plumbing and heating, pests, mold, lack of ventilation, and use of illegal units because they are not confident they will find more suitable housing elsewhere because of discrimination.

- The process for filing a discrimination complaint may appear to be too complicated to many, and affordable legal services are limited compared to the extent of need.

- Code enforcement can be used by residents who want to intimidate neighbors they find undesirable.

- Predatory lending has been pervasive in recent years.

The comments received during these community workshops have been incorporated into this AI as appropriate and documented in Appendix A.

Targeted Stakeholder Interviews

In addition to the input given by representatives from local organizations in attendance at the community workshops, informal interviews were conducted via two stakeholder meetings and follow-up emails and telephone calls to obtain input on fair housing issues in the County. The following agencies attended one of the targeted stakeholder interview events in May 2009:

- Affordable Housing Advocates
- Bayside Community Center
- City of Lemon Grove
- City of San Marcos
- Center for Social Advocacy
- Community Housing Works
- Elder Help of San Diego
- Fair Housing Council of San Diego
- Legal Aid
- San Diego Housing Federation
- Society of St. Vincent de Paul Diocesan Council
- South Bay Community Services

Key Issues Identified

In reviewing the comments received at these interviews, several key issues are noted:

- There is a major barrier in reporting incidences because different jurisdictions use different service providers. People facing discrimination do not know which agency to report claims since the coverage areas of the fair housing service providers are complex. The region needs a central point of contact rather than "parceling out" responsibilities.

- People who face discrimination do not have the resources or stamina to combat the problem and landlords know that individuals have a hard time reporting and defending accusations.

- The discrimination profile is changing. Discrimination based on race is reducing, but lack of accommodations for physically or mentally disabled is on the rise.

- The practice of cities requiring the developers of affordable housing give preference to city residents can be an impediment to fair housing. If a predominately White city requires a preference of current residents then it may be creating requirements that violate fair housing laws.

- Lack of inclusionary housing is an impediment to fair housing.

- Discrimination is occurring in response times to repairs, rent increases, unit preferences, and the lack of return of deposits.

- Undocumented people have unique challenges in receiving housing and reporting discrimination, since legal status is not a protected class under the law.

- There is a possible resurgence of Hispanic targeting due to previously proposed policies by local jurisdictions to make it illegal for landlords to rent to undocumented people.

- Individuals of Arab decent are experiencing discrimination due to heightened homeland security concerns.

- Developmentally disabled persons have a particular problem finding housing.

- Funding is not available for the development of housing for individuals who are "dually diagnosed."

- Age discrimination is also a problem in the community. Young people do not always have history of rentals or financials. Seniors and older adults in crisis do not always have a credit history.

- In the northern portion of the County near Camp Pendleton, individuals who have been disabled in the war are finding it harder to find housing to accommodate them due to a higher concentration of disabled persons.

- Released prisoners have trouble finding housing, especially sexual predators.

The comments received during these community workshops have been incorporated into this AI as appropriate and documented in Appendix A.

Fair Housing Survey

The Fair Housing Survey sought to gain knowledge about the nature and extent of fair housing issues experienced by County residents. The survey consisted of ten questions designed to gather information on a person's experience with fair housing issues and perception of fair housing issues in his/her neighborhood. A copy of the survey is included as Appendix B.

The survey was available in English and Spanish. The survey was distributed via the following methods:

- The web address of the survey was sent to over 800 agencies and interested individuals, together with the flyers publicizing the community workshops.

- Bayside Community Center and North County Lifeline helped distribute the survey to their clients.

- The survey was posted on the websites of various public housing authorities, cities and the County.

- Copies of the survey were placed at public counters such as city halls, libraries, and community centers.

- The survey was distributed to attendees attending the public workshops.

Because responses to the survey were not controlled[1], results of the survey are used only to provide some insight regarding fair housing issues, but cannot be treated as a statistically valid survey. Furthermore, the survey asked for respondents of their perception in housing discrimination. A person responding having been discriminated does not necessarily mean discrimination has actually taken place.

Who Responded to the Survey?

A total of 296 persons responded to the fair housing survey. The surveys were from residents representing zip codes across the entire county. Responses were concentrated in three areas (see Figure 2-1 at the end of this Chapter):

- South Bay area
- Central Region, particularly in and around City Heights
- Mid-city area, particularly in and around University City
- North County area, particularly in Carlsbad and San Marcos

Of the 296 responses, approximately 28 percent noted that they had experienced housing discrimination.

Who Do You Believe Discriminated Against You?[2]

Among the 83 persons indicating that they had experienced housing discrimination, 77 percent (63 persons) indicated that a landlord or property manager had discriminated against them, while 8 percent (6 persons) of the respondents identified a real estate agent or mortgage lender, and 2 percent (2 persons) identified a city or county staff person as the source of discrimination. Nobody indicated that they had been discriminated against by a mortgage insurer.

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1 A survey with a "controlled" sample would, through various techniques, "control" the socioeconomic characteristics of the respondents to ensure that the respondents are representative of the general population. This type of survey would provide results that are statistically valid but is much more costly to administer.

2 Because respondents could indicate multiple answers on a single questions, the percentages on these multiple choice questions do not add up to 100 percent nor do the total number answers add up to the total number of respondents.

	Number	Percent
Landlord/property manager	63	77%
Real estate agent	3	4%
Mortgage lender	3	4%
City/Countystaff	2	2%
Mortgage insurer	0	0%

Where Did the Act of Discrimination Occur?

Among the persons indicating that they had experienced housing discrimination, more than half of the respondents (53 percent, or 44 persons) indicated that the discrimination they experienced occurred in an apartment complex. Eighteen percent (15 persons) indicated that the discrimination occurred in a single-family neighborhood. Seven percent (6 persons) indicated discrimination occurred when applying to a City/County program. Four percent (3 persons) indicated that it took place in a public or subsidized housing project and one person indicated it took place in a trailer/mobile home park.

	Number	Percent
Apartment complex	44	53%
Single-family neighborhood	15	18%
When applying to a City/County program	6	7%
Condo development	4	5%
Public/subsidized housing project	3	4%
Trailer/mobile park	1	1%

On What Basis Do You Believe You Were Discriminated Against?

When asked on what basis they felt they were discriminated against, 29 percent or 24 persons indicated that they had experienced housing discrimination and believed the discrimination was based on race, 19 percent (16 persons) believed it was based on their family status or other factor, 17 percent (14 persons) believed it was based on their source of income, and 12 percent (10 persons) believed it was based on their marital status, another 12 percent (10 persons) believed it was based on their disability, 10 percent (8 persons) believed it was based on the color of their skin, and another 10 percent (8 persons) believed it was based on their age. Other responses included discrimination based on their national origin (7 percent or 6 persons), gender (6 percent or 5 persons), sexual orientation (5 percent or 4 persons), and religion (1 percent or 1 persons).

	Number	Percent
Race	24	29%
Family Status	16	19%
Other	16	19%
Source of Income	14	17%
Marital Status	10	12%
Disability	10	12%
Age	8	10%
Color	8	10%
National Origin	6	7%
Gender	5	6%
Sexual Orientation	4	5%
Religion	1	1%
Ancestry	0	0%

Requests for Reasonable Accommodation

Among the persons indicating that they had experienced housing discrimination, 16 percent (19 persons) indicated that they had been denied "reasonable accommodation" in rules, policies or practices for their disability. Requests denied included installation of handrails on bathtubs, installation of safety locks for a child with Down syndrome, needing specific floor assignments for disabilities, relocation away from neighboring units who have residents that smoke for persons with asthma and other health conditions, and the ability to have service/companion animals.

Why Did You not Report the Incident?

Of the 83 persons who indicated they were discriminated against, only 13 percent (11 persons) reported the incidents. Many of the respondents who did not report the incident indicated that they did not believe reporting would make a difference (32 percent or 19 persons) or they did not know where to report (28 percent or 17 persons). Another 22 percent (13 persons) were afraid of retaliation, and 17 percent (10 persons) felt it was too much trouble.

	Number	Percent
Don't believe it makes a difference	19	32%
Don't know where to report	17	28%
Afraid of retaliation	13	22%
Too much trouble	10	17%
Resolved on scene	1	1%

If You Own Your Home, are You Already in the Foreclosure Process or at Risk of Foreclosure?

Among the people who indicated they were homeowners, 6 people indicated that they are currently in or at risk of foreclosure. Reasons for the situation included a combination of loss of income or employment, increases in other housing costs, inability to refinance to a fixed-rate loan, balloon payment required, and inability to refinance to a lower interest rate.

	Number
Loss of income or employment	4
Increases in other housing costs	3
Inability to refinance to a fixed-rate loan	2
Balloon payment required	2
Inability to refinance to a lower interest rate	1

Has Any Hate Crime Been Committed in Your Neighborhood?

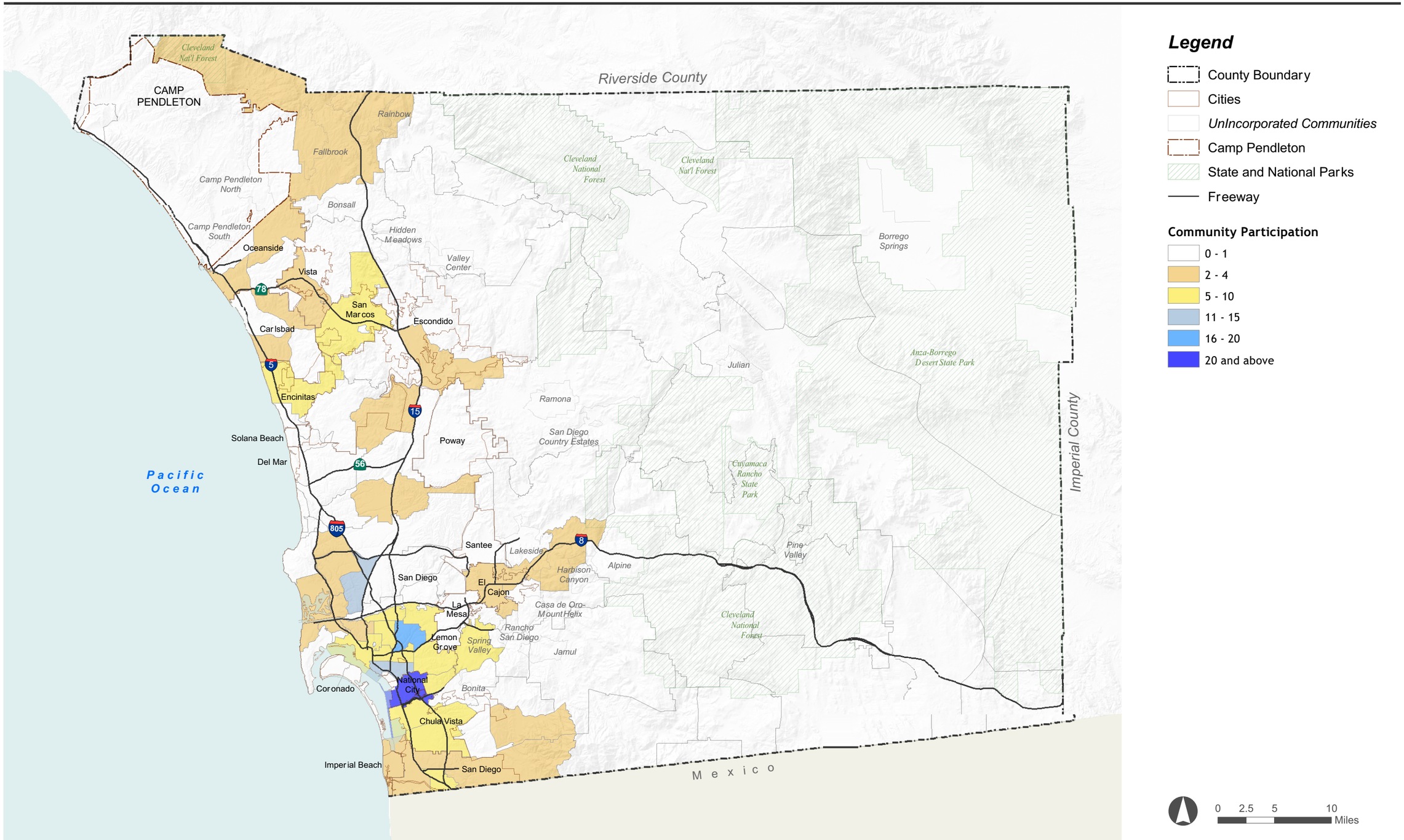
Of all respondents completing the survey, 21 percent (62 persons) indicated that they believed a hate crime has occurred in their neighborhood. More than half (52 percent, or 32 persons) indicated the hate crime was based on race, 34 percent (21 persons) claimed sexual orientation, 24 percent (15 persons) cited national origin, 31 percent (27 persons) stated it was based on color, and 10 percent (6 people) claimed age or familial status. Other responses included ancestry (8 percent or 5 persons), religion or gender (6 percent or 4 persons), marital status (5 percent or 3 persons), disability (3 percent or 2 persons), or other uncharacterized factors (32 percent or 20 persons).

	Number	Percent
Race	32	52%
Sexual Orientation	21	34%
National Origin	15	24%
Color	14	23%
Source of Income	9	14%
Age	6	10%
Familial Status	6	10%
Ancestry	5	8%
Religion	4	6%
Gender	4	6%
Marital Status	3	5%
Disability	2	3%
Other	20	32%

2.2 Public Review of Draft AI

The Draft AI was available for a 30-day public review. Individual jurisdictions initiated separate 30-day review and approval processes. Notices of availability of the document and/or public hearings were published in newspaper(s) of general circulation.

Jurisdiction	30-Day Review Period
City of Carlsbad	April 12, 2010-May 13, 2010
City of Chula Vista	
City of El Cajon	April 29, 2010-May 30, 2010
City of Encinitas	
City of Escondido	
City of La Mesa	
City of National City	
City of Oceanside	
City of San Diego	
City of San Marcos	
City of Santee	
City of Vista	
County of San Diego	



Source: SANDAG 2009; SanGIS 2009

Participation in Community Survey

Figure 2-1

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CHAPTER 3 COMMUNITY PROFILE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

San Diego County, boasts an estimated population of over three million residents, making it the third most populous county in California and sixth in the nation (In California, only Los Angeles and Orange counties have larger populations) Within its borders encompassing 4,261 square miles, San Diego County includes 18 incorporated cities and numerous unincorporated neighborhoods and communities. The County stretches south from Orange County all the way to the U.S.-Mexico border. The Pacific Ocean forms the western boundary, and the county's eastern edge reaches to the Laguna Mountains and the Anza-Borrego Desert (Figure 1-1)

Like many major metropolitan areas in the United States, the minority population in San Diego County has increased significantly in recent years, especially among the Asian and Hispanic groups. As this and subsequent chapters will discuss, fair housing issues tend to particularly affect racial and ethnic minority groups as well as persons with disabilities.

The cost of living in San Diego County is high and getting higher than many other regions in the nation because of the cost of real estate. Additionally, income within the San Diego region has consistently grown much more slowly than in the State or nation[1]. While wages have stalled, rental costs in the County increased by about 13 percent in 2007, the third-highest increase among U.S. metropolitan areas[2]. Recently, housing prices have fluctuated and dropped in comparison to previous years, a fact attributed to the current economic recession. However, the median resale price of a single-family house in the County is still well over $360,000[3] (June 2009). While housing affordability is not a fair housing issue *per se*, the increased demand for housing and the dwindling supply may create conditions where fair housing violations become a common part of the competition in the housing market.

In an economic market where the need for affordable shelters and low-cost housing for the County's poorest residents remains overwhelming, various factors may affect the ability of individuals with similar incomes and needs in the same housing market to obtain a like range of housing choices. This chapter of the AI analyzes the socioeconomic profile of County residents, housing stock characteristics, and employment and transportation conditions that may affect the ability of households in the County with similar income levels to have a like range of housing choices.

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1 Preparing for Regional and Global Collaboration: Volume I, San Diego Association of Governments (SANDAG), May 2007.

2 http://www.onlinecpi.org/downloads/MakingEndsMeet_ONLINEcopy.pdf

3 http://www.car.org/newsstand/newsreleases/junesalesandprice/

3.1 Demographic Profile

Assessment of demographic characteristics can indicate the need for and the extent of equal access to housing in a community. Factors such as population growth, age characteristics, and race/ethnicity shape a region's housing needs and play a role in identifying potential impediments to fair housing choice. While affordability is not a fair housing issue, the relationships among household income, household type, and other factors often create misconceptions and biases that raise fair housing concerns.

Population Growth

SANDAG projects that the County population will increase 29.2% by 2020.

Population growth in the San Diego County from 2000 to present was slightly higher than the last decade. Overall, San Diego County experienced a 12 percent increase in population since 2000[4]; by 2010, the County's population is projected to be 3,245,279, an approximately 15 percent increase from the 2000 population. Only a few cities are projected to have larger increases between 2000 and 2010 than the San Diego region as a whole, including Carlsbad, San Marcos, and Chula Vista, which are projected to grow at rates more than twice that of the countywide rate. San Marcos, which is expected to grow by 49.8 percent to 82,608 people, is the fastest growing city in the County, closely followed by Chula Vista (42.7 percent) and Carlsbad (40.5 percent). Oceanside and Santee show a slightly higher rate than the countywide rate (Table 3-1). The rest of the County is expected to experience moderate growth, and Imperial Beach is expected to have the lowest rate of population growth.

The San Diego Association of Governments (SANDAG) estimates that by 2020 the County population will increase 29.2 percent from the 2000 population. North County cities such as San Marcos and Carlsbad are likely to carry a larger share of the increase, given the availability of developable land. In addition, population in the unincorporated areas is estimated to increase by 41.9 percent by 2020, which is significantly higher than the countywide rate for this same period.

4 http://sandag.org/resources/demographics_and_other_data/demographics/fastfacts/regi.htm

Table 3-1: Total Population Growth

Jurisdiction	Total Population 1990	Total Population 2000	Total Population 2010 (Projected)	Total Population 2020 (Projected)	Percent Change 1990-2000	Projected Percent Change 2000-2010	Projected Percent Change 2010-2020	Projected Percent Change 2000-2020
Urban County								
Coronado	26,540	24,100	27,512	29,738	-8.7%	13.6%	8.1%	22.8%
Del Mar	4,860	4,389	4,661	5,138	-9.7%	6.2%	10.2%	17.1%
Imperial Beach	26,512	26,980	28,331	32,590	1.8%	5.0%	15.0%	20.8%
Lemon Grove	23,984	24,954	27,163	28,859	4.0%	8.9%	6.2%	15.6%
Poway	43,516	48,295	51,833	54,035	11.0%	7.3%	4.2%	11.9%
Solana Beach	12,962	12,887	13,807	14,839	-0.6%	7.1%	7.5%	15.1%
Unincorporated	398,764	441,919	504,719	627,142	10.8%	14.2%	24.3%	41.9%
Total Urban County	537,138	583,650	658,026	792,341	8.7%	12.7%	24.4%	35.8%
Entitlement Jurisdictions								
Carlsbad	63,126	77,998	109,611	119,095	23.6%	40.5%	8.7%	52.7%
Chula Vista	135,163	173,860	248,174	289,304	28.6%	42.7%	16.6%	66.4%
El Cajon	88,693	94,819	100,919	105,214	6.9%	6.4%	4.3%	11.0%
Encinitas	55,386	58,195	65,358	68,030	5.1%	12.3%	4.1%	16.9%
Escondido	108,635	133,528	148,630	158,494	22.9%	11.3%	6.6%	18.7%
La Mesa	52,931	54,751	59,920	60,686	3.4%	9.4%	1.3%	10.8%
National City	54,249	54,405	59,905	69,104	0.3%	10.1%	15.4%	27.0%
Oceanside	128,398	160,905	186,785	196,482	25.3%	16.1%	5.2%	22.1%
San Diego	1,110,549	1,223,341	1,365,130	1,514,336	10.2%	11.6%	10.9%	23.8%
San Marcos	38,974	55,160	82,608	90,026	41.5%	49.8%	9.0%	63.2%
Santee	52,902	53,090	62,031	66,668	0.4%	16.8%	7.5%	25.6%
Vista	71,872	90,131	98,182	106,075	25.4%	8.9%	8.0%	17.7%
Total County	**2,498,016**	**2,813,833**	**3,245,279**	**3,635,855**	**12.6%**	**15.3%**	**12.0%**	**29.2%**

Sources: Census 1990 and 2000; SANDAG Data Warehouse, 2009

Age

The age characteristics of a community give insight into current and future demands for housing. The age composition of a community affects housing demand since different age groups have very different housing needs. Traditionally, young adult households may occupy apartments, condominiums, and smaller single-family homes because of size and/or affordability. Middle-age adults may prefer larger homes as they begin to raise their families, while seniors may prefer apartments, condominiums, mobile homes, or smaller single-family homes that have lower costs and less extensive maintenance needs.

Table 3-2 shows that the median age in San Diego County is increasing steadily. The median age was 33.2 years in 2000, will be 34.8 by 2010, and 36.8 by 2020. In 2010, the median age in the various cities is expected to range from a low of 29.4 years in National City to a high of 48.7 years in Del Mar. Several other cities such as Lemon Grove, Poway, Solana Beach, Carlsbad,

Chula Vista, Encinitas, La Mesa and Santee as well as the Unincorporated County will demonstrate a median age higher than the region as a whole.

Table 3-2: Age Characteristics

Jurisdiction	Under 18 years				Over 65 years				Median Age		
	1990	2000	2010	2020	1990	2000	2010	2020	2000	2010	2020
Urban County											
Coronado	11.7%	16.1%	14.4%	13.7%	13.0%	15.5%	15.7%	20.1%	34.2	32.1	34.2
Del Mar	12.8%	13.7%	12.7%	12.0%	11.6%	13.9%	16.9%	22.2%	43.5	48.7	51.0
Imperial Beach	28.9%	29.3%	27.9%	26.4%	6.0%	7.8%	10.6%	13.4%	28.6	31.1	33.1
Lemon Grove	26.5%	27.6%	26.1%	24.4%	14.1%	12.0%	11.2%	13.6%	34.7	35.2	37.3
Poway	30.0%	30.5%	25.0%	24.2%	6.9%	8.5%	10.2%	14.2%	36.9	39.4	41.1
Solana Beach	16.7%	17.6%	15.9%	14.2%	14.1%	17.6%	17.8%	23.5%	41.6	45.4	49.2
Unincorporated	26.3%	26.1%	24.0%	22.3%	10.3%	11.5%	12.2%	16.5%	n/a	36.0	39.0
Entitlement Jurisdictions											
Carlsbad	21.5%	23.4%	21.8%	20.6%	13.0%	14.1%	14.8%	20.1%	38.9	42.2	44.5
Chula Vista	26.2%	28.8%	26.7%	23.5%	11.4%	11.2%	10.8%	14.3%	33.0	35.3	38.7
El Cajon	26.3%	27.8%	26.8%	25.7%	11.1%	11.3%	11.0%	13.2%	31.9	33.1	33.9
Encinitas	21.9%	23.0%	20.0%	18.7%	9.4%	10.2%	11.9%	16.4%	37.9	41.7	43.6
Escondido	26.6%	29.8%	29.0%	27.3%	12.9%	11.3%	9.6%	11.1%	31.2	31.7	32.6
La Mesa	17.2%	19.8%	19.5%	18.4%	18.2%	17.1%	16.0%	19.6%	37.3	38.9	40.2
National City	27.8%	30.1%	27.9%	24.4%	9.3%	11.2%	10.1%	11.8%	28.7	29.4	31.3
Oceanside	26.2%	27.4%	27.3%	25.0%	14.1%	13.6%	12.9%	16.3%	33.3	33.8	36.3
San Diego	23.1%	23.9%	22.7%	21.5%	10.2%	10.4%	10.6%	13.3%	32.5	34.2	35.8
San Marcos	27.1%	28.8%	26.7%	24.8%	14.6%	12.1%	13.0%	15.2%	32.1	34.9	36.3
Santee	29.0%	28.3%	24.1%	23.0%	8.4%	8.9%	10.7%	14.7%	34.8	37.9	39.2
Vista	27.0%	29.7%	27.7%	26.1%	12.3%	9.9%	9.5%	11.5%	30.3	32.1	33
Total County	**24.5%**	**25.6%**	**24.1%**	**22.5%**	**10.9%**	**11.1%**	**11.3%**	**14.5%**	**33.2**	**34.8**	**36.8**

Sources: Census 1990 and 2000; SANDAG Profile Warehouse, 2009

A significant presence of children younger than 18 years of age can be an indicator of the need for larger housing units since this characteristic is often tied to families and larger households. People under 18 typically do not work and are dependents of their families. Those who do work generally hold low-paying jobs, and many share housing with others to make housing affordable.

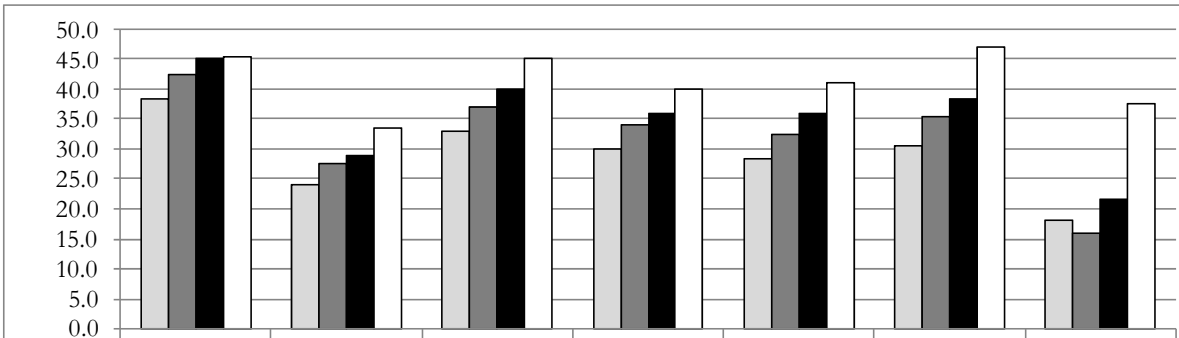
Overall, within the County, the proportion of the population comprising of children under 18 years of age is on a steady decline since 2000. SANDAG estimates show that San Diego County region will have 22.5 percent of its population under 18 years of age in 2010 in comparison to 25.6 percent in 2000. While several cities in the region have a proportion that is higher than the San Diego County region, Escondido is estimated to have the largest (29.0 percent) and Del Mar the least (12.7 percent) proportion of children under 18 years of age in 2010. Overall, the percentage of individuals under 18 has been rising for all minority ethnic groups, and decreasing within Whites.

The median age for Hispanics in 2010 will be 15 years younger than that of White residents. The gap lessens with Black (10 years) and Asian (5.5 years) residents. In general, minority households are usually larger due to high birthrates and the preference and/or need to live with extended family members.

The older population is much more White and the young populationis much more Hispanic, and Asian.

The proportion of residents over 65 years of age remains on the rise for each city in the County since 1990. However, Escondido and National City will have the lowest share of residents over 65 years, while Del Mar and Solana Beach will have the greatest number of residents over 65 years in 2010. In San Diego County, a strong correlation exists between ethnicity and age. Specifically, minorities tend to have lower median ages than Whites (Figure 3-1).

Figure 3-1: Median Age by Ethnicity



	White	Hispanic	Asian	Pac Isl	Black	AmerInd	Multirace
2000	38.5	24.0	33.0	30.0	28.5	30.5	18.0
2010	42.5	27.5	37.0	34.0	32.5	35.5	16.0
2020	45.0	29.0	40.0	36.0	36.0	38.5	21.5
2050	45.5	33.5	45.0	40.0	41.0	47.0	37.5

Racial/Ethnic Composition

Understanding the region's racial and ethnic composition can assist planners in identifying housing needs and barriers or constraints to addressing those needs. Race and ethnicity have implications on housing choice in that certain demographic and economic variables correlate with race. For example, the average household size for San Diego County was 2.73 in 2000. The average household size for Hispanics was 3.80, while for Whites the average was 2.36. In another example, per capita income is lower for Blacks ($10,388) and Asians ($11,140) than for Whites ($18,424).

In California, no one ethnic group holds a majority. In San Diego County, however, the White population will still constitute slightly more than half the residents in 2010.

The Hispanic population in San Diego County continues to increase, and will make up 32.3 percent of the population in 2010.

The State of California's and San Diego County's demographic profiles have become increasingly diverse in their race and ethnic compositions since 1970, a period that coincides with the sharp increase in immigration. As recently as 1970, the vast proportion of the population in the State was predominantly White (80 percent[5]) whereas now, minorities are the majority in California, which means that there is not one single racial or ethnic group that is predominant[6]. This trend is now being seen in San Diego County. The region was previously comprised of primarily White residents, but by 2010 the total percent of minority residents is estimated to be higher (48.4 percent) than the total percentage of White (46.7 percent), confirming the trend that San Diego is now a "minority majority".

After White residents, the largest racial/ethnic group in the County is Hispanic. As seen in Table 3-3, White residents comprised the single largest percentage of San Diego County residents (46.7 percent), while Hispanic residents made up 32.3 percent. Asians/Pacific Islander, Blacks, and other groups followed with 11.9 percent, 5.0 percent, and 4.2 percent, respectively (Table 3-3). The cities of Chula Vista, Imperial Beach, Escondido, San Marcos, National City, and Vista have significant Hispanic concentrations, while Del mar has the least concentration of Hispanic population. The largest concentration of Asian/Pacific Islander populations occurs in Chula Vista, National City, and San Diego. Five cities in the County (Coronado, Lemon Grove, El Cajon, La Mesa and San Diego) have Black populations greater than the countywide proportion, while Del Mar, Solana Beach, and Encinitas with the lowest concentration of Black population.

In 2000, for the first time, the Census forms allowed Americans to classify themselves as belonging to more than one race. Sixty-three racial categories were recorded. In San Diego County, 3.4 percent of the people identified themselves as belonging to more than one race in 2010 SANDAG population estimates.

5 http://archive.newsmax.com/archives/articles/2000/12/28/72002.shtml
6 http://articles.latimes.com/2000/aug/30/news/mn-12567

Table 3-3: Racial Comparison

Jurisdiction	White 2000	White 2010	Black 2000	Black 2010	Hispanic 2000	Hispanic 2010	Asian/ P. Isl. 2000	Asian/ P. Isl. 2010	Other 2000	Other 2010	Percent Minority* 2010
Urban County Cities											
Coronado	78.9%	73.8%	4.7%	6.2%	9.2%	12.6%	4.0%	4.7%	3.1%	2.7%	26.2%
Del Mar	89.1%	83.2%	0.5%	0.5%	4.3%	5.2%	3.3%	6.8%	2.8%	4.2%	16.8%
Imperial Beach	43.4%	31.5%	4.9%	2.6%	39.8%	52.2%	7.0%	8.6%	4.9%	5.1%	68.5%
Lemon Grove	47.9%	34.6%	11.7%	13.1%	28.5%	36.6%	6.5%	9.2%	5.5%	6.5%	65.4%
Poway	77.1%	68.2%	1.7%	1.9%	10.4%	14.4%	7.4%	11.1%	3.4%	4.4%	31.8%
Solana Beach	78.6%	73.2%	0.3%	0.6%	14.9%	18.6%	4.0%	5.0%	2.2%	2.6%	26.8%
Unincorporated	68.6%	59.1%	4.2%	4.7%	19.6%	26.4%	3.4%	5.4%	4.3%	4.3%	40.9%
Total Urban County	66.3%	58.7%	4.4%	4.7%	19.2%	26.1%	6.1%	6.2%	3.9%	4.4%	41.3%
Entitlement Jurisdictions											
Carlsbad	80.2%	75.7%	1.1%	1.0%	11.7%	13.4%	4.1%	6.7%	3.0%	3.3%	24.3%
Chula Vista	31.5%	25.7%	4.2%	4.2%	49.8%	50.5%	11.0%	15.6%	3.5%	4.0%	74.3%
El Cajon	64.0%	53.2%	4.8%	6.0%	22.4%	30.3%	2.9%	5.0%	5.9%	5.5%	46.8%
Encinitas	79.1%	73.8%	0.6%	0.6%	14.8%	17.8%	3.0%	4.8%	2.5%	2.9%	26.2%
Escondido	52.0%	38.6%	1.9%	2.3%	38.7%	50.4%	4.4%	5.8%	3.1%	3.0%	61.4%
La Mesa	73.3%	63.7%	4.6%	5.9%	13.4%	18.7%	4.5%	7.1%	4.1%	4.6%	36.3%
National City	14.2%	9.3%	5.3%	4.0%	59.3%	63.2%	18.6%	20.4%	2.6%	3.2%	90.7%
Oceanside	53.4%	44.3%	6.0%	4.8%	30.3%	37.2%	6.9%	9.3%	3.5%	4.4%	55.7%
San Diego	49.3%	41.8%	7.5%	6.5%	25.4%	30.0%	13.9%	17.3%	3.9%	4.4%	58.2%
San Marcos	53.7%	46.2%	2.4%	2.1%	36.7%	41.5%	4.5%	7.0%	2.7%	3.1%	53.8%
Santee	80.6%	75.5%	1.3%	1.9%	11.3%	14.0%	2.3%	4.5%	4.5%	4.1%	24.5%
Vista	49.9%	40.6%	3.6%	3.4%	39.0%	47.2%	4.0%	5.7%	3.5%	3.1%	59.4%
Total County	**54.9%**	**46.6%**	**5.4%**	**5.0%**	**26.7%**	**32.3%**	**9.2%**	**11.9%**	**3.8%**	**4.2%**	**53.35%**

Sources: Census 2000; SANDAG Data Warehouse, 2009; SANDAG Profile Warehouse, 2009.
* Minority is defined as Blacks, Hispanics, Asian/Pacific Islanders, and all others not White.

Residential Segregation

Residential segregation refers to the degree to which groups live separately from one another. The term segregation historically has been linked to the forceful separation of racial groups. However, as more minorities move into suburban areas of the County and outside of traditional urban enclaves, segregation is becoming increasingly self imposed. Originally, many ethnic groups gravitated to ethnic enclaves where services catered to them, and not until they reached a certain economic status could they afford to move to the outer areas of the County. Unlike the original enclaves, now living in an ethnic community is often a rational choice many are making. While some people believe that newly arrived immigrants in highly concentrated ethnic communities may resist blending into the mainstream, primarily because of the proliferation of native-language media and retail businesses, others feel that immigrants living with persons of similar heritage create a comfort zone that may help them transition to the mainstream and improve their economic situation.

The dissimilarity index is the most commonly used measure of segregation between two groups, reflecting their relative distributions across neighborhoods (as defined by census tracts). The index represents the percentage of the minority group that would have to move to new neighborhoods to achieve perfect integration of that group. An index score can range in value from 0 percent, indicating complete integration, to 100 percent, indicating complete segregation. To put the dissimilarity index into context, Detroit, Michigan and Milwaukee, Wisconsin were found to be the nation's most segregated metropolitan statistical areas (between Whites and Blacks), with an 87.4 and 83.9 percent rating respectively, while Orange County, California MSA had the lowest (44.7 percent)[7].

A comparison of the degrees of racial segregation among different ethnic groups from year 2000 to year 2020 in San Diego County is presented in Table 3-4. Evidently, the level of segregation between minority and Whites is expected to increase from 44.7 percent to 46.9 percent. The highest level of segregation seems to exist between Whites and Blacks (56.3 percent in 2000 and 53.5 percent in 2020). The lowest level of racial segregation exists between Blacks and Hispanics (41.7 percent) in year 2000 and maintains the same trend through 2020 (40.1 percent). When compared to Hispanic populations, Black and Asian populations were similarly segregated. Asians and Pacific Islanders showed a lower level of segregation with Hispanics than with Whites.

Table 3-4: Dissimilarity Indices for Racial/Ethnic Groups - San Diego County

Race/Ethnic Group	Year	Population	Percent of Total Population	Dissimilarity Index with Whites	Dissimilarity Index with Hispanics
White	2000	1,548,833	55.0%	--	50.6
	2020	1,511,883	41.6%	--	53.8
Minority[1]	2000	1,265,000	45.0%	44.7	--
	2020	2,123,972	58.4%	46.9	--
Hispanic	2000	750,965	26.7%	50.6	--
	2020	1,298,605	35.7%	53.8	--
Black	2000	154,487	5.5%	55.5	41.0
	2020	177,514	4.9%	53.5	40.1
Asian-PI	2000	257,461	9.1%	49.9	46.7
	2020	469,829	12.9%	49.1	44.9

Note 1: Includes all non-White persons

Sources: SANDAG Data Warehouse; Compiled by EDAW | AECOM

The dissimilarity indices confirmed findings of another study on residential segregation in the San Diego region. In 2003, the Harvard Civil Rights Project released a report entitled *"Race, Place and Opportunity: Racial Change and Segregation in the San Diego Metropolitan Area: 1990-2000."*[8] Using Census data, the study concluded that during the 1990s "high levels of segregation for Blacks in the City of San Diego and increasing rates for Latinos metro-wide suggest that much remains to be done to insure that these populations have equal access to all communities." The

[7] Racial and Ethnic Residential Segregation in the United States: 1980-2000. http://www.census.gov/hhes/www/housing/housing_patterns/pdf/ch5.pdf

[8] Emmanuelle Le Texier, La Prensa San Diego, December 5, 2003.

report also indicated that segregation of children had noticeably increased, especially between Whites and Latinos.

Racial integration is higher for Blacks and Hispanics than for Asians and Whites.

Many factors influence segregation. Individual choices can certainly be a cause of segregation. Many residents choose to live among people of their own race/ethnic group. This does not mean that they prefer ethnically homogeneous neighborhoods, but that they feel more comfortable where members of their group are commonly found. This attitude is widespread and typically more frequently found among recent immigrants, who often depend on nearby relatives, friends, and ethnic institutions to help them in their adjustment.[9] However, individual choices may be constrained by factors outside an individual's control. A large factor in residential segregation is related to housing market dynamics. New housing construction has been found to decrease segregation for all groups but most significantly for Blacks.[10] Availability of affordable housing and discrimination can also affect residential segregation.

Race/Ethnic Concentration

Minorities are highly concentrated in the County's urban core.

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. The minority population in San Diego County is highly concentrated in the Central San Diego and the South Bay subregions (Figure 3-2).[11] This pattern can be attributed to the traditional cluster of minorities living in the urban core and near the U.S./Mexican border. Another concentration is visible in the northwestern part of the North Inland subregion just west of the Cleveland National Forest extending east towards Anza-Borrego Desert State Park. This area is home to several Native American reservations. A cluster of minority populations is also found in the cities of Oceanside, Vista, San Marcos, and Escondido, as well as at Camp Pendleton.

As seen in Figure 3-3, broadly the distribution of Hispanic population is similar to that of the minority population. Particularly, very high concentrations of Hispanics are found in the cities of National City, Chula Vista, Imperial Beach, Oceanside, Vista, San Marcos, Escondido, as well as the unincorporated Borrego Springs area. The Black population is highly concentrated in the Central and South Bay areas as well as in Camp Pendleton (Figure 3-4). A smaller cluster is located between Interstates 15 and 805. This concentration may be attributable to the Marine Corps Air Station Miramar. Asians have the highest concentrations in the Central and Coastal areas (northern San Diego City) and in the South Bay (Figure 3-5).

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9 Allen, James P. and Turner, Eugene. *Changing Faces, Changing Places: Mapping Southern California*. California State University, Northridge, 2002.

10 UCLA Lewis Center for Regional Policy Studies. "Metropolitan America in Transition: Segregation and Diversity", 2001. http://www.sppsr.ucla.edu/lewis/metroamerica/seg1.htm

11 An important note on the mapping of racial/ethnic concentrations is that concentration is defined by the proportion of a racial/ethnic group in the total population of a census block group. If a census block group has low population, such as in and near the State and National Parks, the proportion of a racial/ethnic group may appear high even though the number of residents in that group may be limited. Furthermore, block group boundaries may cross jurisdictional boundaries.

Certain communities in the East Suburban sub-region have high concentrations of minority populations. El Cajon, Lemon Grove, and Spring Valley are large population centers with concentrations of minorities. However, other parts of East Suburban sub-region and East County are less diverse, where there is a large perception that minorities are unwelcome. Regardless of whether this is true, many feel that the perception has contributed to fewer minorities moving to the East County area.[12] Census figures when compared to the 2010 population estimates from SANDAG (Table 3-5) confirm that East Suburban and East County have a lower percentage of minorities than some other sub-regions like Central and South Suburban.

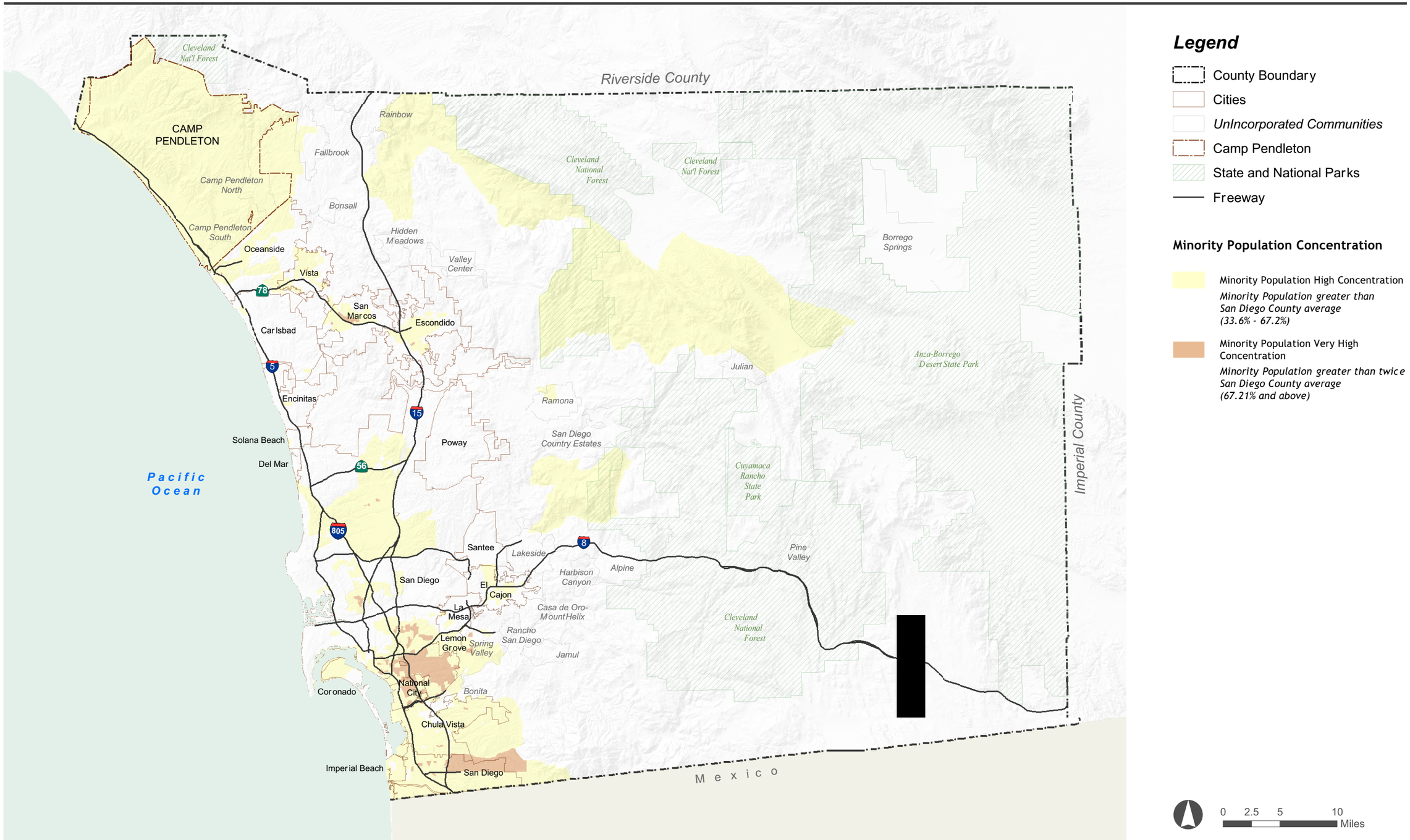
Throughout the County, a large proportion of new immigrants were from Asian countries. According to the 2000 Census, approximately 61 percent of the foreign-born Asian population came from Iraq, a western Asian country. A majority of this population are Chaldeans, Iraqi Christians. For example, El Cajon has the second largest Chaldean community outside of Iraq (Detroit, Michigan has the largest Chaldean population outside of Iraq).

Table 3-5: Minority Population by Sub-region

MSA	Region	Minority Population		Total Population		% Minority in Region	
		2000[1]	2010[2]	2000[1]	2010[2]	2000[1]	2010[2]
0	Central	398,221	478085	619,527	673470	64.3%	71.0%
1	North City	213,863	310193	658,877	751787	32.5%	41.3%
2	South Suburban	221,073	312172	307,075	398834	72.0%	78.3%
3	East Suburban	138,917	200430	462,492	511765	30.0%	39.2%
4	North County West	125,232	172993	364,129	434539	34.4%	39.8%
5	North County East	166,060	246821	380,585	449876	43.6%	54.9%
6	East County	5,983	10793	21,148	25008	28.3%	43.2%
	Total	1,269,349	1731487	2,813,833	3,245,279	45.1%	53.4%

Sources:
1. Values based on Census 2000
2. Values based on SANDAG, Data Warehouse, 2009

[12] *EastCounty Numbers ShowDiversity Lags.* Anne Krueger. Union Tribune, April 5, 2001

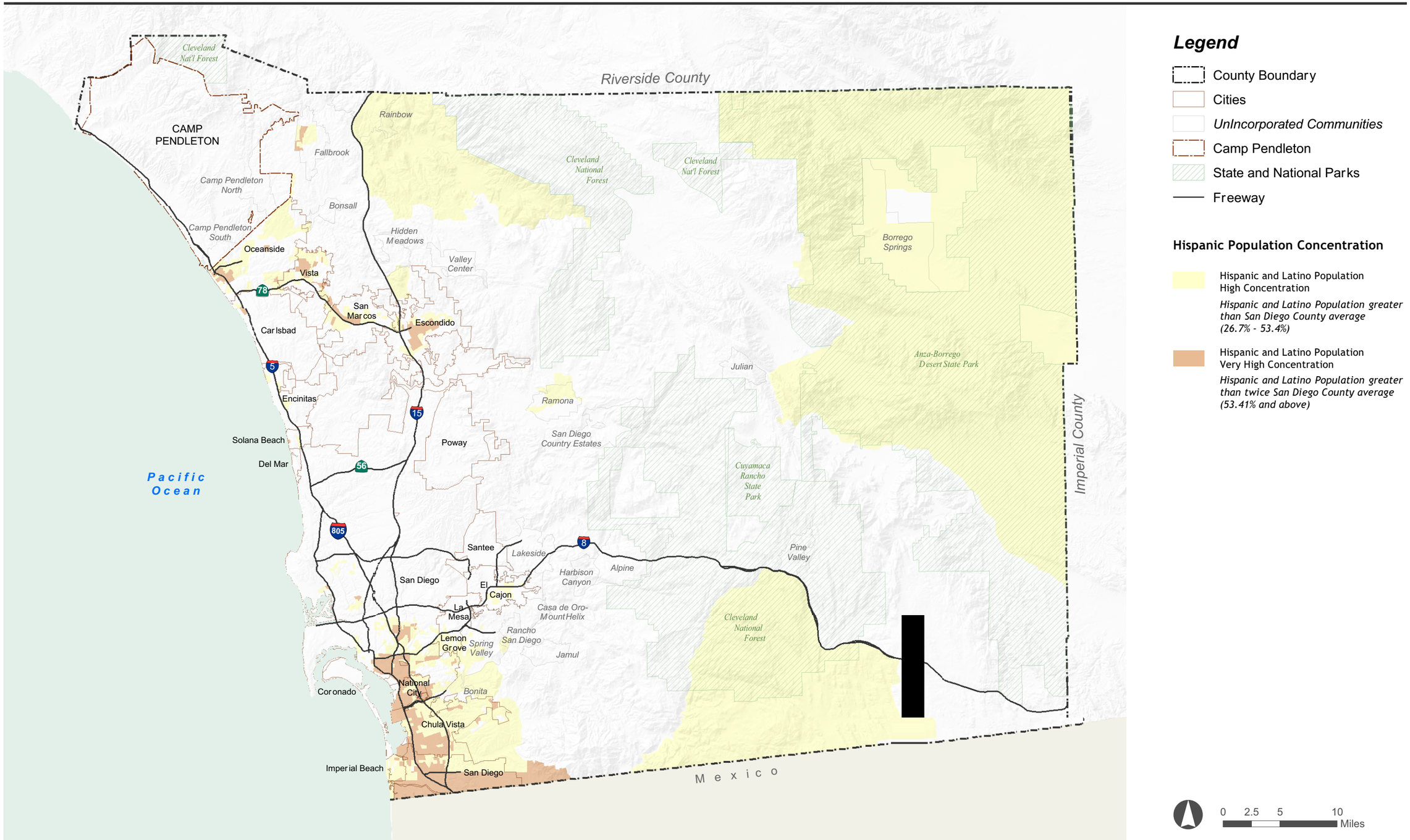


Source: Census 2000; SanGIS 2009; ESRI 2003

Minority Population Concentration

Figure 3-2

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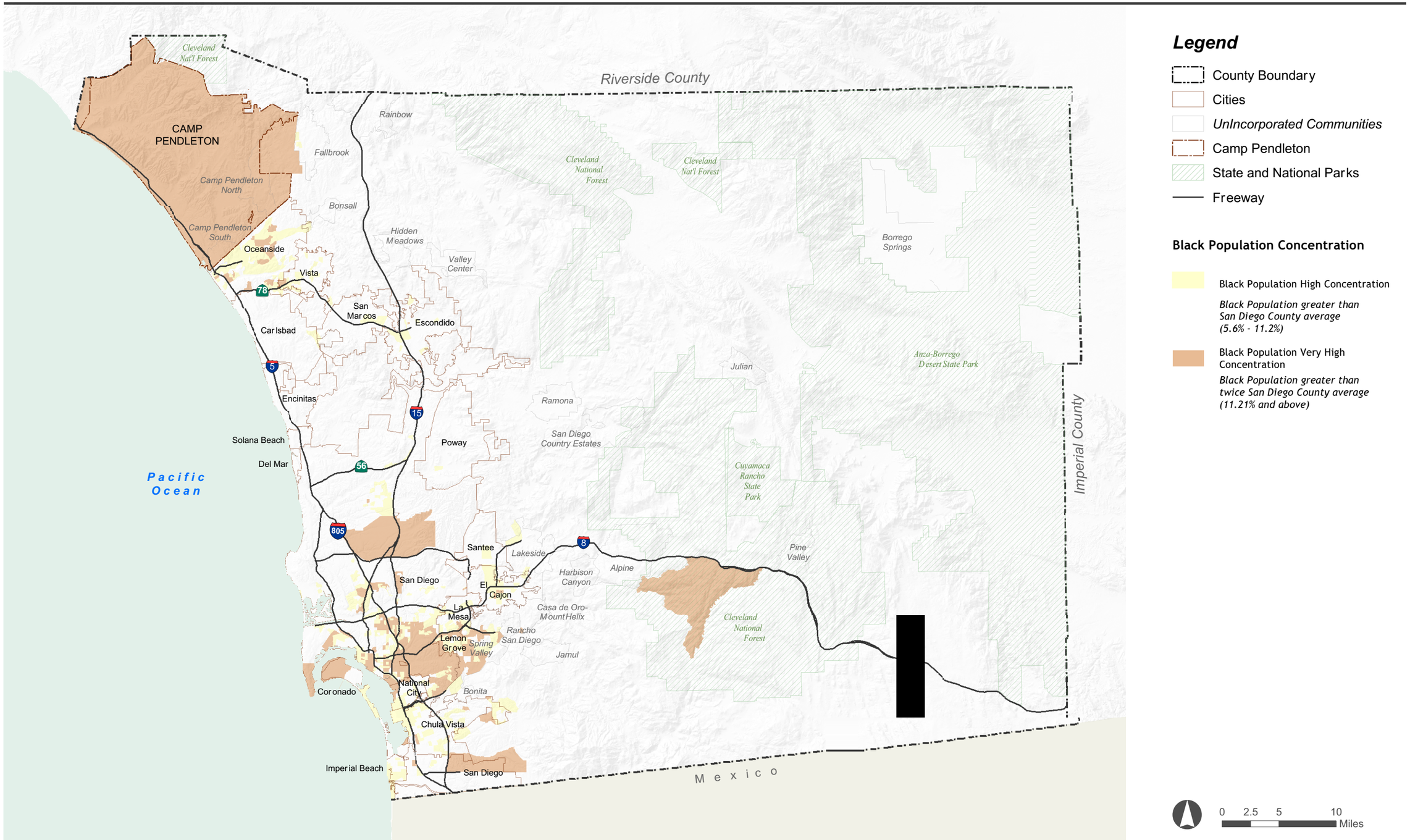


Source: Census 2000; SanGIS 2009; ESRI 2003

Hispanic Population Concentration

Figure 3-3

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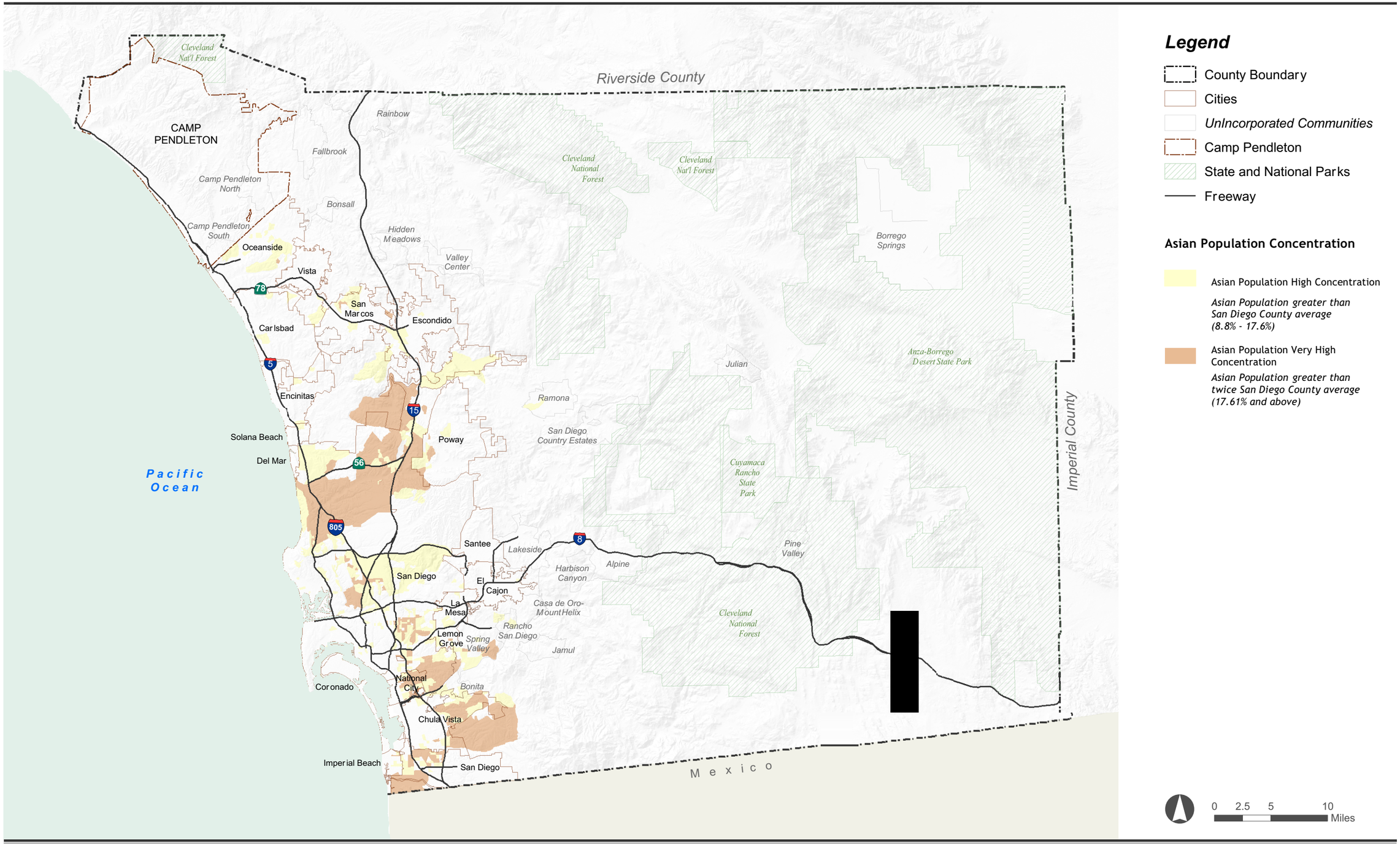


Source: Census 2000; SanGIS 2009; ESRI 2003

Black Population Concentration

Figure 3-4

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Source: Census 2000; SanGIS 2009; ESRI 2003

Asian Population Concentration

Figure 3-5

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3.2 Household Characteristics

Household type and size, income level, the presence of persons with special needs, and other household characteristics may affect access to housing choices. This section details the various household characteristics that may affect equal access to housing.

A household is defined by the Census as all persons occupying a housing unit. For the purpose of the Census data, families are a subset of households and include all persons living together who are related by blood, marriage or adoption. Single households include persons living alone, but do not include persons in group quarters such as convalescent homes or dormitories. "Other" households are unrelated people living together, such as roommates.

According to the 2000 Census, 994,677 households resided in San Diego County, a 12 percent increase over 1990. According to SANDAG, the number of households is projected to grow by 9.5 percent (to 1,088,702 households) by 2020.[13]

The number of County households grew 12 percent from 1990 to 2000.

Household Composition and Size

Household composition and size are often two interrelated factors. Communities with a large proportion of families with children tend to have a large average household size. Such communities have a greater need for larger units with adequate open space and recreational opportunities for children.

Table 3-6: Household Type

Household Type	Number of Households	Percent of Households
Family Households	663,170	66.7%
Married with Children	246,762	26.1%
Married – no Children	257,114	25.8%
Other Family with Children	90,063	9.1%
Other Family – no Children	69,231	7.0%
Non-Family Households	331,507	33.3%
Single, non-senior	162,247	16.3%
Single, senior	78,509	7.9%
Total County	**994,677**	**100.0%**

Source: U.S. Census, 2000

[13] 2020 Cities/Counties Forecast .SANDAG

Families with Children

Family households comprise the majority of San Diego County households, with a roughly even mix between married-couple households with and without children (Table 3-6). "Other" families, primarily consisting of single-parent households, represent almost 16.1 percent of all households. Households headed by seniors comprise 7.9 percent. Single-parent households with children and households headed by seniors have unique fair housing issues.

Families with children account for 35.2 percent of all households in the County. The percentage of families with children varies for the individual jurisdictions (see Table 3-7). Among the different jurisdictions, Poway has the highest percentage of families with children (47.8 percent), while Del Mar has the lowest percentage (15.8 percent). The proportion of families with children in the unincorporated areas (38.3 percent) is similar to the countywide proportion. Figure 3-6 shows the concentrations of families with children. Concentrations are found throughout most of the suburban areas, and high concentrations are found in and around Camp Pendleton and Miramar Air Station.

Table 3-7: Household Characteristics

	% Families with Children	Large Households		% Female-Headed Households w/ Children
		Owner-Occupied	Renter-Occupied	
Urban County				
Coronado	27.0%	5.5%	6.3%	4.9%
Del Mar	15.8%	5.5%	0.6%	1.4%
Imperial Beach	40.7%	10.1%	15.6%	12.4%
Lemon Grove	37.8%	13.5%	16.7%	10.7%
Poway	47.8%	15.9%	14.2%	6.9%
Solana Beach	21.5%	5.2%	9.0%	3.1%
Unincorporated	38.3%	13.1%	17.1%	5.7%
Total Urban County	38.0%	12.8%	15.6%	6.2%
Entitlement Cities				
Carlsbad	30.9%	7.1%	8.3%	5.1%
Chula Vista	41.5%	18.6%	15.1%	8.6%
El Cajon	37.7%	10.9%	14.0%	10.7%
Encinitas	31.1%	8.2%	8.3%	4.5%
Escondido	39.8%	15.6%	22.0%	7.4%
La Mesa	26.1%	6.2%	5.5%	6.5%
National City	44.9%	31.0%	21.8%	11.8%
Oceanside	36.3%	14.3%	16.3%	6.4%
San Diego	31.0%	12.5%	12.4%	6.5%
San Marcos	40.4%	13.2%	26.4%	4.9%
Santee	41.5%	11.8%	12.3%	8.1%
Vista	41.8%	15.3%	22.7%	8.6%
Total County	**34.7%**	**12.9%**	**14.0%**	**6.8%**

Source: Census 2000

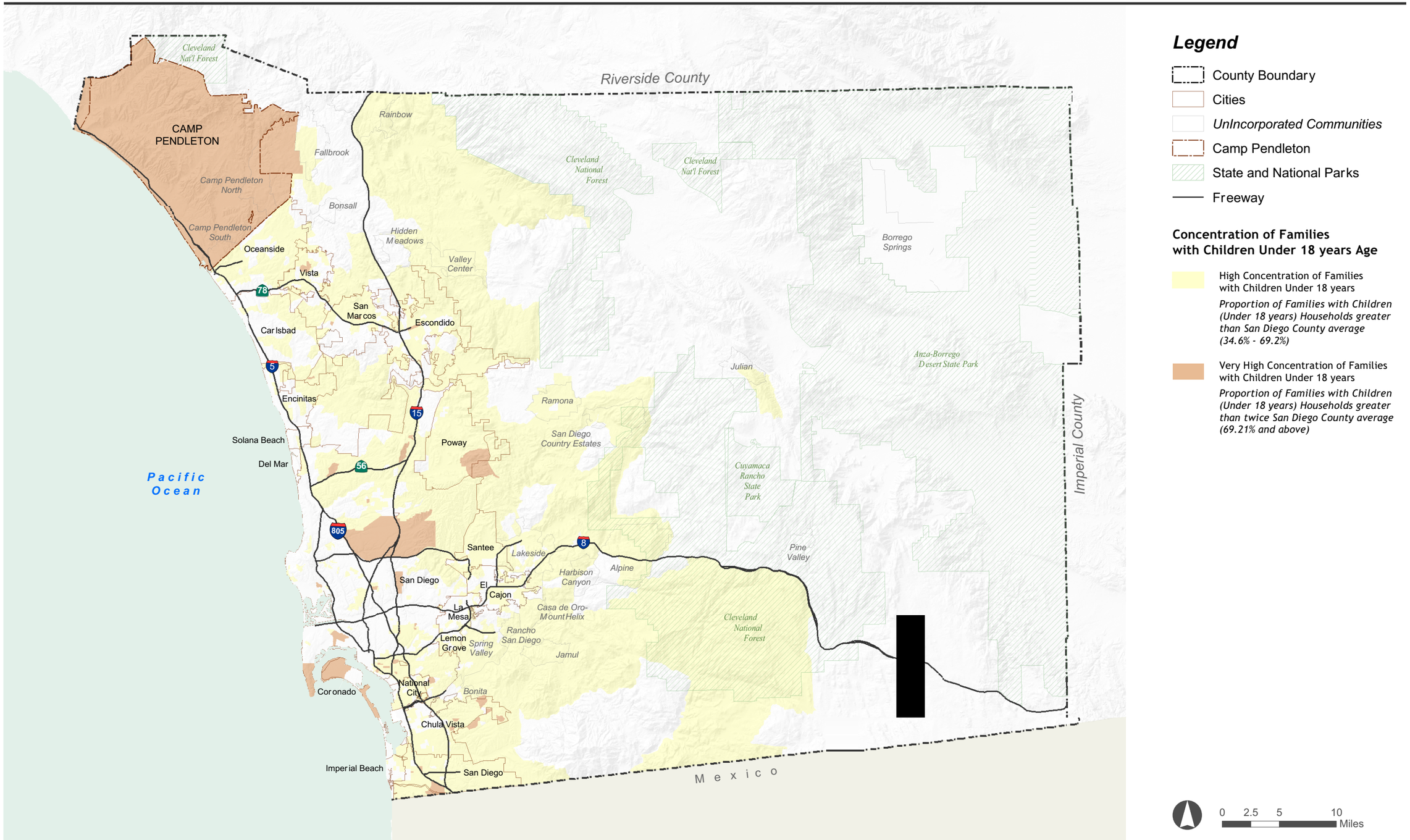
Household Size

As per SANDAG's regional growth forecast, household size will rise between 2000 and 2020, from 2.73 to 2.80 respectively. All jurisdictions in 2008 showed an increase in the average household size in comparison to 2000 average (Table 3-8) and had an average household size of more than two persons per household. Six cities had an average household size over three persons in 2008. Average household size ranged from a low of 2.13 persons in Del Mar to a high of 3.46 in National City.

Table 3-8: Average Household Size by Jurisdiction

Jurisdiction	Average Household Size	
	2000[1]	2008[2]
Urban County		
Coronado	2.28	2.34
Del Mar	2.01	2.13
Imperial Beach	2.84	2.94
Lemon Grove	2.85	2.92
Poway	3.07	3.16
Solana Beach	2.23	2.32
Unincorporated	2.90	2.93
Entitlement Cities		
Carlsbad	2.45	2.55
Chula Vista	2.99	3.06
El Cajon	2.7	2.76
Encinitas	2.52	2.67
Escondido	3.01	3.08
La Mesa	2.22	2.29
National City	3.38	3.46
Oceanside	2.83	2.9
San Diego	2.61	2.65
San Marcos	3.03	3.12
Santee	2.82	2.87
Vista	3.03	3.14
Total County	**2.73**	**2.79**

Sources:
1. Census 2000
2. SANDAG Data Warehouse



Source: Census 2000; SanGIS 2009; ESRI 2003

Concentration of Families with Children

Figure 3-6

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Special Needs Group

Certain households and residents, because of their special characteristics and needs, have greater difficulty finding decent and affordable housing. These circumstances may be related to age, family characteristics, or disability. The extent to which special needs groups are present in San Diego County is shown in Table 3-9. The following discussion highlights particular characteristics that may affect access to housing in a community.

Table 3-9: Residents with Special Needs

Special Needs Group	Number	Percent of County
Senior Households (65+)[1]	78,509	7.9%
Single-parent Households[1]	137,293	13.8%
Large Households[1]	133,592	13.4%
Disabled Persons[1]	448,590	15.9%
HIV/AIDS[2]	13,820	Approx 0.4%
Homeless Persons (Urban and Rural)[3]	7,582	Approx 0.3%

Sources:
1. U.S. Census, 2000; SANDAG.
2. County of San Diego Health and Human Services Agency, *HIV/AIDS Epidemiology Report, 2009*.
3. San Diego Regional Taskforce on the Homeless, 2008

Seniors

Seniors and elderly require special consideration due to limited income, prevalence of physical or mental disabilities, limited mobility, and high health care costs. Because of their retired status, incomes for senior households may be fixed, limiting their affordable housing choices. Their low-income status limits their ability to balance the need for housing and other necessities such as healthcare.

According to the 2000 Census, over 20,000 seniors residing in San Diego County (6.8 percent) lived below the poverty level. Seniors often have self-care or mobility limitations (defined by the Census Bureau as a condition lasting over six months that makes it difficult to leave the home). In 2000, 31 percent of all disabilities tallied were reported by residents 65 years or older.

With the aging of the baby-boomer population and advances in medical sciences, the elderly population is expected to increase in the next couple of decades[14]. As seen in Table 3-2 in Section 3.1, over 14 percent of the County's population is expected to be over 65 years of age in 2020 as compared to 11 percent in 2000. However, finding affordable housing and addressing evictions of long-term senior tenants are among the most difficult housing problems currently affecting the elderly in California. A senior on a fixed income faces great difficulty finding safe and affordable housing or relocating after an eviction. Subsidized housing and federal housing assistance programs (such as Section 8) are increasingly challenging to secure and often involve a long waiting list. Furthermore, seniors sometimes face discrimination in the rental housing

[14] County of San Diego, DRAFT General Plan Housing Element Background Report, 2008

market, often based on the perception of increased risks and liabilities associated with the frail conditions or disabilities of senior tenants.

Large Households

Large households are defined as households with five or more members. These households are usually families with two or more children or families with extended family members such as in-laws or grandparents. Large households are a special needs group because the availability of adequately sized, affordable housing units is often limited. On a per-capita basis, large households also tend to have lower disposable income for housing compared to other household types[15]. Moreover, to save for necessities such as food, clothing, and medical care, very low and low income large households may reside in smaller units, resulting in overcrowding. Furthermore, families with children, especially those who are renters, may face discrimination or differential treatment in the housing market. For example, some landlords may charge large households a higher rent or security deposit, limit the number of children in a complex, confine them to a specific location, limit the time children can play outdoors, or choose not to rent to families with children altogether.

According to the most recent Census, approximately 14 percent of households in the County are large renter-households (see Table 3-7). This figure is similar for most cities in the county. San Marcos had a significantly larger proportion of large renter-households with over 26 percent being large renter-households. In contrast, Del Mar has the lowest proportion of large renter-households (0.6 percent). The proportion of large households for owner-occupied units also varies for individual jurisdictions. While most cities have a proportion similar to the countywide figure for large owner-households (12.9 percent), National City had the highest proportion (31 percent), while three cities had proportions just slightly above 5 percent (Coronado, Del Mar, and Solana Beach).

Single-Parent Families

Single-parent households, particularly female-headed households with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. A location in proximity to public transportation and community and recreation facilities is also important. Single-parent families, however, are often the victims of multiple instances of discrimination, including on the bases of race and national origin. Because of their relatively lower income and higher living expenses, female-headed households have comparatively limited opportunities for finding affordable and decent housing. Female-headed households may also be discriminated against in the rental housing market because some landlords are concerned about the ability of these households to make regular rent payments. Consequently, landlords may require more stringent credit checks for female heads of households.

The 2000 Census identified 6.8 percent of households in the County as female-headed households with children (Table 3-7). The proportion of female-headed households with

[15] County of San Diego, DRAFT General Plan Housing Element Background Report, 2008

children in cities varies from a high of 12.4 percent in Imperial Beach to just 1.4 percent in Del Mar.

Persons with Disabilities

Affordability, design, location, and discrimination limits the supply of housing for persons with disabilities. Fair housing choice for persons with disabilities may be compromised based on the nature of their disability. The most critical housing need for persons with mobility limitations is the housing that is adapted to their physical limitations. Many single- family homes are not adaptable for accessibility and multi-family units built prior to 1990 are often not wheelchair accessible[16]. Persons with physical disabilities may face discrimination in the housing market because of the need for wheelchairs, home modifications to improve accessibility, or other forms of assistance. Landlords/owners sometimes fear that a unit may sustain wheelchair damage or may refuse to exempt disabled tenants with service/guide animals from a no-pet policy. A major barrier to housing for people with mental disabilities is opposition based on the stigma of mental disability. Some landlords may refuse to rent to tenants with a history of mental illness. Also, neighbors sometimes object when a house becomes a group home for persons with mental disabilities. Hence, residents with mental illness are often found in need of emergency shelters and transitional housing. Often jurisdictions apply special-permit requirements and other zoning restrictions to housing for people with mental disabilities.

Landlords must allow a tenant with physical disabilities to make "reasonable modifications" to the unit in order to address accessibility issues. However, the tenant is responsible for the costs of modifications. Landlords are also required to make "reasonable accommodations" in rules and policies to accommodate a tenant's disability. A typical example is to waive the "no-pet policy" for a person with visual impairments needing a guide dog.

The U.S. Census Bureau places disabilities (lasting for a period of six or more months) in the following categories:[17]

- **Sensory Disability:** Blindness, deafness, or a severe vision or hearing impairment
- **Physical Disability:** A condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying
- **Mental Disability:** A physical, mental, or emotional condition lasting six months or more that made it difficult to perform activities such as learning, remembering, or concentrating
- **Self-Care Disability:** A physical, mental, or emotional condition lasting six months or more that made it difficult to perform certain activities such as dressing, bathing, or getting around inside the home

16 County of San Diego, DRAFT General Plan Housing Element Background Report, 2008
17 U.S. Census Bureau. 2000 Census.

- **Going-Outside-Home Disability (also known as mobility disability):** a physical, mental, or emotional condition lasting six months or more that made it difficult to go outside the home alone to shop or visit a doctor's office (tallied only for residents over 16 years of age)

- **Employment Disability (also known as Work Disability):** a physical, mental, or emotional condition lasting six months or more that made it difficult to work at a job or business (tallied only for residents between 16 and 64 years of age)

According to the 2000 Census, 448,580 persons living in San Diego County had a range of disabilities, comprising 15.9 percent of the total population. Of those disabilities tallied in 2000 (as demonstrated in Table 3-10), 65.5 percent were for residents between the age of 16 and 64. Physical (22.2 percent) and employment (24.8 percent) disabilities accounted for the largest percentage of disabilities tallied for all age groups. Among the working age group (16 to 64), a large proportion of disabilities (39 percent) prevented employment. The elderly population had a significantly larger percentage of physical disabilities than the other age groups, while children (5 to 15 years of age) had the highest percentage of mental disabilities.

Table 3-10: Disability Status - San Diego County

Disability by Age and Type	Percent Disabled			
	5 to 15 years	16 to 64 years	65 years and over	Total
Sensory Disability	13.7%	6.5%	17.6%	10.2%
Physical Disability	15.0%	17.1%	33.8%	22.2%
Mental Disability	57.5%	11.9%	13.7%	14.0%
Self-Care Disability	13.8%	5.0%	11.1%	7.2%
Go-Outside-Home Disability[1]	--	21.6%	23.9%	21.6%
Employment Disability[2]	--	37.9%	--	24.8%
Total County	**3.5%**	**65.5%**	**31.0%**	**100.0%**

Notes:
1. Tallied only for persons 16 years and over
2. Tallied only for persons 16 years to 64 years

Source: 2000 Census

Persons with HIV/AIDS[18]

Persons with HIV/AIDS face an array of barriers to obtaining and maintaining affordable, stable housing. For many, the persistent shortage of stable housing is the primary barrier to consistent medical care and treatment. Despite federal and state anti-discrimination laws, many people face illegal eviction from their homes when their illness is exposed. The Fair Housing Amendments Act of 1988 prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS.

Housing discrimination is not covered by the Americans with Disabilities Act. However, the Fair Housing Act prohibits housing discrimination against persons with disabilities, including persons with HIV/AIDS.

The State of California has the second highest number of AIDS cases in the nation, and San Diego County has the third highest number of AIDS cases in California. As of December 2008, 13,820 AIDS cases were reported in San Diego County (Table 3-11). Approximately 400 cases per year are recorded every year since 1999. Among the different jurisdictions, the City of San Diego is home to the majority of residents diagnosed with AIDS (72.9 percent), trailing far behind were the communities in unincorporated areas, where only 0.2-1.0 percent of the County residents diagnosed with AIDS called home. While White males aged 30 to 39 years constitute the largest group of diagnosed cases, in the past few years there has been a significant increase in the proportion of AIDS cases diagnosed among Blacks and Hispanics. Between 2003 and 2007, the rate of AIDS was highest among African Americans, followed by Hispanics and Whites in San Diego County. Of the 1,946 cases reported between 2003 and 2007, 44 percent were white, 37 percent Hispanic, 14 percent African American, and 4 percent other racial/ethnic groups (includes Native American and Asian/Pacific Islander).

[18] All statistics in Persons with HIV/AIDS section are taken from the *HIV/AIDS Epidemiology Report 2009*. County of San Diego Health and Human Services Agency.

Table 3-11: Community of Residence at Time of AIDS Diagnosis in Cumulative AIDS Cases[1]

City/Community	Cumulative Cases	Percent
Coronado	43	0.3%
Del Mar	40	0.3%
Imperial Beach	94	0.7%
Lemon Grove	104	0.8%
Poway	50	0.4%
San Marcos	83	0.6%
Carlsbad	142	1.0%
Chula Vista	500	3.6%
El Cajon	277	2.0%
Encinitas	96	0.7%
Escondido	274	2.0%
La Mesa	202	1.5%
National City	199	1.4%
Oceanside	400	2.9%
San Diego	10,077	72.9%
Santee	105	0.8%
Vista	230	1.7%
San Ysidro	210	1.5%
Spring Valley	198	1.4%
La Jolla	151	1.1%
Fallbrook	42	0.3%
Bonita	34	0.2%
Ramona	32	0.2%
Cardiff-by-the-Sea	23	0.2%
Leucadia	20	0.1%
Other[2]	140	1.0%
Total County	**13,820**	**100.0%**

Notes:

1. The following communities had fewer than 20 cases each: Alpine, Bonsall, Borrego Springs, Boulevard, Camp Pendleton, Campo, Descanso, Dulzura, Guatay, Jamul, Julian, Mount Laguna, Pauma Valley, Pine Valley, Ranchita, Rancho Santa Fe, San Luis Rey, Santa Ysabel, Solana Beach, Valley Center.
2. Place of residence at time of diagnosis does not represent the place of HIV diagnosis/exposure.

Source: *HIV/AIDS Epidemiology Report 2009*. County of San Diego Health and Human Services Agency

County figures show that the declining rate of transmission is being offset by a declining mortality rate. New drugs, better treatment, and preventative education have reduced the number of fatalities. Persons with HIV/AIDS are living longer and require a longer provision of services. Advances in medical treatment of HIV have increased the time from infection to the point at which an individual may meet the criteria for an AIDS diagnosis. As of December 2008, approximately 6,676 of the individuals diagnosed with AIDS are living in San Diego County.

Housing resources for persons living with HIV/AIDS is an important component of consistent medical care and treatment. The County of San Diego Department of Housing and Community Development (HCD) administers the Housing Opportunities for Persons with AIDS (HOPWA) program, a federal housing program of the U.S. Department of Housing and Urban Development (HUD). Established in 1992, the HOPWA program is designed to provide States and localities with resources and incentives to devise long-term comprehensive strategies for meeting the housing and housing-related support service needs of low income persons living with HIV/AIDS or related diseases and their families.[19] The San Diego Countywide Strategic HIV/'AIDS Housing Plan Update 2004 provides a framework for assessing and planning for the housing and housing- related service needs of persons living with HIV/AIDS and their families. The Housing Plan has established housing priorities for FY 2008-2009 to address the need for affordable permanent housing units and emergency housing resources that are accessible to persons with HIV/AIDS.[20] Several HIV/AIDS- dedicated housing resources (Table 3-12) [21] are in place; however, there are many more people looking for housing than there are units available, particularly affordable housing units.

Table 3-12: HIV/AIDS-Dedicated Housing Resources

Agency/Program	Units/Program Capacity
Emergency Housing	
Center for Social Support and Education (emergency beds for up to 44 days)	126
Transitional Housing (for Ambulatory and Self-Sufficient Clients)	
St. Vincent de Paul Village/Josue Houses I, II, and III (for self-sufficient clients)	26
St. Vincent de Paul /Casa Truax (for self-sufficient clients)	8
Casa Del Sol (for self-sufficient clients)	9
Transitional Housing (for Substance Use Recovery)	
Stepping Stone/Enya House (for clients sober for 60 days)	10
Stepping Stone/Central Avenue (includes sponsor-based Shelter Plus Care subsidy)	10-14
County AIDS Case Management (housing and recovery services for homeless)	100
Short-Term Rental Assistance	
Ryan White/Townspeople/Partial Assisted Rent Subsidy (PARS)	275

19 San Diego County HIV/AIDS Housing Plan Update 2004, County of San Diego, Department of Housing and community Development
20 San Diego Housing Commission. Annual Action Plan, FY2008
21 San Diego County HIV/AIDS Housing Plan Update 2004

Table 3-12: HIV/AIDS-Dedicated Housing Resources

Agency/Program	Units/Program Capacity
Long-Term Rental Assistance	
HOPWA/County of San Diego Tenant-Based Rental Assistance	80
Center for Social Support and Education/Shelter Plus Care (tenant-based with supportive services)	18
Permanent Independent Housing	
Sierra Vista Apartments	45
Paseo del Oro Apartments	4
Shadow Hills	5
Sonoma Court Apartments	2
Mariposa Apartments	2
Spring Valley Apartments	9
Mercy Gardens	21
Permanent Supportive Housing	
Community Housing Works/Marisol Apartments	21
Community Housing Works/Old Grove	8
Townspeople/Wilson Avenue Apartments	8
South Bay Community Services/La Posada	12
Residential Care Facilities for the Chronically Ill	
Fraternity House, Inc./Fraternity House (for clients who need 24-hour care)	8
Fraternity House, Inc./Michaelle House (for clients who need 24-hour care)	12

Source: County of San Diego, Department of Housing and Community Development and Regional Task Force on the Homeless, Homeless Services Profile, 2003

Homeless

According to HUD, a person is considered homeless if they are not imprisoned and: 1) lack a fixed, regular, and adequate nighttime residence; 2) their primary nighttime residence is a publicly or privately operated shelter designed for temporary living arrangements, an institution that provides a temporary residence for individuals that should otherwise be institutionalized; or 3) a public or private place not designed for or ordinarily used as a regular sleeping accommodation.[22]

Homeless persons often have a difficult time finding housing once they have moved from a transitional housing or other assistance program. Housing affordability for those who are or were formerly homeless is challenging from an economics standpoint, and this demographic group may encounter fair housing issues when landlords refuse to rent to formerly homeless persons. Under California laws, a landlord can deny rental to an applicant based on credit history, employment history, and rental history. However, the perception may be that homeless persons are economically (and sometimes mentally) unstable.

[22] Regional Homeless Profile, 2008, San Diego Regional Task Force on the Homeless,

Assessing a region's homeless population is difficult because of the transient nature of the population. San Diego region's leading authority on the region's homeless population is the Regional Task Force on the Homeless (RTFH). In January 2008, RTFH conducted an enumeration of the homeless population in the San Diego region. Based on information gathered for several jurisdictions, the 2008 homeless estimate is a nine percent increase from the 2006 count. It is important to bear in mind that the point-in-time count is just a snapshot of how many homeless people are on streets and in emergency and transitional shelters on any given day in the San Diego region. Overall, approximately 50 percent of the total homeless population was counted on the streets (Table 3-13). While there was a three percent decline between 2006 and 2008 in the City of San Diego, the other 17 cities and unincorporated areas showed an increase of 27 percent in homeless persons from 2006 to 2008.

Table 3-13: Homelessness Population by Jurisdiction

Jurisdiction	Street Count[1]	Emergency Shelters	Transitional Housing	Total Homeless
Carlsbad	22	17	0	39
Chula Vista	205	1	254	460
Coronado	30	0	0	30
Del Mar	2	0	0	2
El Cajon	209	70	82	361
Encinitas	530	6	10	546
Escondido	466	101	242	809
Imperial Beach	53	0	0	53
La Mesa	57	0	0	57
Lemon Grove	30	0	0	30
National City	175	24	0	199
Oceanside	115	70	151	336
Poway	28	0	0	28
San Diego	1,658	696	1,728	4,082
San Marcos	19	0	0	19
Santee	13	0	0	13
Solana Beach	1	0	0	1
Vista	112	24	250	386
Spring Valley	101	0	0	101
Total County	**3,856**	**1,009**	**2,717**	**7,582**

Note 1: Includes both urban and rural homeless
Source: Estimates presented in this table are taken directly from the San Diego Regional Taskforce on the Homeless Survey, 2008

Encinitas, Escondido, Vista, Oceanside have a higher proportion of homeless persons in the northern County, while Chula Vista, El Cajon, and San Diego generally have a higher proportion of homeless persons in the southern County. A higher proportion of homeless persons is found in the urban core as opposed to rural areas. About 12 percent of the homeless persons found on the streets in City of San Diego were estimated to be day laborers and/or farm workers. Farm

workers and day laborers in the area are also considered homeless because of their inability to return to their permanent residence at the end of a workday.

According to the Regional Task Force, based on information submitted by jurisdictions, the beds in local shelters can house about 50 percent of the total homeless population (3,726 out of 7,582). The majority of resources for homeless persons are located near the downtown area in the City of San Diego (Figure 3-7) and not surprisingly, more than half (53.8 percent) of the region's homeless population live in the City of San Diego. Oceanside, Vista, Escondido, and El Cajon have smaller clusters of homeless resources.

Farm Workers

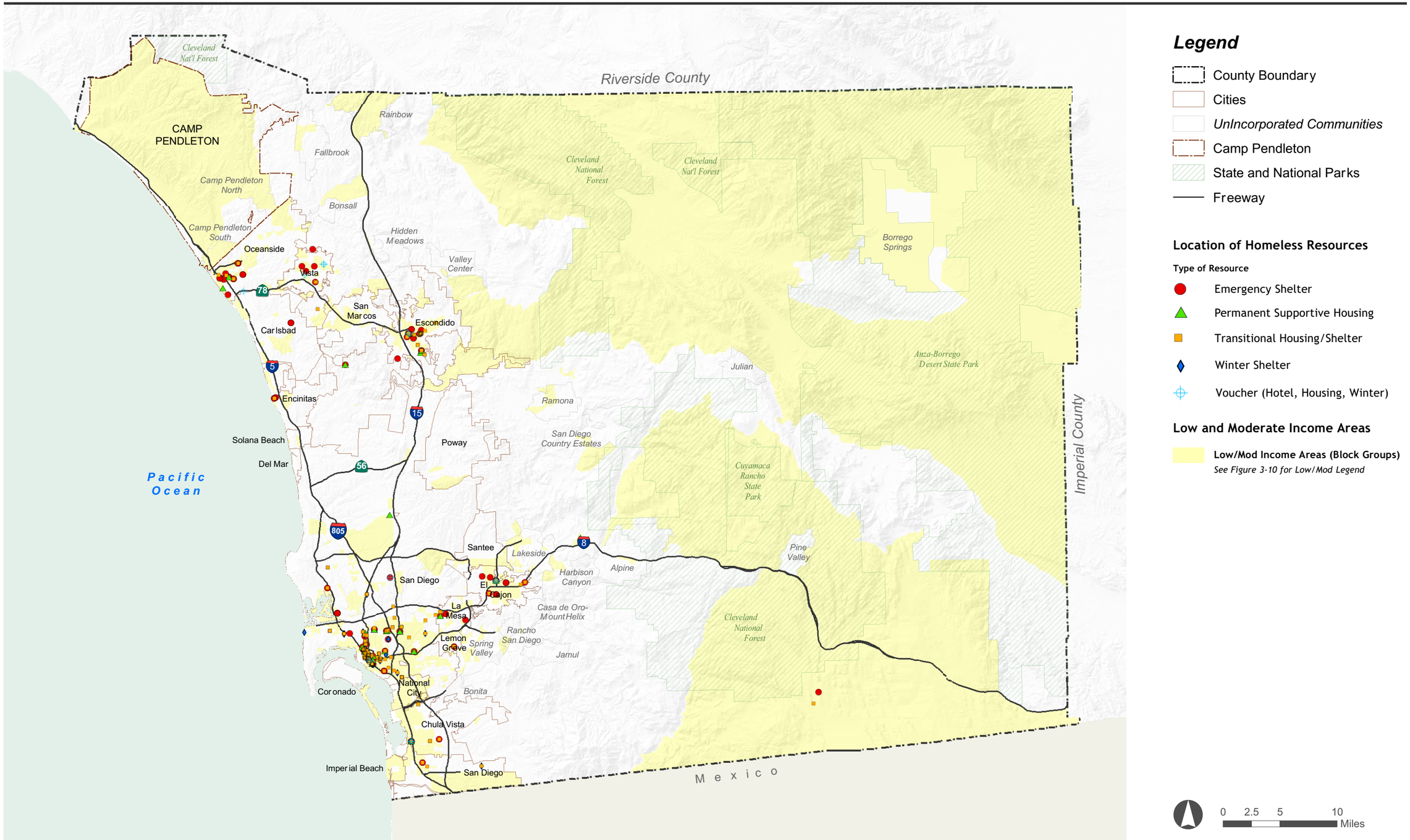
As traditionally defined, farm workers are persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm workers tend to work in fields or processing plants. During harvest periods when workloads increase, and the need to supplement the permanent labor force is satisfied with seasonal workers. Often these seasonal workers are migrant workers, defined by the inability to return to their primary residence at the end of the workday. Determining the actual number of farm workers in a region is difficult due to the variability of the definitions used by government agencies and other peculiarities endemic to the farming industry. According to the 2000 Census, 6,502 residents of San Diego County were employed in farming, fishing, or forestry occupations. In contrast, estimates provided by other governmental agencies include 11,300 (California Employment Development Department)[23] and 19,000 workers (2007 Census of Agriculture).

Although there exists little consensus as to the number of farm workers in San Diego County, analysis reveals that this group has special housing needs. Housing conditions for farm workers/day laborers are substantially different in that they prefer renting as they may own a home somewhere else and typically earn low incomes and cannot afford houses that meet their needs. According to the California Employment Development Department (EDD), the average salary for farm workers and laborers working in the Farming, Fishing, and Forestry Occupations in the San Diego-Carlsbad-San Marcos MSA in 2009 is approximately $24,000 per year. Most rental units that are affordable and available to migrant farm workers are small, while most farm worker households are above average in size and as a result live in overcrowded housing. Thus, housing affordability and overcrowding are critical issues among this special needs group.

According to the Regional Taskforce on Homelessness, a large portion of the region's homeless population is possibly farm workers or day laborers. About 12 percent of the homeless persons found on the streets in City of San Diego were estimated to be day laborers and/or farm workers[24]. This is a combined result of the low pays and seasonal nature of this occupational category.

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23 California Employment Development Department, *Employmenthy Industry Data, 2009*
24 Regional Homeless Profile, 2008, San Diego Regional Task Force on the Homeless,



Legend

- County Boundary
- Cities
- *UnIncorporated Communities*
- Camp Pendleton
- State and National Parks
- Freeway

Location of Homeless Resources

Type of Resource

- Emergency Shelter
- Permanent Supportive Housing
- Transitional Housing/Shelter
- Winter Shelter
- Voucher (Hotel, Housing, Winter)

Low and Moderate Income Areas

Low/Mod Income Areas (Block Groups)
See Figure 3-10 for Low/Mod Legend

Source: HUD 2009; SanGIS 2009; ESRI 2003; Regional Task Force on the Homeless; San Diego County, Department of Housing and Community Development; San Diego Housing Commission

Location of Homeless Resources

Figure 3-7

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Hate Crimes

Hate crimes – violent acts against people, property, or organizations motivated by a bias related to victim's race, ethnicity, religion, gender, sexual orientation, national origin, or physical or mental disability – are a tragic part of American history. However, it was not until early in this decade that the federal government began to collect data on how many and what kind of hate crimes are being committed, and by whom. Also, for the first time in 2008, SANDAG asked local law enforcement agencies to share hate crime reports that were to be submitted to the State to allow for the reporting of more timely statistics, as well carry out more detail analysis for the County.[25]

Fair housing violations due to hate crimes occur when people will not consider moving into certain neighborhoods, or have been run off from their homes for fear of harassment or physical harm.

Hate crimes become a fair housing concern when residents are intimidated or harassed at their residence or neighborhood. Fair housing violations due to hate crimes also occur when people will not consider moving into certain neighborhoods, or have been run off from their homes for fear of harassment or physical harm. The Federal Fair Housing Act makes it illegal to threaten, harass, intimidate or act violently toward a person who has exercised their right to free housing choice. Persons who break the law have committed a serious crime and can face time in prison, large fines or both, especially for violent acts, serious threats of harm, or injuries to victims. In addition, this same behavior may violate similar state and local laws, leading to more punishment for those who are responsible. Some examples of illegal behavior include threats made in person, writing or by telephone; vandalism of the home or property; rock throwing; suspicious fires, cross-burning or bombing; or unsuccessful attempts at any of these.

As seen in Table 3-14 and Table 3-15, between 2001 and 2007, a total of 359 hate crimes were reported in San Diego County. The jurisdictions with the largest number of hate crimes include San Diego (206 cases); Oceanside (48 cases); and Unincorporated County (47 cases). Although hate crimes have declined in San Diego region since 2001 (Table 3-15), a total of 118 hate crimes were reported in 2007 by law enforcement from across the region, of which 58 percent appeared motivated by the victim's race or ethnicity, 28 percent by sexual orientation and 14 percent by religion (Table 3-15). Thus, within the San Diego region hate crime offenses attributed to, race/ethnicity/national origin have consistently been the largest bias motivation category of hate crimes, with anti-Black accounting for the largest percent within this category.

However, reporting hate crimes is voluntary on the part of the local jurisdictions. Some states started submitting data only recently, and not all jurisdictions are represented in the reports. Many jurisdictions, including those with well-documented histories of racial prejudice, reported zero hate crimes. Another obstacle to gaining an accurate count of hate crimes is the reluctance of many victims to report such attacks.

[25] Twenty-Five Years of Crime in San Diego Region: 1984 through 2008, April 2009, SANDAG

Table 3-14: Hate Crime Statistics - 2001

Jurisdiction	Race	Religion	Sexual Orientation	Ethnicity	Disability	Total
Urban County Cities						
Coronado	0	0	0	0	0	0
Del Mar	0	0	0	1	0	1
Imperial Beach	2	0	0	1	0	3
Lemon Grove	3	0	0	0	0	3
Poway	0	0	1	2	0	3
San Marcos	3	0	0	3	0	6
Solana Beach	0	0	0	0	0	0
Unincorporated County	12	1	2	9	0	24
Entitlement Jurisdictions						
Carlsbad	0	0	2	0	0	2
Chula Vista	0	0	2	1	0	3
El Cajon	0	0	0	0	0	0
Encinitas	0	0	1	0	0	1
Escondido	2	0	0	0	0	2
La Mesa	0	0	0	0	0	0
National City	3	1	1	0	0	5
Oceanside	16	3	5	3	1	28
San Diego	61	16	37	39	1	154
Santee	2	0	1	4	0	7
Vista	0	1	0	1	0	2
Total County	**104**	**22**	**50**	**63**	**2**	**241**
Percentage	**43.2%**	**9.1%**	**20.7%**	**26.1%**	**0.8%**	**100.0%**

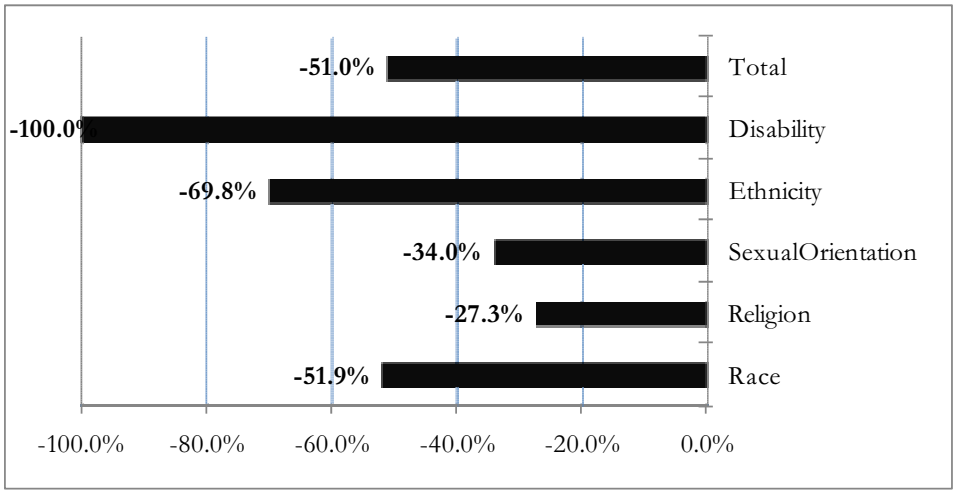
Source: U.S. Federal Bureau of Investigation, 2009

Table 3-15: Hate Crime Statistics - 2007

Jurisdiction	Race	Religion	Sexual Orientation	Ethnicity	Disability	Total	Total 2001-07
Urban County Cities							
Coronado	0	0	1	0	0	1	1
Del Mar	0	1	0	0	0	1	2
Imperial Beach							3
Lemon Grove	1	0	0	0	0	1	4
Poway	1	0	1	0	0	2	5
San Marcos	1	1	0	0	0	2	8
Solana Beach	0	1	0	0	0	1	1
Unincorporated County	13	3	4	3	0	23	47
Entitlement Jurisdictions							
Carlsbad	0	0	0	0	0	0	2
Chula Vista	0	0	2	0	0	2	5
El Cajon	1	0	0	0	0	1	1
Encinitas	0	0	1	0	0	1	2
Escondido	2	0	0	0	0	2	4
La Mesa	0	1	0	0	0	1	1
National City	1	0	0	1	0	2	7
Oceanside	10	4	3	3	0	20	48
San Diego	15	5	21	11	0	52	206
Santee	3	0	0	0	0	3	10
Vista	2	0	0	1	0	3	5
Total County	**50**	**16**	**33**	**19**	**0**	**118**	**359**
Percentage	**42.4%**	**13.6%**	**28.0%**	**16.1%**	**0.0%**	**100.0%**	**---**

Source: U.S. Federal Bureau of Investigation, 2009

Figure 3-8: Change in Hate Crimes between 2001 and 2007



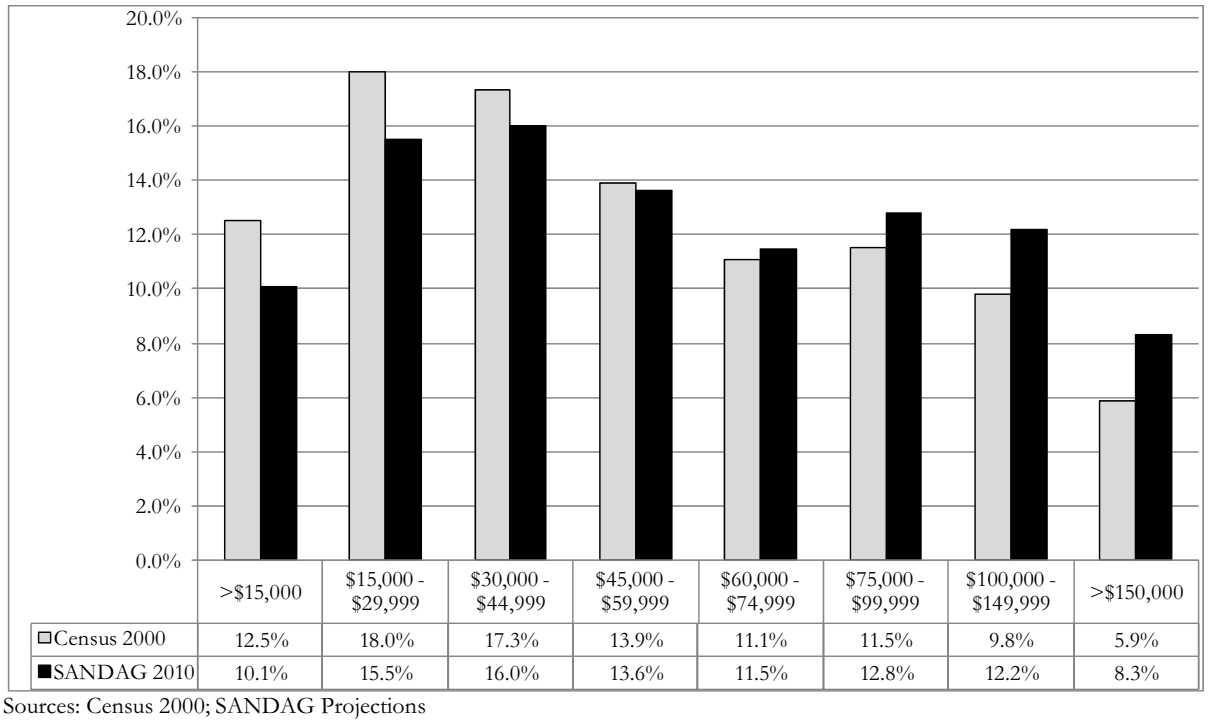
3.3 Income Profile

While affordability is not a fair housing issue, the relationships between household income and other household characteristics often create misconceptions and biases that raise fair housing concerns.

Household income is the most important factor determining a household's ability to balance housing costs with other basic life necessities. Regular income is the means by which most individuals and families finance current consumption and make provision for the future through saving and investment. The level of cash income can be used as an indicator of the standard of living for most of the population. While economic factors that affect a household's housing choice are not a fair housing issue per se, the relationships among household income, household type, race/ethnicity, and other factors often create misconceptions and biases that raise fair housing concerns.

The 2008 median household income for San Diego County was $50,710 (real 1999 dollars, adjusted for inflation). More than one-fourth (28 percent) of the County households earned less than $30,000 in 2008. In contrast, the top 30 percent of the households earned more than $75,000 in 2008. In fact, the gap between households earning less than $30,000 and households earning more than $75,000 increases over the years as seen in Figure 3-9.

Figure 3-9: San Diego County Income Distribution



	>$15,000	$15,000 - $29,999	$30,000 - $44,999	$45,000 - $59,999	$60,000 - $74,999	$75,000 - $99,999	$100,000 - $149,999	>$150,000
Census 2000	12.5%	18.0%	17.3%	13.9%	11.1%	11.5%	9.8%	5.9%
SANDAG 2010	10.1%	15.5%	16.0%	13.6%	11.5%	12.8%	12.2%	8.3%

Sources: Census 2000; SANDAG Projections

Based on SANDAG estimates, the income profile of residents varies significantly among the various jurisdictions in the County. Estimated 2008 median household income in the County ranged from a low of $31,919 in National City to a high of $80,520 in Del Mar (Table 3-16). In general, areas of low-and moderate-income areas are concentrated in the central, older portions of the County near Downtown San Diego, as well as in the cities of Oceanside, Escondido, El Cajon, National City, Vista, San Marcos and in the eastern portion of the County and in Camp Pendleton (see Figure 3-10). Not surprisingly, areas with high median household incomes are found along the coastal cities of Del Mar and Solana Beach and within parts of City of Poway and eastern Escondido.

Table 3-16: Median Household Income

	Census 2000	SANDAG 2008	Percent Change
Urban County			
Coronado	$67,334	$70,109	4.1%
Del Mar	$81,941	$80,520	-1.7%
Imperial Beach	$36,298	$36,266	-0.1%
Lemon Grove	$41,214	$43,341	5.2%
Poway	$71,715	$74,256	3.5%
San Marcos	$45,897	$51,917	13.1%
Solana Beach	$73,523	$76,151	3.6%
Unincorporated	$53,535	$55,894	4.4%
Entitlement Jurisdictions			
Carlsbad	$65,854	$68,321	3.7%
Chula Vista	$44,852	$53,566	19.4%
El Cajon	$36,176	$38,834	7.3%
Encinitas	$64,821	$65,328	0.8%
Escondido	$43,337	$44,402	2.5%
La Mesa	$41,949	$43,316	3.3%
National City	$29,981	$31,919	6.5%
Oceanside	$46,237	$47,932	3.7%
San Diego	$45,871	$49,410	7.7%
Santee	$54,150	$56,858	5.0%
Vista	$43,258	$45,198	4.5%
Total County	**$47,360**	**$50,710**	**7.1%**

Source: SANDAG Profile Warehouse 2009

For planning purposes, special income data based on 2000 Census in the Comprehensive Housing Affordability Strategy (CHAS) are used (see Table 3-17).[26] According to the CHAS, 11 percent of the County's total households in 2000 were Extremely Low Income (0-30 percent of

[26] For planning purposes, HUD uses the Census data to develop special tabulations by HUD income group and special needs category. This dataset is collectively known as the Comprehensive Housing Affordability Strategy (CHAS).

the Area Median Income or AMI), 11 percent Low Income (31-50 percent AMI), and 17 percent were Moderate Income (51-80 percent AMI). Approximately 61 percent of households had incomes above 80 percent of the median in 2000.

Table 3-17: Household Income Profile

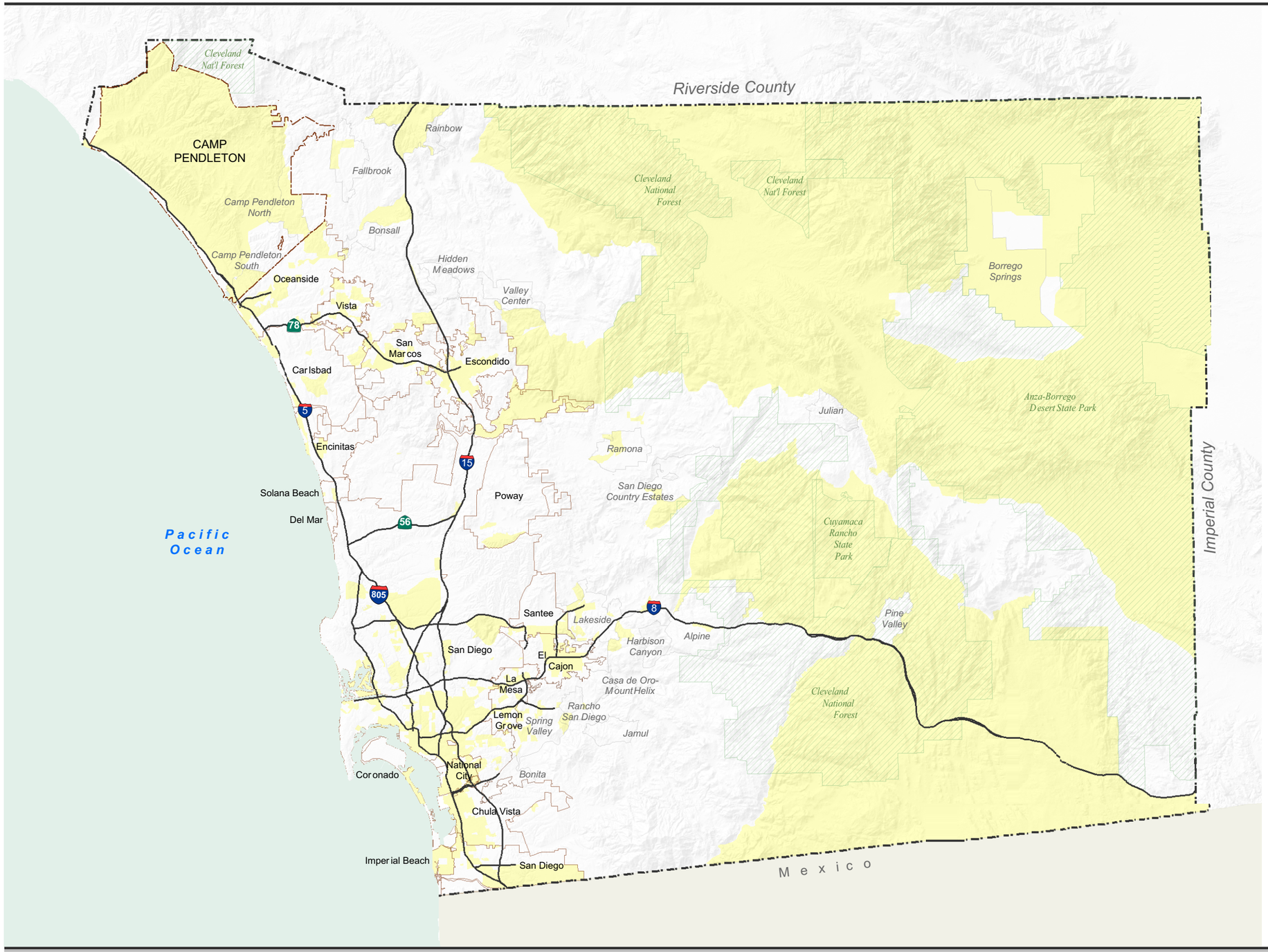
Households	Percent of Total Households	Extremely Low Income (0-30%)	Low Income (31-50%)	Moderate Income (51-80%)	Middle/ Upper Income (81%+)
White	67%	8%	9%	15%	68%
Hispanic	18%	18%	19%	23%	40%
Black	5%	16%	14%	21%	48%
Total County	**100%**	**11%**	**11%**	**17%**	**61%**

Source: Comprehensive Housing Affordability Strategy (CHAS), HUD

Income by Race/Ethnicity

Overall, low- and moderate-income households comprised 39 percent of all households in 2000. However, certain groups had higher proportions of low- and moderate-income households. Specifically, Hispanic (60 percent) and Black (52 percent) households had a considerably higher percentage of lower income households than the rest of the County (Table 3-17). Proportionally fewer White households (32 percent) fell in the low income category compared to the County average. Typically, renter-households tend to have a higher proportion of low income households, compared to owner-households.[27]

[27] San Diego County General Plan, Housing Element Background Report., August 2008.



Legend

- County Boundary
- Cities
- *UnIncorporated Communities*
- Camp Pendleton
- State and National Parks
- Freeway

Low and Moderate Income Areas

Low/Mod Income Areas (Block Groups)

CDBG law authorizes an exception for grantees with no or very few areas in which 51 percent of the residents are low and moderate income to be able to undertake area benefit activities. Many cities in the County are exception grantees.

San Diego Urban County
Includes the Cities of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway, Solana Beach, and all unincorporated areas.

Low/Mod = Block Groups with 46.2% or more Low/Mod Income population

Carlsbad
Low/Mod = Block Groups with 33.4% or more Low/Mod Income population

Encinitas
Low/Mod = Block Groups with 35.8% or more Low/Mod Income population

La Mesa
Low/Mod = Block Groups with 46.3% or more Low/Mod Income population

Santee
Low/Mod = Block Groups with 39.0% or more Low/Mod Income population

Remaining Cities
Includes the Cities of Chula Vista, El Cajon, Escondido, National City, Oceanside, San Diego, San Marcos, Vista

These cities are NOT exception grantees and must adhere to the traditional definition of Low/Mod income areas: Low/Mod = Block Groups with 51% or more Low/Mod income population

0 2.5 5 10 Miles

Source: HUD 2009; SanGIS 2009; ESRI 2003

Low and Moderate Income Areas

Figure 3-10

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3.4 Housing Profile

A discussion of fair housing choice must be preceded by an assessment of the housing market being analyzed. This section provides an overview of the characteristics of the local and regional housing markets. 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 separate living quarters. 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

Housing stock data from 2000 Census and SANDAG reveals that the San Diego County housing stock increases by almost 13 percent between 2000 and 2010 (Table 3-18) and is expected to increase by almost 26 percent by 2020. Among the various jurisdictions in the County, the City of San Marcos is expected a housing growth of approximately 52 percent, while Del Mar is expected to experience a one percent decrease in its housing stock. In the unincorporated areas, housing growth was slightly higher than countywide figures.

Providing housing for the growing population in the County will become increasingly difficult given that population growth outpaces housing growth. It is important to note that most jurisdictions will see a higher percentage increase in population than in housing. In cities such as Coronado, Imperial Beach, Solana Beach, El Cajon, Escondido, Encinitas, National City and Vista, population growth was much higher than housing stock increases, in some cases more than twice. The inability to produce enough housing units to accommodate the increasing number of households reduces vacancy rates and drives up market prices. Further, the fact that the gap between housing costs and income is becoming steeper since 1990, only adds to significant difficulties in owning/renting a home in San Diego. SANDAG has established a goal of increasing the region's housing stock by 134,065 units (a 12.9 percent increase from 2000) by 2010[28], approximately 3 percent short of population growth in that time frame. The increase in housing units, if achieved, is still not likely to bridge the gap between population and housing unit growth in the region, and will contribute to larger household sizes.

[28] This number is revised up by 64 units based on comments by the City of Coronado.

Table 3-18: San Diego Regional Housing Stock and Estimates

	# of Units 2000	Housing Estimates 2008	Housing Estimates 2010	% Change 2000 to 2010
Urban County				
Coronado[1]	9,494	9,541	9,605	0.1%
Del Mar	2,557	2,519	2,531	-1.0%
Imperial Beach	9,739	9,849	9,830	0.9%
Lemon Grove	8,722	8,816	9,163	5.1%
Poway	15,714	16,302	16,671	6.1%
Solana Beach	6,456	6,508	6,539	1.3%
Unincorporated	154,737	166,972	172,443	11.4%
Total Urban County	207,419	220,507	226,782	9.3%
Entitlement Cities				
Carlsbad	33,798	43,334	45,757	35.4%
Chula Vista	57,705	77,452	84,166	45.9%
El Cajon	35,190	35,596	35,908	2.1%
Encinitas	23,843	24,802	25,227	5.8%
Escondido	45,050	47,288	48,116	6.8%
La Mesa	24,943	25,016	26,205	5.1%
National City	15,422	15,737	15,722	2.0%
Oceanside	59,581	64,460	66,686	11.9%
San Diego	469,689	508,450	518,063	10.3%
San Marcos	18,862	27,401	28,620	51.7%
Santee	18,833	19,545	22,120	17.5%
Vista	29,814	30,761	30,911	3.7%
Total County	**1,040,149**	**1,140,349**	**1,174,244**	**12.9%**

Note 1: The City of Coronado revised the 2010 number up by 64 units of its Regional Housing Needs Allocation.
Sources: U.S. Census 1990, 2000; SANDAG, Current Forecast, SANDAG Data Warehouse, City of Coronado

Housing Condition

Housing age indicates general conditions within a community. Housing units are subject to gradual deterioration over time. Deteriorating housing can depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood.

Housing age is frequently used as an indicator of housing condition. Most residential structures over 30 years of age will require minor repairs and modernization improvements, while units over 50 years in age are more likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. As shown in Table 3-19, according to the 2000 Census, nearly 38 percent of San Diego County housing stock was over 30 years of age in 2000. The highest percentages of pre-1970 housing units are generally found in the older, urbanized neighborhoods of the cities of La Mesa, Lemon Grove, El Cajon, San Diego, Coronado and

National City and will most likely have the largest proportions of housing units potentially in need of rehabilitation. In fact, 14 census tracts in the City of San Diego neighborhoods of Mid-City, Uptown, Encanto, and Navajo, contain more than 90 percent of housing units built prior to 1970.[29] Most neighborhoods with less than 10 percent of housing units built before 1970 are located north of Interstate 8 and immediately east of Interstate 15.

Table 3-19: Housing Profile and Lead-Poisoning Cases

	Tenure Distribution		Household Overcrowding			Housing Units Over 30 Yrs of Age as of 2000 Census	% Lead Poisoning Cases 2004-2008
	Owners	Renters	Owners	Renters	Total		
Urban County							
Coronado	51.5%	48.5%	0.8%	6.2%	3.4%	50.3%	0.0%
Del Mar	55.9%	44.1%	1.0%	2.4%	1.6%	52.8%	---
Imperial Beach	30.0%	70.0%	7.7%	24.1%	19.2%	53.7%	0.4%
Lemon Grove	56.7%	43.3%	7.8%	17.6%	12.0%	61.1%	0.4%
Poway	77.6%	22.4%	2.1%	14.9%	4.9%	23.5%	0.0%
Solana Beach	62.3%	37.7%	1.0%	9.5%	4.2%	27.8%	---
Unincorporated	70.3%	29.7%	4.2%	17.1%	8.1%	30.9%	7.1%
Total Urban County	67.2%	32.8%	4.0%	16.6%	8.1%	33.7%	---
Entitlement Jurisdictions							
Carlsbad	67.3%	32.7%	1.2%	9.6%	3.9%	15.7%	0.9%
Chula Vista	57.5%	42.5%	8.0%	22.9%	14.3%	40.7%	4.0%
El Cajon	40.7%	59.3%	4.3%	19.3%	13.2%	45.6%	4.4%
Encinitas	64.1%	35.9%	2.0%	9.6%	4.7%	27.3%	1.3%
Escondido	53.3%	46.7%	8.2%	27.6%	17.3%	27.1%	8.9%
La Mesa	47.1%	52.9%	2.2%	8.0%	5.2%	59.8%	0.9%
National City	35.0%	65.0%	23.9%	42.4%	35.9%	62.8%	2.2%
Oceanside	62.1%	37.9%	7.7%	21.8%	13.1%	23.1%	7.1%
San Diego	49.5%	50.5%	6.5%	18.4%	12.5%	44.1%	44.9%
San Marcos	66.2%	33.8%	6.5%	32.5%	15.3%	11.0%	5.3%
Santee	71.0%	29.0%	2.8%	10.2%	4.9%	28.7%	0.0%
Vista	53.9%	46.1%	8.6%	27.8%	17.5%	27.3%	10.7%
Total County	**55.4%**	**44.6%**	**5.8%**	**19.2%**	**11.8%**	**38.0%**	**100.0%**

Sources: Census 1990 and 2000; County of San Diego Health and Human Services Agency

[29] Mapping the Census: Detailed Population and Housing Characteristics in the San Diego Region, June 2004, SANDAG

Older housing stock also tends to be exposed to higher risks of lead-based paint. According to the County Health and Human Services Agency, between 2004 and 2008, 225 cases of lead-poisoning (Blood Lead Level of 9.5-14.4 ug/dL) among children were recorded. The majority of the reported cases were from San Diego, where there are more renters than owners and with a slightly larger than average proportion of older housing. Vista and the unincorporated areas have the next largest shares of lead-poisoning cases. Hispanic children accounted for 70 percent of the cases, followed by 11 percent White children, and 6 percent Black children.

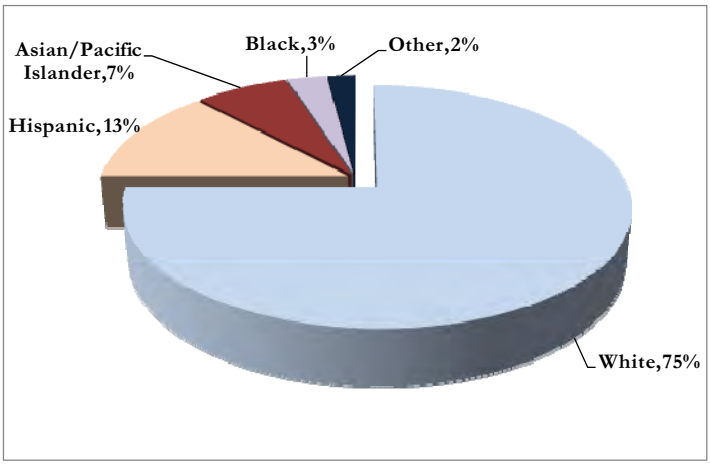
Tenure

Tenure (or occupancy) in the housing industry typically refers to the occupancy of a housing unit – whether the unit is owner-occupied or renter-occupied. The tenure distribution (owner versus renter) of a community's housing stock influences several aspects of the local housing market. Residential mobility is influenced by tenure, with ownership housing evidencing a much lower turnover rate than rental housing. As discussed later in this section, housing cost burden (also known as overpayment) is generally more prevalent among renters than among owners. Tenure preferences are primarily related to household income and composition, and age of the householder.

As seen in Table 3-19, San Diego County showed a higher proportion of owner-occupied housing (55.4 percent) than renter-occupied housing (44.6 percent). The ownership level rose between 1990 and 2000, but was still well below the national level of 66.2 percent and slightly lower than the 56.9 percent State figure for housing ownership. Most cities in the County had more owner-occupied housing units than renter-occupied units. Exceptions include Poway, where ownership predominates (77.6 percent) and Imperial Beach, with only 30 percent of its housing units being owner-occupied. The areas with the greatest affordability problems also have the lowest rates of homeownership, as ownership is constrained as the housing cost-to-income ratio rises.

Ethnic minority populations in San Diego County have not achieved housing homeownership as readily as the White population. In fact as of 2000, the majority of owner-occupied households are White (Figure 3-11). Of those who owned the housing units they occupied, almost 75 percent were White; 13 percent were Hispanic; 3 percent were Black; and Asian/Pacific Islanders made up 7 percent. Comparing these figures to race data from the 2000 Census demonstrates that minorities in the County are underrepresented in terms of home ownership. For comparison purposes, according to Census 2000 data, Whites comprised 54.9 percent of the County population, Hispanics comprised 26.7 percent while 9.2 percent was Asian/Pacific Islander only 5.4 percent of the population was Black.

Figure 3-11: Home Ownership by Race/Ethnicity



Source: 2000 Census

Housing Type

A region's housing stock generally includes three categories: single-family dwelling units, multi-family dwelling units, and other types of units such as mobile homes. Single-family units are attached or detached dwelling units usually on individual lots of land. Jurisdictions often have zoning districts that specify the provision of single-family housing units with maximum densities. As shown in Table 3-20, approximately 60 percent of the housing units in the County are single-family dwellings. The cities of Poway, Lemon Grove and Encinitas, as well as the unincorporated County areas, have a much larger proportion of this housing unit type, while El Cajon and Imperial Beach have a much lower proportion.

Multi-family units consist of structures with two or more units. Generally, multi-family units (particularly with five or more units in a structure) are rental units along the lines of those found in a common apartment complex. Land zoned for multi-family dwelling units usually allows medium- to high-density use of land. Multi-family dwelling units comprise approximately 36 percent of County housing stock. The cities of El Cajon, La Mesa, Coronado, Imperial Beach, San Diego and National City have the higher proportions of multi-family housing units, while the cities of Poway, Santee, and Encinitas, as well as the unincorporated County areas, have much lower proportions of multi-family housing units.

Mobile-homes or manufactured homes typically consist of a large trailer, fitted with parts for connection to utilities, that can be installed on a relatively permanent site. The cities of Escondido, San Marcos, Santee as well as unincorporated county areas have significantly higher proportions of mobile-home units (two to three times San Diego region average), while cities of Coronado, Del Mar and Solana Beach have very low proportions of mobile-home units.

Typically, a community's housing stock correlates highly with the tenure distribution of the occupied housing units. For instance, National City and La Mesa have high proportions of multi-family housing and high proportions of renter-households among all County jurisdictions. In comparison, Poway has one of the lowest proportions of multi-family housing and one of the lowest proportions of renter-households.

Table 3-20: Housing Type and Vacancy

Jurisdiction	Single-Family	Multi-Family	Mobile Homes	Percent Vacant
Urban County				
Coronado	55.9%	43.9%	0.2%	18.6%
Del Mar	66.5%	33.5%	0.0%	14.8%
Imperial Beach	48.0%	48.6%	3.4%	4.8%
Lemon Grove	74.2%	24.6%	1.1%	2.7%
Poway	79.8%	16.0%	4.2%	1.6%
Solana Beach	65.2%	34.2%	0.6%	10.8%
Unincorporated	74.0%	16.1%	9.9%	6.2%
Total Urban County	72.1%	19.9%	8.0%	6.4%
Entitlement Jurisdictions				
Carlsbad	67.4%	29.7%	2.9%	6.7%
Chula Vista	61.2%	34.2%	4.6%	3.0%
El Cajon	43.1%	51.1%	5.7%	2.8%
Encinitas	74.6%	22.4%	3.0%	4.3%
Escondido	56.0%	35.8%	8.2%	2.7%
La Mesa	52.7%	45.9%	1.3%	3.0%
National City	52.4%	44.8%	2.8%	2.6%
Oceanside	65.1%	29.3%	5.5%	5.2%
San Diego	54.0%	44.7%	1.2%	4.0%
San Marcos	55.3%	31.5%	13.2%	4.0%
Santee	65.9%	21.4%	12.7%	1.9%
Vista	56.5%	36.7%	6.8%	3.1%
Total County	**59.6%**	**36.2%**	**4.2%**	**4.4%**

Source: California Department of Finance, 2009 Housing and Population Estimates

Vacancy Rate

The vacancy rate measures the overall housing availability in a community and is often a good indicator of how for-sale and rental housing units are meeting the current demand for housing. A higher vacancy rate may indicate an excess supply of units, while a lower vacancy rate may indicate that households have difficulty finding housing.

The region's overall vacancy rate has remained relatively unchanged since 2000 at 4.4 percent. The cities with the highest vacancy rates include Coronado (18.6 percent), Del Mar (14.8 percent) and Solana Beach (10.8 percent). The high vacancy rates in these areas could be attributed to the fact that these are coastal communities with more vacation and second home units[30]. The lowest vacancy rates are found in some of the inland communities of Poway and

[30] San Diego Region Demographic and Economic Characteristics, June 2006, SANDAG

Santee, at 1.6 and 1.9 percent respectively. Low vacancy rates may tend to drive up the market prices for housing, leading to problems such as cost burden and/or overcrowding.

Overcrowding

In general, an overcrowded household is defined as one with more than one person per room (excluding bathrooms, kitchens, and hallways). Overcrowding occurs when housing costs are so high relative to income that families have to live in small units or double up to devote income to other basic needs such as food or medical care. However, overcrowding can also occur on account of cultural traditions and preferences.

According to the 2000 Census, 19% of renter-households were overcrowded, but only 6% of owner-occupied housing was overcrowded.

According to the 2000 Census, the regional percent of overcrowded housing units rose between 1990 and 2000, from 8.8 percent to almost 12 percent. The prevalence of overcrowding varied significantly among jurisdictions. As shown in Table 3-21, National City had almost 36 percent of residents living in overcrowded conditions. Other areas with a substantial percentage of overcrowded units include Imperial Beach, Lemon Grove, Chula Vista, El Cajon, Escondido, Oceanside and San Diego, San Marcos and Vista. In contrast, City of Del Mar had under 2 percent of households living in overcrowded conditions. Generally, low income families and areas that have the highest proportion of minority population are disproportionately affected by overcrowding. A good example of that situation is National City where the median household income in 2000 ($34,405) was well below the regional median ($50,582) and 60 percent of its population was Hispanic. The City had the highest proportion of households facing overcrowding amongst both renter as well as owner occupied.

Table 3-21: Overcrowding by Tenure

	Owner-occupied	Renter-occupied	Total
Urban County			
Coronado	0.8%	6.2%	3.4%
Del Mar	1.0%	2.4%	1.6%
Imperial Beach	7.7%	24.1%	19.2%
Lemon Grove	7.8%	17.6%	12.0%
Poway	2.1%	14.9%	4.9%
Solana Beach	1.0%	9.5%	4.2%
Unincorporated	4.2%	17.1%	8.1%
Total Urban County	4.0%	16.6%	8.1%
Entitlement Cities			
Carlsbad	1.2%	9.6%	3.9%
Chula Vista	8.0%	22.9%	14.3%
El Cajon	4.3%	19.3%	13.2%
Encinitas	2.0%	9.6%	4.7%
Escondido	8.2%	27.6%	17.3%
La Mesa	2.2%	8.0%	5.2%
National City	23.9%	42.4%	35.9%
Oceanside	7.7%	21.8%	13.1%
San Diego	6.5%	18.4%	12.5%
San Marcos	6.5%	32.5%	15.3%
Santee	2.8%	10.2%	4.9%
Vista	8.6%	27.8%	17.5%
San Diego County	5.8%	19.2%	11.8%

Source: Census 2000

Housing Cost Burden

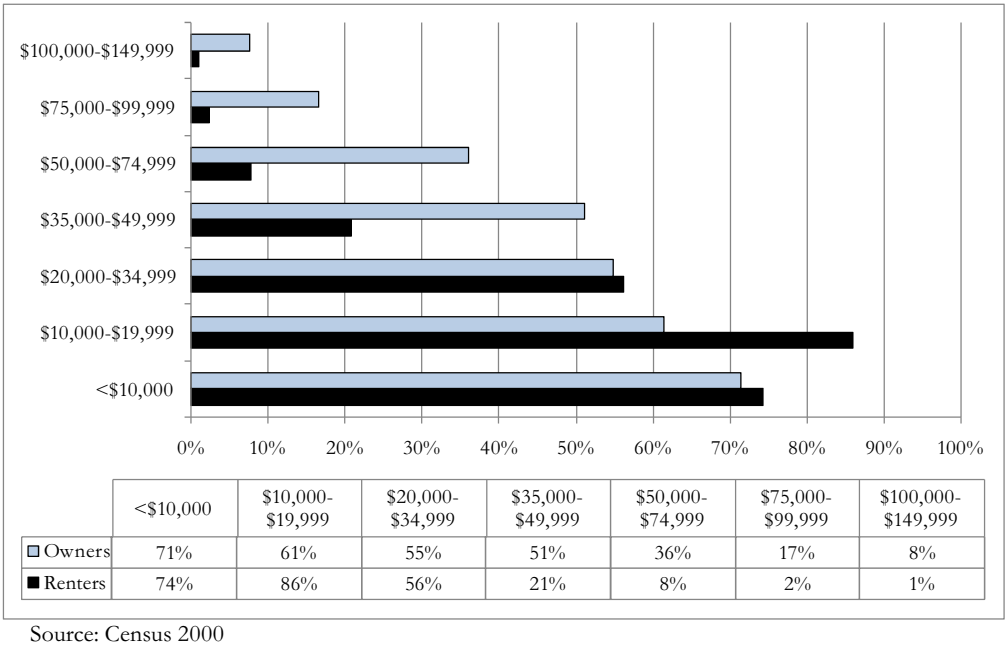
State and Federal standards specify that a household experiences housing cost burden if it pays more than 30 percent of its gross income on housing – typically a point at which housing costs become burdensome and may affect the ability to comfortably make monthly rent or mortgage payments and/or maintain a decent standard of living.

To cover the basic costs of living in San Diego County, two working parents supporting two children needs an income of $17.16 an hour each.

A two-bedroom apartment rental is now priced at $1,406 per month, more than twice the average rent of $643 in 1990.

Housing cost burden typically is linked to income levels. The lower the income, the larger percentage of a household's income is allotted to housing costs. Cost burden by low income households tends to occur when housing costs increase faster than income. Figure 3-12 shows how dramatically income increases affect housing cost burden for owner- and renter-households. As shown, among the lower income groups, larger proportions of renter-households had cost burden. Among owner-households, cost burden was more prevalent among the upper income groups.

Figure 3-12: Housing Cost Burden by Income and Tenure



	<$10,000	$10,000-$19,999	$20,000-$34,999	$35,000-$49,999	$50,000-$74,999	$75,000-$99,999	$100,000-$149,999
Owners	71%	61%	55%	51%	36%	17%	8%
Renters	74%	86%	56%	21%	8%	2%	1%

Source: Census 2000

In the San Diego region, housing cost burden is more prevalent among renter-households; a majority of the jurisdictions had over 40 percent of renter-households with housing cost burden (Table 3-22). Rates of renter cost burden were high in the cities of Escondido, El Cajon, Lemon Grove, National City, and Vista where median household incomes were considerably lower than the County median. Housing cost burden among owner-households was less prevalent by comparison, Del Mar showing the highest cost burden amongst owner-households (38 percent).

Table 3-22: Housing Cost Burden by Tenure

	Owners	Renters
Urban County		
Coronado	31.5%	39.3%
Del Mar	38.0%	33.6%
Imperial Beach	28.3%	41.3%
Lemon Grove	31.9%	45.6%
Poway	30.9%	42.6%
Solana Beach	27.6%	39.3%
Unincorporated	32.7%	37.2%
Total Urban County	32.3%	38.6%
Entitlement Cities		
Carlsbad	30.7%	40.7%
Chula Vista	34.4%	41.6%
El Cajon	32.0%	44.9%
Encinitas	33.7%	41.3%
Escondido	31.4%	46.8%
La Mesa	25.2%	42.2%
National City	32.4%	44.7%
Oceanside	33.2%	46.1%
San Diego	31.1%	42.9%
San Marcos	36.0%	42.7%
Santee	32.7%	36.8%
Vista	32.0%	46.2%
Total County	31.8%	42.6%

Source: Census 2000

Housing Cost and Affordability

This section evaluates the affordability of the housing stock in the County to low- and moderate-income households. If housing costs are relatively high in comparison to household income, a correspondingly high rate of housing problems occurs. An emphasis must be made that housing affordability alone is not a fair housing issue. Fair housing concerns may arise only when housing affordability interacts with other factors covered under the fair housing laws, such as household type, composition, and race/ethnicity.

Housing Cost

Every year, the National Association of Home Builders (NAHB) tracks the ability of households to afford a home in almost 2,000 metropolitan areas across the country. NAHB develops an Housing Opportunity Index (HOI) for a given area that is defined as the share of homes sold in that area that would have been affordable to a family earning that area's median income. The San Diego-Carlsbad-San Marcos Metropolitan Statistical Area (MSA) is one of the least

In San Diego County, 1 in every 5 renter-households spends at least 50% of its income on housing.

A person earning minimum wage would have to work nearly three times to afford a median-priced two-bedroom unit in the County.

affordable areas in the nation ranking at 198 out of 222 regions evaluated. In 2009 (First Quarter), only 58.8 percent (Table 3-23) of the homes sold in the San Diego MSA were affordable to the median family. According to a study conducted by the Center for Housing Policy, 17.5 percent of working families owning homes in the San Diego MSA are paying more than half the income towards housing[31]. As cost of living is consistently on the rise, housing affordability drops, and lower-income families are most acutely affected. Moreover, since 1990, the local economy has created eight times more low-paying jobs (median wage $24,547) than high-paying jobs (median $79,764)[32]. The income needed to afford a modest two-bedroom apartment is $46,320 a year, or $22.27 an hour. The average hourly wage for renters in San Diego County is $13.71, but many workers earn the minimum wage of $6.75[33]. The Center on Policy Initiatives noted that a single parent in the San Diego area making only the minimum wage of $6.75 per hour would have to earn almost three times the minimum wage, in order to afford a place with two bedrooms.[34] The current prices may be attributable to a housing shortage caused by a continuing decline in housing production during the 1990s (especially multi-family units), consistently strong demand, and reasonable mortgage rates. Since then, housing construction has not kept pace with the booming population. Although the current housing crisis has resulted in decreases in ownership housing costs, making homeownership more affordable than before, rental housing has not seen any significant reliefin terms of lower rents. Furthermore, the ownership market is impacted by unemployment and underemployment, as well as the tightening of mortgage financing by lenders.

Table 3-23: Housing Opportunity Index Trend

	4th Qtr 2000	4th Qtr 2001	4th Qtr 2002	4th Qtr 2003	4th Qtr 2004	4th Qtr 2005	4th Qtr 2006	4th Qtr 2007	4th Qtr 2008	1st Qtr 2009
Housing Opportunity Index	22.6	22.4	21.6	11.1	5.3	3.6	5	14.3	44.6	58.8

Note: Housing Opportunity Index represents the percentage of homes sold that were affordable to families earning the median income during the respective quarter.
Source: National Association of Home Builders; figures for Q4 / Q1 of each year

According to the California Association of Realtors (CAR), the median price for a home in San Diego County was $310,000 for the June of 2009. This represents a 17 percent decline from the previous year. Median home prices varied between a high of $791,500 in La Jolla and a low of $148,000 in National City and $ 125,000 in San Ysidro (Table 3-24).

The San Diego County Apartment Association (SDCAA) publishes average rental rates each year. Table 3-25 displays the average rent by jurisdiction. While the region as a whole experienced a decline in rental costs between 2008 and 2009 by approximately 2 to 10 percent, the rental costs are significantly high (more than 50 percent) in 2009 when compared to 2002.

31 http://www.nhc.org/index/center-news-pr-082907
32 Preparing for Regional and Global Collaboration, Volume II, SANDAG, 2007
33 Homes for all San Diegans, The State of Housing Affordability in the Region, 2006 SANDAG
34 Making Ends Meet in San Diego County, 2008, Center on Policy Initiatives

Despite the slowing down of the housing market, some cities experienced slight jumps in rents between 2008 and 2009, for example Santee and Del Mar. The estimated average rental costs in San Diego County in 2009 were $903 for a studio, $1,109 for a one-bedroom, $1,406 for a two-bedroom, and $1,737 for a three-bedroom.

Table 3-24: Median Home Prices by Jurisdiction

County/City/Area	Jun-09	Jun-08	Year-to- Year % Change
Carlsbad	$ 565,000.00	$ 642,500.00	-12.1%
Chula Vista	$ 300,500.00	$ 350,000.00	-14.1%
El Cajon	$ 243,000.00	$ 285,000.00	-14.7%
Encinitas	$ 605,000.00	$ 695,000.00	-12.9%
Escondido	$ 250,000.00	$ 321,000.00	-22.1%
Fallbrook[1]	$ 324,000.00	$ 401,500.00	-19.3%
La Jolla[2]	$ 791,500.00	$ 670,000.00	18.1%
La Mesa	$ 330,000.00	$ 387,500.00	-14.8%
Lakeside[1]	$ 215,000.00	$ 372,500.00	-42.3%
Lemon Grove	$ 230,000.00	$ 250,000.00	-8.0%
National City	$ 148,000.00	$ 277,500.00	-46.7%
Oceanside	$ 263,500.00	$ 333,500.00	-21.0%
Poway	$ 373,500.00	$ 455,000.00	-17.9%
Ramona[1]	$ 302,000.00	$ 400,000.00	-24.5%
San Diego	$ 335,000.00	$ 370,000.00	-9.5%
San Marcos	$ 350,000.00	$ 383,000.00	-8.6%
San Ysidro[1]	$ 125,000.00	$ 230,500.00	-45.8%
Santee	$ 296,000.00	$ 325,000.00	-8.9%
Spring Valley[1]	$ 203,000.00	$ 266,000.00	-23.7%
Vista	$ 283,000.00	$ 345,000.00	-18.0%
San Diego County	**$ 310,000.00**	**$ 374,000.00**	**-17.1%**

Notes:
1. Unincorporated community
2. Part of the city of San Diego

No CAR data available for the cities of Coronado, Del Mar, and Solana Beach
Source: California Association of Realtors, 2009

Table 3-25: Average Rental Rates by Jurisdiction

City/Area Name	Unit Type	Average Monthly Rent			Percent Change	
		Spring 2002	Spring 2008	Spring 2009	2002-2009	2008-2009
Carlsbad	Studio	$663	$883	$863	30.09%	-2.36%
	1 Bedroom	$825	$1,013	$999	21.10%	-1.33%
	2 Bedrooms	$1,200	$1,567	$1,842	53.47%	17.54%
	3+ Bedrooms	$1,753	$2,014	$1,906	8.70%	-5.40%
Chula Vista	Studio	$525	$735	$736	40.19%	0.14%
	1 Bedroom	$693	$1,091	$1,176	69.66%	7.79%
	2 Bedrooms	$863	$1,409	$1,440	66.92%	2.26%
	3+ Bedrooms	$1,058	$1,672	$1,805	70.65%	7.99%
Coronado	Studio	$588	$1,067	$800	36.02%	-25.04%
	1 Bedroom	$925	$1,701	$1,205	30.26%	-29.17%
	2 Bedrooms	$1,084	$2,180	$1,087	0.28%	-50.15%
	3+ Bedrooms	$1,666	$2,300	$2,189	31.38%	-4.84%
Del Mar	Studio	---	$1,333	$1,388	---	4.13%
	1 Bedroom	$812	$1,466	$1,693	108.47%	15.45%
	2 Bedrooms	$1,275	$1,806	$1,998	56.68%	10.63%
	3+ Bedrooms	$1,300	$2,148	$2,598	99.87%	20.95%
El Cajon	Studio	$551	$670	$690	25.16%	2.90%
	1 Bedroom	$643	$921	$818	27.26%	-11.12%
	2 Bedrooms	$764	$1,123	$985	28.94%	-12.29%
	3+ Bedrooms	$1,010	$1,537	$1,456	44.12%	-5.31%
Encinitas	Studio	$704	$774	$858	21.92%	10.94%
	1 Bedroom	$674	$1,309	$1,349	100.15%	3.09%
	2 Bedrooms	$930	$1,559	$1,554	67.10%	-0.31%
	3+ Bedrooms	$1,650	$2,165	$2,025	22.73%	-6.47%
Escondido	Studio	$589	---	$700	18.85%	---
	1 Bedroom	$680	$1,010	$866	27.37%	-14.28%
	2 Bedrooms	$805	$1,246	$976	21.20%	-21.68%
	3+ Bedrooms	$1,060	$1,518	$1,216	14.76%	-19.85%
Imperial Beach	Studio	$556	$811	$310	-44.24%	-61.78%
	1 Bedroom	$607	$843	$854	40.62%	1.25%
	2 Bedrooms	$790	$973	$865	9.55%	-11.05%
	3+ Bedrooms	$933	$1,262	$1,200	28.62%	-4.91%
La Mesa	Studio	$572	$809	$805	40.69%	-0.52%
	1 Bedroom	$731	$992	$933	27.57%	-6.02%
	2 Bedrooms	$856	$1,634	$1,215	42.00%	-25.60%
	3+ Bedrooms	$1,099	$1,588	$1,701	54.77%	7.13%

Table 3-25: Average Rental Rates by Jurisdiction

City/Area Name	Unit Type	Average Monthly Rent			Percent Change	
		Spring 2002	Spring 2008	Spring 2009	2002-2009	2008-2009
Lemon Grove	Studio	$400	$602	$640	60.00%	6.37%
	1 Bedroom	$667	$800	$751	12.55%	-6.15%
	2 Bedrooms	$844	$979	$973	15.26%	-0.66%
	3+ Bedrooms	$1,175	$1,313	$1,767	50.35%	34.60%
National City	Studio	$557	$488	$668	19.93%	37.03%
	1 Bedroom	$555	$710	$786	41.58%	10.69%
	2 Bedrooms	$713	$908	$918	28.81%	1.10%
	3+ Bedrooms	$966	$1,371	$1,324	37.03%	-3.46%
Oceanside	Studio	$467	$950	$751	60.76%	-20.97%
	1 Bedroom	$701	$1,065	$1,005	43.36%	-5.65%
	2 Bedrooms	$884	$1,282	$1,358	53.64%	5.95%
	3+ Bedrooms	$1,300	$1,535	$1,678	29.08%	9.34%
Poway	1 Bedroom	$857	$954	$930	8.52%	-2.52%
	2 Bedrooms	$873	$1,249	$1,150	31.73%	-7.95%
	3+ Bedrooms	N/A	$1,555	$1,800		15.74%
San Diego	Studio	$608	$1,078	$931	53.18%	-13.63%
	1 Bedroom	$728	$1,286	$1,167	60.27%	-9.26%
	2 Bedrooms	$968	$1,514	$1,500	54.96%	-0.93%
	3+ Bedrooms	$1,346	$1,916	$1,803	33.93%	-5.91%
San Marcos	1 Bedroom	$616	$1,155	$1,098	78.27%	-4.92%
	2 Bedrooms	$898	$1,353	$1,236	37.65%	-8.62%
	3+ Bedrooms	$891	$1,624	$1,474	65.42%	-9.26%
Santee	1 Bedroom	$748	$702	$851	13.72%	21.22%
	2 Bedrooms	$826	$1,177	$1,204	45.76%	2.32%
	3+ Bedrooms	$1,209	$1,410	$1,443	19.32%	2.31%
Solana Beach	1 Bedroom	$700	$1,391	$1,360	94.26%	-2.24%
	2 Bedrooms	$1,368	$1,657	$1,580	15.52%	-4.62%
	3+ Bedrooms	$2,300	$2,020	$2,060	-10.43%	1.98%
Vista	Studio	$654	$843	$881	34.67%	4.51%
	1 Bedroom	$668	$1,029	$1,001	49.90%	-2.73%
	2 Bedrooms	$857	$1,192	$1,265	47.58%	6.09%
	3+ Bedrooms	$954	$1,259	$1,458	52.86%	15.82%
County of San Diego	Studio	$602	$1,012	$903	49.97%	-10.77%
	1 Bedroom	$715	$1,198	$1,109	55.09%	-7.47%
	2 Bedrooms	$925	$1,436	$1,406	52.05%	-2.07%
	3+ Bedrooms	$1,250	$1,768	$1,737	38.96%	-1.73%

Source: Rental data obtained from the San Diego County Apartment Association, 2009. Data does not include individual homes and condos used as rentals or small complexes.

Housing Affordability

Housing affordability can be estimated by comparing the cost of renting or owning a home with the maximum affordable housing costs to households at different income levels. Taken together, this information can generally indicate the size and type of housing available to each income group and can indicate which households are more susceptible to overcrowding and cost burden.

HUD conducts annual household income surveys nationwide to determine the maximum affordable housing payments of different households and their eligibility for federal housing assistance. In evaluating affordability, the maximum affordable price refers to the maximum amount that could be afforded by households in the upper range of their respective income categories. Table 3-24 shows the annual household income by size and the maximum affordable housing payment based on the federal standard of 30 percent of household income. General cost assumptions for utilities, taxes, and property insurance are also shown.

Table 3-26: Housing Affordability Matrix - San Diego County (2009)

	Income Levels		Other Housing Costs[1]		Maximum Affordable Price	
Income Group	Annual Income	Affordable Payment	Owners	Renters	Home[2]	Rental
Low (50% AMI)						
One Person	$28,900	$434	$279	$73	$78,000	$650
Small Family	$37,150	$558	$373	$91	$98,000	$838
Large Family	$44,600	$670	$475	$113	$113,500	$1,002
Moderate (51-80% AMI)						
One Person	$46,250	$1,156	$365	$73	$139,000	$1,083
Small Family	$59,500	$1,488	$485	$91	$176,000	$1,379
Large Family	$71,400	$1,785	$609	$113	$207,000	$1,672

Notes:
1. Other costs for owners include utilities, taxes, and insurance. Other costs for renters include only utilities.
2. Interest rate used in calculating affordable home purchase price is 6 percent with a10% downpayment.

Source: California Department of Housing and Community Development; Veronica Tam and Associates

The countywide median home price ($310,000) places home ownership out of reach for most low and moderate income households. Even in the jurisdiction with the lowest median home price (National City, at $148,000), home ownership is out of reach for low income households, leaving rental housing the only viable option for many low income people.

Based on the rental data presented in Table 3-25, only a handful of jurisdictions had median gross rents under $1,000, which is in the range of affordability for low income families. Low income households can afford some of the studio and one-bedroom rental units (Table 3-26), but the situation is exacerbated for large households given the current market rental rates and limited supply of large units. The situation is most difficult for seniors with fixed incomes. When the housing market is tight, with high demand, low vacancies, and rising costs, the potential for discriminatory housing practices also increases.

Disproportionate Housing Needs

The following summarizes the extent of needs for housing assistance by various household characteristics, according to the CHAS data. Housing assistance is need to address a variety of housing problems, including: 1) substandard housing conditions; 2) overcrowding; and 3) housing cost burden (spending at least 30 percent of household income on housing costs). A disproportionate housing need refers to any need group that is more than 10 percentage points above the need demonstrated for the total households. These housing problems reflect the ability of households in affording decent and adequate housing.

Disproportionate Housing Needs by Tenure

San Diego County had a moderate level of homeownership: about 55 percent of all homes in the County were owner-occupied (Table 3-27). The tenure distribution (owner versus renter) of a community's housing stock influences several aspects of the local housing market. Residential stability is influenced by tenure, with ownership housing much less likely to turn over than rental units. Housing cost burden, while faced by many households regardless of tenure, is typically more prevalent among renters. The ability or choice to own or rent a home is primarily related to household income, composition, and age of the householder. Housing discrimination also tends to occur more in the rental market.

Renter-households in general had disproportionate housing needs:

- Approximately 53 percent of the renter-households had housing problems, compared to 43 percent of all households.

- Renter-households were more likely to be low and moderate incomes (57 percent), compared to 39 percent of all households being low and moderate incomes.

Table 3-27: Countywide Tenure Profile

Tenure	% of all Households	Percent Low and Moderate Income	Percent with Housing Problems
Owner-Occupied	55.5%	24.9%	35%
Renter-Occupied	44.5%	57.3%	53%
All Residents	100.0%	39.3%	43%

Source: Comprehensive Housing Affordability Strategy (CHAS), 2004.

Disproportionate Housing Needs by Tenure and Household Type

Elderly Households: Elderly households, particularly elderly renter households, in San Diego County were disproportionately affected by housing problems.

- Elderly renter-households were disproportionately affected by housing problems (58 percent), compared to 43 percent of all households.

- Elderly renter-households were also significantly more likely to experience a housing cost burden (56 percent), compared to 35 percent of all households.

Large Households: Large households, regardless of tenure, were disproportionately affected by housing problems. Specifically:

- Large family renters were substantially more likely to be affected by housing problems (80 percent), compared to 43 percent of total households.

- Large family owner-households were also disproportionately affected by housing problems (53 percent), compared to 43 percent of all households.

- Extremely low income large renter-households had disproportionate housing problems (96 percent) compared to 81 percent of all households in that income group.

- Moderate income small and large renter-households had disproportionate housing problems (93 percent and 90 percent, respectively), compared to 79 percent of all households in that income group.

- Low income large owner-households had disproportionate housing problems (46 percent), compared to 34 percent of all households in that income group.

Disproportionate Housing Needs by Race/Ethnicity

According to CHAS data, minority households had a disproportionate level of housing problems in San Diego County, at varying income levels.[35]

- **Asian:** A higher proportion of Asian households (52 percent) had housing problems compared to 43 percent of all households.

- **Black:** A higher proportion of Black households (52 percent) were impacted by low and moderate income, compared to 39 percent of all households.

- **Hispanic:** Close to 60 percent of Hispanic households were low and moderate incomes, compared to 39 percent of all households. Approximately 63 percent of all Hispanic households were impacted by housing problems compared to 43 percent of all households. In the moderate income group, 72 percent of the Hispanic owner-households were impacted by housing problems compared to 56 percent of all owner-households in the same income group.

- **Native American:** A higher proportion of Native American households (49 percent) had low and moderate incomes, compared to 39 percent of all households.

[35] CHAS data did not provide specific estimates of housing problems by household characteristics or tenure for minority households other than for Black and Hispanic households.

3.5 Public /Affordable Housing

The availability and location of public and affordable housing may be a fair housing concern. If such housing is concentrated in one area of a community or a region, a household seeking affordable housing is restricted to choices within a limited geographic area. Public/affordable housing and housing assistance must be accessible to qualified households regardless of race/ethnicity, disability, or other special characteristics.

Housing Choice Vouchers Program

Despite popular perception, most of the nation's affordable housing stock is not in public housing projects but in privately owned and operated developments subsidized by the federal government.[36] The Housing Choice Voucher Program (also referred to as Section 8) is the federal government's rent subsidy program that helps low income (50 percent AMI) families, the elderly, and the disabled pay rents for decent, safe, and sanitary private housing. Section 8 tenants pay approximately of 30 percent of their income for rent and the local housing authority pays the difference up to the payment standard established by the housing authority. The participant may choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing projects. The program offers low income households the opportunity to obtain affordable, privately owned rental housing and to increase their housing choices. The housing authority establishes payment standards based on HUD-established Fair Market Rents. The owner's asking price must be supported by comparable rents in the area and any amount in excess of the payment standard is paid by the program participant.

Characteristics of Voucher Users

As of July 2009, 27,535 households received Section 8 Rental Assistance, with approximately 50 percent of all vouchers administered by the City of San Diego Housing Authority (Table 3-28). For Section 8 housing vouchers administered by the San Diego Housing Commission, 3,870 households are elderly (about 28 percent), 6,446 are disabled (about 47 percent), 11,630 are small families (about 85 percent), and 2,149 (15.6 percent) are large families (Table 3-26). In addition, most of the households holding the Section 8 vouchers are Non-Hispanic (about 69 percent) with Whites using most of them (over 50 percent).

Due to the geographic disparity in terms of rents, concentrations of Section 8 voucher use has occurred. For example, the City of El Cajon represents about three percent of the County population but almost nine percent of the Section 8 voucher use. National City also has a relatively high concentration of Section 8 voucher use. The City represents about two percent of the total population but almost four percent of the vouchers issued in San Diego County.

[36] Forbes, Elaine, "Eroding Neighborhood Integration: The Impact of California's Expiring Section 8 rent Subsidy Contracts on Low Income Family Housing " UCLA Lewis Center for Regional Policy Studies, Working Paper #34, 2000.

Table 3-28: Active Households with Section 8 Housing Vouchers†

	Households with Section 8 Assistance	
	2003	2009
Urban County Cities		
Coronado	64	23
Del Mar	12	2
Imperial Beach	410	402
Lemon Grove	327	422
Poway	89	138
Solana Beach	34	28
Unincorporated	3,078	1,369
Total Urban County	3,980	2,384
Entitlement Jurisdictions		
Carlsbad*	703	615
Chula Vista	1,991	2,711
El Cajon*	2,037	2,427
Encinitas*	135	136
Escondido*	1,098	1,219
La Mesa*	467	668
National City*	1,044	1,054
Oceanside*	1,300	1,331
San Diego	11,100	13,900
San Marcos*	168	276
Santee*	282	289
Vista*	401	525
Total County	**24,706**	**27,535**

Sources: San Diego County Housing Authority; San Diego HousingCommission; and data from individual cities (*)
† Assisted households may exceed allocations to a jurisdiction due to voucher proofing between jurisdictions and terminations, allowing for more participants.

Table 3-29: Characteristics of Section 8 Voucher Users by SDHC

Household Characteristics	13,779	
Age and Disability		
Elderly	3,870	28.1%
Disabled Total	6,446	46.8%
Disabled Non-Elderly	3,528	25.6%
Disabled Elderly	3,118	22.6%
Race		
American Indian	106	0.8%
Asian	2,184	15.9%
Black/African American	4,195	30.4%
Native Hawaiian/Other Pacific Islander	53	0.4%
White	7,241	52.6%
Hispanic		
Hispanic	4,294	31.2%
Not Hispanic	9,485	68.8%
Household Size		
Families 1-4	11,630	84.4%
Families 5+	2,149	15.6%
Income		
30% AMI	10,477	76.0%
50% AMI	2,736	19.9%
80% AMI	547	4.0%
95% AMI	19	0.1%

Source: San Diego County Housing Commission

Since the demand for housing assistance often exceeds the limited resources available, long waiting periods are common. The amount of time spent on the waiting list often varies, but the wait for rental assistance after a family is placed on the waiting list is usually between two and four years. These wait times can disproportionately impact the elderly. According to San Diego County, in 2009, there were over 21,006 families on the Section 8 waiting list and according to the San Diego Housing Commission, in 2009, they had 41,211 families on the waiting list (Table 3-30).

Table 3-30: Households on the Waiting List for Section 8 Vouchers

San Diego Housing Commission		
Total Waiting List	41,211	---
Elderly	4,163	10.1%
Disabled	12,607	30.6%
Race		
American Indian	645	1.6%
Asian	3,894	9.5%
Black/African American	10,054	24.4%
Native Hawaiian/Other Pacific Islander	936	2.3%
White	25,682	62.3%
Hispanic		
Hispanic	15,697	38.1%
Not Hispanic	25,515	61.9%
Income		
30% AMI	33,968	82.4%
50% AMI	5,971	14.5%
80% AMI	1,108	2.7%
95% AMI	164	0.4%
San Diego County Housing Authority		
Total Waiting List	21,006	---
Elderly	2,626	12.5%
Disabled	6,420	30.6%
Family	11,960	56.9%

Another important issue with the Section 8 program is the decreasing number of landlords willing to accept Section 8 vouchers. In a tight housing market, landlords are typically able to capture high rents for the units and less likely to participate in government programs that place restrictions on rents, policies, and quality standards. Primarily in economically depressed neighborhoods, where the housing and neighborhood conditions are less than ideal, voucher recipients are most likely to find rental units that accept voucher payments. Researchers have also found that owners accepting Section 8 vouchers have historically preferred senior households to families.[37] This practice creates a potential fair housing concern. In order to address this, the San Diego Housing Commission has funded the Fair Housing Council of San Diego (FHCSD) to administer the Community Opportunities Housing Mobility Program to encourage Section 8 participants to increase their options. This program offered incentives to maximize the use of housing assistance vouchers in the low poverty neighborhoods as a means of expanding locational choice for low income households.

[37] Forbes, p. 35

Deconcentration of Voucher Use

Given its population and housing stock characteristics, the greatest number of voucher users is concentrated in the City of San Diego. As of 2009, eight ZIP Codes had more than five percent of the voucher uses in the City. These are shown in Table 3-31. Some ZIP Codes with large numbers of voucher users exhibit diversity in the racial composition of the users. However, a couple of ZIP Codes do show significantly higher proportions of one race. Ethnicity data (Hispanic versus non-Hispanic) is not reviewed in this document because voucher recipients are not reporting this data consistently.

Table 3-31: Top ZIP Codes in San Diego City with Highest Numbers of Voucher Users

ZIP Code	Total Numbers	% of Total City Vouchers	% Asian	% Black	% White
92105	2,093	15.1%	31.7%	37.5%	29.8%
92115	1,246	9.0%	30.7%	37.0%	31.0%
92154	1,129	8.1%	1.4%	9.8%	88.1%
92104	1,115	8.0%	6.4%	33.3%	58.8%
92114	1,045	7.5%	5.1%	61.4%	31.8%
92173	942	6.8%	0.5%	6.1%	92.8%
92111	932	6.7%	35.6%	19.1%	44.5%
92113	881	6.3%	3.0%	41.7%	53.8%
CityTotal	13895	100.0	15.8%	30.1%	52.9%

Source: San Diego Housing Commission, January 2010
Notes:

1. The number of voucher users fluctuates frequently. Because this data was provided in January 2010, the number of vouchers in this table is slightly different from the number presented in earlier tables for data from an earlier time. The fluctuations are also caused by voucher users not reporting the information. However, the small fluctuations do not impact the conclusions on overall trends and patterns.
2. Ethnicity (Hispanic and non-Hispanic) data shows significant inconsistencies to be shown in this table.

To help with the deconcentration of Section 8 vouchers and allow households to locate adequate housing at a location of their choice, the San Diego Housing Commission (SDHC) initiated the Choice Communities Initiative and developed a 12-month plan, Moving Forward, effective July 1, 2009. This initiative contains several components that collaboratively will work to provide families with tools to assist them to move from high-poverty neighborhoods to low-poverty neighborhoods. The ultimate goal of this initiative is to enhance opportunities for employment and education and to increase housing choices for low income San Diegans. Specifically, the Plan calls for:

- In support of the objective to encourage more housing choice voucher assisted families to move into low-poverty areas and deconcentrate poverty within SDHC's jurisdiction, the 40 percent rental cap will be eliminated for participating families who move into low-poverty neighborhoods and be raised to a 50 percent cap.

- SDHC will develop a Moving for Opportunity program that will provide resources, information and guidance to new participants and movers who express an interest in moving to low-poverty neighborhoods. Assistance will include helping the family locate potential property owners, appropriate schools, shopping, and places of worship. Participants will be directed to other agencies to help families transition successfully into new neighborhoods.

- SHDC will determine the low-poverty areas in SDHC's jurisdiction that have an underrepresentation of the agency's clients. For families moving into these designated areas, which generally have a higher average security deposit requirement for rental units, SDHC will provide assistance with security deposits. The assistance will be in the form of a no-interest loan with low monthly repayments.

- SDHC will analyze the concentrations of low income participants and conduct analysis to determine where payment standards can be adjusted to provide incentives for participants to move out of high-poverty areas and into low-poverty areas.

SHDC is also offering a new Housing Choice Voucher Homeownership Program, also known as "Home of Your Own", to help those who are receiving rental assistance vouchers to realize the dream of home ownership. The "Home of Your Own" program began on October 1, 2009 and allows Housing Choice Voucher Rental Assistance Program participants that are first-time homebuyers to apply their housing assistance payments toward a mortgage loan. Foreclosure incentives are also offered for qualifying purchases.

The minimum income requirement is $35,000 per year (excluding TANF benefits) for those who are neither elderly nor disabled, $30,000 per year (excluding TANF benefits) for Family Self-Sufficiency/ASPIRE families or recent graduates, and $25,000 per year for elderly and/or disabled families. Typical households who qualify are entitled to mortgage payment assistance for up to 15 years. However, elderly and disabled persons who qualify may receive benefits indefinitely, as long as they remain eligible. All participants will be subject to annual recertification.

Project-Based Section 8 Rental Assistance

Another form of Section 8 rental assistance is project-based Section 8 contracts, which Congress created in 1974 as part of the Housing and Community Development Act. The contracts are agreements between owners of specific properties and HUD to set aside a certain portion or all of the units for income-qualified tenants. The rental assistance is tied to the property, unlike the Section 8 vouchers, which are portable with the tenants. When Congress established the various housing construction programs in the 1970s, 20-year project-based Section 8 contracts were used in conjunction with mortgage financing mechanisms to encourage the construction of affordable housing. Most of the mortgage loans had a 40-year loan term with an option to prepay the mortgage after 20 years. When project owners decide to prepay the remaining mortgage after 20 years (at the same time the original Section 8 contracts are expiring), the units will convert to market rate housing. Since the 1990s, many affordable housing developments have become eligible to prepay the mortgage and opt out of Section 8 contracts.

As of October 2004, 6,004 affordable housing units in San Diego County had expiring Section 8 contracts and may be at risk of being converted to market rate housing.[38] According to a study conducted by California Housing Partnership Corporation in 2008, 3,596 Section 8 apartments within 46 properties in San Diego, Riverside and Imperial Counties combined have an overall expiration data falling within the next five years[39]. However, San Diego has the vast majority of the apartments at risk of conversion in both the short term (one year) and intermediate term (five years)[40]. Additionally, as of December 2008, construction of about 26 developments that would provide about affordable 2,016 units in San Diego County is currently stalled on account of gaps in finance availability and the economic crisis[41]. With future projects under consideration and the current supply of Section 8 housing already well below the demand, conversion to market rate would exacerbate the problem of long waiting lists for an already vulnerable segment of the population. Recognizing the problems these expiring contracts may cause, HUD has established various initiatives to attempt to stem the tide of conversions. Some initiatives include marking some below-market Section 8 properties up to market rents and permitting non-profit owners of older-assisted properties to raise rents to fund necessary capital improvements. Nevertheless, in a tight housing market, financial incentives offered by HUD are not always competitive to the market rents that owners can capture upon conversion of the units to non-low income uses.

Evidence has shown that the dynamics behind the opt-out or renewal decision are a mixed blessing for Section 8 recipients. Owners opt out of the Section 8 programs for reasons that are financially motivated or merely because of difficulties encountered in dealing with HUD oversight. But researchers have found that owners, whatever their reasons may be, have a stronger tendency to renew Section 8 contracts in more segregated and traditional low income neighborhoods and are less likely to renew in racially and economically integrated neighborhoods.[42]

Section 8 was designed to offer families an alternative to living in conventional public housing developments. While not always true, many public housing projects were located in the "path of least resistance", often in poor minority areas.[43] The Section 8 program was intended to offer residents a chance to live in higher quality neighborhoods and have access to better schools and jobs. With owners opting out in more integrated neighborhoods, tenants will be increasingly confined to low income areas, defeating the original purpose of the program.

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38 California Housing Partnership Corporation, "Summary of Prepayment Eligible and Expiring Section 8 Contracts", 2004

39 Preservation in Southern California: A Report on San Diego, Riverside and Imperial Counties, California Housing Partnership Corporation, 2008

40 Preservation in Southern California: A Report on San Diego, Riverside and Imperial Counties, California Housing Partnership Corporation, 2008

41 San Diego Housing Federation, December 2008

42 Forbes, p. 22

43 Ibid., p. 3

Public and Other Affordable Housing Projects

The County of San Diego Housing Authority owns and administers public housing rental complexes (121 units), all of which are located in the City of Chula Vista. These rental units are available to low income (80 percent AMI) families, senior citizens, and disabled persons. Eligible residents must be a senior citizen (62 years of age or older), a disabled individual, or a low income family and must live in one of the jurisdictions administered by the County of San Diego Housing Authority. The household's annual gross income must be at or below 50 percent of the San Diego Area Median Income.

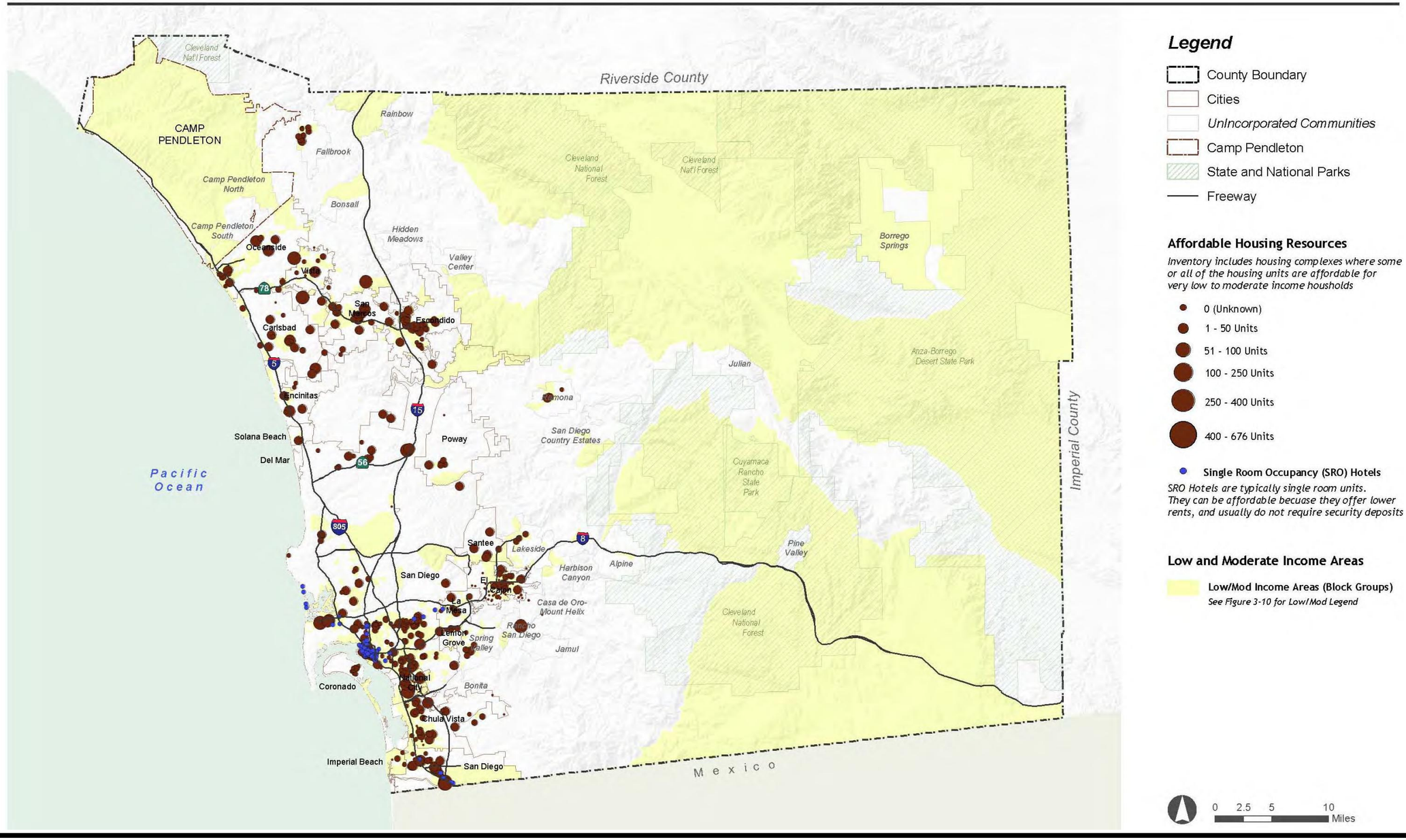
Affordable housing services within the City of San Diego are administered by the San Diego Housing Commission. As federal subsidies to operate and maintain public housing began decreasing, and City-owned units became operationally restrictive and inefficient, the San Diego Housing Commission opted out of the Conventional Public Housing Program in 2007 (which provided for the upkeep of 1,366 units). The Commission retained only a very small portion of the units under the Public Housing program (36 units). The converted units are now rent-restricted units that have become available at a varying range of affordable rents to households earning no greater than 80 percent AMI[44]. The residents living in the City-owned complexes at the time of conversion were awarded Section 8 vouchers, which they used to remain in their current home or to move to another rental property that accepts Section 8 vouchers.

Figure 3-13 shows the distribution of affordable housing throughout the region, including the Single Room Occupancy (SRO) Hotels currently available within San Diego County. The figure illustrates that on the western/coastal areas, the distribution of these units follows a somewhat similar pattern exhibited by the distribution of low and moderate income population. However, this is not true for the desert communities where there is a lack of affordable housing resources but very few affordable housing units. Many residents priced out of the San Diego region have located themselves in North County Inland, where housing tends to be more affordable and the traditional single-family neighborhoods are more affordable than within San Diego proper. Many families are also moving to surrounding counties, particularly Riverside County, for affordable housing.

The lack of affordable housing resources may become acute as the population in this area increases, especially given that the housing market is not keeping pace with the increasing population. The lack of affordable housing is also exacerbated by decreasing State and Federal funds to purchase properties in higher-income areas to construct new affordable housing, and/or provide more first-time homebuyer assistance. These restrictions provide cities and counties limited ability to address the overconcentration of affordable housing in low and moderate income areas.

[44] Re-positioning of the San Diego Housing Commission's Public Housing Portfolio, San Diego Housing Commission, Housing Authority Report, November 9, 2006

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Legend

- County Boundary
- Cities
- *UnIncorporated Communities*
- Camp Pendleton
- State and National Parks
- Freeway

Affordable Housing Resources

Inventory includes housing complexes where some or all of the housing units are affordable for very low to moderate income housholds

- 0 (Unknown)
- 1 - 50 Units
- 51 - 100 Units
- 100 - 250 Units
- 250 - 400 Units
- 400 - 676 Units

- Single Room Occupancy (SRO) Hotels

SRO Hotels are typically single room units. They can be affordable because they offer lower rents, and usually do not require security deposits

Low and Moderate Income Areas

Low/Mod Income Areas (Block Groups)
See Figure 3-10 for Low/Mod Legend

0 2.5 5 10 Miles

Location of Affordable Housing

Figure 3-13

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3.6 Parks and Recreation Facilities

Parks and open space not only help protect natural, cultural resources and wildlife, but create healthy communities, where one can quickly and easily recreate and relax without significant investments of time or money. According to city planners, "a park and its surrounding area can be not only a place to understand and relate to nature, but it can also be a place for social and cultural exchange such as physical activities or for simply socializing with friends."[45] In a 2001 survey conducted by the U.S. Conference of Mayors and the National Association of Counties, an overwhelming majority (89 percent) of respondents felt that parks and recreation facilities are beneficial to their community. Seventy-four (74) percent of respondents believed parks would help prevent juvenile crime and delinquency. Eighty-six (86) percent felt that parks and open spaces benefit economic stability and property values in their communities. Most importantly, 92 percent thought that all levels of government should take steps to preserve and expand parks and open spaces for future generations.[46]

According to the County of San Diego, Parks and Recreation Department, having high quality parks, open space and recreation opportunities has many benefits:[47]

- Reduces crime and vandalism;
- Fosters responsible economic development - enhances property values, contributes to healthy and productive workforces, and helps attract and retain businesses, for example tourism;
- Establishes a safe and positive community identity;
- Induces cultural harmony and community spirit;
- Fosters healthy lifestyles, builds self-esteem, reduces stress; and
- Enhances water and air quality.

While numerous studies have shown that parks and recreation resources are a vital component within any community, improving recreational opportunities and accessibility to parks within underserved areas and low income neighborhoods is even more important as it increases the residents' sense of community ownership.[48] Typically, families with children, retirees, disabled individuals, and seniors in search of housing often factor in accessibility and the proximity of parks and recreation facilities (such as a community center with childcare and recreation programs or a senior center with a lunch program and other services). An analysis of accessibility to parks revealed lower levels of access among inner-city residents, due to both fewer local parks and limited resources to travel greater distances to parks[49]. Residents belonging to these groups would not prefer to have to get into their cars (if they have one) and drive to parks and recreation spaces. Thus, the lack of parks and recreation facilities in some neighborhoods, to

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45 Kent, Fred and Kathy Madden. *Creating Great Urban Parks*. Project for Public Space, Urban Parks Online. 1998. http://www.pps.org/topics/design/CreatingUrbanParks

46 National Association of Counties and U.S. Conference of Mayors. *2001 Parks Survey*. Conducted by National Research, LLC. 2001 http://www.naco.org

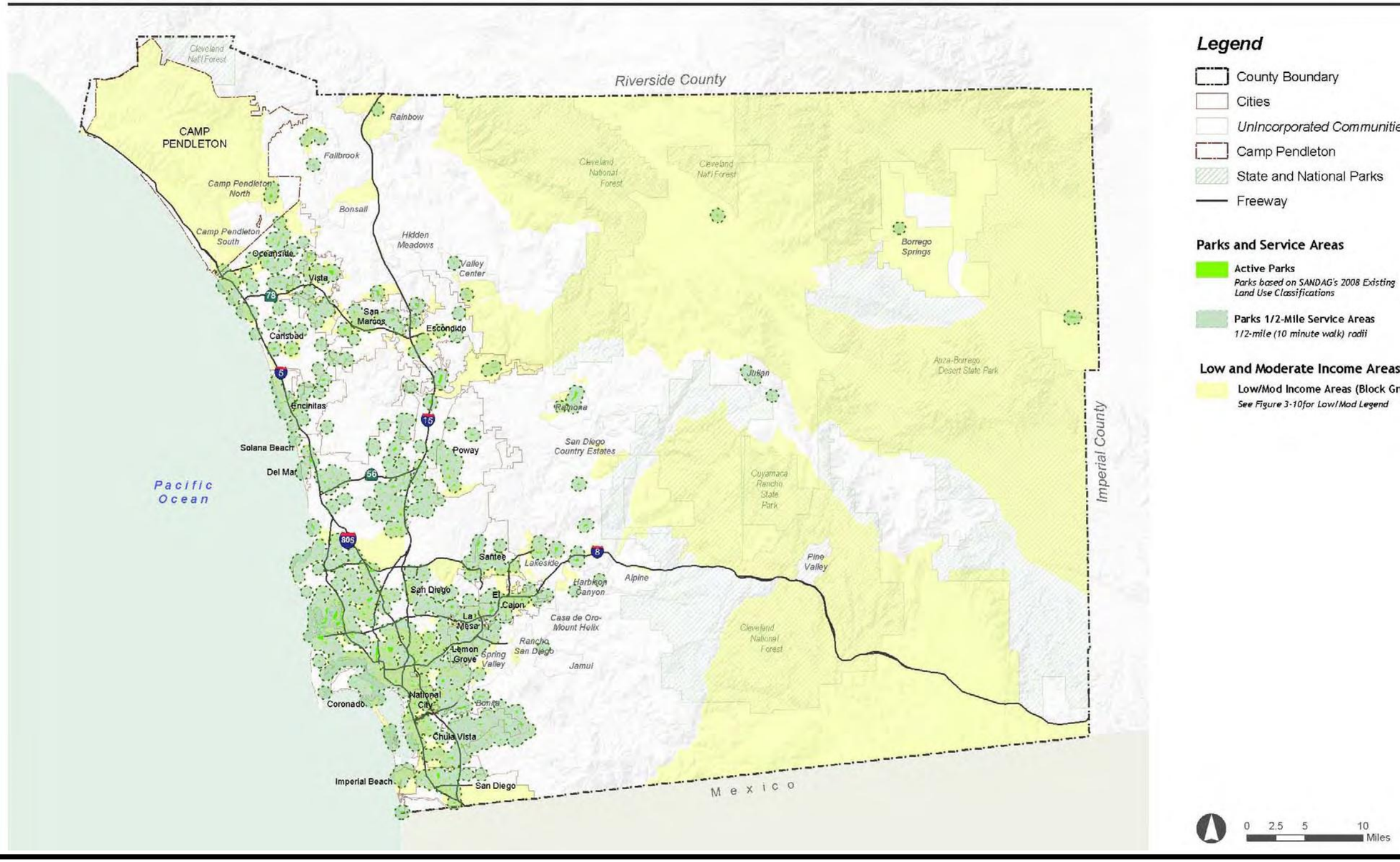
47 County of San Diego, Parks and Recreation, 2008/2009 Annual Parks Improvement Plan.

48 The Benefits of Parks: Why America Needs More City Parks and Open Space, Paul M. Sherer, 2006.

49 Talen, E. and Anselin, I. (1998) "Assessing spatial equity: An evaluation of measures of accessibility to public playgrounds," Environmental and Planning A 30:595-613.

some extent, can be a limiting factor for certain segments of the population when searching for housing.

Illustrated in Figure 3-14 are active parks that SANDAG classifies as "recreation areas and centers containing one or more of the following activities: tennis or basketball courts, baseball diamonds, soccer fields, or swings. Examples are Robb Field, Morley Field, Diamond Street Recreation Center, and Presidio Park." Smaller neighborhood parks with a high level of use are also included as active parks. While low and moderate income areas near Downtown San Diego seem to have a significant number of parks, outlying communities such as Rainbow and Borrego Springs do not. The low and moderate income area just east of I-805 in the City of San Diego (Miramar Marine Air Station) and the adjacent Camp Pendleton contain large numbers of military families but have few neighborhood parks. Large portions of the low and moderate income areas in El Cajon and the border-adjacent neighborhoods of the City of San Diego also lack park facilities.



Location of Parks and Recreation Facilities

Figure 3-14

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3.7 Relationship of Jobs to Public Transit

Access to public transit is of paramount importance to households affected by low incomes and rising housing prices. When analyzing the household income (1999) of workers residing in the San Diego Region, 36 percent of workers with household income less than $30,000, rode transit to their place of employment[50]. Given this, public transit should strive to link lower income persons, who are often transit dependent, to major employers where job opportunities exist. Access to employment via public transportation can reduce welfare usage and increase housing mobility, which enables residents to locate housing outside of traditionally low income neighborhoods.[51]

The lack of an integral relationship among public transit, employment opportunities, and affordable housing may impede fair housing choice because persons who depend on public transit will have limited choices regarding places to live. Specifically, children, elderly and disabled persons are very much transit-dependent and rely on public transit to visit doctors, go shopping, and attend activities offered at community facilities. Housing for the elderly and disabled should be located near transit routes, or alternate transit should be made available for persons with special needs.

In San Diego Region, 3.4 percent of the region's commuters age 16 and older used public transit as their primary means of travel to work[52]. The highest concentrations of commuters using transit were found in the urban areas of central San Diego, Escondido, El Cajon, Lemon Grove, National City, and western Chula Vista – areas well-served by transit. The border communities of San Ysidro and Otay Mesa also show a high percentage of transit users (more than 8 percent), as well as areas with good access to Trolley and Coaster lines such as downtown San Diego, Old Town, Linda Vista, and Oceanside. Figure 3-13 shows the ethnic breakdown of residents commuting to work via public transportation. Hispanic and White workers constitute the largest group of public transportation riders (40.6 percent and 36.4 percent, respectively). Significantly fewer Black and Asian residents use public transportation to get to their place of employment (12.6 percent and 7.3 percent respectively).

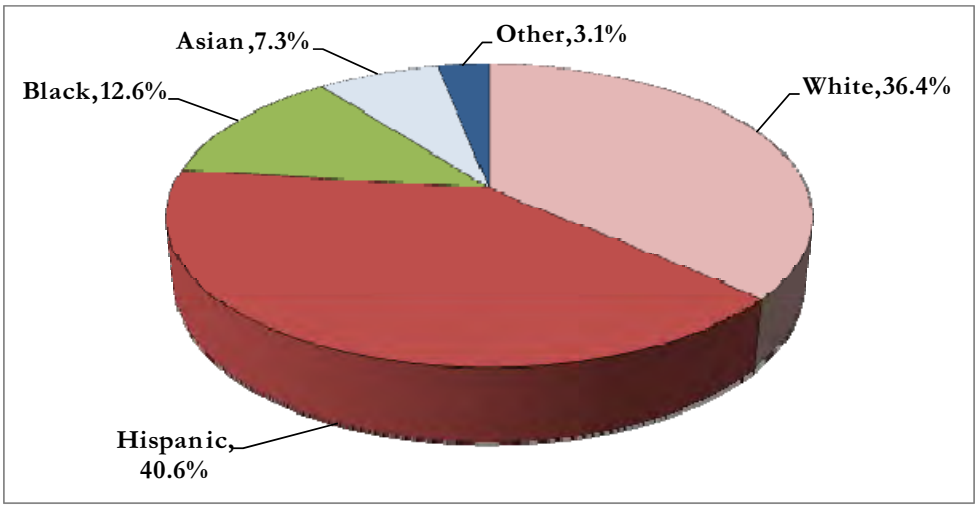
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50 Commute Characteristics, San Diego Region, SANDAG December 2004

51 Ong, Paul and Evelyn Blumenberg, "*Job Accessibility and Welfare Usage: Evidence from Los Angeles*". UCLA Department of Policy Studies, 1998

52 Mapping the Census: Detailed population and housing characteristics in the San Diego Region, June 2004, SANDAG

Figure 3-13: Residents Using Public Transportation to Work by Race/Ethnicity



Source: 2000 Census

Major Employers

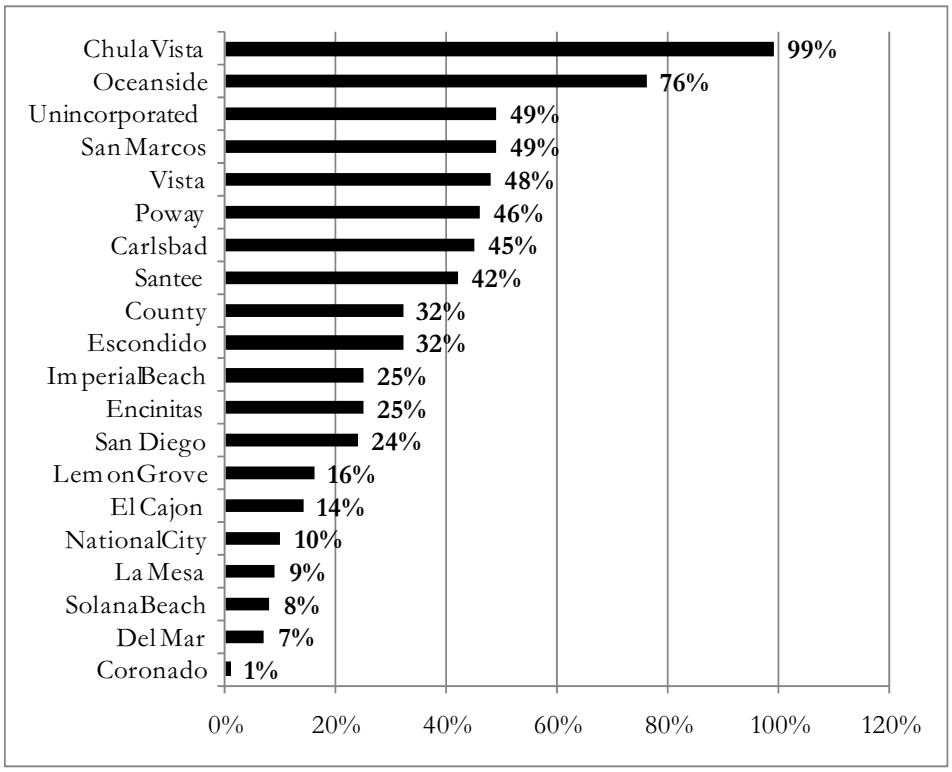
As one of the major metropolitan areas in the country, San Diego County has a diverse economy. The San Diego County population and employment growth rates typically correlate to national economic cycles and are sensitive to military spending. A large part of the County's manufacturing base since World War II has relied on Department of Defense expenditures. As defense expenditures increased during the Korean and Vietnam Wars, the employment base increased and more people moved into the region. At the end of the war, defense spending decreased leading to fewer job opportunities and a reduction in the rate of population growth. The military buildup of the mid-1980s again brought increased employment opportunities to the region, and population growth due to net migration increased. By 1990, it was clear that the military spending would no longer sustain the levels they did in the mid-1980s. Though, consolidation of military operations and facilities from elsewhere in California, the West and throughout the United States in 1997 may enhance San Diego's military presence, in the past few years, as employment in defense-related industries decreased dramatically, companies dependent on military expenditures began to downsize and restructure locally. As a result, there has been a major shift nationally and locally from a predominance of manufacturing jobs to retail jobs.

The City of San Diego is still the main employment center in the County, but major employers are located throughout the North Coastal, Central Coastal and South Bay sub-regions and have increased significantly within the North City in the past decade. Colleges and university campuses account for over 36,600 jobs in the County. Apart from the military, and Federal and State government, the most significant single employer is the University of California at San Diego (UCSD), which employs over 24,000 persons. Hospitals and medical centers together employ over 50,000 persons and are located primarily within the City of San Diego. Inland/desert areas are still relatively scarce with regard to employment opportunities. The closest major employers to the inland/desert areas are the eight Indian casino/gaming/lodging centers and a couple government service centers. Because of its location along the Mexican border and adjacent to the Pacific Ocean, international trade is a major economic strength for

the region. The border between San Diego and Mexico is the busiest in the world and the San Diego Port contributes significant number of jobs to the region.

The San Diego region is expected to add about 444,000 jobs through 2030, a 32 percent increase from 2000. Cities in North County – Vista, Poway, Oceanside, San Marcos, and Carlsbad are expected to show maximum growth in employment as seen in the Figure 3-14. Like most metropolitan areas in the country, the establishments employing the most residents are in the service sector. San Diego County is considered one of the most desirable year-round vacation spots in the nation and therefore, related service industries have seen continued growth in recent years, specifically in areas such as dining, lodging, shopping, and recreation services. These sectors traditionally offer lower pay jobs. Many of the low income persons live in communities such as El Cajon, National City, and Vista, where the housing costs are comparatively low and rely on public transportation to get around.

Figure 3-14: Employment Growth Forecast (2000-2030)



Source: SANDAG, 2030 Regional Growth Forecast

Public Transit

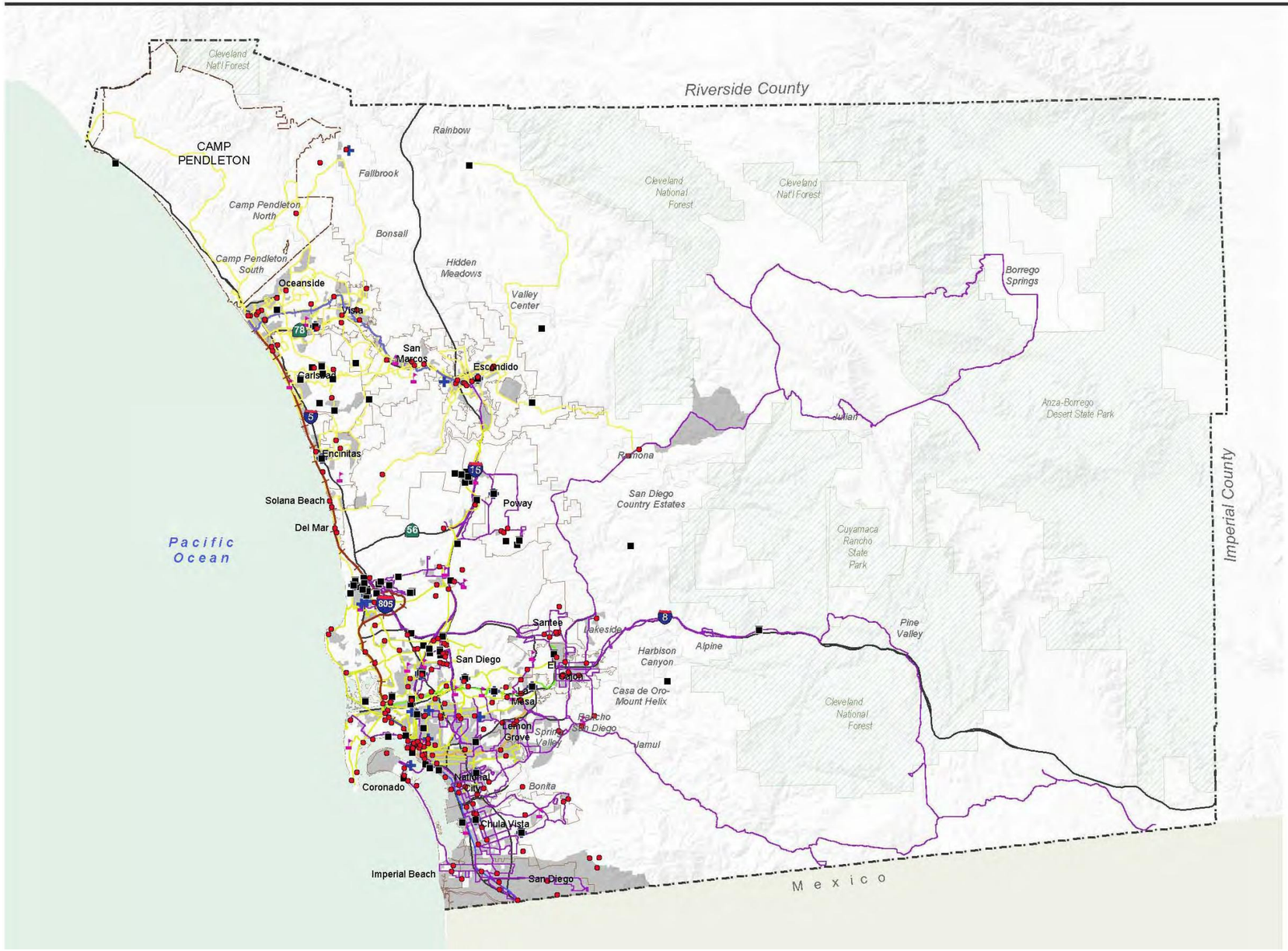
The Metropolitan Transit Development Board (MTDB) serves as the policy setting and overall coordinating agency for public transportation in the San Diego Metropolitan area since 1975. In 2005, MTDB changed its name to the Metropolitan Transit System (MTS), which reflects the new relationship with SANDAG and the reorganization of five separate operations into one agency. MTS provides bus and rail services directly or by contract with public or private operators. The MTS serves about 570-square-miles of the urbanized areas of San Diego County

as well as the rural parts of East County, providing service to nearly three million San Diego residents. Table 3-32 lists the major public transit providers in the County, including the MTS fixed route operators. Figure 3-17 illustrates the transit routes in relation to employment centers, parks, and other community facilities.

Table 3-32: Major Public Transit Agencies

Agency	Services
Chula Vista Transit System (CVT)	CVT, is part of the Metropolitan Transit System (MTS) has been providing public transit services for the residents and visitors of the City Of Chula Vista since 1971. CVT provides transit services an area of about 48 square-miles mostly within the larger San Diego region - current service includes nine local routes within Chula Vista city limits, with some service in unincorporated areas of the County (Bonita). CVT's annual ridership has increased from 210,000 in its first year to over 3.4 million in 2008.
San Diego Transit Corporation (SDTC)	Internally operated fixed route bus services consisting largely of urban and express routes in the core of the San Diego area - 30 bus routes, most within City of San Diego, serving 533 one-way route miles.
San Diego Trolley, Inc (SDTI)	Light rail service is operated by SDTI on three lines (the Blue, Orange and Green Lines) with a total of 53 stations and 52 miles of double track rail.
Coronado-San Diego Bay Ferry	Passenger ferry shuttles tourists and commuters across scenic San Diego Bay from downtown's Broadway Pier to Coronado's Ferry Landing Marketplace.
North County Transit District (NCTD)	NCTD BREEZE buses carry passengers in the north San Diego County region from Oceanside to Del Mar, northeast to Escondido, east to Ramona; north to Fallbrook and to San Clemente in Orange County - including service for Camp Pendleton Marine Corps Base
	NCTD COASTER commuter trains link Coastal North County to San Diego. Currently, the service has eight stops, operating primarily during weekday peak periods, but limited weekday midday, Friday evening, and Saturday service also exist. Special evening service is provided during special events.
	NCTD SPRINTER is a rail corridor forming an east-west mobility link between Oceanside, Vista, San Marcos and Escondido. Current service runs 22 miles along the Highway 78 corridor stopping at 15 stations.
Metrolink	Commuter rail system since 1992, consists of seven lines, 56 stations and 45,000 passengers, serving Ventura, LA, San Bernardino, Riverside, and Orange Counties and northern San Diego County.

Source: Metropolitan Transit Development Board, 2003; City of Chula Vista; North County Transit District



Legend

- County Boundary
- Cities
- *UnIncorporated Communities*
- Camp Pendleton
- State and National Parks
- Freeway

Workers Commuting to Work Via Public Transportation

- Proportion greater than San Diego County Average (3.4% - 56%)

Major Employers

- Government
- Major Employers
- Hospital
- Colleges

Transit Routes and Operators

Metropolitan Transit System (MTS)

- Bus Routes, San Diego Transit Corporation
- Blue Line Trolley, San Diego Trolley, Inc.
- Orange Line Trolley, San Diego Trolley, Inc.
- Green Line Trolley, San Diego Trolley, Inc.
- Metropolitan Transit Development Board (MTDB), Contract Services

North County Transit District (NCTD)

- Bus Routes
- Coaster Commuter Rail
- Sprinter Commuter Rail

0 2.5 5 10 Miles

Public Transit

Figure 3-17

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As shown in Figure 3-17, public transit providers serve large portions of the western side of the County. In particular, transit use is higher in parts of the region where the greatest investment in transit service have been made: the north coastal, central and south bay regions of the County. Transit ridership is most prevalent (nearly double the regional average) in the Central and South Suburban MSAs, where transit service is most readily available[53]. Only two transit providers offer service into a small part of the North Inland and East County regions. North County Transit serves the cities of Oceanside, Vista, Carlsbad, San Marcos, Escondido and Encinitas. It also offers access into Downtown San Diego. San Diego Transit mostly serves the City of San Diego and the San Diego Trolley offers access to the U.S.-Mexico border. Access to most of the North Inland and East County regions ranges from very limited to non-existent.

Almost all major employment centers in San Diego are served by some form of public transit. However, having regional access to jobs by means of public transit does not necessarily translate into stable employment. Low income workers, especially female heads of household with children, have unique travel patterns that may prevent them from obtaining work far from home, regardless of access to public transit. Women in general are disproportionately responsible for household-supporting activities such as trips to grocery stores or to accompany young children to and from schools. Women using public transit are often limited to looking for employment near home that will allow them time to complete these household-sustaining trips.[54]

The Center for Housing Policy[55] has done extensive research showing that the real cost of housing includes the cost of a household's daily commute to work, and typically low income households spend a much higher proportion of after-tax income on transportation – about one-third – than the average household.[56]

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53 Commute Characteristics, San Diego Region, SANDAG December 2004

54 Blumenberg, Evelyn, "*Reverse Commute Transit Programs and Single Mothers on Welfare: A Policy Mismatch?*" Institute of Transportation Studies, Volume 1, Number 2: December 2002

55 A HEAVY LOAD: The Combined Housing and Transportation Burdens of Working Families, Center for Housing Policy, October 2006. http://www.cnt.org/repository/heavy_load_10_06.pdf

56 Giuliano, Genevieve, The Role of Public Transit in the Mobility of Low income households, May 2001, School of Policy, Planning, and Development, University of Southern California

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CHAPTER 4

LENDING PRACTICES

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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 current lending/credit crisis. This chapter reviews the lending practices of financial institutions and the access to financing for all households, particularly minority households and those with very low- or low-incomes. Lending patterns in low and moderate income neighborhoods and areas of minority concentration are also examined.

4.1 Legislative Protection

The Community Reinvestment Act (CRA) in 1977 and the subsequent Home Mortgage Disclosure Act (HMDA) were designed to improve access to credit for all members of the community and hold the lender industry responsible for community lending.

Community Reinvestment Act

The Community Reinvestment Act is intended to encourage regulated financial institutions to help meet the credit needs of communities, including the needs of very low- and low-income households. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

CRA ratings are provided by the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC). However, the CRA rating is an overall rating for an institution and does not provide insights regarding the lending performance at specific locations by the institution.

Home Mortgage Disclosure Act

In tandem with the CRA, the Home Mortgage Disclosure Act requires lending institutions to make annual public disclosures of their home mortgage lending activity. Under HMDA, lenders are required to disclose information on the disposition of home loan applications and on the race or national origin, gender, and annual income of loan applicants.

This chapter examines detailed 2007 HMDA data for San Diego County.[1] Two types of financing – conventional and government-backed – are discussed. Conventional financing refers

[1] HMDA data for 2008 will not be released until the last quarter of 2009.

to market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. Government-backed financing refers to loans, typically issued by private lenders, that are guaranteed by federal agencies, often at below market interest rates. These loans are offered to lower and moderate income households who may experience difficulty in obtaining home mortgage financing in the private market due to income and equity issues. Several federal government agencies offer loan products that have below-market interest rates and are insured ("backed") by the agencies. Sources of government-backed financing include the Federal Housing Administration, the Department of Veterans Affairs, and the Rural Housing Services/Farm Service Agency (RHS/FSA). Although government-backed loans are usually offered to consumers through private lending institutions, loans backed by local jurisdictions (such as silent second loans by cities and counties) are not covered under HMDA.

HMDA data provide some insight into the lending patterns that exist in a community. However, HMDA data are only an indicator of potential problems; the data cannot be used to conclude definite redlining or discrimination practices due to the lack of detailed information on loan terms or specific reasons for denial.

HMDA data can indicate potential problems but cannot conclude definite redlining or discrimination practices.

4.2 Conventional Home Loans

San Diego County has an active housing market, as evidenced by the 69,949 loan applications submitted in 2007 (Table 4-1). Countywide, 60.7 percent of the loan applications were approved[2], 17.7 percent were denied, and 9.9 percent were withdrawn or closed by the applicant. As the largest jurisdiction in the County, the City of San Diego had the most loan applications, while Del Mar had the fewest.

Loan approvals vary by jurisdiction, with the cities of Coronado and Solana Beach exhibiting the highest approval rates (62.6 percent and 61.5 percent, respectively). By comparison, loan applications in Lemon Grove, Imperial Beach, National City, and Chula Vista had the lowest approval rates (ranging from 48.4 to 48.9 percent). National City, Imperial Beach, and Del Mar exhibited the highest rates of application denial. As explained below, variations in loan approval rates are often associated with the incomes and ethnicity of applicants.

Overall, aside from income, the major impediment to securing a home loan is insufficient understanding of the homebuying and lending processes. Almost 10 percent of applications countywide were withdrawn by the applicants or deemed incomplete by the financial institution. Indeed, jurisdictions with low approval rates tended to have the highest rate of withdrawn/closed applications. National City and Chula Vista both exhibited this pattern. Withdrawn or closed applications can be indicative of a lack of knowledge about the home

[2] For the purposes of this chapter, "approved loans" include both originated loans and loans approved by the lenders but not accepted by the applicants. Originated loans are those approved by the lenders and purchased by the applicants. "Total applications" includes "approved loans", plus loans purchased, preapproval denied, and preapproval loans approved by the lender but not accepted by the applicant. Thus, throughout this chapter, "Approved", "Denied", and "Other" sum to less than 100 percent of the total applications.

buying and lending process. This pattern may also be a result differential treatment between White and minority loan applicants and has been the basis of successful lending discrimination cases.

Table 4-1: Disposition of Conventional Home Purchase Loan Applications

Jurisdiction	Conventional Home Purchase Loans						
	Approvals[1]		Denials		Other[2]		Total Applications[3]
	#	%	#	%	#	%	#
Urban County							
Coronado	316	62.6%	65	12.9%	46	9.1%	505
Del Mar	59	54.6%	24	22.2%	14	13.0%	108
Imperial Beach	266	48.8%	127	23.3%	59	10.8%	545
Lemon Grove	264	48.4%	114	20.9%	54	9.9%	545
Poway	696	59.0%	174	14.7%	88	7.5%	1,180
Solana Beach	184	61.5%	38	12.7%	23	7.7%	299
Unincorporated Areas[4]	9,056	52.9%	2829	16.5%	1659	9.7%	17,109
Entitlement Cities							
Carlsbad	2,196	54.7%	536	13.4%	363	9.0%	4,012
Chula Vista	3,359	48.9%	1343	19.5%	764	11.1%	6,870
El Cajon	969	51.1%	409	21.6%	203	10.7%	1,897
Encinitas	881	58.9%	181	12.1%	115	7.7%	1,496
Escondido	1,133	52.2%	412	19.0%	210	9.7%	2,169
La Mesa	843	55.8%	250	16.5%	139	9.2%	1,512
National City	358	48.8%	193	26.3%	89	12.1%	734
Oceanside	2,800	52.1%	869	16.2%	520	9.7%	5,374
San Diego	20,587	56.0%	5,614	15.3%	3,317	9.0%	36,736
San Marcos	1,416	52.0%	350	12.9%	282	10.45	2,721
Santee	1,083	56.6%	257	13.4%	167	8.75	1,912
Vista	764	50.6%	299	19.8%	125	8.3%	1,510
Total County[5]	**39,440**	**60.7%**	**11,511**	**17.7%**	**6,454**	**9.9%**	**64,949**

Notes:

1. Approved loans include both originated loans and loans approved by the lenders but not accepted by the applicants. Originated loans are those approved by the lenders and purchased by the applicants.
2. Other includes applications withdrawn by applicant or incomplete applications.
3. "Total applications" includes all columns in this table, plus loans purchased, preapproval denied, and preapproval loans approved by the lender but not accepted by the applicant. Thus, "Approved", "Denied", and "Other" do not equal 100% of the "Total Applications".
4. Data for the following unincorporated San Diego County census tracts was not available through Centrex and, thus, is not included in values provided in this chapter for unincorporated San Diego County: 012301, 032023, 042103, 042109, 042114, 043214, 043215, 043224, 044403, 045605, 046401.
5. County numbers and percentages do not represent the sum of all the individual cities and unincorporated areas due to the fact that areas may share census tracts.

Source: Centrex, HMDA Data, 2007, "LAR Summary" file by Jurisdiction.

Disposition of Loan Applications by Race/Ethnicity of Applicant

Countywide, White residents submitted the most home loan applications, accounting for 63.5 percent of all applications. Hispanic residents accounted for 19.0 percent of applications, while Asians comprised 7.7 percent. Black applicants accounted for only 2.6 percent of applications, Pacific Islanders accounted for 1.7 percent of applications, and Native Americans comprised 1.1 percent. Approximately 1.7 percent of the applications were filed by joint applicants; the detailed race information on these applications is not tabulated. Applications submitted by applicants of "two or more races" accounted for less than one percent of applications. Furthermore, race data was not available for 3.2 percent of applicants.

Hispanics and Blacks households appear to be under-represented in the homebuyer market.

According to 2008 population estimates provided by the San Diego Association of Governments (SANDAG), White households represented the largest racial/ethnic group in the County, at 50.2 percent of all households, followed by Hispanic households at 29.9 percent, Asian households at 10.1 percent, and Black households at 5.3 percent[3]. Taken together, Native American, Pacific Islander, Joint applicants, "2 or More Races" accounted for less than five percent of all households. Due to the small number of applications from these ethnic groups, they are not analyzed further in the remainder of this chapter.

White households represent the largest proportion of homeowners in San Diego County, not only due to their majority status in the population, but also due to their generally higher incomes compared to other racial/ethnic groups. Even with these considerations in mind, Hispanics and Blacks appear to be under-represented in the homebuyer market.

The different racial/ethnic groups had varying approval rates within each jurisdiction (Table 4-2). White applicants had the highest approval rate (61.7 percent), followed by Asian applicants (60.1 percent), Hispanic applicants (53.0 percent), and Black applicants (50.7 percent). Black applicants had the highest variation in approval rates among jurisdictions, ranging from 100 percent in Solana Beach to 0 approvals in Imperial Beach and Poway. Hispanic applicants also had a significant variation in approval rates, ranging from 100 percent in Del Mar to 40.0 percent in Solana Beach. The high approval rates in Del Mar for Black and Hispanic applicants were skewed due to the small number of applications from these groups. Overall, White and Asian applicants had the least variation in approval rates. White applicant approval rates ranged from 73.7 percent in Solana Beach to 52.0 percent in Imperial Beach. Asian applicant approval rates ranged from 68.7 percent in Poway to 46.5 percent in Escondido.

[3] SANDAG, Data Warehouse, 2009. Each year, SANDAG produces estimates of population and housing characteristics for small geographic areas. These estimates are controlled to the California Department of Finance (DOF) January 1 jurisdiction-level estimates, which are released each May.

Table 4-2: Approval Rate of Conventional Home Purchase Loan Applications by Race/Ethnicity of Applicant

Jurisdiction	Race of Applicant				
	Asian	Black	Hispanic	White	Total[1]
Urban County					
Coronado	50.0%	50.0%	64.3%	68.7%	62.7%
Del Mar	50.0%	---	100.0%	57.6%	55.0%
Imperial Beach	50.0%	0.0%	45.1%	52.0%	48.1%
Lemon Grove	66.7%	51.6%	55.9%	56.5%	50.5%
Poway	68.7%	0.0%	61.1%	69.2%	59.1%
Solana Beach	50.0%	100.0%	40.0%	73.7%	61.2%
Unincorporated Areas	58.8%	54.3%	51.1%	59.9%	52.7%
Entitlement Cities					
Carlsbad	51.6%	46.3%	55.7%	63.1%	54.8%
Chula Vista	54.2%	58.4%	53.5%	55.1%	50.3%
El Cajon	54.5%	45.8%	48.4%	58.4%	50.6%
Encinitas	67.5%	40.0%	55.0%	67.4%	58.7%
Escondido	46.5%	60.0%	52.6%	58.7%	52.3%
La Mesa	54.4%	46.2%	60.0%	62.4%	56.2%
National City	55.3%	46.4%	54.3%	52.4%	50.4%
Oceanside	53.1%	58.9%	53.2%	59.7%	52.3%
San Diego	63.4%	48.6%	53.7%	64.0%	55.8%
San Marcos	50.0%	56.5%	48.4%	60.2%	51.6%
Santee	60.5%	28.0%	58.2%	64.0%	56.8%
Vista	56.3%	50.0%	47.6%	57.0%	49.9%
Total County	**60.1%**	**50.7%**	**53.0%**	**61.7%**	**59.3%**

Note:
1. "Totals" represent total approval rates for all applicants in a given jurisdiction, not merely for the applicants from ethnic groups presented in this table (i.e., totals include Native American, Pacific Islander, Joint applicants, "2 or More Minority", and "Not Available").

Source: Centrex, HMDA Data, 2007, "LAR Summary" file by Jurisdiction.

Disposition of Loan Applications by Applicant Income

Income is one of the most important factors for determining access to credit. Therefore, approval rates generally have a positive correlation to income. However, for loans processed in San Diego County in 2007, approval rates fluctuated across most income groups, but were lowest among lower income applicants (Table 4-3). Among applicants earning less than 50 percent of the County Area Median Income (AMI), only 42 percent of applications were approved. By contrast, over 60 percent of applications from all other income groups were approved.

Loan approval rates varied by income level among jurisdictions. Many of the smaller jurisdictions had a low number of loans, particularly among lower income applicants. This contributed to the significant fluctuation in approval rates among households earning less than moderate income (80 percent of AMI). However, several jurisdictions – Chula Vista, Del Mar, Imperial Beach, Lemon Grove, National City, Oceanside, and San Marcos – had approval rates lower than the countywide rates across nearly all income levels. Approval rates for households earning low incomes (less than 50 percent AMI) were generally less than 50 percent. Among households earning more than low incomes, approval rates hovered around 50 to 60 percent.

Table 4-3: Approval Rate of Conventional Home Purchase Loan Applications by Applicant Income

Jurisdiction	Applicant Income (% AMI)						Total
	<50%	50-80%	80-100%	100-120%	>120%	Not Available	
Urban County							
Coronado	100.0%	50.0	100.0	50.0	67.6	25.4	62.6
Del Mar[1]	--	--	--	--	57.1	33.3	55.1
Imperial Beach	50.0%	56.0	47.1	51.0	54.0	15.9	48.8
Lemon Grove	0.0%	42.9	55.2	53.3	54.0	20.0	48.4
Poway	42.9%	52.2	56.8	58.3	65.5	21.2	59.0
Solana Beach	0.0%	100.0	50.0	50.0	67.6	17.6	61.5
Unincorporated Areas	44.3%	59.3	60.7	55.5	57.6	19.3	52.9
Entitlement Jurisdictions							
Carlsbad	81.3%	58.0	56.3	61.1	60.1	17.2	54.7
Chula Vista	29.3%	51.0	56.1	56.3	53.2	22.5	48.9
El Cajon	46.5%	59.2	58.5	61.6	52.4	24.0	51.1
Encinitas	16.7%	88.2	81.1	58.5	65.0	10.9	58.9
Escondido	36.4%	61.8	61.6	60.9	55.6	20.4	52.2
La Mesa	20.0%	60.2	63.9	63.3	59.4	16.0	55.8
National City	18.2%	54.2	59.0	58.0	49.2	29.5	48.8
Oceanside	42.6%	59.5	57.3	60.4	56.0	19.9	52.1
San Diego	35.1%	59.6	60.3	59.7	61.2	21.4	56.0
San Marcos	38.2%	56.5	46.0	59.4	56.4	21.8	52.0
Santee	31.8%	56.9	66.5	61.8	61.7	21.0	56.6
Vista	42.9%	54.8	69.1	60.7	54.6	17.9	50.6
Total County	42.4%	61.6	63.0	61.8	61.3	50.7	60.7

Note:
1. "—" indicates no loan applications were submitted within this category.
Source: Centrex, HMDA Data, 2007, "LAR Summary" file by Jurisdiction.

Race Differences by Income of Applicant

An analysis of differences in loan approval rates by race/ethnicity and income separately does not always reveal important differences among groups. For this reason, an analysis of lending patterns for both race/ethnicity and income together is important in revealing differences among applicants of different races/ethnicities of the same income levels. While this analysis provides a more in-depth look at lending patterns, it still cannot provide a certain reason for any discrepancy. Aside from income, many other factors can contribute to the availability of financing, including, credit history, the availability of a downpayment, and knowledge of the home buying process, among others. The HMDA data does not provide insight into these and many other factors. However, the County and individual jurisdictions should continue to monitor the approval rates among racial and ethnic groups, and continue to take appropriate actions to remove barriers to financing, including credit counseling, down payment assistance, and home buyer education programs.

Countywide, approval rates for all income categories for Blacks and Hispanics were lower than those for Whites and Asians. To identify differences among the various housing submarkets, this analysis uses the seven metropolitan statistical areas identified by SANDAG (refer to Table 3-5 for population in these subregions). In analyzing approval rates by subregion, the most active subregions in home buying activities are Central and North City. While the majority of applications in these subregions were filed by White applicants, Asian applicants had the highest approval rates. In comparing approval rates by subregion for all income levels, some approval rates for Hispanic applicants are low, but there are fluctuations by subregion and income category. In contrast, Black approval rates are low across most income categories and subregions. To some extent, the geographic differences in lending patterns are explained by differences in racial and ethnic concentrations (see Chapter 3, Community Profile).

As discussed before, HMDA data offer a glimpse at the irregularities in the lending market but lack the detailed information, particularly on loan terms, for further analysis. Often, discriminatory practices involve offering applicants in the same income bracket but of different racial backgrounds different loan terms (e.g. points and interest rates). No data are available to assess the extent of discriminatory practices in this regard.

Low and Moderate Income Applicants

Low- and moderate-income Black and Hispanic applicants tend to have lower approval rates than White and Asian applicants.

Approval rates for low and moderate income households analyzed by race/ethnicity exhibited substantial variation by subregion (ranging from 20.0 percent to 87.5 percent). Among applications from low and moderate income households, Blacks or Hispanics had the lowest approval rates in six of the seven subregions. Among low and moderate income applicants, White applicants had the highest approval rates in South Suburban, North County East, and East County, while Asian applicants had the highest approval rates in Central, North City, and East Suburban, and Black applicants had the highest approval rating in North County West. The countywide approval rates for low and moderate income households were within 15 percentage points for all race/ethnicity categories. Countywide, Asian applicants had the highest approval rate (67.7 percent), whereas Black applicants had the lowest approval rate (50.6 percent).

Middle and Upper Income Applicants

The discrepancy in approval rates among the different race groups is less acute among middle-income applicants than among low- and moderate-income

Approval rates among the different race groups by subregion ranged from 45.0 percent for Black applicants in North County East to 80.6 percent for Hispanic applicants in the Central subregion. Among middle income applicants, Black applicants had the lowest approval rate in Central, North City, and North County East, while Asian applicants had the lowest approval rate in South Suburban and North County West. Hispanic applicants had the lowest rate in East Suburban, and White applicants had the lowest rate in East County. The countywide approval rates for middle income households for all race/ethnicity categories were within 9 percentage points. Countywide, White applicants had the highest approval rate (65.1 percent), whereas Black applicants had the lowest approval rate (56.4 percent).

Approval rates for upper income applicants varied widely across subregions (ranging from 44.3 percent for Black applicants in East Suburban to 75.0 percent for Black applicants in East County). Countywide, White applicants had the highest approval rate (65.2 percent) amongst upper income applicants, whereas Black applicants had the lowest approval rate (50.6 percent).

Table 4-4: Approval Rate of Conventional Home Purchase Loan Applications by Applicant Race and Income

District	Ethnicity	Total	Approval Rate by Income[1]		
			Low/Mod (<80% AMI)	Middle (80-120% AMI)	Upper (>120% AMI)
Central	Asian	854	72.1%	53.7%	56.4%
	Black	494	49.3%	46.0%	46.3%
	Hispanic	2,627	54.8%	80.6%	50.5%
	White	6,189	62.3%	65.7%	65.1%
	Not Applicable	180	40.0%	57.9%	54.1%
North City	Asian	2,403	75.5%	67.9%	66.2%
	Black	254	48.1%	48.6%	56.9%
	Hispanic	1,251	55.8%	66.8%	55.4%
	White	10,335	64.2%	67.0%	68.5%
	Not Applicable	294	46.2%	51.2%	56.3%
South Suburban	Asian	598	44.8%	53.2%	55.2%
	Black	178	20.0%	57.9%	56.3%
	Hispanic	3,655	48.4%	59.7%	53.9%
	White	1,441	67.0%	62.3%	57.2%
	Not Applicable	50	66.7%	85.7%	59.0%
East Suburban	Asian	354	70.4%	67.1%	56.9%
	Black	479	60.8%	70.7%	44.3%
	Hispanic	1,790	54.2%	56.7%	51.1%

Table 4-4: Approval Rate of Conventional Home Purchase Loan Applications by Applicant Race and Income

District	Ethnicity	Total	Approval Rate by Income[1]		
			Low/Mod (<80% AMI)	Middle (80-120% AMI)	Upper (>120% AMI)
	White	4,921	61.2%	65.1%	63.4%
	Not Applicable	145	57.1%	61.1%	52.6%
North County West	Asian	509	53.8%	49.2%	54.3%
	Black	139	87.5%	70.0%	52.8%
	Hispanic	1,059	54.9%	56.1%	53.6%
	White	5,859	66.5%	63.2%	65.2%
	Not Applicable	147	40.0%	81.8%	62.3%
North County East	Asian	447	50.0%	54.9%	55.0%
	Black	119	28.6%	45.0%	62.1%
	Hispanic	2,152	54.1%	57.0%	51.1%
	White	4,209	58.5%	64.3%	61.4%
	Not Applicable	139	33.3%	70.6%	57.6%
East County	Asian	0	--	--	--
	Black	4	--	100.0%	75.0%
	Hispanic	87	46.7%	57.6%	49.1%
	White	319	52.6%	55.7%	64.2%
	Not Applicable	4	100.0%	25.0%	0.0%
San Diego Region	Asian	5,171	67.7%	61.2%	60.6%
	Black	1,670	53.7%	56.4%	50.6%
	Hispanic	12,637	53.1%	58.0%	52.3%
	White	33,404	62.2%	65.1%	65.2%
	Not Applicable	975	44.8%	61.1%	56.3%

Note:
1. Information in this table is based on HMDA data presented as "Applicant Race by Applicant Income". Total applications by ethnic group may differ from numbers presented here. This data represents total applications for which approval rates are available by applicant income.

Source: Centrex, HMDA Data, 2007, "Applicant Race by Applicant Income" file.

Disposition of Loan Applications by Gender

According to the 2007 HMDA data, while female applicants comprised a smaller proportion of loan applicants in all subregions, loans for female applicants were approved at a higher rate than male applicants in all subregions except North City and South Suburban (Table 4-5). In all subregions, the approval rates of males and females were within three percentage points of each other.

Table 4-5: Approval Rate of Conventional Home Purchase Loan Applications by Gender

Area	Total Applications		Male Applicants		Female Applicants	
	Total	Percent Approved	Total	Percent Approved	Total	Percent Approved
Central	17,367	53.5%	6,697	57.1%	3,951	58.1%
North City	23,333	58.4%	6,198	62.9%	4,544	62.3%
South Suburban	9,942	48.9%	3,340	53.5%	2,208	50.7%
East Suburban	12,740	52.7%	4,030	55.2%	2,723	56.4%
North County West	12,328	54.5%	3,343	58.4%	2,210	60.1%
North County East	11,583	51.8%	3,590	54.4%	2,289	54.4%
East County	706	52.5%	230	56.1%	122	59.0%
Total County	**64,949**	**60.7%**	**24,413**	**57.9%**	**16,263**	**58.4%**

Source: Centrex, HMDA Data, 2007, "LAR Summary" file by Subregion.

Lending in Low/Moderate Income and Minority Neighborhoods

HMDA data may be used to measure lending activities in low and moderate income neighborhoods and in minority concentrated areas (Table 4-6). Countywide, 60.7 percent of all loan applications were approved. However, roughly 55 percent of applications were approved in low and moderate income neighborhoods and neighborhoods with a minority population of more than 50 percent.

The Central subregion had the most applications from low and moderate income neighborhoods, with more than three times the number of the next closest area (8,726 compared to 2,744 in the East Suburban subregion). In contrast, the East County had only 499 applications from low and moderate income neighborhoods and the North City had only 584. Overall, approval rates from low and moderate income neighborhoods were lower than the countywide approval rates, with the South Suburban subregion realizing the lowest rate of 46.0 percent and the East County realizing the highest rate of 51.7 percent. However, lower approval rates in low and moderate income areas can be expected since income is one of the crucial factors in obtaining financing.

Among the subregions, the South Suburban area had the highest proportion of minority residents (78.3 percent), followed by the Central area (71.0 percent) (Table 3-5). The South Suburban and Central areas had the highest number of applications from minority neighborhoods, defined as census tracts with more than 50 percent of minority population. The approval rates in minority neighborhoods were generally lower than the area-wide approval rates.

Table 4-6: Lending to Low/Moderate Income and Minority Neighborhoods

Area	Total Applications	Percent Approved	Low/Moderate Income Neighborhoods		Minority Neighborhoods (> 50% Minority)	
			#	% Approved	#	% Approved
Central	17,367	53.5%	8,726	50.7%	9,171	49.3%
North City	23,333	58.4%	584	50.0%	2,011	54.0%
South Suburban	9,942	48.9%	2,236	46.0%	9,285	49.0%
East Suburban	12,740	52.7%	2,744	51.5%	1,261	45.9%
North County West	12,328	54.5%	1,369	51.1%	2,559	50.4%
North County East	11,583	51.8%	2,481	49.0%	2,852	47.5%
East County	706	52.5%	499	51.7%	0	--
Total County	**64,949**	**60.7%**	**14,003**	**55.9%**	**20,303**	**55.1%**

Source: Centrex, HMDA Data, 2007, "LAR Summary" files.

4.3 Government-Backed Home Loans

Government-backed loans offer an alternative to conventional financing. Only 307 applications for government-backed loans were submitted countywide, whereas 64,949 applications for conventional home purchase loans were submitted countywide. According to HMDA data for San Diego County, government-backed loans were approved at higher rates than conventional loans for households earning less than 80 percent of AMI. Among households earning less than 50 percent of AMI, the approval rate for government-backed loans was 63.6 percent, in contrast to the 42.4 percent approval rate for conventional loans (Table 4-3). All other income groups had higher approval rates among conventional loans, with the difference in approval rates between the conventional and government-backed loans ranging from 3.4 to 14.5 percentage points.

Nearly two-thirds of the applications for government-backed loans were submitted by households earning more than 100 percent of AMI. Since fewer government-backed loans were processed countywide, the approval rate among all income levels exhibited more fluctuation than that of conventional loans. The low number of applications and relatively low approval rates indicate that government-backed home loans are not making a substantial contribution to home ownership within the region, particularly for those households earning less than 100 percent of AMI.

Table 4-7: Disposition of Government-Backed Home Purchase Loan Applications by Applicant Income

Jurisdiction	Applicant Income (% AMI)						Total
	<50%	50-<80%	80-<100%	100-<120%	<120%	Not Available	
Urban County							
Coronado*	--	--	--	--	--	--	--
Del Mar*	--	--	--	--	--	--	--
Imperial Beach	--	--	50.0%	--	--	--	50.0%
Lemon Grove	--	100.0%	--	50.0%	--	0.0%	60.0%
Poway	--	--	--	--	100.0%	--	100.0%
Solana Beach*	--	--	--	--	--	--	--
Unincorporated Areas	50.0%	73.7%	52.2%	53.6%	50.0%	20.0%	54.1%
Entitlement Cities							
Carlsbad	--	--	33.3%	50.0%	100.0%	0.0%	37.5%
Chula Vista	100.0%	75.0%	66.7%	20.0%	53.8%	75.0%	55.2%
El Cajon	100.0%	50.0%	20.0%	100.0%	60.0%	--	55.0%
Encinitas*	--	--	--	--	--	--	--
Escondido	--	71.4%	60.0%	60.0%	100.0%	0.0%	69.6%
La Mesa	100.0%	100.0%	100.0%	50.0%	--	--	80.0%
National City	--	100.0%	0.0%	--	100.0%	--	50.0%
Oceanside	--	60.0%	57.1%	66.7%	60.0%	0.0%	54.5%
San Diego	57.1%	47.8%	44.4%	43.5%	51.1%	25.0%	46.8%
San Marcos	--	0.0%	50.0%	--	50.0%	0.0%	33.3%
Santee	--	33.3%	0.0%	100.0%	100.0%	0.0%	55.6%
Vista	--	100.0%	--	--	100.0%	--	100.0%
Total County	**63.6%**	**64.4%**	**48.5%**	**55.9%**	**57.9%**	**100.0%**	**57.5%**

Source: Centrex HMDA Data 2007, LAR Summary for FHA Loan Type and by City
* No data available; no government-backed loans were utilized.

Race Differences by Income

Because the total number of government-backed loan applications was low (Table 4-8), approval rates analyzed by ethnic group did not exhibit strong trends. However, in examining approval rates by ethnic group countywide, it is notable that Asians and Blacks had lower approval rates for government backed loans than Hispanics and Whites.

Table 4-8: Approval Rate of Government-Backed Home Purchase Loan Applications by Applicant Race and Income

Area	Race	Total Applications	Income Level (% of AMI)		
			Low/Mod (<80% AMI)	Middle (80-120% AMI)	Upper (>120% AMI)
Central	Asian	6	0.0%	--	60.0%
	Black	7	100.0%	33.3%	60.0%
	Hispanic	27	60.0%	47.1%	60.0%
	White	7	0.0%	40.0%	100.0%
	Not Applicable	0	--	0.0%	--
North City	Asian	1	--	33.3%	--
	Black	2	--	50.0%	100.0%
	Hispanic	4	33.3%	--	0.0%
	White	18	80.0%	42.9%	45.5%
	Not Applicable	0	--	--	--
South Suburban	Asian	5	100.0%	0.0%	33.3%
	Black	4	--	0.0%	66.7%
	Hispanic	18	40.0%	58.3%	50.0%
	White	6	33.3%	25.0%	0.0%
	Not Applicable	0	--	--	--
East Suburban	Asian	1	--	100.0%	--
	Black	8	40.0%	66.7%	--
	Hispanic	13	80.0%	63.6%	66.7%
	White	44	73.3%	63.2%	57.9%
	Not Applicable	0	--	--	--
North County West	Asian	0	--	--	--
	Black	1	--	--	100.0%
	Hispanic	7	50.0%	75.0%	0.0%
	White	11	100.0%	44.4%	75.0%
	Not Applicable	0	--	--	--
North County East	Asian	1	0.0%	100.0%	--
	Black	0	--	--	--
	Hispanic	13	83.3%	16.7%	100.0%
	White	13	80.0%	77.8%	60.0%
	Not Applicable	0	--	--	--
East County	Asian	0	--	--	--
	Black	0	--	--	--
	Hispanic	12	75.0%	63.6%	66.7%
	White	6	66.7%	60.0%	50.0%
	Not Applicable	0	--	--	--

Table 4-8: Approval Rate of Government-Backed Home Purchase Loan Applications by Applicant Race and Income

Area	Race	Total Applications	Income Level (% of AMI)		
			Low/Mod (<80% AMI)	Middle (80-120% AMI)	Upper (>120% AMI)
Total County	Asian	11	33.3%	50.0%	40.0%
	Black	22	50.0%	46.7%	70.0%
	Hispanic	84	62.1%	52.9%	59.3%
	White	106	69.7%	55.2%	58.7%
	Not Applicable	0	--	0.0%	--

Source: Centrex, HMDA Data, 2007, FHA Purchase, "Applicant Race by Applicant Income" file.

4.4 Performance by Lender

According to 2007 HMDA data, the top lenders in the County included the following in no particular order:

- Bank of America, N.A.
- Citimortgage, Inc.
- Countrywide Bank, FSB
- Countrywide Home Loans
- Indymac Bank, F.S.B.
- JP Morgan Chase Bank
- National City Bank
- Washington Mutual Bank
- Wells Fargo Bank, N.A.
- World Savings Bank, F.S.B.

These lenders accounted for 47.9 percent (61,634) of all loans approved in the County during 2007 (Table 4-9). The top lender, Wells Fargo Bank N.A., accounted for 8.5 percent of all loans approved within the County, followed by Washington Mutual Bank and Countrywide Bank, FSB, with 7.4 percent and 7.2 percent of all approved loans, respectively.

The total number of loan applications more than doubled between 2002 and 2007 (119,132 and 272,129, respectively). While approval rates for the top ten lenders fell during the same time period, the overall numbers of approved loans were comparable. Approval rates for the top ten lenders ranged from 22.4 percent (Citimortgage, Inc.) to 69.9 percent (Wells Fargo Bank, N.A.). Those lenders with the highest approval rates tended to have relatively low rates of withdrawn or closed loan applications. An understanding of the home buying and loan processes, income/equity requirements, and financial responsibility are important to a successful loan application and home purchase. Many households, particularly those entering the home ownership market the first time, lack financial knowledge to deal with the home buying process. A high rate of withdrawn or closed applications can be indicative of a lack of knowledge of the loan application and/or home buying process or a lack of adequate assistance by the lender

throughout the process. The lack of lender assistance may be discriminatory in motive or outcome. However, HMDA data is inadequate in proving motive. Among the lenders, National City Bank had the highest percentage (17.6 percent) of loans withdrawn or closed, followed by World Savings Bank at 15.0 percent. However, in terms of total number of loans withdrawn/closed, Countrywide Home Loans had the largest number (3,093), followed by World Savings Bank, FSB, and Wells Fargo Bank, NA (1,310 and 1,206, respectively).

In further dissecting the HMDA data, minority applicants had disproportionately high rates of withdrawn/closed applications compared to White applicants countywide. Specifically, Black and Hispanic applicants had higher rates of withdrawn/closed applications (13.0 percent and 12.0 percent, respectively) than Asian and White applicants (10.4 percent and 8.8 percent, respectively).

While generally a high loan approval rate indicates availability of financing, it can also be a concern. During the past few years, over abundance of mortgage financing with liberal underwriting criteria, and overly aggressive marketing of mortgage financing to households who could not really afford to pay have led to the current credit crisis and foreclosures today.

Table 4-9: Disposition of Conventional Home Purchase Loans by Lending Institution

Lender Name	Total Apps.	Approved		Denied		Withdrawn or Closed	
		#	%	#	%	#	%
Countrywide Home Loans	28,755	8,438	29.3%	5,625	19.6%	3,093	10.8%
Washington Mutual	17,837	9,470	53.1%	4,980	27.9%	419	2.3%
Countrywide Bank, FSB	16,230	9,203	56.7%	440	2.7%	695	4.3%
Wells Fargo Bank, NA	15,712	10,976	69.9%	2,515	16.0%	1,206	7.7%
Bank of America, N.A.	12,024	7,360	61.2%	2,101	17.5%	196	1.6%
World Savings Bank, FSB	8,712	3,074	35.3%	1,506	17.3%	1,310	15.0%
JP Morgan Chase bank	8,329	4,805	57.7%	1,751	21.0%	223	2.7%
Indymac Bank, F.S.B.	6,730	3,324	49.4%	1,475	21.9%	10	0.1%
Citimortgage Inc.	6,650	1,490	22.4%	451	6.8%	804	12.1%
National City Bank	5,524	3,494	63.3%	806	14.6%	971	17.6%
Total Top 10 Lenders	126,503	61,634	48.7%	21,650	17.1%	8,927	7.1%
Total All Lenders	**272,129**	**128,707**	**47.3%**	**60,964**	**22.4%**	**32,486**	**11.9%**

Source: Centrex, HMDA Data, 2007, "Market Share Analysis, Institution Level by Action" file.

CRA Rating

CRA performance reviews of financial institutions are conducted by the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC) and Office of Thrift Supervision (OTS). CRA ratings are provided for the main or regional headquarters of the financial institutions. Ratings for the top ten lenders are presented in Table 4-10.

Table 4-10: CRA Ratings for Top 10 Lenders in San Diego County

Lender Name	Rating	Rating Institution	Year
Countrywide Home Loans	Needs to Improve	OTS	1992
Washington Mutual	Outstanding	OTS	2006
Countrywide Bank, FSB	Needs to Improve	OTS	2008
Wells Fargo Bank, NA	Outstanding	OCC	2006
Bank of America, N.A.	Outstanding	OTS	1997
World Savings Bank, FSB	Satisfactory	FDIC	2000
JP Morgan Chase bank	Satisfactory	OTS	1998
Indymac Bank, F.S.B.	Satisfactory	OTS	2004
Citimortgage Inc.	None	n/a	n/a
National City Bank	Outstanding	OCC	2005

Source: FFIEC Interagency CRA Rating Search, (http://www.ffiec.gov/craratings/default.aspx)
Note: The Community Reinvestment Act (CRA) requires the federal financial institution supervisory agencies, in connection with their examinations of certain depository institutions, to assess the institutions' CRA performance. A financial institution's performance in helping to meet the credit needs of its community is evaluated in the context of information about the institution (capacity, constraints and business strategies), its community (demographic and economic data, lending, investment, and service opportunities), and its competitors and peers. Upon completion of a CRA examination, an overall CRA Rating is assigned using a four-tiered rating system. These ratings are: Outstanding, Satisfactory, Needs to Improve, and Substantial Noncompliance.

Lending in Low and Moderate Income/Minority Neighborhoods

According to 2007 HMDA data, the top lenders to low and moderate income/minority neighborhoods in the County included the following:

- ABN AMRO Mortgage Group
- Bank of America, N.A.
- Countrywide Bank, FSB
- Countrywide Home Loans
- Greenpoint Mortgage Funding
- Washington Mutual Bank
- Wells Fargo Bank, N.A.
- World Savings Bank, F.S.B.

As discussed above, CRA rating does not always reflect a lender's performance in a specific geographic area. It is notable that while JP Morgan Chase Bank, Indymac Bank, FSB, Citimortgage, Inc., and National City Bank fall within the top 10 lenders to the region as a whole (see Table 4-9), they do not have a significant presence in low and moderate income/minority neighborhoods.

In further dissecting the HMDA data, ABN AMRO Mortgage Company and Bank of America had the highest approval rates in low and moderate income/minority neighborhoods (67.3 percent and 63.1 percent, respectively) (Table 4-11). However, because they received a high number of applications, Countrywide Home Loans, Countrywide Bank, and Washington Mutual Bank ultimately approved the greatest number of loans to low and moderate income/minority

neighborhoods. Moreover, while Wells Fargo had a 69.9 percent approval rate countywide, the institution's approval rate in low and moderate income areas and in minority neighborhoods was considerably lower, 0.6 and 0.8 percent, respectively.

Table 4-11: Lending in Low/Moderate Income and Minority Neighborhoods by Lending Institution

Lender Name	Number of Applications	% Approved	Low/Moderate Income Areas		Minority Areas (50%+ Minority)	
			#	% Approved	#	% Approved
ABN AMRO Mortgage Group	---	---	254	67.3%	375	69.3%
Bank of America	12,024	61.2%	2315	63.1%	3690	59.3%
Countrywide Bank	16230	56.7%	3272	57.4%	5586	57.0%
Countrywide Home Loans	28,755	29.3%	6336	31.2%	10668	30.2%
Greenpoint Mortgage Funding	---	---	562	43.8%	908	42.3%
Washington Mutual Bank	17,837	53.1%	3363	51.1%	5369	47.8%
Wells Fargo Funding	15,712	69.9%	162	0.6%	263	0.8%
World Savings Bank	8,712	35.3%	1928	35.05	3878	35.6%
San Diego Region[1]	**69,949**	**60.7%**	**14,003**	**55.9%**	**20,303**	**55.1%**

Note:
1. San Diego Region data based on LAR Summary file for conventional home purchase loans. All other data compiled from 2007 Census Tract Analysis file.

Source: Centrex 2007 HMDA Data; "2007 Census Tract Analysis - Institution Level by Action" file, "Market Share Analysis, Institution Level by Action" file, LAR Summary file.

4.5 Subprime Lending Market

In general, lending institutions are divided into two categories based on the type of loans or mortgages they offer, *prime* and *subprime*. According to the Federal Reserve, prime mortgages are offered to persons with excellent credit and employment history and income adequate to support the loan amount. Subprime loans are loans to borrowers who have less-than-perfect credit history, poor employment history, or other factors such as limited income. These borrowers typically do not satisfy the standard Fannie Mae or Freddie Mac underwriting guidelines. In general, the quality of the loan defines the loan as subprime. Subprime loans usually have an interest rate of at least one to six percentage points above that of a prime mortgage.

Another important distinction is the lack of regulatory oversight of many lending institutions that originate subprime loans. According to a Federal Reserve report, many subprime lenders are not owned by regulated financial institutions. Unlike banks and savings and loans, which must submit regular regulatory compliance audits and whose activities are overseen by a variety of institutions such as the FDIC and OTS, many subprime lenders are not subject to rigorous oversight. Historically, independent mortgage companies did most of the subprime lending in the United States. However, over the last decade, an increasing number of large banks such as

Citibank, Countrywide, and Washington Mutual have entered the subprime market either directly or through the acquisition of other financial institutions.

Subprime lenders play an important role in the market by providing financing to those persons who might not otherwise be able to obtain credit from the prime market. The subprime market not only serves those who may have past credit problems or other financial risk factors, but many others as well. For example, the subprime market may be more attractive to a borrower who may have a good credit history but may not have sufficient assets. Similarly, the subprime market may be more attractive to someone who is self-employed, has variable income, or simply wants to limit disclosure of a financial situation. Evidence shows that some subprime lenders, who generally operate outside the federal regulatory structure, engage in abusive practices that strip borrowers' home equity and place them at increased risk of foreclosure.[4]

Though the subprime market usually follows the same guiding principles as the prime market, a number of specific risk factors are associated with this market. According to a joint HUD/Department of the Treasury report, subprime lending generally has the following characteristics:[5]

- **Higher Risk:** Lenders experience higher loan defaults and losses by subprime borrowers than by prime borrowers.
- **Lower Loan Amounts:** On average, loans in the subprime mortgage market are smaller than loans in the prime market.
- **Higher Costs to originate:** Subprime loans may be more costly to originate than prime loans since they often require additional review of credit history, a higher rate of rejected or withdrawn applications, and fixed costs, such as appraisals, that represent a higher percentage of a smaller loan.
- **Faster Prepayments:** Subprime mortgages tend to be prepaid at a much faster rate than prime mortgages.
- **Higher Fees:** Subprime loans tend to have significantly higher fees due to the factors listed above.

The California Reinvestment Committee completed a study[6] on subprime lending in several areas throughout the state, including San Diego. The study consisted of interviews with recipients of 125 subprime loans in San Diego, Los Angeles, Sacramento, and Oakland. Key

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4 U.S. Department of Housing and Urban Development. *Unequal Burden In Los Angeles: Income and Racial Disparities in Subprime Lending.* April 2000.

5 U.S. Department of Housing and Urban Development and the U.S. Department of Treasury, *Curbing Predatory Home Mortgage Lending.* June 2000.

6 *Stolen Wealth, Inequities in California's Subprime Mortgage Market.* California Reinvestment Committee. November 2001.

findings are summarized below. Similar conclusions were drawn in a recent study[7] conducted in the Dallas market area.

- More than one third of borrowers included in the study may have been victimized by predatory lending.

- Nearly three-fourths of borrowers did not approach a bank or thrift for their loan. CRC speculates that banks, thrifts, and other prime lenders are doing a poor job of making loans available to vulnerable communities due to a low number of branches in low-income and minority areas, inadequate outreach efforts, a perceived history of discrimination, and inflexible loan products.

- More than one-third of study participants reported that the idea to take out a loan secured by their home came through aggressive and targeted marketing efforts by subprime lenders.

- Nearly 70 percent of participants reported that key loan terms changed for the worst at closing, including 80 percent of African-American borrowers and 70 percent of borrowers age 55 and over.

- African-American and Latino participants were twice as likely as Whites to have prepayment penalty provisions in their loans

- Approximately half of borrowers had points and fees exceeding five percent of the loan amount.

HMDA data do not include a field that identifies whether an individual loan application was a subprime home loan application. HUD annually identifies a list of lenders that specialize in subprime home lending. The most recent HUD Suprime Lender List was produced in 2005[8]. According to the 2005 list, two of the top ten lenders in San Diego County -- Citimortgage and Wells Fargo Financial, California -- are subprime lenders. Subprime lenders tend to have low approval rates, high rates of closed or withdrawn applications, and a strong presence in low and moderate income and minority concentrated neighborhoods. Citimortgage and Wells Fargo Funding did not exhibit these patterns in the 2007 data. However, real estate news from 2008 have indicated that both of these institutions were impacted with high default rates due to overly aggressive lending practices in prior years during the peak of the market.

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7 *Subprime Lending and Alternative Financial Service Providers: A Literature Review and Empirical Analysis. Prepared by Abt Associates, Inc. for the* U.S. Department of Housing and Urban Development. March 2006.

8 The HUD 2005 Subprime Lender List is available at: http://www.huduser.org/datasets/manu.html.

4.6 Purchased Loans

Secondary marketing is the term used for pricing, buying, selling, securitizing and trading residential mortgages. The secondary market is an informal process of different financial institutions buying and selling home mortgages. The secondary market exists to provide a venue for lending institutions to raise the capital required to make additional loans. In the 1960s, as interest rates became unstable, housing starts declined, and the nation faced capital shortages as many regions, including California, had more demand for mortgage credit than the lenders could fund.

The need for new sources of capital prompted Congress to reorganize the Federal National Mortgage Association (FNMA) into two entities: a private corporation (today's FNMA) and a government agency, the Government National Mortgage Association (GNMA). In 1970, Congress chartered the Federal Home Loan Mortgage Corporation (FHLMC) to purchase conventional loans. Both FHLMC and FNMA have the same goals: to increase the liquidity of the mortgage market and make homeownership more widely available to the average citizen. The two organizations work to standardize the documentation, underwriting, and financing of home loans nationwide. They purchased loans from originators, hold them, and issue their own debt to replenish their cash. They are, essentially, very large, massive savings and loan organizations. These two organizations set the standards for the purchase of home loans by private lenders in the U.S.

Fair Housing Concerns

During the peak of the housing market (2000-2006), the practice of selling mortgage loans by the originators (lenders that initially provided the loans to the borrowers) to other lenders/investors was prevalent. Predatory lending was rampant, with lenders utilizing liberal underwriting criteria or falsified documents to push loan sales to people who could not afford the loans. The lenders were able to minimize their financial risks by immediately selling the loans to other lenders or to investors in the global market.

Table 4-12 shows the loans purchased by sub-region and race/ethnicity of applicant. According to HMDA data, countywide, 7,045 loans were purchased in 2007. Among the racial groups countywide, Whites had the highest percentage of loans purchased, with 67.0 percent, followed by Hispanic applicants at 18.7 percent, Asian applicants at 11.7 percent and Black applicants at 2.6 percent. Compared to other race groups, White applicants tend to have a larger proportion of the loans being purchased by secondary lenders in most subregions. Hispanic and Asian applicants tend to have comparable loan purchase rates across subregions, generally ranging from 5 to 20 percent, with loan purchase rates for Hispanics reaching 34.0 percent in the South Suburban subregion.

Table 4-12: Percent of Loans Purchased by Area and Race of Applicant

Area	Loans Purchased	Percent of Loans Purchased			
		Asian	Black	Hispanic	White
Central	1,483	9.2	4.3	16.1	70.3
North City	2,204	16.9	1.1	7.4	74.6
South Suburban	1,078	9.8	1.9	34.0	54.4
East Suburban	1,154	4.9	4.5	14.6	76.0
North County West	1,250	7.2	1.7	9.6	81.5
North County East	1,284	8.3	0.8	18.2	72.7
East County	72	0	0	19.4	80.6
Total County	7,045	11.7	2.6	18.7	67.0

Source: Centrex HMDA Data 2007, LAR Summaryfor Conventional Loan Type by Subregion

4.7 Predatory Lending

Predatory lending is a growing fair housing issue. Predatory lending is a growing fair housing issue. No studies or reports on predatory lending in San Diego County were analyzed as a part of this AI; however, the following discussion provides an overview of predatory lending, examples of predatory lending practices, recent trends, and existing and proposed regulations. The following discussion provides an overview of predatory lending, examples of predatory lending practices, recent trends, and existing and proposed regulations.

Defining Predatory Lending

With an active housing market, potential predatory lending practices by financial institutions may arise. Predatory lending occurs when potential buyers are looking to purchase a new home, or when existing homeowners refinance their home to consolidate current debts such as credit cards and car payments. Predatory lending involves abusive loan practices usually targeting minority and/or low-income homeowners or those with less-than-perfect credit history.

Predatory lending often is difficult to define, since a 15 percent interest rate on a loan to one person could be predatory while it might be appropriate for another, based on the borrower's risk factors. Predatory lending has become a growing issue in California due to the State's tight housing market, high home costs, and large minority population – typical targets for predatory lending practices.

The Federal Home Loan Mortgage Corporation, commonly known as Freddie Mac, administrates "Don't Borrow Trouble", a national anti-predatory lending and foreclosure avoidance campaign that combines education and empowerment. The goal of the campaign is to teach consumers to protect their homes and finances. The "Don't Borrow Trouble" campaign uses the model pioneered in Boston – through ads, Internet websites, public service announcements in English and Spanish, and a toll free number for referrals – to alert the public of predatory lending practices.

The following set of general definitions for predatory lending is provided by the Federal Home Loan Mortgage Corporation:

- **High Interest Rates:** Interest rates that are more than seven to eight percentage points above market rates.
- **Excessive Fees:** For example, fees charged up-front without lowering the interest rate; costs and fees above normal.
- **Negative Amortization:** Repayment schedules set up so that the monthly payment fails to pay off accrued interest and actually increases the original amount borrowed.
- **Balloon Payments:** In this payment structure, the balance due on the mortgage must be paid at the end of the loan, usually 15 years. At the end of the loan, the balloon payment that is suddenly due will be a large sum of money, probably beyond one's ability to repay, forcing the borrower to borrow more money to pay back the loan.
- **High Loan-to-Value (LTV) Loans**: Loans that are more than 100 percent LTV may lock the borrower into additional debt.
- **Credit Insurance:** Life, accident, and health insurance should not be included as a condition of a loan. It will increase the total amount the borrower owes.
- **Mandatory Arbitration:** Loan contracts requiring mandatory, binding arbitration instead of the court system. Arbitration is more favorable to lenders than to consumers.
- **High-Pressure Sales Tactics:** Frequent calls and letters asking the borrower to refinance.[9]

Examples of Predatory Lending

As defined above, predatory lending includes a wide variety of improper practices. In fact, over 39 different types of predatory lending have been documented involving all aspects of the lending process, from origination to the collection of the loan.[10] These practices typically target and steer low income, minorities, or the elderly to high-rate lenders.[11]

In particular, HUD has raised concern about two categories of improper or predatory lending practices. The first type, which generally is easier to identify, involves blatant fraud or acts of deception such as forging signatures or obtaining signatures on blank documents, falsifying loan applicant income or appraised value of the property, or employing "bait and switch" tactics.

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9 "Don't Borrow Trouble" Federal Home Loan Mortgage Corporation, 2002.

10 Bill Brennan of Atlanta Legal Aid, Testimony before the U.S. Senate Special Committee on Aging, March 16, 1998.

11 Testimony of Assistant Secretary for Housing/Federal Housing Commissioner William Apgar before the House Committee on Banking and Financial Services, May 24, 2000.

A second type, which is often more difficult to identify, involves various manipulative practices that cause borrowers to enter into abusive loans. Common abusive loans include:

- **Equity Stripping:** This type of practice occurs when a loan is based on the equity of a home rather than the borrower's ability to repay. This type of loan often has high fees, prepayment penalties, and different terms and conditions than a regular home loan.

- **Packing:** This involves the practice of adding credit insurance or other extras into the loan. The supplements to the loan are often very profitable to the lenders and are typically financed in a single up-front or balloon payment.

- **Flipping:** This practice is a form of equity stripping and happens when a lender convinces a borrower to repeatedly refinance a loan within a short period of time. The lender typically charges high points and fees each time as part of the mortgage.[12]

Protections against Predatory Lending

Predatory lenders who discriminate receive some scrutiny under the Fair Housing Act of 1968, which requires equal treatment in terms and conditions of housing opportunities and credit regardless of race, religion, color, national origin, family status, or disability. This applies to loan originators as well as the secondary market. The Equal Credit Opportunity Act of 1972 requires equal treatment in loan terms and availability of credit for all of the above protected categories, as well as age, sex, and marital status. Lenders that engage in predatory lending would violate these acts, if they target Black, Hispanic or elderly households to buy higher priced and unnecessary loan products; treat loans for protected classes differently than those of comparably credit-worthy applicants; or have policies or practices that have a disproportionate effect on the protected classes.

In addition, the Truth in Lending Act (TILA) promotes the informed use of consumer credit, through disclosure of loan costs and terms. To comply with this act, lenders must disclose information about payment schedules, prepayment penalties, and the total cost of credit. In 1994, Congress amended the TILA in response to abusive lending practices. The new legislation, referred to as the Home Ownership and Equity Protection Act (HOEPA), provides new information to protect borrowers. HOEPA identifies a specific class of high-cost mortgage loans that may put consumers at risk of losing their homes. HOEPA requires disclosure of information if the annual percentage rate (APR) is ten percentage points above the prime or if fees are above eight percent of the loan amount. HOEPA also prohibits balloon payments for short-term loans. In addition, for covered loans, HOEPA provides a warning if the lender has a lien on the borrower's home and the borrower could lose the home if default on the loan payment.[13]

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12 Dan Tatar, Community Affairs Office of the Federal Reserve Bank of Richmond, "Predatory Lending: The American Nightmare," *Marketwise*, Winter 2001.

13 Federal Reserve Governor Edward M. Gramlich, *"Pre*datory Lending" *Cascade* (Federal Reserve Bank of Philadelphia), Summer/Fall 2000.

Several attempts have been made over the last decade by California law makers to pass legislation addressing predatory lending. Most of these efforts have been unsuccessful. However, a law (Senate Bill 537) signed by Governor Gray Davis provided a new funding mechanism for local district attorneys' offices to establish special units to investigate and prosecute real estate fraud cases. The law enabled county governments to establish real estate fraud prosecution units. Further, Assembly Bill 489 was enacted in September 2001, and as of October 2009, Assembly Bill 260 was signed by Governor Arnold Schwarzenegger. This bill is intended to stop certain predatory lending practices believed to have contributed to the subprime mortgage crisis.

Following North Carolina's lead, in September 2001, California became the second state to pass a law banning predatory lending (AB 489; as amended AB 344). The law enables state regulators and the Attorney General to attempt to prevent "predatory" lending practices by authorizing the state to enforce and levy penalties against licensees that do not comply with the provisions of this bill. The law provides protections against predatory lending to consumers across the state as summarized below:

- **Financing of Credit Insurance:** On all home loans, the bill prohibits the financing of single premium credit insurance policies as part of a loan. Credit insurance policies on home loans may still be sold as long as they are paid off monthly like other insurance.

- **Covered loans:** The legislation's other protections apply to home loans with very high fees and rates when the total loan amount is $250,000 or below. For borrowers in these higher-cost home loans, the bill extends additional consumer protections against some of the most abusive practices.

- **Financing of Points and Fees:** The bill prohibits the financing of lender and broker fees beyond six percent of the original loan amount, minus the fees.

- **Steering:** The bill prohibits borrowers in covered loans from being steered or counseled into loans with rates above what is appropriate for their credit risk, according to the lender's classifications.

- **Home Improvement Contracts:** The bill prevents home improvement contractors from getting paid directly out of the proceeds of covered loans. The loan proceeds must go directly to the borrower, or otherwise must be paid out to an escrow account or to the borrower and contractor jointly only in increments with written certification that the work has been finished.

- **Fiduciary Responsibility of Brokers:** The legislation establishes that any mortgage broker providing a covered loan has a responsibility to protect the borrower's financial interests, regardless of any of the broker's other financial relationships (including their status as an agent of the lender), and that any violation of those duties constitutes a violation of the law.

- **Ability to Repay:** The bill prohibits lenders from making a covered loan, knowing that the borrower cannot repay.

- **Loan Flipping:** The bill prohibits covered loans where there is no clear benefit to the borrower, taking into account the costs of the loans, but also the borrower's reasons for seeking it.

- **Prepayment Penalties:** When a prepayment penalty is included in a loan, the borrower must pay a penalty to refinance out of that loan into another loan within a certain time period. In the prime market, prepayment penalties are generally accompanied by a slightly lower interest rate on the loan. But in the subprime market, these penalties are commonly used to trap borrowers at higher interest rates than they should be paying or force them to pay an extra fee to receive a loan with a more reasonable interest rate. The bill sets restrictions on some of the worst abuses - limiting such penalties on covered loans to no longer than three years and requiring the originator to offer a choice of a loan without a prepayment penalty at least three days before closing.

- **Balloon Payments:** No balloon payments are allowed in the first five years of the loan, as in the federal Home Ownership Equity Protection Act (HOEPA).

- **Negative Amortization:** The principal amounts of second mortgages may not increase over the course of a covered loan.

- **Prepaid Payments:** Prepaid installments may not be financed into the loan, resulting in extra interest charges.

- **Call Provisions:** Call provisions, which permit the lender to call in the entire balance of the loan immediately, may not be included in covered loans.

- **Interest Rate Changes upon Default:** The interest rate may not increase as a result of the borrower defaulting.

- **Encouragement of Default:** A lender or broker may not encourage a consumer to default on the consumer's existing home loan when soliciting to refinance the consumer into a new covered loan.

- **Disclosures:** Originators of covered loans are required to provide borrowers with one page of disclosures about the availability of loan counseling services and other information about the loan.

Predatory lending and unsound investment practices, central to the current home foreclosure crisis, are resulting in a credit crunch that is spreading well beyond the housing market, now impacting the cost of credit for local government borrowing, as well as local property tax revenues. In response, the U.S. House passed legislation, HR3915, which would prohibit certain predatory lending practices and make it easier for consumers to renegotiate predatory mortgage loans. The Senate introduced similar legislation in late 2007 (S2452). The Mortgage Reform and Anti-Predatory Lending Act (HR1728) was passed in the House in May 2009 and amends the

Truth in Lending Act to specify duty of care standards for originators of residential mortgages. The law also prescribes minimum standards for residential mortgage loans, directs the Secretary of Housing and Urban Development (HUD) to establish a grants program to provide legal assistance to low and moderate income homeowners and tenants, and prohibits specified practices, including:

- Certain prepayment penalties;
- Single premium credit insurance;
- Mandatory arbitration (except for reverse mortgages);
- Mortgage loan provisions that waive a statutory cause of action by the consumer; and
- Mortgages with negative amortization.

In addition to anti-predatory lending laws, the Mortgage Forgiveness Debt Relief Act was enacted in 2007 and allows for the exclusion of income realized as a result of modification of the terms of a mortgage or foreclosure on a taxpayer's principal residence.

4.8 Refinancing

Aggressive lending practices have resulted in many "innovative" loan terms that allow many households to purchase a home during the peak of the housing market. Loans with zero downpayments, negative amortization[14], short-term low fixed rates, and variable rates, among other financing techniques have misled many regarding the affordability of home ownership. Many home buyers were under the false assumption that their homes would continue to increase in value and refinancing to more favorable loan terms later would always be available as an option. However, when the inflated market imploded in 2007, many households began to face increased monthly payments on homes with decreased values. The credit market collapsed and refinancing to lower interest rates became increasingly stringent. As show in Table 4-13, approval rates for refinancing were lowest among minority applicants, especially for Black applicants. When refinancing is not an available option, many homeowners who could not afford the higher variable-rate loans are faced with foreclosure.

Table 4-13: Refinancing of Conventional Home Purchase Loans

Race	Total Applications	Approval Rate
Asian	9,839	48.8
Black	4,588	39.9
Hispanic	31,675	43.6
White	63,519	55.1

Source: Centrax 2007 HMDA Data; San Diego County LAR Summary for Conventional Refinance, FHA Refinance

[14] In negative amortization, a borrower pays monthly mortgage payments that are lower than the required interest payments and include no principal payments. The shortage in monthly payments is added to the principal loan. Therefore, the longer the borrower holds that loan, the more they owe the lender despite making monthly payments.

4.9 Foreclosures

Foreclosure occurs when homeowners fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current or if payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowner must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

Concerns have been raised that many lower income households, particularly minority households, were sold homes that they could not afford, constituting predatory lending practice. California has been hit particularly hard by the recent credit crisis, resulting in the foreclosure of many homes. As of 2007, 1.9 percent of California homes were in foreclosure, whereas the national average was 1.0 percent[15]. Over 108,000 properties received foreclosure notices in July 2009[16]. Nearly 6,600 properties were foreclosed in San Diego County in the first half of 2009[17]. The large number of foreclosures may indicate that some homebuyers are sold loans they cannot truly afford.

Table 4-14 presents the current foreclosure data by jurisdiction. An estimated 3.1 percent of the County's housing stock is at various stages of foreclosures. The City of Vista is facing difficult challenges with a high foreclosure rate.

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15 Public Policy Institute of California, "The California Economy: Crisis in the Housing Market", March, 2008.

16 Dow Jones Newswires, "US Foreclosure Filings Hit New Record; Up 32 Percent in July on Year", August 13, 2009.

17 Data Quick Information Systems, "Golden State Mortgage Defaults Jump to Record High", April 22, 2009. San Diego Union Tribune, "San Diego County Foreclosures Soar 66 Percent", July 23, 2009.

Table 4-14: Foreclosures – September 2009

	Pre-Foreclosure Sales	Bank-Owned	Auction	Total	% of Total Housing Stock
Urban County					
Coronado	23	17	15	55	0.6%
Del Mar	30	14	17	61	2.3%
Imperial Beach	130	56	144	330	3.3%
Lemon Grove	159	125	174	458	5.2%
Poway	151	102	88	341	2.1%
Solana Beach	35	19	12	66	1.0%
Entitlement Jurisdictions					
Carlsbad	399	241	192	832	1.9%
Chula Vista	1,518	1,312	1,358	4,188	5.4%
El Cajon	650	453	723	1,826	5.1%
Encinitas	173	87	77	337	1.3%
Escondido	940	730	833	2,503	5.3%
La Mesa	278	151	230	659	2.6%
National City	208	194	354	756	4.8%
Oceanside	918	734	746	2,398	3.7%
San Diego	5,165	3,544	4,286	12,995	2.5%
San Marcos	463	361	338	1,162	4.2%
Santee	252	139	155	546	2.8%
Vista	528	419	479	1,426	21.7%
Total County	**13,838**	**9,960**	**11,773**	**35,571**	**3.1%**

Notes:
1. Pre-foreclosures are those properties that are in default in the mortgage payments and notices of default have been filed. The owner can still correct the situation by paying off the defaulted amounts or by selling the property.
2. Bank-owned properties are those properties that go back to the mortgage companies after unsuccessful auctions.

Sources: www.realtytrac.com; housing stock information from State Department of Finance

CHAPTER 5

PUBLIC POLICIES

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Public policies established at the regional and local levels can affect housing development and, therefore, may impact the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment and an assessment of public policies and practices can help determine potential impediments to fair housing opportunity. This section presents an overview of government regulations, policies, and practices enacted by each of the 19 jurisdictions in San Diego County that may impact fair housing choice.

5.1 Policies and Programs Affecting Housing Development

The General Plan of a jurisdiction establishes a vision for the community and provides long-range goals and policies to guide the development in achieving that vision. Two of the seven State-mandated General Plan elements – Housing and Land Use Elements – have direct impact on the local housing market in terms of the amount and range of housing choice. The zoning ordinance, which implements the General Plan, is another important document that influences the amount and type of housing available in a community – the availability of housing choice.

General Plan Housing Element

As one of State-mandated elements of the local General Plan, the Housing Element includes specific statutory requirements and is subject to review by the State Department of Housing and Community Development (HCD) for compliance with State law. Housing Element law recognizes that, for the private market to adequately address housing needs and demand, local governments must adopt land use plans and regulatory systems that provide opportunities for and do not unduly constrain housing development. Specifically, the Housing Element must:

- Identify actions that will be taken to make sites available during the planning period of the general plan with appropriate zoning and development standards and with services and facilities to accommodate that portion of the jurisdiction's share of the regional housing need for all income levels, including multi-family rental housing, factory-built housing, mobilehomes, housing for agricultural employees, supportive housing, single-room occupancy units, emergency shelters, and transitional housing;

- Assist in the development of adequate housing to meet the needs of extremely low, very low, low, and moderate income households;[1]

- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing, including housing for all income levels and housing for persons with disabilities;

- Conserve and improve the condition of the existing affordable housing stock; and

- Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.[2]

2005-2010 Housing Element Updates

As of January 13, 2010, 15 of the region's 19 jurisdictions have adopted housing elements for the 2005-2010 housing planning period. These include:

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

Compliance Status

As of January 13, 2010, cities with adopted housing elements deemed to be in substantial compliance with State law by HCD include:

- Chula Vista

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1 Under the State Housing Element law, the income categories are: extremely low income (30 percent AMI); very low income (50 percent AMI); low income (80 percent AMI); moderate income (120 percent AMI); and above moderate income (greater than 120 percent AMI).

2 State Housing Element law does not cover all classes protected under State and Federal fair housing laws. The AI report expands the protected classes beyond the Housing Element law to discuss Housing Element compliance with State and Federal fair housing laws.

- Coronado
- El Cajon
- Escondido
- Imperial Beach
- La Mesa
- Lemon Grove
- National City
- Oceanside
- Poway
- San Diego
- San Marcos
- Solana Beach

The City of Del Mar adopted its Housing Element in June 2007 but the Element has not achieved compliance status with HCD review. The cities of Carlsbad and Vista adopted their Housing Elements in January 2010 and are currently being reviewed by HCD. The following additional jurisdictions have submitted draft Housing Elements that are currently considered out of compliance: Encinitas and San Diego County. Common issues cited by HCD in its review of these Housing Elements include the need for:

- An analysis of the existing and projected needs of extremely low income households;
- An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment;
- The identification of zoning districts available to encourage and facilitate a variety of housing types;
- A detailed analysis of the potential impacts the jurisdiction's land use controls may have on the cost and supply of housing;
- The identification of subdivision level improvement requirements;
- An analysis of permit approval procedures by zone and housing type;
- A thorough analysis of special needs groups and their specific housing needs;
- An analysis of opportunities for energy conservation; and
- An analysis of at-risk assisted housing developments.

SANDAG Regional Comprehensive Plan

SANDAG adopted a Regional Comprehensive Plan (RCP) in July 2004. The RCP serves as the long-term planning framework for the San Diego region. It provides a broad context in which local and regional decisions can be made that move the region toward a sustainable future – a future with more choices and opportunities for all residents of the region. The RCP better integrates San Diego's local land use and transportation decisions, and focuses attention on where and how the region wants to grow. The RCP contains an incentive-based approach to encourage and channel growth into existing and future urban areas and smart growth communities.

For the 2005-2010 Housing Element updates, SANDAG proposed to compensate, through incentives that would help improve infrastructure, jurisdictions that were willing and able to accommodate additional housing. Incentives include bonus points for funding requests through

the Pilot Smart Growth Incentive Program and other future discretionary funding allocated to local agency projects by SANDAG. Projects in the cities of Chula Vista, Escondido, Imperial Beach, La Mesa, National City, and San Diego have received approximately $19 million under this program since 2005.

Land Use Element

The Land Use Element of a General Plan designates the general distribution, location, and extent of uses for land planned for housing, business, industry, open space, and public or community facilities. As it applies to housing, the Land Use Element establishes a range of residential land use categories, specifies densities (typically expressed as dwelling units per acre [du/ac]), and suggests the types of housing appropriate in a community. Residential development is implemented through the zoning districts and development standards specified in the jurisdiction's zoning ordinance.

Residential Densities

A number of factors, governmental and non-governmental, affect the supply and cost of housing in a local housing market. The governmental factor that most directly influences these market conditions is the allowable density range of residentially designated land. In general, higher densities allow developers to take advantage of economies of scale, reduce the per-unit cost of land and improvements, and reduce developments costs associated with new housing construction. Reasonable density standards ensure the opportunity for higher-density residential uses to be developed within a community, increasing the feasibility of producing affordable housing, and offer a variety of housing options that meet the needs of the community. Minimum required densities in multi-family zones ensure that land zoned for multi-family use, the supply of which is often limited, will be developed as efficiently as possible for multi-family uses.

Table 5-1 presents a summary of allowable densities by land use type for jurisdictions in the San Diego region. While most jurisdictions have Land Use Elements that allow a range of single-family (0-14 du/ac) and multi-family (6-30+ du/ac) residential uses, Del Mar, Poway, and Solana Beach, due to the characteristics of existing residential neighborhoods, do not accommodate multi-family uses at a density greater than 20 du/ac without a density bonus or other incentive for affordable housing. The City of Del Mar also requires a conditional use permit for projects proposing greater than 8.8 du/ac. Coronado, Del Mar, Imperial Beach, La Mesa, Lemon Grove, National City, Oceanside, Poway, City of San Diego, County of San Diego and Vista, either have very low or no minimum density requirements for at least some of their residentially-zoned land.

State law requires a local government to make a finding that a density reduction, rezoning, or downzoning is consistent with its Housing Element prior to requiring or permitting a reduction of density of a parcel below the density used in determining Housing Element compliance. The legislation also allowed courts to award attorneys' fees and costs if the court determines that the density reduction or downzoning was made illegally.

Table 5-1: Typical Land Use Categories and Permitted Density by Jurisdiction

Generalized Land Use (By Density)	Density Range (du/ac)	Typical Residential Type	Carlsbad	Chula Vista	Coronado*	Del Mar*	El Cajon	Encinitas	Escondido	Imperial Beach*	La Mesa*	Lemon Grove*	National City*	Oceanside*	Poway*	San Diego (City)*	San Diego (County)*	San Marcos	Santee	Solana Beach	Vista*
Single-family																					
Estate/Rural	<1 unit per acre	Very low-density housing where agricultural is predominant	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■		■	■	■
Very Low	0-1	Single-family homes on large lots in rural areas	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Low	1-3	Single-family homes on large lots	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Medium	3-6	Single-family homes on medium-sized lots	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
High	6-14	Smaller single-family homes	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Multi-Family																					
Low	6-15	Town homes, duplexes, condominiums, and small single-story apartments	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
Medium	15-20	One and two-story apartment complexes	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■
High	20-30	Two and three-story apartment complexes	■	■	■		■	■	■	■	■	■	■	■		■	■	■	■		■
Very High	30-50	Large multi-story apartment and condo complexes		■	■				■	■	■	■				■					
Special High	50+	High-rise apartment and condo complexes		■												■					

Source: General Plan Land Use Elements for jurisdictions in San Diego County.
Note: This table represents a summary of typical land use categories, as defined by density. These categories are not necessarily representative of a specific jurisdiction's General Plan Land Use categories. Instead, they are meant to provide an overview of the type of land uses and densities permitted in that jurisdiction. The squares identify a jurisdiction as supporting land use densities within the identified range (according to the General Plan's Land Use Element). However, a jurisdiction's land use category might not include all the densities listed in that range. For example, a jurisdiction's Multi-Family Very High density category might support densities from 21 to 35 du/ac, but the High and Very High categories will be checked since the range covers both categories.
*Indicates jurisdiction with very low, or no minimum density standards in land use or zoning ordinance.

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5.2 Zoning Ordinance

The zoning ordinance implements the General Plan by establishing zoning districts that correspond with General Plan land use designations. Development standards and permitted uses in each zoning district are specified to govern the density, type, and design of different land uses for the protection of public health, safety, and welfare (Government Code, Sections 65800-65863). Several aspects of the zoning ordinance that may affect a person's access to housing or limit the range of housing choices available are described below.

As part of the Housing Element update, jurisdictions are required to evaluate their land use policies, zoning provisions, and development regulations, and make proactive efforts to mitigate any constraints identified. However, the following review is based on the current zoning ordinances as of the writing of this AI.

Definition of Family

A community's zoning ordinance can potentially restrict access to housing for households failing to qualify as a "family" by the definition specified in the zoning ordinance. For instance, a landlord may refuse to rent to a "nontraditional" family based on the zoning definition of a family.[3] A landlord may also use the definition of a family as an excuse for refusing to rent to a household based on other hidden reasons, such as household size. Even if the code provides a broad definition, deciding what constitutes a "family" should be avoided by jurisdictions to prevent confusion or give the impression of restrictiveness.

California court cases[4] have ruled that a definition of "family" that: 1) limits the number of persons in a family; 2) specifies how members of the family are related (i.e. by blood, marriage or adoption, etc.), or (3) a group of not more than a certain number of unrelated persons as a single housekeeping unit, is invalid. Court rulings stated that defining a family does not serve any legitimate or useful objective or purpose recognized under the zoning and land planning powers of the jurisdiction, and therefore violates rights of privacy under the California Constitution. A zoning ordinance also cannot regulate residency by discrimination between biologically related and unrelated persons. Furthermore, a zoning provision cannot regulate or enforce the number of persons constituting a family.

Currently, Zoning Ordinances for the cities of Carlsbad, Del Mar, National City, Oceanside, San Diego, San Marcos, and Solana Beach include definitions of "family" that constitute a potential impediment to fair housing choice. The cities of Oceanside and Solana Beach have definitions of a family that exclude individuals. Such a definition can be considered an impediment because it may give landlords the opportunity to deny renting single-family or multi-family dwelling units to single persons.

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3 Most Zoning Ordinances that define families limit the definition to two or more individuals related by kinship, marriage, adoption, or other legally recognized custodial relationship.

4 City of Santa Barbara v. Adamson (1980), City of Chula Vista v. Pagard (1981), among others.

Density Bonus Ordinance

California Government Code Section 65915 provides that a local government shall grant a density bonus of at least 20 percent (five percent for condominiums) and an additional incentive, or financially equivalent incentive(s), to a developer of a housing development agreeing to provide at least:

- Ten percent of the units for lower income households;
- Five percent of the units for very low income households;
- Ten percent of the condominium units for moderate income households;
- A senior citizen housing development; or
- Qualified donations of land, condominium conversions, and child care facilities.

The density bonus law also applies to senior housing projects and projects which include a child care facility. In addition to the density bonus stated above, the statute includes a sliding scale that requires:

- An additional 2.5 percent density bonus for each additional increase of one percent Very Low income units above the initial five percent threshold;
- A density increase of 1.5 percent for each additional one percent increase in Low income units above the initial 10 percent threshold; and
- A one percent density increase for each one percent increase in Moderate income units above the initial 10 percent threshold.

These bonuses reach a maximum density bonus of 35 percent when a project provides either 11 percent very low income units, 20 percent low income units, or 40 percent moderate income units. In addition to a density bonus, developers may also be eligible for one of the following concessions or incentives:

- Reductions in site development standards and modifications of zoning and architectural design requirements, including reduced setbacks and parking standards;

- Mixed used zoning that will reduce the cost of the housing, if the non-residential uses are compatible with the housing development and other development in the area; and

- Other regulatory incentives or concessions that result in "identifiable, financially sufficient, and actual cost reductions."

Jurisdictions also may not enforce any development standard that would preclude the construction of a project with the density bonus and the incentives or concessions to which the developer is entitled. To ensure compliance with the State density bonus law, jurisdictions must reevaluate their development standards in relation to the maximum achievable densities for multi-family housing.

As of July 2009, Zoning Ordinances for the cities of Chula Vista, Del Mar, Encinitas, Escondido, Imperial Beach, La Mesa, Lemon Grove, National City, Oceanside, Poway and San Marcos and , as well as the County of San Diego did not specify density bonus provisions in accordance with

State law. The City of Chula Vista has not adopted a Density Bonus Ordinance, but the City currently follows State guidelines for the provision of density bonuses and is working towards adopting one. National City, Poway and San Marcos are also in the process of revising its density bonus ordinance to be consistent with State law.

Some jurisdictions have adopted density bonus provisions that are above and beyond State requirements. In addition to State mandated density bonus concessions, the City of El Cajon has adopted provisions in its Zoning Ordinance that provide for reduced parking requirements and increased density up to 50 dwelling units per net acre (in the R3 and R4 zones) for housing for seniors and persons with disabilities.

Parking Requirements

Communities that require an especially high number of parking spaces per dwelling unit can negatively impact the feasibility of producing affordable housing by reducing the achievable number of dwelling units per acre, increasing development costs, and thus restrict the range of housing types constructed in a community. Typically, the concern for high parking requirements is limited to multi-family, affordable, or senior housing. The basic parking standards for jurisdictions in San Diego County are presented in Table 5-2. Many jurisdictions offer reductions in parking requirements in conjunction with density bonuses for affordable and senior housing.

Most jurisdictions in the County have comparable parking requirements. However, Coronado, Del Mar, Imperial Beach, La Mesa, Lemon Grove, San Marcos and Vista have parking standards for multi-family uses that make little or no distinction between parking required for smaller units (one or two bedrooms) and larger units (three or more bedrooms). Because smaller multi-family units are often the most suitable type of housing for seniors and persons with disabilities, requiring the same number parking spaces as larger multi-family units can be a constraint on the construction of units intended to serve these populations. A reliefto these parking requirements is the parking standards for density bonus projects. A 100 percent senior housing project (that usually also serve disabled persons) is eligible to utilize the State density bonus parking requirements, which offer reduced parking spaces for smaller units.

Table 5-2: Off-Street Parking Requirements

Jurisdictions	SF	MF					SDU
		1br	2br	3br	4+br	Guest Space	
Carlsbad	2	1.5	2	2	2	0.5	1
Chula Vista	2	1.5	2	2	2	--	--
Coronado[1]	2	2	2	2	2	--	--
Del Mar	2[2]	2	2	2	3	0.25	1
El Cajon	2	2	2.25	2.25	2.25	0.1 to 0.5[3]	1/br
Encinitas	2 to 3[4]	2	2	2.5	2.5	0.25	1
Escondido	2	1.5	1.75	2	2	0.25	1
Imperial Beach[5]	2	1.5-2	1.5-2	1.5-2	1.5-2	--	--
La Mesa	2	2	2	2	2	--	1
Lemon Grove	2	2	2	2	2	0.25	1/br[6]
National City	2[7]	1.3	1.5	1.5	1.5	0.5	--
Oceanside	2	1.5	2	2	2	0.1 to 0.25[8]	--
Poway	2	1.5 to 1.75	2.25	2.75 to 3	2.75 to 3	--	1
San Diego City[9]	2	1.25 to 1.75	1.75 to 2.25	2.0 to 2.5	2.0 to 2.5	--	1/br
San Diego County	2	1.5	1.5	2	2	0.2	2
San Marcos	2	2	2	2	2	0.33	1
Santee	2	1.5	2	2	2	0.25	--
Solana Beach	2	1.5	2	2	2	0.25	1
Vista	2	2	2[10]	2[7]	2[7]	0.33[11]	1

Notes: SDU=second dwelling unit

1. For multiple-family dwellings in the R-5 Zone and affordable housing, only 1.5 spaces per dwelling unit are required. For senior housing only one parking space is required for each dwelling unit.
2. For single-family dwellings with three or more bedrooms, one additional on-site parking space or a total of three garage parking spaces are required.
3. One visitor space per unit is required in the R-2-R zone and developments in multifamily zones containing ten or more residential units must dedicate ten percent of the required spaces for visitors.
4. Three spaces required for dwelling units in excess of 2,500 square feet.
5. Residential dwelling units in the R-1-6000, R-1-3800, R-3000, and R-3000-D zones require two spaces per dwelling unit; units in the R-2000 and R-1500 require two spaces per dwelling unit; and residential dwelling units in the C-1, C-2, C-3, MU-1 and MU-2 zones require 1.5 spaces per dwelling unit.
6. Up to a maximum of two spaces per SDU.
7. Three spaces required per dwelling unit for units with more than 2,500 square feet in floor area, plus one space per bedroom proposed over four bedrooms.
8. For multiple-family projects with four to ten units, one space is required. For projects with more than ten units, one space plus 20 percent of the total number of units is required.
9. One space per bedroom required for single dwelling units with five or more bedrooms in campus impact areas. One space per bedroom, less one space also required per occupant age 18 and over in high occupancy single dwellings. Lower range of multifamily requirement is for units in transit areas or lower income units. Higher range of multifamily requirement is for units in parking impact areas.
10. Plus 0.5 open space for each additional bedroom in excess of two.
11. For two-bedroom unit, 0.5 guest space is required.

Variety of Housing Opportunity

To ensure fair housing choice in a community, a zoning ordinance should provide for a range of housing types, including single-family, multi-family, second dwelling units, mobile homes, licensed community care facilities, employee housing for seasonable or migrant workers as necessary, assisting living facilities, emergency shelters, supportive housing, transitional housing, and single room occupancy (SRO) units. Table 5-3 provides a summary of each jurisdiction's zoning ordinance as it relates to ensuring a variety of housing opportunities.

Single- and Multi-Family Uses

Single- and multi-family housing types include detached and attached single-family homes, duplexes or half-plexes, townhomes, condominiums, and rental apartments. Zoning ordinances should specify the zones in which each of these uses would be permitted by right. Most jurisdictions in San Diego County accommodate the range of residential uses described above without a use permit, with Del Mar being the exceptions. Del Mar requires a CUP for "clustered" residential projects with a density greater than 8.8 du/ac. This requirement for CUP for all multi-family uses or relatively low density multi-family use may extend the time frame for project review and increase the uncertainty of project approval and therefore could indirectly impede fair housing choice.

Zoning ordinances should also avoid "pyramid or cumulative zoning" (e.g. permitting lower-density single-family uses in zones intended for higher density multi-family uses). Pyramid or cumulative zoning schemes could limit the amount of lower-cost multi-family residential uses in a community and be a potential impediment to fair housing choice. Most jurisdictions in the San Diego region have some form of pyramid zoning and permitting single-family residential uses in multi-family zones is the most prevalent example. Chula Vista, Coronado, Lemon Grove, Oceanside, Santee and Solana Beach are the only jurisdictions that do not have a form of pyramid zoning. Allowing or requiring a lower density use in a zone that can accommodate higher density uses is regulated by State law (SB 2292, also known as the Dutra Bill). A local government is required to make a finding that an action that results in a density reduction, rezoning, or downzoning is consistent with its Housing Element.

Second Dwelling Units

Second dwelling units are attached or detached dwelling units that provide complete independent living facilities for one or more persons, including permanent provisions for living, sleeping, cooking and sanitation. Second units may be an alternative source of affordable housing for lower income households and seniors.

California law requires local jurisdictions to adopt ordinances that establish the conditions under which second units are permitted (Government Code, Section 65852.2). A jurisdiction cannot adopt an ordinance that totally precludes the development of second units unless the ordinance contains findings acknowledging that allowing second units may limit housing opportunities of the region and result in adverse impacts on public health, safety, and welfare. An amendment to the State's second unit law in 2003 requires local governments to use a ministerial, rather than discretionary process for approving second units (i.e. second units otherwise compliant with

local zoning standards can be approved without a public hearing) and allows jurisdictions to count second units towards meeting their regional housing needs goals. Because second dwelling units can be an important source of suitable and affordable type of housing for seniors and persons with disabilities, overly restrictive or conflicting provisions for these units can be considered an impediment to fair housing choice.

Imperial Beach is the only jurisdiction with adopted findings allowing it to preclude second units throughout its jurisdiction and Poway considers a resolution annually to prohibit these units in areas of the City deemed to have inadequate infrastructure. National City prohibits the construction of second units, or granny flats, in its RS-1, RS-2 and RS-E zones. Second units are permitted in all other residential zones provided they comply with all development standards of the zone.

Currently the Vista Zoning Ordinance contains inconsistent provisions regarding second units.[5] The Draft Vista 2005-2010 Housing Element recognizes this inconsistency, which will be addressed in conjunction with other zoning revisions required for the Housing Element. Coronado provides for accessory second story carriage house structures on single-family lots but the lots must have both street and alley access, kitchens are prohibited, and the units are only for use by the resident of the main building or such resident's guests (i.e., cannot be rented or leased independent of main building).

Mobile Home Parks

Provisions for mobile home parks vary among the San Diego County jurisdictions. Some jurisdictions have designated mobile home park zones specifically to provide for this type of housing (Carlsbad, Chula Vista, La Mesa, Santee, Solano Beach and Vista). The City of Encinitas provides for mobile home parks in its Mobile Home Park zone while the City of San Diego has a mobile home park overlay zone to preserve existing sites. Other jurisdictions allow mobile home parks in some residential zones with a Conditional Use Permit (Escondido, National City, Poway, San Diego County and San Marcos). El Cajon and Vista have Mobile Home Park Overlay Zones that permit new mobile home parks and the expansion of current parks with a CUP or Site Development Plan. Coronado, Del Mar, and Lemon Grove have no provisions for mobile home parks in their Zoning Ordinances.

[5] Section 18.06.160 of Vista's zoning ordinance prohibits second units, while Chapter 18.31 is consistent with State law.

Table 5-3: Variety of Housing Opportunity

Housing Type	Carlsbad	Chula Vista	Coronado	Del Mar	El Cajon	Encinitas	Escondido	Imperial Beach	La Mesa	Lemon Grove	National City	Oceanside	Poway	San Diego City	San Diego County	San Marcos	Santee	Solana Beach	Vista
Single-family	P	P	P	P	P	P	P	P	P	P	P	P/C	P	P	P	P	P	P	P
Multi-family	P	P	P	P/C	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P
Second Dwelling Units	P	P	P[1]	P	P	P	P		P	P	P[1]	P	P	P	P	P	P	P	P/C
Mobile Home Parks	P	P			P	P	C	C	C		C	P	C	P	C	C	C	P	P
Manufactured Housing	P	P					P	P	P	P	P	P	P	P	P		P	P	
Residential Care Facilities (6 or fewer persons)	P			P	P	P	P	P[1]	P	P	P	P	P[1]	P	P		P	P	P
Residential Care Facilities (more than 6 persons)	P/C			C	C	C	C		C	C		C	C[1]	C	P/C		C	C	C
Emergency Shelters		P/C			P	C			P[1]			C	C	C			P		P
Transitional Housing		P/C				P/C	P[1]					C		P/C			P/C		P
Supportive Housing														C					
SRO	C													P					

Notes: P – permitted by right; C – Conditionally permitted. ___ - Potential impediments.
1. Permitted but with a potential impediment.

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Manufactured Housing

State law requires local governments to permit manufactured or mobile homes meeting federal safety and construction standards on a permanent foundation in all single-family residential zoning districts (Section 65852.3 of the California Government Code).

Currently, the Zoning Ordinances for cities of Coronado, Del Mar, Encinitas, San Marcos and Vista do not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts consistent with State law. The El Cajon Municipal Code currently does not explicitly provide for manufactured housing, however it considers manufactured housing as a form of one-family dwelling. The City of El Cajon is also in the process of updating their Municipal Code with explicit provisions for manufactured housing. The Coronado Zoning Ordinance permits manufactured housing in R-3 Multi-Family Zone; such uses are not included in the single-family zones, although the City may in practice, consider such uses as regular single-family uses.

Licensed Residential Care Facilities

The Lanterman Developmental Disabilities Services Act (Sections 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer mentally disordered or otherwise handicapped persons is required by law. A State-authorized, certified or authorized family care home, foster home, or group home serving six or fewer persons with disabilities or dependent and neglected children on a 24-hour-a-day basis is considered a residential use to be permitted in all residential zones. No local agency can impose stricter zoning or building and safety standards on these homes.

Chula Vista, Coronado and San Marcos have no provisions in their zoning ordinances for residential care facilities serving six or fewer clients. However, as shown in Table 5-4, these jurisdictions are home to a number of existing licensed community care facilities. The cities of Imperial Beach and Poway allow smaller residential care homes; however, these facilities are limited by definition to five residents and a licensee. As stated earlier, State law requires that residential care facilities provide for six or fewer mentally disabled or handicapped persons be able to reside in the facility.

Larger residential care facilities serving seven or more residents could be conditionally permitted in residential zones. The Zoning Ordinance for the cities of Chula Vista, Coronado, Imperial Beach, National City and San Marcos do not provide for large residential care facilities. The City of Poway allows residential care facilities serving between seven and 15 residents with a CUP.

Table 5-4 provides a tabulation of licensed care capacity by jurisdiction and Figure 5-1 illustrates the geographic distribution of these facilities. The ratio of beds per 1,000 persons is used to identify concentration of residential care facilities. These facilities are most concentrated in Carlsbad, Encinitas, Lemon Grove, Poway, and Solana Beach. Licensed care facilities are least concentrated in the City of San Diego, Coronado, San Marcos, Santee, and the unincorporated areas of the County.

The treatment of residential care facilities varies among the 19 participating jurisdictions. Out of the 19 jurisdictions, 14 explicitly identify licensed care residential facilities in their zoning ordinance, addressing facilities serving six or fewer persons consistent with Lanterman Act. Two cities (Imperial Beach and Poway) provide for facilities serving five or fewer residents. Chula Vista does not define or provide for residential care homes or licensed community care facilities specifically.

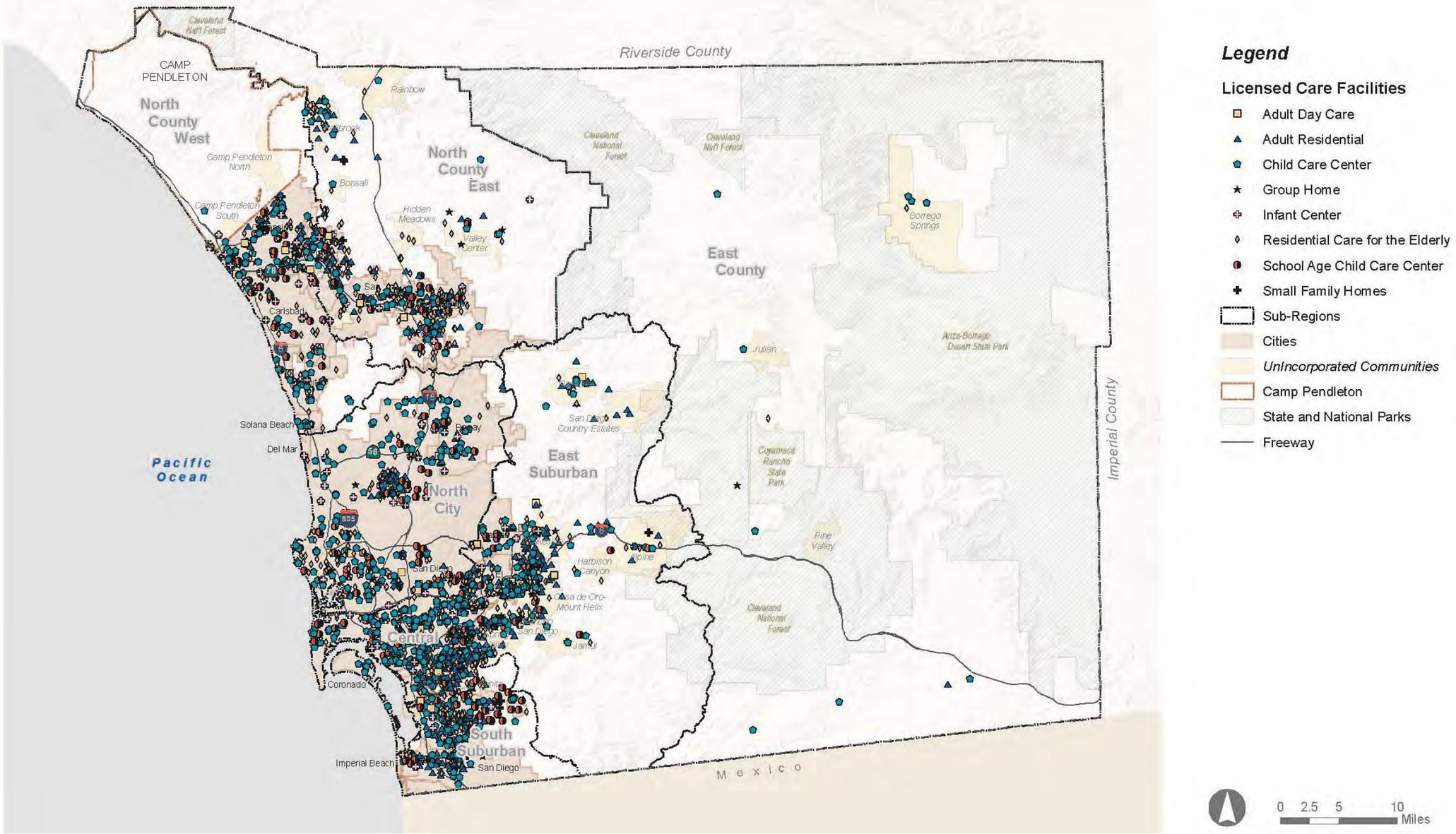
Public policies are not primarily responsible for the observed concentration of residential care facilities in some jurisdictions.

It appears that public policies are not responsible for the observed concentration of residential care facilities in some jurisdictions. Among jurisdictions compliant with the Lanterman Act, the average ratio of licensed care beds per 1,000 residents is 7.7, while the average ratio for non-compliant jurisdictions is 6.1. Among jurisdictions without explicit provision for residential care facilities in their zoning ordinances, the average ratio is 6.1, compared to 7.6 for residents with explicit provision for these facilities. The observed concentration can be explained by other factors including, but not limited to, market factors and NIMBY attitudes against facilities for the disabled in some communities.

Table 5-4: Licensed Community Care Facilities by Jurisdiction

Jurisdiction	Number of Facilities	Capacity		Lanterman Act Compliant Zoning Ordinance
		Beds	Beds/1,000 Population	
Carlsbad	97	5,583	53.3	Yes
Chula Vista	281	8,473	36.3	No
Coronado	8	393	17.1	No
Del Mar	10	185	40.3	Yes
El Cajon	146	3,833	39.1	Yes
Encinitas	75	3,459	53.9	Yes
Escondido	234	6,874	47.5	Yes
Imperial Beach	36	1,200	42.5	No
La Mesa	77	2,819	49.6	Yes
Lemon Grove	51	1,557	60.7	Yes
National City	74	2,020	35.7	Yes
Oceanside	202	6,136	34.1	Yes
Poway	85	2,763	54.0	No
San Diego City	1,431	43,007	31.8	Yes
San Diego County	569	1,643	0.5	Yes
San Marcos	74	2,270	27.3	No
Santee	53	1,376	24.2	Yes
Solana Beach	10	764	56.4	Yes
Vista	144	3,598	37.4	Yes

Source: State of California Department of Social Services, Community Care Licensing Division, 2009.



Licensed Residential Care Facilities

Figure 5-1

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Emergency Shelters

An emergency shelter is a facility that provides temporary shelter and feeding of indigents or disaster victims, operated by a public or non-profit agency. State law requires jurisdictions to identify adequate sites for housing which will be made available through appropriate zoning and development standards to facilitate and encourage the development of a variety of housing types for all income levels, including emergency shelters and transitional housing (Section 65583(c)(1) of the Government Code). Recent changes in State law (SB 2) require that local jurisdictions make provisions in the zoning code to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter. Local jurisdictions may, however, establish standards to regulate the development of emergency shelters.

Of the 19 jurisdictions in the County, only El Cajon and Santee allow emergency shelters by right consistent with State law. Although La Mesa permits temporary shelters, SB 2 requires accommodation of at least one year round shelter. With the exception of El Cajon and Santee, all jurisdictions in the San Diego region will be required to amend their zoning ordinances to accommodate emergency shelters consistent with current State law.

Transitional and Supportive Housing

State law (AB 2634 and SB 2) requires local jurisdictions to address the provisions for transitional and supportive housing. California Health and Safety Code (Section 50675.2) defines "transitional housing" as rental housing for stays of at least six months but where the units are re-circulated to another program recipient after a set period. Transitional housing may be designated for a homeless individual or family transitioning to permanent housing. This housing can take several forms, including group housing or multi-family units, and may include supportive services to allow individuals to gain necessary life skills in support of independent living.

The statute defines "supportive housing" as housing with no limit on length of stay, that is occupied by lower-income adults with disabilities and that is linked to onsite or offsite services that assist supportive housing residents in retaining housing, improving his or her health status and maximizing his or her ability to live and, when possible, work in the community.

Pursuant to SB 2, transitional and supportive housing constitutes a residential use and therefore local governments cannot treat it differently from other types of residential uses (e.g., requiring a use permit when other residential uses of similar function do not require a use permit). Supportive housing is currently conditionally permitted in the City of San Diego. It is not defined or provided for in any other jurisdiction. Transitional housing is permitted by right in some districts of the cities of Encinitas, Escondido, Imperial Beach, San Diego, Santee, and Vista. Although permitted in Escondido, the City's review criteria for transitional housing are contrary to SB 2. Oceanside provides for transitional housing with a CUP. The City of San Diego is the only jurisdiction that provides for supportive housing, with a CUP.

Supportive and transitional housing provides additional housing options people with disabilities, a protected class of the population. To facilitate and encourage the provision of supportive

housing in the region, the zoning ordinances of most jurisdictions should be amended to define and identify zones for transitional and supportive housing consistent with AB 2635 and SB 2.

Single-Room Occupancy (SRO)

AB 2634 also mandates that local jurisdiction address the provision of housing options for extremely low income households, including Single Room Occupancy units (SRO). SRO units are one room units intended for occupancy by a single individual. It is distinct from a studio or efficiency unit, in that a studio is a one-room unit that must contain a kitchen and bathroom. Although SRO units are not required to have a kitchen or bathroom, many SROs have one or the other. Currently, only the cities of San Diego and Carlsbad provide for SRO units. SRO units are one of the most traditional forms of affordable private housing for lower income individuals, including seniors and persons with disabilities. These protected classes are required to have suitable housing options, which SRO's provide. All jurisdictions in San Diego County will be required to amend their Zoning Ordinances to facilitate and encourage the provision of SROs consistent with AB 2634.

5.3 Building Codes and Occupancy Standards

Building Codes

Building codes, such as the California Building Standards Code[6] and the Uniform Housing Code are necessary to protect public health, safety, and welfare. However, local codes that require substantial improvements to a building might not be warranted and deter housing construction and/or neighborhood improvement.

The California Building Standards Code is published every three years by order of the California legislature. The Code applies to all jurisdictions in the State of California unless otherwise annotated. Adoption of the triennial compilation of Codes is not only a legal mandate, it also ensures the highest available level of safety for citizens and that all construction and maintenance of structures meets the highest standards of quality. Most jurisdictions in the San Diego region have adopted the 2007 California Building Standards Code, with the exception of Imperial Beach, which has adopted the 2001 California Building Code. Other codes commonly adopted by reference within the region include the California Mechanical Code, California Plumbing Code, California or National Electric Code, Uniform Housing Code, and California Fire Code. Less common are the California Uniform Code for the Abatement of Dangerous Buildings, the Urban-Wildland Interface Code, and the Uniform Code for Building Conservation. Most jurisdictions have amended portions of these codes to reflect non-arbitrary local conditions including geographical and topographic conditions unique to each locality.

[6] California Building Standards Code, adopted by the a Building Standards Commission, is actually a set of uniform building, electrical, mechanical, and other codes adopted by professional associations such as the International Conference of Building Officials, and amended to include California-specific requirements.

Occupancy Standards

Disputes over occupancy standards are typical tenant/landlord and fair housing issues. Families with children and large households are often discriminated in the housing market, particularly in the rental housing market, because landlords are reluctant or flatly refuse to rent to such households. Establishing a strict occupancy standard either by the local jurisdictions or by landlords on the rental agreements may be a violation of fair housing practices.

In general, no state or federal regulations govern occupancy standards. The State Department of Fair Employment and Housing (DFEH) uses the "two-plus-one" rule in considering the number of persons per housing unit – two persons per bedroom plus an additional person. Using this rule, a landlord cannot restrict occupancy to fewer than three persons for a one-bedroom unit or five persons for a two-bedroom unit, etc. While DFEH also uses other factors, such as the age of the occupants and size of rooms, to consider the appropriate standard, the two-plus-one rule is generally followed.

Other guidelines are also used as occupancy standards – the California Fire Code and the Uniform Housing Code. The Fire Code allows one person per 150 square feet of "habitable" space. The Uniform Housing Code (1997 edition) outlines a standard of one person for every 50 square feet of bedroom space. These standards are typically more liberal than the "two-plus-one" rule. The State Department of Housing and Community Development (HCD) uses an occupancy standard of one person per room to determine overcrowding. Under this standard, a one-bedroom unit, with a living room and a dining room, should accommodate three persons without being considered as overcrowded.

A review of occupancy standards for jurisdictions within the San Diego region revealed that, while most jurisdictions do not overtly limit the number of people who can occupy a housing unit, the definition used by some jurisdictions to define "family" as a household of not more than a certain number of individuals could constitute an impediment to fair housing choice. Such a definition of family may be interpreted as an occupancy standard that in some cases could be more restrictive than that established in the Uniform Housing Code, California Fire Code, or DFEH guidelines. Jurisdictions that define "family" as a household of not more than a certain number of unrelated individuals include: Del Mar, National City, and San Marcos. As previously discussed, court rulings stated a zoning ordinance cannot regulate residency by discrimination between biologically related and unrelated persons.

5.4 Affordable Housing Development

In general, many minority and special needs households are disproportionately affected by a lack of adequate and affordable housing in a region. While affordability issues are not directly fair housing issues, expanding access to housing choices for these groups cannot ignore the affordability factor. Insofar as rent-restricted or non-restricted low-cost housing is concentrated in certain geographic locations, access to housing by lower income and minority groups in other areas is limited and can therefore be an indirect impediment to fair housing choice.

Siting of Affordable Housing

The San Diego region has a large inventory of rent-restricted multi-family housing units. The distribution of these units is highly uneven throughout the region, with dense clusters of assisted housing located in Central and South San Diego and smaller clusters in the North County region (see Figure 3-13). Over one-half(56 percent) of the region's rent-restricted multi-family housing stock is concentrated in just three cities – Chula Vista, National City, and San Diego. Jurisdictions with the highest concentration of rent-restricted multi-family housing units (as measured by the ratio of rent-restricted units to total housing units) include National City (95.9), San Marcos (39.0) and Lemon Grove (19.5) (see Table 5-5). Jurisdictions with the lowest concentration of rent restricted multi-family units (as measured by the number of restricted units per 500 housing units) are Del Mar (0.0), Encinitas (1.6), and Imperial Beach (5.7).

Table 5-5: Rent-Restricted Multi-Family Housing Units by Jurisdiction

Jurisdiction	Rent Restricted Units	Total Housing Units (2009)	% of Housing Stock Rent Restricted	% of All Rent Restricted Units in County	Rent Restricted Units per 500 Housing Units
Urban County					
Coronado	171	9,603	1.8%	0.5%	8.9
Del Mar	0	2,614	0.0%	0.0%	-
Imperial Beach	114	9,973	1.1%	0.4%	5.7
Lemon Grove	343	8,779	3.9%	1.1%	19.5
Poway	603	16,348	3.7%	1.9%	18.4
San Marcos	2,164	27,726	7.8%	6.8%	39.0
Solana Beach	88	6,585	1.3%	0.3%	6.7
Unincorporated Areas	2,231	166,437	1.3%	7.0%	6.7
Entitlement Cities					
Carlsbad	1,626	44,320	3.7%	5.1%	18.3
Chula Vista	2,809	78,101	3.6%	8.8%	18.0
El Cajon	1,215	35,568	3.4%	3.8%	17.1
Encinitas	81	25,795	0.3%	0.3%	1.6
Escondido	1,358	47,646	2.9%	4.3%	14.6
La Mesa	468	25,340	1.8%	1.5%	9.2
National City	3,021	15,752	19.2%	9.5%	95.9
Oceanside	1,437	65,014	2.2%	4.5%	11.1
San Diego	11,792	513,065	2.3%	37.1%	11.5
Santee	640	19,776	3.2%	2.0%	16.2
Vista	361	31,205	1.2%	1.1%	5.8
Total County	**31,751**	**1,149,647**	**2.8%**	**100.0%**	**13.8**

Source: San Diego County Housing Resources Directory, March 2008; California Department of Finance, 2009; HUD, California Housing Partnership, and participating jurisdictions.

Development Permit Processing Fees

Housing construction imposes certain short- and long-term costs upon local government, such as the cost of providing planning services and inspections. As a result, San Diego County jurisdictions rely upon various planning and development fees to recoup costs and ensure that essential services and infrastructure are available when needed. Planning fees for the County of San Diego and its jurisdictions are summarized in Table 5-6. As shown, fees vary widely based on the needs of each jurisdiction.

Table 5-6: Planning Fees by Jurisdiction

Jurisdiction	General Plan Amendment	CUP	Variance
Carlsbad	$3,962	$4,162	$2,624
Chula Vista	$15,989	$3,623	$3,418
Coronado	$2,800	$2,365	--
Del Mar	$7,095	$3,245	$3,265
El Cajon	$2,900	$4,600	$750
Encinitas	$13,000	$5,600	$3,200
Escondido	$4,880	$3,375	$1,320
Imperial Beach	$5,000	$2,000	$1,800
La Mesa	$15,480	$4,240	$4,140
Lemon Grove	$3,000	$1,150	$750
National City	$9,940	$7,890	$8,090
Oceanside	$7,388	$2,856	$1,898
Poway	$1,917	$3,299	$799
San Diego City	--	$8,000	$3,000
San Diego County	$945	$1,835	$690
San Marcos	$2,500	$3,476	--
Santee	$1,800	$1,500	$1,000
Solano Beach	$10,000	$9,300	$2,163
Vista	$9,284	$6,958	$2,196

Source: Participating jurisdictions, 2009.

Development Impact Fees

Until 1978, property taxes were the primary revenue source for financing the construction of infrastructure and improvements required to support new residential development. The passage of Proposition 13 in 1978 has limited a local jurisdiction's ability to raise property taxes and significantly lowered the ad valorem tax rate, increasing reliance on other funding sources to provide infrastructure, public improvements, and public services. An alternative funding source widely used among local governments in California is the development impact fee, which is collected for a variety of improvements including water and sewer facilities, parks, and transportation improvements.

To enact an impact fee, State law requires that the local jurisdiction demonstrate the "nexus" between the type of development in question and the impact being mitigated by the proposed fee. Also, the amount of the fee must be roughly proportional to the impact caused by the development. Nevertheless, development impact fees today have become a significant cost factor in housing development. Jurisdictions in San Diego County have imposed a variety of impact fees on new development (Table 5-7).

Table 5-7: Development Impact Fees by Jurisdiction

	Parks	Transportation/ Traffic	Public Facilities/ Sewer	Public Art
Carlsbad	■			
Chula Vista	■	■	■	
Coronado		■	■	
Del Mar	■	■	■	
El Cajon	■			
Encinitas	■		■	
Escondido	■	■	■	■
Imperial Beach		■[1]	■	
La Mesa	■	■	■	
Lemon Grove	■	■	■	
National City	■	■	■	
Oceanside	■	■	■	
Poway	■	■	■	
San Diego City	■	■	■	
San Diego County		■		
San Marcos	■	■	■	
Santee	■	■	■	
Solano Beach	■	■	■	■
Vista	■	■	■	

Note:
1. Currently, the City does not have a traffic impact fee; however, with the passage of Prop A, Transit extension in 2004, the City will eventually establish a traffic impact fee.

The contribution of fees to home prices varies temporally as well as spatially. When times are good, housing production tends to lag behind demand, especially in coastal markets. Housing prices during such periods are chiefly affected by the balance between supply and demand and are much less affected by construction and development costs. When economic times are bad, as they are today in most parts of California, and demand is weak, housing prices are more sharply affected by the prices of construction inputs, including fees. The strength of the economy and housing market also determines the degree of fee shifting and who ultimately pays fees. During strong economic times, it is the final homebuyer or renter who ends up paying housing development fees; the builder or developer is mostly an intermediary. During recessionary periods, the burden of paying of fees may be shifted backwards to the landowner.

Linkage Fees

A linkage fee is a development impact fee applied to non-residential development that can be used by local governments to support affordable housing construction. The fee is applied in recognition of the housing needs of lower-income workers who often are employed by end users of new development. Linkage fees can facilitate de-concentration of affordable housing development and reduce the negative social and environmental effects of jobs-housing imbalances in a region if the use of this funding is combined with a policy that requires the

scattering of affordable units throughout a community and/or require concurrent construction of market-rate and affordable units in new development.

Currently, the City of San Diego is the only jurisdiction that charges a linkage fee to non-residential development to offset the cumulative effects of non-residential development on affordable housing and transportation. The underlying purpose of the City of San Diego's linkage fee is to ensure that new office, retail, research and development, manufacturing, warehouse, and hotel development pay a fair share of the subsidies necessary to house the low income employees related to such development. The fees are placed in the San Diego Housing Trust Fund and can be utilized to assist the construction of affordable housing units located anywhere within the boundaries of the City of San Diego, but the Municipal Code establishes a mechanism to ensure a geographic nexus between the location of new jobs and the expenditure of revenue for housing projects.[7]

Other Land Use Policies, Programs, and Controls

Land use policies, programs, and controls can impede or facilitate housing development and can have implications for fair housing choice in a community. Inclusionary housing policies and redevelopment project areas can facilitate new affordable housing projects, while growth management programs and Article 34 of the California Constitution can impede new affordable housing development. Table 5-8 identifies jurisdictions that are affected by or have adopted land use policies, programs, and controls that may affect housing development and fair housing choice in its community.

[7] For more information, see Chapter 9, Article 8, Division 6 of the San Diego Municipal Code.

Table 5-8: Land Use Policies and Controls by Jurisdiction

Jurisdictions	Article 34	Growth Management	Inclusionary Housing	Redevelopment Project Area
Carlsbad	■	■	■	■
Chula Vista	■	■	■	■
Coronado			■	■
Del Mar			■	
El Cajon	■			■
Encinitas		■	■	
Escondido		■		■
Imperial Beach				■
La Mesa	■			■
Lemon Grove				■
National City				■
Oceanside	■		■	■
Poway			■	■
San Diego City	■	■	■	■
San Diego County		■		■
San Marcos		■	■	■
Santee				■
Solana Beach		■	■	■
Vista	■		■	■

Article 34

Article 34 of the State Constitution requires a majority vote of the electorate to approve the development, construction, or acquisition by a public body of any "low rent housing project" within that jurisdiction. In other words, for any projects to be built and/or operated by a public agency where at least 50 percent of the occupants are low income and rents are restricted to affordable levels, the jurisdiction must seek voter approval known as "Article 34 authority" to authorize that number of units. Several jurisdictions within the San Diego region have obtained Article 34 authority to be directly involved in the development, construction, or acquisition of low-rent housing.

Carlsbad voters approved an Article 34 measure to allow no more than 250 units of senior low income housing in November 1980. However, to this day this authority has not yet been exercised. No projects requiring Article 34 authority have been proposed in Del Mar, therefore, residents have not been asked to vote on a referendum to allow the City to develop, construct, or acquire affordable housing. The voters of the City of Vista approved Proposition W in 1980, authorizing up to 95 low income rental housing units per year on scattered sites. To this date, the City has not had any projects that have required invocation of Article 34. The City of Chula Vista currently has 24 remaining Article 34 units allotted and on November 7, 2006 voters approved authority for an additional 1,600 units.

In the past, Article 34 may have prevented certain projects from being built. In practice, most public agencies have learned how to structure projects to avoid triggering Article 34, such as limiting public assistance to 49 percent of the units in the project. Furthermore, the State legislature has enacted Sections 37001, 37001.3, and 37001.5 of the Health and Safety Code to clarify ambiguities relating to the scope of the applicability of Article 34 which now exist.

Growth Management Programs

Growth management programs facilitate well-planned development and ensure that the necessary services and facilities for residents are provided. However, a growth management program may act as a constraint if it prevents a jurisdiction from addressing its housing needs, which could indirectly impede fair housing choice. These programs range from general policies that require the expansion of public and facilities and services concurrent with new development, to policies that establish urban growth boundaries (the outermost extent of anticipated urban development), to numerical limitations on the number of dwelling units that may be permitted annually.

About one-half of the jurisdictions in San Diego County have adopted Growth Management Programs. While the programs are intended to manage growth, the programs are highly variable in detail. The City of Carlsbad has a growth management program that establishes a maximum amount of dwelling units for each quadrant of the City. However, the City of Carlsbad is also recognized as having one of the State's most effective inclusionary housing policies in producing affordable housing. The Growth Management Program of Chula Vista establishes thresholds for eleven areas including traffic, police, fire and emergency services, schools, libraries, parks and recreation, water, sewer, drainage, air quality, and economics. The City of Coronado currently does not engage in growth management activities; however, a citizen initiative was approved by the electorate on November 7, 2006, that among various actions, designated all R-1B Zone land as R-1A(e) Zone. The R-1B Zone designation allowed development of 12 dwelling units per acre on lots with a minimum size of 3,500 square feet, while the R-1A(e) designation allows 8 dwelling units per acre development on lots of at least 5,250 square feet. The City Attorney's legal analysis of the proposed initiative stated that to impact the ultimate residential build-out density of the R-1B Zone, both the zoning designation/density of the area must be changed and the resulting sub-sized lots from that change must be merged. The Coronado City Council has initiated a legal challenge to all or portions of this initiative.

The Encinitas General Plan includes an annual residential building limitation along with growth management policies and guidelines. The building limitation is based on the un-built development potential of the City at mid-range density divided by the remaining years of the 25 years build-out period (January 1989 to January 2014). Low and moderate income units, however, are exempted from this allocation system

Escondido and Solana Beach require voter approval for all proposals to increase residential density or non-residential intensity (such as through general plan amendments). However, Escondido does not require voter approval for increase in density in cases where affordable housing is involved to ensure compliance with housing law. And in 1979, the City of San Diego implemented a Tier System to manage growth. Under this system, the Urban Core would develop first, then the outlying urban area, and finally the Future Urbanizing Area which is now

being developed. Growth is managed in the unincorporated areas of San Diego County through the Multiple Species Conservation Plan (MSCP), and establishment of residential buildout ceilings and large minimum lot sizes (40 acres in some cases) within several community planning areas. The cities of Coronado, Del Mar, El Cajon, Imperial Beach, La Mesa, Lemon Grove, National City, Oceanside, Poway, Santee, and Vista have not adopted growth management programs.

State housing law mandates a jurisdiction facilitate the development of a variety of housing to meet the jurisdiction's fair share of regional housing needs. Any growth management measure that would compromise a jurisdiction's ability to meet its regional housing needs may have an exclusionary effect of limiting housing choices and opportunities of regional residents, or concentrating such opportunities in other areas of the region.

Inclusionary Housing Programs

Inclusionary housing describes a local government requirement that a specified percentage of new housing units be reserved for, and affordable to, lower and moderate income households. The goal of inclusionary housing programs is to increase the supply of affordable housing commensurate with new market-rate development in a jurisdiction. This can result in improved regional jobs-housing balances and foster greater economic and racial integration within a community. The policy is most effective in areas experiencing rapid growth and a strong demand for housing.

Inclusionary programs can be voluntary or mandatory. Voluntary programs typically require developers to negotiate with public officials but do not specifically mandate the provision of affordable units. Mandatory programs are usually codified in the zoning ordinance, and developers are required to enter into a development agreement specifying the required number of affordable housing units or payment of applicable in-lieu fees[8] prior to obtaining a building permit.

In San Diego County, 11 jurisdictions have adopted inclusionary housing programs. All programs in the County can be described as mandatory because they require dedication of a fixed percentage of proposed units affordable to lower or moderate income households or payment of a fee in-lieu of dedication that is used to build new affordable housing units in the jurisdiction. Inclusionary housing programs in the County vary considerably by jurisdiction. For example, the City of Carlsbad requires 15 percent of all base residential units within any Master Plan/Specific Plan community or other qualified subdivision (currently seven units or more) to be restricted and affordable to lower income households. Chula Vista requires the provision of 10 percent (five percent low-income and five percent moderate income) affordable housing within projects of 50 or more dwelling units. The City of Coronado's inclusionary housing program requires that parcel or subdivision maps involving two or more lots or two or more dwelling units provide 20 percent of the total units in the development for rent to lower income households.

[8] An in-lieu fee is the payment of a specified sum of money instead of constructing the required number of affordable housing units. The fee is used to finance affordable housing elsewhere in a community.

Redevelopment Project Areas

State law requires redevelopment agencies to set-aside 20 percent of tax increment revenue generated from redevelopment projects for activities that increase, improve or preserve the supply of housing affordable to low and moderate income households.[9] Affordable housing developed with 20 percent set-aside funds must remain affordable to the targeted income group for at least 55 years for rental housing and 45 years for ownership housing. In addition, not less than 15 percent of all newly constructed or substantially rehabilitated dwelling units within an area under the jurisdiction of a redevelopment agency must be made affordable to households earning low and moderate incomes; 40 percent of these units must be affordable to very low income households.

Redevelopment project areas constitute a significant source of affordable housing resources for local governments and most jurisdictions in San Diego County have established redevelopment project areas. Only Del Mar and Encinitas do not currently have redevelopment project areas.

Policies Causing Displacement or Affect Housing Choice of Minorities and Persons with Disabilities

Local government policies could result in displacement or affect representation of minorities or the disabled. Policy areas that could have these effects are summarized accordingly: redevelopment activities, reasonable accommodations, ADA compliant public facilities, and occupancy standards.

Redevelopment Activities

Although construction activities within redevelopment project areas can result in new resources for lower and moderate income housing, existing lower and moderate income residents and businesses serving traditionally underserved populations can be displaced in the redevelopment process. To carry out redevelopment projects with a minimum of hardship to displaced persons and businesses, the developer must make a reasonable attempt to acquire the necessary properties through voluntary means rather than the redevelopment agency's use of eminent domain. Redevelopment activities are governed by the California Relocation Assistance and Real Property Acquisition Guidelines (Government Code Sections 7260 through 7277) and the California Eminent Domain Law (California Code of Civil Procedure Section 1230.010 *et. seq.*).

Despite laws designed to minimize the hardship to those displaced directly in the redevelopment process, those indirectly gentrified through the redevelopment process have little or no recourse. A lower income household occupying a low cost rental unit in a complex planned for demolition in a redevelopment project area may be forced to move if a landlord decides not to renew the tenant's lease, or permit the tenant to continue residing in the unit on a month-to-month basis until shortly before the structure is razed. Because of rising land values in areas targeted for redevelopment, existing lower-income renters can be forced out of their communities if they are

[9] Under redevelopment law, the income categories are: very low income (50 percent AMI); low income (80 percent AMI); moderate income (120 percent AMI), and above moderate income (greater than 120 percent AMI).

not able to find adequate and affordable housing nearby. Due to the socioeconomic and demographic factors, gentrification of this type can disproportionately affect minorities and persons with disabilities.

Reasonable Accommodation

Under State and federal laws, local governments are required to "reasonably accommodate" housing for persons with disabilities when exercising planning and zoning powers. Jurisdictions must grant variances and zoning changes if necessary to make new construction or rehabilitation of housing for persons with disabilities feasible, but are not required to fundamentally alter their zoning ordinance.

Few jurisdictions have specific accommodations for the disabled in their municipal codes.

Although most local governments are aware of State and federal requirements to allow reasonable accommodations, if specific policies or procedures are not adopted by a jurisdiction, disabled residents may be unintentionally displaced or discriminated against. Among the region's 19 jurisdictions, only Escondido, Santee, and Vista have explicit recognition of their obligation to reasonably accommodate the housing needs of residents in the Municipal Code. The cities of Carlsbad, Chula Vista, San Diego, Coronado, Del Mar, Encinitas, La Mesa, Lemon Grove, National City, Oceanside, San Marcos, and Solana Beach, however, have committed to adopting formal reasonable accommodation procedures during the 2005-2010 Housing Element planning period. In addition to a formal process for granting reasonable accommodations, the City of Del Mar is also exploring a modification of the zoning code to allow an exemption from floor area ratio (FAR) calculations for residences that require additional building area solely to meet accessibility requirements.

ADA Compliant Public Facilities (Section 504 Assessment)

The Americans with Disabilities Act (ADA) of 1990 is federal civil rights legislation which makes it illegal to discriminate against persons with disabilities. Title II of the ADA requires elimination of discrimination in all public services and the elimination of architectural barriers in all publicly owned buildings and facilities. It is important that public facilities are ADA compliant to facilitate participation among disabled residents in the community planning and decision-making processes. In the early 1990s, all local jurisdictions in San Diego County evaluated local public facilities for compliance with the ADA and produced a Section 504 ADA Transition Plan that identifies necessary improvements and estimates the time frame and cost involved with completion of these improvements.

Section 504 ADA Transition Plans for the jurisdictions identify millions of dollars in improvements needed to ensure all public facilities are ADA compliant. Most of these plans indicate a goal of completion for identified upgrades by the mid-to-late 1990s. However, for most jurisdictions, securing funding to pursue improvements is a challenging task. The City of San Diego allocates the Mayor's portion of its CDBG funding to its Disability Services Department for ADA retrofitting. For Fiscal Year (FY) 2008-2009, this allocation was approximately $1.1 million. In addition, the Mayor of San Diego City has allocated an additional $10 million annually for ADA projects beginning FY 2009-10. For jurisdictions in a similar

situation, upgrades have been prioritized, with facilities most crucial to public participation or improved quality of life receiving funds first, leaving the less imperative improvements to be pursued when funds become available.

5.5 Equal Provision of Government Services

It is important that all socioeconomic segments of society are served equally with government services. The provision of adequate parks and recreation opportunities has become a rising concern as it relates to environmental justice.

Active Parkland

Active parkland is deficient in lower and moderate income areas throughout much of the San Diego region (see Table 5-9 and Figure 3-14). An estimated 35.2 percent of County residents lived in low and moderate income areas in 2000 (date of most recent available data), with 30.4 percent of the region's active parkland being located in these areas. Similarly, 64.8 percent of County residents lived in upper income areas, with 69.6 percent of the region's parkland being located in these areas. While the difference may appear small, when looking at concentrations of minority populations in the region, the unequal provision of parkland is more apparent.

Table 5-9: Park Acreage in Low and Moderate Income Areas

	% of Park Acreage[1]	% of Total Population
Low and Moderate Income Areas[2]	30.4%	35.2%
Rest of San Diego Region	69.6%	64.8%
Total	100.0%	100.0%

Source: SANDAG 2000

1 Park acreage based on SANDAG 2000 Existing Land Use Data

2 Low and Moderate Income Areas are 2000 Census block groups with more than 51 percent of households earning low and moderate incomes as defined by HUD.

As of 2000, only 25.6 percent of active parkland was located within census tracts where more than 51 percent of residents were non-White, although 37.6 percent of the County population lived in these areas (see Table 5-10). In contrast, 74.4 percent of the County's active parkland was located in census tracts where more than 51 percent of residents were White, although only 62.4 percent of County residents lived in these areas.

Lower income and minority areas in the County were underserved with regard to parks and recreation facilities in 2000 and all indications are that they continue to be underserved. While this observation is not the direct result of public policy and can be explained largely by economic and demographic factors, so long as decision makers are aware of the unequal provision of parkland, public policy can work to correct the discrepancy.

Table 5-10: Park Acreage in Minority Areas

	% of Park Acreage[1]	% of Total Population
Minority Areas[2]	25.6%	37.6%
Rest of San Diego Region	74.4%	62.4%
Total	100.0%	100.0%

Source: SANDAG 2000

1. Park acreage based on SANDAG 2000 Existing Land Use Data
2. Minority Areas are 2000 Census tracts where more than 51 percent of residents are non-White.

Access to Transit

As outlined in Chapter 3, Community Profile, of this AI, equal provision of transit services is indirectly a fair housing issue if transit-dependent populations are not adequately served by public transit, thereby limiting their housing choice. One way to measure this is to compare the relationship between existing transit routes, employment centers, and areas where the proportion of residents using transit regularly.

As depicted in Figure 3-16 of Chapter 3, Community Profile, of this AI, most transit dependent areas are adequately linked to major employment centers by existing transit service. However, this observation may be explained by the fact that many transit-dependent households tend to concentrate near existing transit lines. Public policies can ensure the transit services to closely align with transit needs of the region. By extending transit service into areas currently unserved, housing choice for transit-dependent households would expand. Furthermore, many jurisdictions are implementing public policies that promote transit-oriented development.

5.6 Local Housing Authorities

In the San Diego region, the HUD Section 8 voucher program is administered by six different local housing authorities, two of which also oversee a public housing program. The Section 8-Only housing authorities include: Carlsbad, Oceanside, and National City. The housing authorities for the City and County of San Diego also own and manage public housing in addition to the Section 8 program. The availability and use of 8 vouchers and public housing units must also adhere to fair housing laws. Most local housing authorities in the County have adopted priorities or preferences for Section 8 and/or public housing. Typically, families with children, elderly families, disabled families, and veterans are given preferences.

Section 16(a)(3)(B) of the United States Housing Act mandates that public housing authorities adopt an admissions policy that promotes the deconcentration of poverty in public housing. HUD emphasizes that the goal of deconcentration is to foster the development of mixed-income communities within public housing. In mixed-income settings, lower income residents are provided with working-family role models and greater access to employment and

information networks. This goal is accomplished through the policy's income-targeting and deconcentration.

For Section 8 vouchers, the Housing Act mandates that not less than 75 percent of new admissions must have incomes at or below 30 percent of the Area Median Income. The remaining balance of 25 percent may have incomes up to 50 percent of the Area Median Income. For public housing, the Housing Act mandates that not less than 40 percent of new admissions must have incomes at or below 30 percent of the Area Median Income. The balance of 60 percent of new admissions may have incomes up to 80 percent of the Area Median Income.

5.7 Community Representation and Participation

Adequate community involvement and representation is important to overcoming and identifying impediments to fair housing. Decisions regarding housing development in a community are typically made by the City Council or Board of Supervisors and applicable Planning Commissions. The Council or Board members are elected officials and answer to the constituents. Planning Commissioners are residents appointed by the Council or Board and often serve an advisory role.

In addition to the City Council, Board of Supervisors, and Planning Commission, most jurisdictions have appointed commissions, committees, and task forces to address specific issues. Commissions dealing directly with housing issues are most common in the region's 19 jurisdictions; however, only National City and the City of San Diego have commissions that specifically address special housing needs and only the City and County of San Diego have commissions specifically addressing the housing needs of persons with disabilities or families with children. These issues are often addressed as part of a standing commission.

Community participation can be limited or enhanced by actions or inaction by a public agency. For example, a broader range of residents may feel more comfortable approaching an agency with concerns or suggestions if that agency offers sensitivity or diversity training to its staff members that typically interface with the public. In addition, if there is a mismatch between the linguistic capabilities of staff members and the native languages of local residents, non-english speaking residents may be unintentionally excluded from the decision making process. Another factor that may affect community participation is the inadequacy of an agency or public facility to accommodate residents with various disabilities.

Most jurisdictions in the San Diego County offer periodic sensitivity or diversity training for staff personnel. Del Mar, Imperial Beach, Lemon Grove, Poway, San Marcos, and Santee are the only jurisdictions that do not offer this type of training to its employees. Similarly, most jurisdictions have bi-lingual capabilities to serve Spanish speaking residents, while many have multi-lingual capabilities. For example, the City of Coronado has the ability to accommodate Tagalog speakers and the City of San Diego is capable of accommodating over 20 different languages. The City of El Cajon offers services in Arabic, as does the County of San Diego, which also offers Tagalog and Vietnamese. And the cities of Oceanside and San Marcos have multi-lingual capabilities in Samoan and Chinese, respectively, in addition to Spanish. In

addition, all jurisdictions' City Hall or County Administration Buildings are accessible to persons with disabilities.

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CHAPTER 6 FAIR HOUSING PROFILE

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

This chapter provides an overview of the institutional structure of the housing industry in governing fair housing practices of its members. Fair housing services available to residents within San Diego County, and recent fair housing complaints, violations, and suits to determine trends throughout the County are also assessed.

6.1 Fair Housing Practices - Ownership Market

On December 5, 1996, HUD and the National Association of REALTORS® (NAR) entered into a Fair Housing Partnership. Article VII of the HUD/NAR Fair Housing Partnership Resolution provides that HUD and NAR develop a Model Affirmative Fair Housing Marketing Plan for use by members of the NAR to satisfy HUD's Affirmative Fair Housing Marketing regulations. Yet there is still much room for discrimination in the housing market.

Homeownership Process

One of the main challenges in owning a home versus renting a home is the process. Buying a house takes considerably more time and effort than finding a home to rent. The major legal and financial implications surrounding the process also intimidate potential buyers. Typically, the unique terminology, number of steps required, and financial considerations involved overwhelm people. The process is costly and fair housing issues may surface at anytime during this process.

Advertising

The first thing a potential buyer is likely to do when they consider buying a home is search advertisements either in magazines, newspapers, or the Internet to get a feel for what the market offers. Advertisements cannot include discriminatory references such as the use of words describing:

- Current or potential residents;
- Neighbors or the neighborhood in racial or ethnic terms;
- Adults preferred;
- Perfect for empty nesters;
- Conveniently located by a Catholic Church; or
- Ideal for married couples without kids.

The Building Industry Association of San Diego County and the National Association of Home Builders (NAHB) has an extensive Volunteer Affirmative Marketing Agreement (VAMA) with HUD that commits them to using fair housing related principles when advertising.

Advertising has become a sensitive area in real estate. In some instances advertisements published in non-English languages may make those who speak English uncomfortable, yet when ads are only placed in English they place non-English speaking residents at a disadvantage. While real estate advertising can be published in other languages, by law an English version of the ad must also be published, and monitoring this requirement is difficult, if not impossible.

Even the use of models in ads has been questioned, based on the idea that it appears to appeal to a certain race. Additionally, selecting media or locations for advertising that deny information on listings to certain segments of the housing market may also be considered discriminatory. Even if an agent does not intend to discriminate in an ad, it would still be considered a violation to suggest to a reader whether or not a particular group is preferred. Recent litigation has also set precedence for violations in advertisements that hold publishers, newspapers, Multiple Listing Services, real estate agents, and brokers accountable for discriminatory ads.

Lending

Initially, buyers must find a lender that will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide a lot of sensitive information including their gender, ethnicity, income level, age, and familial status. Most of this information is used for reporting purposes required of lenders by the Community Reinvestment Act (CRA) and the Home Mortgage Disclosure Act (HMDA); however, it does not guarantee that individual loan officers or underwriters will not misuse the information.

A report on mortgage lending discrimination by the Urban Land Institute illustrates four basic stages in which discrimination can occur:

- Advertising/outreach
- Pre-application inquiries
- Loan approval/denial and terms/conditions
- Loan administration

A number of different individuals take part in the various stages of this process and any of them may potentially discriminate. Further areas of potential discrimination include: differences in the level of encouragement, financial assistance, types of loans recommended, amount of down payment required, and level of customer service provided.

Appraisals

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan they will be giving. Generally speaking, appraisals are based on the comparable sales of properties surrounding the neighborhood of the property being appraised. Other factors are taken into consideration, such as the age of the structure, any improvements made, location, general economic influences, etc. Some neighborhoods with higher concentrations of minorities may appraise lower than like properties in neighborhoods with lower concentrations. Unfortunately, this practice is geared toward a neighborhood not an applicant and therefore, not a direct violation of fair housing law that can easily be addressed. One effect of this practice,

however, is that it tends to keep property values lower in a given neighborhood, thereby restricting the amount of equity and capital available to those residents. Individual appraisers are the ones making the decisions on the amounts, thus there is room for flexibility in the numbers. As each appraiser is individually licensed, similar to real estate agents, they risk losing their license for unfair practices.

Real Estate Agents

Finding a real estate agent is normally the next step, which can be done by looking in newspapers, searching the Internet, and primarily through referrals. The agent will find the home that fits the buyer's needs, desires, and budget based on the amount they are qualified for by the lender.

Real estate agents may act as agents of discrimination. Some unintentionally, or possibly intentionally, may steer a potential buyer to particular neighborhoods by encouraging the buyer to look into certain areas; others may choose not to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away, and the comments they make about their clients.

The California Association of REALTORS® (CAR) has included language on many standard forms disclosing fair housing laws to those involved. Many REALTOR® Associations also host fair housing trainings/seminars to educate members on the provisions and liabilities of fair housing laws, and the Equal Opportunity Housing Symbol is also printed on all CAR forms as a reminder.

Sellers

A seller may not want to sell his/her house to certain purchasers based on classification biases protected by fair housing laws, or they may want to accept offers only from a preferred group. Often times, sellers are home when agents show the properties to potential buyers and they may develop certain biases based upon this contact. The Residential Listing Agreement and Seller's Advisory forms that seller's must sign to disclose their understanding of fair housing laws and practice of nondiscrimination. Yet, enforcement is difficult, because a seller may have multiple offers and choose one based on bias or they may make other excuses for not accepting a particular offer.

Covenants, Conditions, and Restrictions (CC&Rs)

Covenants, Conditions, and Restrictions (CC&Rs), are restrictive promises that involve voluntary agreements, which run with the land they are associated with and are listed in a recorded Declaration of Restrictions. The Statute of Frauds (Civil Code Section 1624) requires them to be in writing, because they involve real property. They must also be recorded in the County where the property is located in order to bind future owners. Owners of parcels may agree

Communities with old subdivisions or condominium developments may still contain CC&Rs that do not comply with the fair housing laws. However, provisions in the CC&Rs that violate the fair housing laws are not enforceable.

amongst themselves as to the restrictions on use, but in order to be enforceable they must be reasonable.

In the past, Covenants, Conditions, and Restrictions (CC&Rs) were used to exclude certain groups such as minorities from equal access to housing in a community. Today, the California Department of Real Estate reviews CC&Rs for all subdivisions of five or more lots, or condominiums of five or more units. This review is authorized by the Subdivided Lands Act and mandated by the Business Professions Code, Section 11000. The review includes a wide range of issues, including compliance with fair housing law.

The review must be completed and approved before the Department of Real Estate will issue a final subdivision public report. This report is required before a real estate broker or anyone can sell the units, and each prospective buyer must be issued a copy of the report. If the CC&Rs are not approved, the Department of Real Estate will issue a "deficiency notice", requiring the CC&Rs be revised. CC&Rs are void if they are unlawful, impossible to perform or are in restraint of alienation.

Insurance

Insurance agents are provided with underwriting guidelines for the companies they work for to determine whether or not a company will sell insurance to a particular applicant. Currently, underwriting guidelines are not public information; however, consumers have begun to seek access to these underwriting guidelines to learn if certain companies have discriminatory policies. Some states are being more responsive than others to this demand and have recently begun to require companies to file the underwriting guidelines with the state department of insurance, which would then make the information public.

Many insurance companies have applied strict guidelines, such as not insuring older homes, that disproportionately affect lower income and minority households that can only afford to buy in older neighborhoods. A California Department of Insurance (CDI) survey found that less than one percent of the homeowners insurance available in California was offered free from tight restrictions. The CDI has also found that many urban areas are underserved by insurance agencies.

The California Organized Investment Network (COIN) is a collaboration of the California Department of Insurance, the insurance industry, community economic development organizations, and community advocates. This collaboration was formed in 1996 at the request of the insurance industry as an alternative to state legislation that would have required insurance companies to invest in underserved communities, similar to the federal Community Reinvestment Act (CRA) that applies to the banking industry. COIN is a voluntary program that facilitates insurance industry investments, which provide profitable returns to investors, and economic and social benefits to underserved communities.

The California Fair Access to Insurance Requirements (FAIR) Plan was created by the Legislature in 1968 after the brush fires and riots of the 1960s made it difficult for some people to purchase fire insurance due to hazards beyond their control. The FAIR Plan is designed to

make property insurance more readily available to people who have difficulty obtaining it from private insurers because their property is considered "high risk."

Credit and FICO Scores

Credit history is one of the most important factors in obtaining a home purchase loan. Credit scores determine loan approval, interest rates associated with the loan, as well as the type of loan an applicant will be given. Applicants with high credit scores are generally given conventional loans, while lower and moderate range scores revert to FHA or other government-backed loans. Applicants with lower scores also receive higher interest rates on the loans as a result of being perceived as a higher risk to the lender, and may even be required to pay points depending on the type of lending institution used.

Fair Isaac and Company (FICO), which is the company used by the Experian (formerly TRW) credit bureau to calculate credit scores, has set the standard for the scoring of credit history. Trans-Union and Equifax are two other credit bureaus that also provide credit scores, though they are typically used to a lesser degree. In short, points are awarded or deducted based on certain items such as how long one has had credit cards, whether one makes payments on time, if credit balances are near maximum, etc. Typically, the scores range from the 300s to around 850, with higher scores demonstrating lower risk. Lower credit scores require a more thorough review than higher scores and many major mortgage lenders will often not even consider a score below 600.

FICO scores became more heavily relied on by lenders when studies conducted show that borrowers with scores above 680 almost always make payments on time, while borrowers with scores below 600 seemed fairly certain to develop problems. Credit scores also made it easier to develop computer programs (electronic underwriting) that can make a "yes" decision for loans that should obviously be approved. Some of the factors that affect a FICO score are:

- Delinquencies
- New accounts (opened within the last twelve months)
- Length of credit history (a longer history of established credit is better than a short history)
- Balances on revolving credit accounts
- Public records, such as tax liens, judgments, or bankruptcies
- Credit card balances
- Number of inquiries
- Number and types of revolving accounts

National Association of REALTORS® (NAR)

The National Association of REALTORS® (NAR) has developed a Fair Housing Program to provide resources and guidance to REALTORS® in ensuring equal professional services for all people. The term REALTOR® identifies a licensed professional in real estate who is a member of the NAR; however, not all licensed real estate brokers and salespersons are members of the NAR.

Code of Ethics

Article 10 of the NAR Code of Ethics provides that "REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, or national origin. REALTORS® shall not be a party to any plan or agreement to discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, or national origin."

A REALTOR® pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. Article 10 imposes obligations upon REALTORS® and is also a firm statement of support for equal opportunity in housing. A REALTOR® who suspects discrimination is instructed to call the local Board of REALTORS®. Local Boards of REALTORS® will accept complaints alleging violations of the Code of Ethics filed by a home seeker who alleges discriminatory treatment in the availability, purchase or rental of housing. Local Boards of REALTORS® have a responsibility to enforce the Code of Ethics through professional standards procedures and corrective action in cases where a violation of the Code of Ethics is proven to have occurred.

Additionally, Standard of Practice Article 10-1 states that "REALTORS® shall not volunteer information regarding the racial, religious or ethnic composition of any neighborhood and shall not engage in any activity which may result in panic selling. REALTORS® shall not print, display or circulate any statement or advertisement with respect to the selling or renting of a property that indicates any preference, limitations or discrimination based on race, color, religion, sex, handicap, familial status, or national origin."

REALTOR® Fair Housing Declaration

In accordance with the Code of Ethics, each REALTOR® signs the following pledge, developed in 1996 as a result of the HUD-NAR agreement.

1. Provide equal professional service without regard to race, color, religion, sex, handicap, familial status, or national origin of any prospective client, customer, or of the residents of any community.
2. Keep informed about fair housing law and practices, improving my clients' and customers' opportunities and my business.
3. Develop advertising that indicates that everyone is welcome and no one is excluded, expanding my client's and customer's opportunities to see, buy, or lease property.
4. Inform my clients and customers about their rights and responsibilities under the Fair Housing Laws by providing brochures and other information.
5. Document my efforts to provide professional service, which will assist me in becoming a more responsive and successful REALTOR®.
6. Refuse to tolerate non-compliance.
7. Learn about those who are different from me, and celebrate those differences.
8. Take a positive approach to fair housing practices and aspire to follow the spirit as well as the letter of the law.
9. Develop and implement fair housing practices for my firm to carry out the spirit of this declaration.

Though NAR has their own Code of Ethics every local association has different requirements and therefore can create minor discrepancies. To continue the efforts to ensure equal and professional services, NAR now requires mandatory Code of Ethics instruction for all REALTOR® members based on the following schedule:

- Continuing members must complete the instruction within the time frame of January 1, 2009 to December 31, 2012, and every 4 years thereafter.

- New members must complete the instruction within 90 days after submitting the application for membership to NAR.

Diversity Certification

NAR has created a diversity certification, "At Home with Diversity: One America" to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR "At Home with Diversity" course. The certification will signal to customers that the real estate professional has been trained on working with diversity in today's real estate markets. The coursework provides valuable business planning tools to assist real estate professionals in reaching out and marketing to a diverse housing market. The NAR course focuses on diversity awareness, building cross-cultural skills, and developing a business diversity plan.

California Department of Real Estate (DRE)

The California Department of Real Estate (DRE) is the licensing authority for real estate brokers and salespersons. As noted earlier, not all licensed brokers and salespersons are members of the National or California Association of REALTOR®.

The DRE has adopted education requirements that include courses in ethics and in fair housing. To renew a real estate license, each licensee is required to complete 45 hours of continuing education, including three hours in each of the four mandated areas: Agency, Ethics, Trust Fund, and Fair Housing. The fair housing course contains information that will enable an agent to identify and avoid discriminatory practices when providing real estate services to clients.
Prior to July 1, 2007, a real estate salesperson renewing the license for the first time must complete separate three-hour courses in Agency, Ethics, Trust Fund Handling, and Fair Housing to qualify for renewal. All licensees, with the exception of those renewing for the first time, are required to complete a full 45 hours of continuing education for each license renewal. At least 18 hours of course work specifically designated as consumer protection must be completed. An additional 15 hours of approved courses are required, which may be designated as either consumer protection or consumer service courses.

For the initial renewal on or after July 1, 2007, the law requires, as part of the 45 hours of continuing education, completion of five mandatory three-hour courses in Agency, Ethics, Trust Fund Handling and Fair Housing and Risk Management. These licensees will also be required to complete a minimum of 18 additional hours of courses related to consumer protection. The remaining hours required to fulfill the 45 hours of continuing education may be related to either consumer service or consumer protection, at the option of the licensee.

The DRE requires all licensees to provide proof of continuing education courses with the following two exceptions:

1. An applicant provides proof that he/she is 70 years of age or older; or
2. An applicant provides proof that he/she has been licensed for 30 consecutive years.

In either of these two cases, the DRE will waive the continuing education requirements for license renewal.

California Association of REALTORS® (CAR)

The California Association of REALTOR® (CAR) has created the position of Equal Opportunity/Cultural Diversity Coordinator. CAR holds three meetings per year for its general membership, and the meetings typically include sessions on fair housing issues. Current outreach efforts in the Southern California area are directed to underserved communities and state-licensed brokers and sales persons who are not members of the CAR.

REALTOR® Associations Serving San Diego County

REALTOR® Associations are generally the first line of contact for real estate agents who need continuing education courses, legal forms, career development, and other daily work necessities. The frequency and availability of courses varies amongst these associations, and local association membership is generally determined by the location of the broker that an agent works for. Complaints involving agents or brokers may be filed with these associations.

Monitoring of services by these associations is difficult as detailed statistics of the education/services the agencies provide or statistical information pertaining to of the members is rarely available. The following associations serve San Diego County:

- Coronado Association of REALTORS®
- The San Diego Association of REALTORS® (includes a satellite office at the Rancho Bernardo Service Center)
- The North San Diego County Association of REALTORS® (operates six MLS (Sandicor) service centers Carmel Valley Service Center, Encinitas Service Center, Escondido Service Center, Fallbrook Service Center, Coastal/Carlsbad Service Center, and the Vista Admin Service Center)
- Pacific Southwest Association of REALTORS®
- East San Diego County Association of REALTORS®

Multiple Listing Services

In many counties throughout southern California, individual associations utilize different multiple listing services (MLSs) within their respective jurisdictions. This was also the case in San Diego County until the early 1990s when Sandicor emerged as the single MLS, referred to as TEMPO, covering the whole region.

Sandicor, a California corporation, was founded in 1991 by eleven Associations of REALTORS® in San Diego County, who combined their efforts and merged the data from three different Multiple Listing Services operating in San Diego County into one consolidated database. Launched in January 1992 with its combined database and membership size, it was the largest regional MLS in the Country. To effectively serve the large number of members throughout the San Diego County, service centers were established in various marketing areas. Today nine Sandicor Service Center locations serve the San Diego County.

Over the years, many mergers and consolidations have taken place. Currently Sandicor is owned by the remaining five Associations of REALTORS® serving San Diego County: the Coronado Association of REALTORS®, East San Diego County Association of REALTORS®, North San Diego County Association of REALTORS®, Pacific Southwest Association of REALTORS® and the San Diego Association of REALTORS®.

Other associations also provide access to San Diego; however they are extremely limited in the search results since the majority of agents use Sandicor. For example, Pacific West Association of REALTOR® uses SoCal MLS, covering Southern California including San Diego, yet the listings that are pulled from the system are limited to the agents who belong to the association and only a handful may result at any given time a search is performed. Many brokers have arrangements that allow their agents to access the MLS's used by other associations, the exclusive use of only one MLS limits the properties an agent will find for his/her clients. Occasionally, an agent may use the wrong MLS and be perceived as steering because the search only pulls up limited results for that area. Recently, SoCal MLS has created an alliance that will allow agents to search various MLSs at one time; however Sandicor requires any agent (regardless of which association they belong to) wishing to utilize their MLS to pay a fee.

6.2 Fair Housing Practices - Rental Housing Market

A disproportionate number of fair housing complaints are filed by tenants against landlords or property managers. While a potential homebuyer may face discriminatory practices primarily during the process of purchasing a home, a renter may confront housing discrimination not only during the process of renting but throughout the tenancy. Landlord-tenant complaints and educational services are handled by the following agencies:

- Fair Housing Council of San Diego
- North County Lifeline
- Center for Social Advocacy
- Legal Aid Society
- National Conflict Resolution Center
- Tenant Legal Center of San Diego
- South Bay Community Services
- Bayside Community Center

As appropriate, complaints alleging discrimination are referred to fair housing divisions of these agencies, other fair housing service providers, HUD, and the State DFEH.

Rental Process

While the process of renting an apartment may be less expensive and burdensome up front than the home-buying process, it may still be just as time-consuming and potential renters may still face discrimination during various stages of the rental process.

Advertising

Like finding a home to purchase, the main sources of information are the classified advertisements in local newspapers, word of mouth, signs, apartment guides, the Internet, and apartment brokers. The same types of discriminatory language previously described under the Homeownership Process may be used by landlords or apartment managers to exclude "undesirable elements."

Furthermore, San Diego, like most parts of California, is facing a shortage of rental housing. Most rental properties have low vacancy rates and do not require published advertising. Often, vacancy is announced either via word of mouth of existing tenants or a for-rent sign outside the property. Unless one happens to drive by the neighborhood or have friends or families currently residing at the property, one may not have access to information regarding vacancy. Furthermore, this practice tends to intensify segregation of neighborhoods and properties that already have a high concentration of a racial/ethnic group. When advertising is done, no checks-and-balances mechanism exists to ensure English advertising is provided, which discourages individuals not belonging to the minority group from applying.

Viewing the Unit

Viewing the unit is the most obvious place where the potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, or judge on appearance whether a potential renter is reliable or may violate any of the rules. For example, there have been cases where Black applicants have tried to view an apartment unit and the landlord refused to answer the door, after looking out the curtain, or, potential renters with an accent may not receive a return phone call from the landlords.

Credit Check

Landlords may ask the potential renters to provide credit references, lists of previous addresses and landlords, and employment history/salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent. Many landlords often use credit history as an excuse when trying to exclude certain groups.

The Lease

Most apartments are rented under either a lease agreement or a month-to-month rental agreement. A lease is favorable from a tenant's point of view for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. Most other provisions of a lease protect the landlord. Information written

in a lease or rental agreement includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements.

In a tight housing market, when a landlord can "financially afford" to choose tenants, the tendency is to offer shorter lease terms. In this case, a landlord may simply ask the "not-so-desirable" tenant to leave. Short-term lease also allows the landlord to raise the rent more frequently.

Typically, the lease or rental agreement is a standard form completed for all units within the same building. However, the enforcement of the rules contained in the lease or agreement may not be standard for all tenants. A landlord may choose strict enforcement of the rules for certain tenants based on arbitrary factors, such as race, presence of children, or disability. Since the recent escalation of housing prices throughout California, complaints regarding tenant harassment through strict enforcement of lease agreements as a means of evicting tenants have increased.

Security Deposit

A security deposit is typically required. To deter "less-than-desirable" tenants, a landlord may ask for a security deposit higher than for others. Tenants may also face differential treatment when vacating the units. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear. Effective January 1, 2005 a landlord may not require tenants to pay rent in cash except if the tenant has defaulted on the rent.

During the Tenancy

During tenancy, the most common forms of discrimination a tenant may face are based on familial status, race, national origin, sex, or disability. Usually these types of discrimination appear in differential enforcement of rules, overly strict rules for children, excessive occupancy standards, refusal to make a reasonable accommodation for handicapped access, refusal to make necessary repairs, eviction notices, illegal entry, rent increases, or harassment. These actions may be used as a way to force undesirable tenants to move on their own without the landlord having to make an eviction.

Apartment Association of California

The California Apartment Association has developed the California Certified Residential Manager (CCRM) program to provide a comprehensive series of courses geared towards improving the approach, attitude and professional skills of on-site property managers and other interested individuals. The CCRM program consists of 31.5 hours of training that includes fair housing and ethics along with the following nine course topics:

A potential concern is the tone in which trainings are provided to audiences. For example trainings may be geared towards ensuring their members do not break the laws; however, they do not necessarily focus on the fact that members should be providing equal opportunities because it is the right and fair way to do business. For this reason diversity and sensitivity training may need to be incorporated into the training curriculum.

- Preparing the Property for Market
- Professional Leasing Skills and the Application Process
- The Move-in Process, Rent Collection and Notices
- Resident Issues and Ending the Tenancy
- Professional Skills for Supervisors
- Maintenance Management: Maintaining a Property
- Liability and Risk Management: Protecting the Investment
- Fair Housing: It's the Law
- Ethics in Property Management

In order to be certified one must successfully score 75 percent or higher on the comprehensive CCRM final exam.

The Fair Housing Council of San Diego recommends that additional topic areas may be appropriate. Specifically, training on developing cultural competency for all ethnic/racial/religious/other groups may be necessary for property managers to operate in a diverse region such as San Diego.

San Diego County Apartment Association

The San Diego County Apartment Association (SDCAA) is a non- profit organization serving the needs of persons and companies who own, manage, or provide services and products to over 150,000 rental housing units in San Diego County. SDCAA has a membership of more than 2,400 members and provides education and training, business networking opportunities, and important legislative advocacy. Along with offering the CCRM class, the Association offers a series of workshops that include both a "Fair Housing Series" and a "Legal Issues Series." The Association also provides a monthly magazine, "Rental Owner," to its members, which provides updated information (i.e. laws, issues, new changes) about the housing industry and devotes an entire issue each year on fair housing. SDCAA provides other educational publications such as "Renting to Children," which assist their members with legal compliance.

SDCAA's series of fair housing workshops cover fair housing history, law, and enforcement; protected classes, the leasing process and areas where incidences of discrimination may occur; and fair housing during the tenancy. The series is held three times a year, throughout the year. In addition, SDCAA has a fair housing segment within their Property Management Series titled "Fair Housing; It's the Law." SDCAA offers additional fair housing resources to its members, which include access to their housing counseling service and books and forms, which is offered to members and nonmembers alike.

6.3 Fair Housing Services

In general, fair housing services include the investigation and resolution of housing discrimination complaints, discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. Landlord/tenant counseling is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection legislations as well as mediating disputes between tenants and landlords.

While these agencies will not refuse helping a caller that should be served by another service provider, an abundance of calls from areas not funding the agency may pose a potential burden on each of the agencies. An abundance of referrals to agencies that do not receive funding may have the same effect.

Five fair housing service providers serve the San Diego County area, with each being responsible for a portion of the County:

- North County Lifeline (NCL)
- Bayside Community Center (BCC)
- Center for Social Advocacy (CSA)
- Fair Housing Council of San Diego (FHCSD)
- South Bay Community Services (SBCS)

Figure 6-1 delineates the service areas of these agencies as of June 15, 2009. Service areas typically change periodically when individual entitlement jurisdictions select different operators for their fair housing programs through a Request for Proposal process.

North County Lifeline

North County Lifeline (NCL) is a non-profit, human service agency providing a wide variety of services to North San Diego County. NCL's mission is to "enhance the positive quality of individual, family, and community life" by providing services that are consistently available, accessible, and responsive to the needs of the individuals, families, and groups seeking assistance. Assistance is offered regardless of age, sex, sexual orientation, disability, ethnicity, and/or ability to pay. Services are available in English, Spanish, and American Sign Language.

NCL provides the following fair housing services:

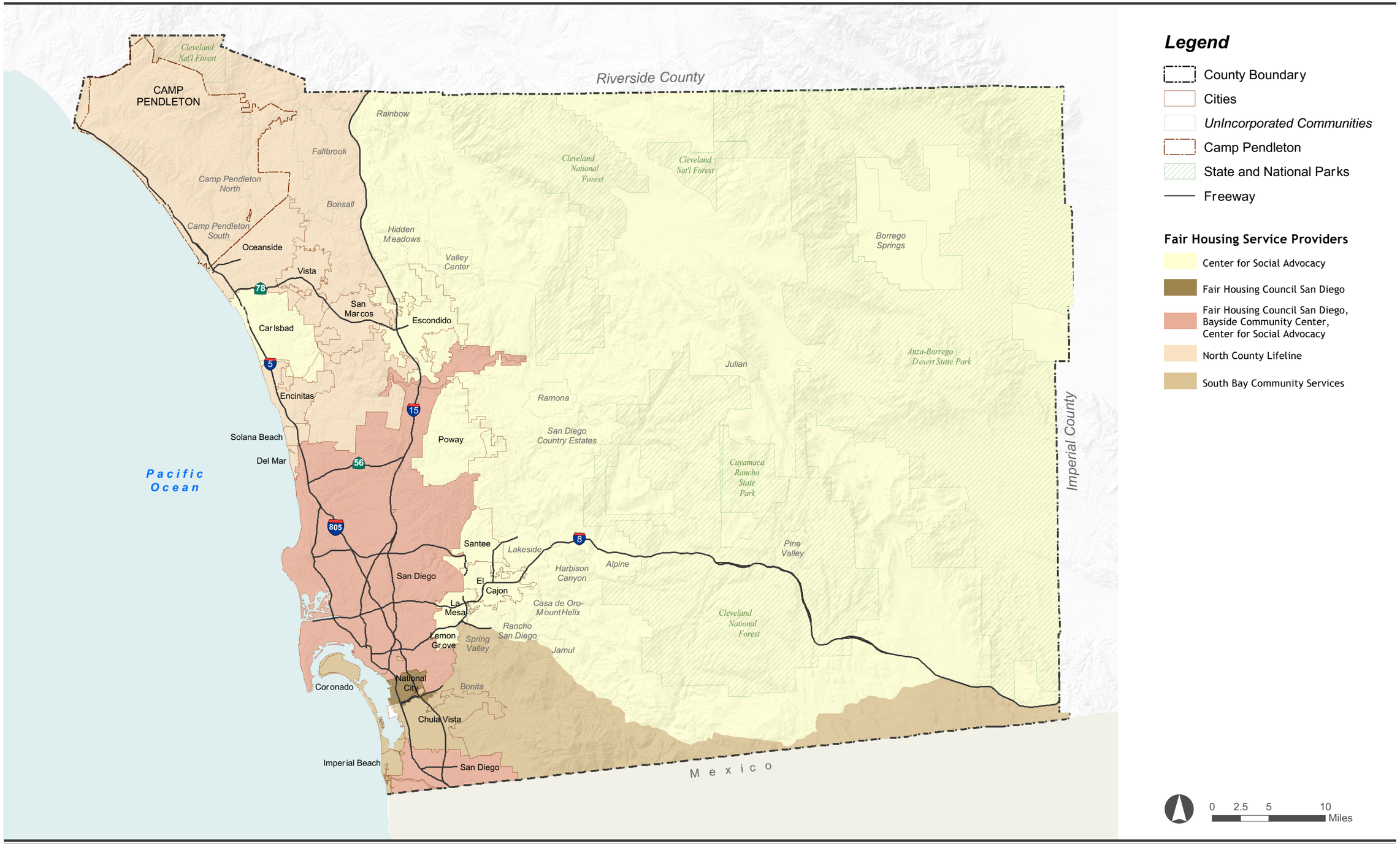
- Take information about a claim and help the claimant understand Fair Housing Rights;
- Contact the alleged violating party (if requested by the claimant) and attempt to conciliate or mediate the situation;
- Assist in filing complaints with the Department of Fair Employment and Housing;
- Provide information regarding local attorney services; and
- Fair Housing Education.

NCL also serves as the lead agency in the collaboration with CSA and SBCS to provide fair housing services for the San Diego Urban County, which includes unincorporated San Diego

County areas, and the cities of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway, and Solana Beach. The collaboration is referred to as Lifeline's Fair Housing Collaborative. NCL is responsible for the portion of San Diego Urban County that includes Del Mar, Solana Beach and the unincorporated area west of the I-15 north to the Orange County/Riverside County border. In addition, NCL has separate contracts with the cities of Encinitas, Oceanside, San Marcos, and Vista.

As of June 15, 2009, NCLL provides fair housing services to:

- Encinitas (since July 1, 2001)
- Oceanside (since July 1, 2008)
- San Diego Urban County (since October 1, 2006)
- San Marcos (since July 1, 2005)
- Vista (since July 1, 2001)



Source: SANDAG 2009; SanGIS 2009

Fair Housing Service Providers

Figure 6-1

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Bayside Community Center

BCC is a non-profit organization whose areas of focus include social services, education, housing and public safety. BCC's mission is to empower the diverse community of north central San Diego to improve its quality of life through services, education and advocacy. BCC operates a fair housing hotline to address questions or concerns regarding all fair housing laws, rights and responsibilities, as well as to assist in the process of filing complaints and initiating investigations of alleged discrimination cases. BCC educates clients on how to collect evidence useable in discrimination based court cases. Clients are served on a scheduled and walk-in basis. Additionally, BCC assists in the filing of official complaints with HUD.

BCC staff also coordinates educational workshops throughout the city of San Diego in order to better educate the public on all matters related to fair housing. Presentations are directed towards renters, home owners, home and rental unit seekers, lenders and unit managers. As of June 15, 2009, BCC provides fair housing services to the City of San Diego.

Center for Social Advocacy

CSA is a non-profit organization founded in 1969. The mission of CSA is to promote positive attitudes and actions that ensure respect, acceptance, and equal opportunity for all people. CSA addresses fair housing, tenant/landlord issues, hate crime prevention, civil rights of first generation immigrants, human trafficking, youth education, and voter education.

CSA engages in human and civil rights advocacy through direct client services, field outreach, public education, regional, state and national policy work, and collaboration with organizations with similar missions.

As of June 15, 2009, CSA provides fair housing services to:

- Carlsbad
- El Cajon
- Escondido
- La Mesa
- Lemon Grove
- City of San Diego
- Santee
- Urban San Diego County (CSA provides fair housing services to a portion of the Urban San Diego County area. Specifically, CSA provides services to the communities of San Diego County that are east of I-15, from the Riverside County border south to the 94 Highway.)

Fair Housing Council of San Diego

FHCSD is a private, non-profit and community-based organization that was established in 1989. The mission of the FHCSD is to eliminate unlawful housing discrimination in the housing rental, sales, lending and property insurance markets.

FHCSD advocates for fair housing at the federal, state, and local level. The organization also undertakes public outreach and education activities regarding fair housing rights. FHCSD also provides technical assistance through a telephone hotline and the provision of training programs. FHCSD also processes housing discrimination complaints, which involves assisting in the process of filing complaints, initiating investigations of alleged discrimination cases, and providing enforcement referral services. FHCSD also conciliates or litigates fair housing cases as needed on a case-by-case basis.

As of June 15, 2009, FHCSD provides services to:

- The City of San Diego
- The City of National City

South Bay Community Services

South Bay Community Services (SBCS), founded in 1971, began as a treatment center for drug abusing teens and has evolved and expanded in response to the growing needs of the community, and currently provides a range of services. As a partner of the Fair Housing Collaborative, SBCS provides fair housing services for the portion of the Urban County south of the 94 Freeway (excluding Lemon Grove), west to the Pacific Coast, and east to the County line, including the cities of Coronado and Imperial Beach.

SBCS services include the provision of fair housing and tenant-landlord dispute services such as advocacy, outreach and education, technical training opportunities for housing staff and providers, maintenance of fair housing discrimination investigations, and intake and enforcement processes. SBCS also receives and screens inquiries/complaints to determine which cases have fair housing implications.

As of June 15, 2009, SBCS provides fair housing services to:

- City of Chula Vista
- Portion of San Diego Urban County south of the 94 freeway (including Coronado and Imperial Beach but excluding Lemon Grove).

Other Organizations Involved in Fair Housing Issues

In addition to these fair housing agencies, other agencies also help address fair housing issues in the County. Descriptions of these service agencies are provided below; however these other service agencies are not evaluated in this AI.

Fair Housing Resources Board

Fair Housing Resources Board (FHRB) is a collaboration of fair housing non-profits, member cities, and interested citizens seeking to further the cause and the aims of fair housing opportunity. While the Board does not provide services collectively, members meet quarterly to discuss relevant issues and act as a collaborative network to address fair housing in the region.

Tenants Legal Center of San Diego

The Tenants Legal Center (TLC) of San Diego is a community law office located and practicing in San Diego. TLC provides legal assistance and offers a wide range of services performed by independent practicing attorneys to residential and commercial tenants. TLC's goal is "to provide an affordable resource for tenants and occupants to become educated and protected as to their rights under the law." TLC provides recorded information on landlord-tenant laws using a touch-tone phone to access service. Information is provided on subjects such as eviction, security deposits, condition of property, leases, small claims court, privacy, and injuries on premises.

Legal Aid Society of San Diego

Legal Aid is available to low income individuals and disadvantaged communities for a variety of legal problems, including consumer, family disputes, welfare and health benefits, immigration and poverty law issues such as landlord/tenant disputes, disability support and family benefits payments. Legal Aid Society of San Diego, Inc., provide thousands of legal service activities to their clients annually. These services are provided through the LASSD Community Response Team (CRT - telephone client hotline), direct representation by lawyers and advocates, free legal clinics, private attorney involvement (PAI) *pro bono* activities, and special programs.

Home Clinic (Home Owners Mobile Education)

The Home Clinic is a project provided by Housing Opportunities Collaborative (HOC), a coalition of nonprofit organizations and agencies in the San Diego region.

The Home Clinic is a portal which enables the distressed homeowner access to existing resources and services. HOC's Home Clinic pools attorneys, real estate and mortgage industry professionals, housing counseling agencies, fair housing agencies, and other public agencies into one location to give a one-stop shop of counseling resources. It aims to connect distressed homeowners to legal assistance, consumer protection assistance, credit counseling, fair housing counseling, and agencies that can help their plight. Local attorneys who have real estate, lending and mortgage industry experience will give services. Staff members of local HUD approved housing counseling and credit counseling agencies will also be available. Distressed homeowners will get personal review of their mortgage/lending/escrow documents and will be referred to local HUD approved housing counseling agencies or to local law enforcement or to local attorneys for resolution. The attorneys are affiliated with the local Legal Aid Society pro bono program and with the members of the Ethnic Relations Diversity Committee of the San Diego County Bar Association.

National Conflict Resolution Center

The National Conflict Resolution Center (NCRC) is a full service alternative dispute resolution provider, based in San Diego, California since 1983. NCRC provides and promotes collaborative dispute resolution and conflict management to individuals, organizations and society through education, training and client services. NCRC provides landlord tenant mediation services.

Department of Fair Employment and Housing

The California Department of Fair Employment and Housing (DFEH) investigates complaints of employment and housing discrimination based on race, sex, religious creed, color, national origin, medical condition (cured cancer only), ancestry, physical or mental disability, marital status, or age (over 40 only). DFEH also investigates complaints of housing discrimination based on the above classes, as well as children/age, and sexual orientation.

DFEH announced a new program in May of 2003 for mediating housing discrimination complaints, which is a first for the State of California and is the largest fair housing mediation program in the nation to be developed under HUD's Partnership Initiative with state fair housing enforcement agencies. The program provides California's tenants, landlords, and property owners and managers with a means of resolving housing discrimination cases in a fair, confidential, and cost-effective manner.[1] Key features of the program are: 1) program is free of charge to the parties; and 2) mediation takes place within the first 30 days of the filing of the complaint, often avoiding the financial and emotional costs associated with a full DFEH investigation and potential litigation.

The fair housing service providers work in partnership with HUD and DFEH. After a person calls in for a complaint, an interview takes place, documentation is obtained and issues are discussed to decide on the course to proceed. Mediation/conciliation is offered as a viable alternative to litigation. If the mediation/conciliation is successful, the case is closed after a brief case follow-up. If the mediation/conciliation is unsuccessful, the case is then referred to DFEH or HUD. If during case development further investigation is deemed necessary, testing may be performed. Once the investigation is completed, the complainant is advised of the alternatives available in proceeding with the complaint, which include: mediation/conciliation, administrative filing with HUD or DFEH, referral for consideration to the Department of Justice, Civil Rights Division, Housing and Civil Enforcement Section, or referral to a private attorney for possible litigation.

[1] DFEH News Brief, May 29, 2003

Fair Housing Initiative Program

HUD provides funding through the Fair Housing Initiatives Program (FHIP) and Fair Housing Assistance Program (FHAP) to address housing discrimination. A FHIP-eligible entity is often a non-profit, local community based agency providing contractual fair housing services to cities and assisting them in meeting "affirmatively furthering fair housing" (AFFH) obligations. This could include Legal Aid organizations and others selected and funded under the HUD Super-NOFA. A FHAP is often a state entity, as in the case of the State of California, that has "substantially equivalent" fair housing laws and can engage in the same type of enforcement activity as HUD. Such an entity enters into an agreement with HUD to receive and process housing discrimination complaints for enforcement purposes in HUD's stead. In California, the State Department of Fair Employment and Housing (DFEH) is the funded FHAP agency.

Three FHIP initiatives provide competitive grants to eligible organizations:

- **The Fair Housing Organizations Initiative (FHOI)** provides funding that builds the capacity and effectiveness of non-profit fair housing organizations by providing funds to handle fair housing enforcement and education initiatives more effectively. FHOI also strengthens the fair housing movement nationally by encouraging the creation and growth of organizations that focus on the rights and needs of underserved groups, particularly persons with disabilities.

- **The Private Enforcement Initiative (PEI)** offers a range of assistance to the nationwide network of fair housing groups. This initiative funds non-profit fair housing organizations to carry out testing and enforcement activities to prevent or eliminate discriminatory housing practices.

- **The Education and Outreach Initiative (EOI)** offers a comprehensive range of support for fair housing activities, providing funding to State and local government agencies and non-profit organizations for initiatives that explain to the general public and housing providers what equal opportunity in housing means and what housing providers need to do to comply with the Fair Housing Act.

HUD regulations define two kinds of fair housing organizations eligible to receive FHIP funds: Qualified Fair Housing Enforcement Organization (QFHO) and Fair Housing Enforcement Organization (FHO).

- **Qualified Fair Housing Enforcement Organization (QFHO):** An organization, engaged in fair housing enforcement activities, whether or not enforcement is its sole activity, that: (1) Is organized as a private, tax-exempt, nonprofit, charitable organization; (2) Has at least two years experience in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims; and (3) Is currently engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims.

- **Fair Housing Enforcement Organization (FHO):** An organization, engaged in fair housing enforcement activities, whether or not enforcement is its sole activity, that: (1) Is organized as a private, tax-exempt, nonprofit, charitable organization; (2) Is currently engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims; and (3) Upon the receipt of Fair Housing Initiatives Programs (FHIP) funds will continue to be engaged in complaint intake, complaint investigation, testing for fair housing violations and enforcement of meritorious claims.

To ensure the quality of fair housing activities and services provided to the jurisdictions and to support their certifications to affirmatively further fair housing choice, HUD encourages CDBG recipients to consider QFHOs and FHOs when awarding funds. The Fair Housing Council of San Diego (FHCSD) is the only fair housing service provider in the County that has received FHIP funds.

6.4 Fair Housing Statistics

Fair Housing Complaints

As part of the enforcement and tracking services provided by the above mentioned fair housing service providers, intake and documentation of all complaints and inquiries are compiled. Statistics reported throughout the San Diego region indicate that low income people, regardless of race are the most heavily impacted by fair housing issues. The majority of complaints reported by the fair housing councils were based on race, familial status, and disability, though the order varied among jurisdictions. Consistent with the demographics make up of the region, White, Hispanics, and Blacks reported the majority of complaints. Table 6-1 and Table 6-2 summarize the race of the complainants and reasons for the complaints received and reported by the various service providers between FY 2005/06 and FY 2008/09.

Table 6-1: Fair Housing Complaints - Race of Complainants

	Number	White	Black	Asian	Pacific Islanders	American Indian	Other	Hispanic
Carlsbad	217	50%	4%	0.4%	--	--	--	19%
Chula Vista	88	28%	19%	4%	1%	--	9%	40%
El Cajon	1,345	53%	9%	0.01%	--	0.03%	--	22%
Encinitas	14	71%	--	--	--	--	15%	15%
Escondido	767	40%	2%	0.9%	--	--	--	55%
La Mesa	411	64%	7%	0.7%	--	--	--	14%
Lemon Grove	174	40%	11%	1%	--	--	15%	24%
National City	296	9%	10%	2%	--	--	--	67%
Oceanside	70	16%	16%	8%	2%	--	3%	50%
San Diego	675	17%	16%	10%	--	--	--	44%
Urban County	717	68%	7%	2%	2%	--	31%	--
San Marcos	11	9%	--	--	--	18%	73%	--
Santee	199	55%	2%	--	--	3%	13%	15%
Vista	12	42%	33%	--	--	--	8%	17%

Table 6-2: Fair Housing - Reasons for Complaints

	Number	Disability	Race	Color	Familial Status	National Origin	Sex	Religion	Income	Age	Other
Carlsbad	217	38%	25%	--	13%	--	--	--	--	--	25%
Chula Vista	88	41%	25%	--	22%	13%	--	--	--	--	--
El Cajon	1,345	13%	31%	--	41%	--	7%	--	--	--	--
Encinitas	14	40%	--	--	5%	5%	5%	--	--	--	--
Escondido	767	27%	52%	--	18%	--	--	--	--	--	--
La Mesa	411	14%	7%	--	50%	21%	7%	--	--	--	--
Lemon Grove	174	--	50%	--	--	--	--	50%	--	--	--
National City	296	--	42%	10%	17%	19%	--	--	--	--	--
Oceanside	70	29%	10%	--	19%	--	6%	--	--	--	--
San Diego	675	22%	23%	13%	14%	--	--	--	--	--	--
Urban County	717	34%	14%	--	11%	17%	--	--	9%	6%	9%
San Marcos	11	25%	--	--	13%	38%	--	--	--	6%	--
Santee	199	--	50%	--	25%	25%	--	--	--	--	--
Vista	12	33%	24%	--	--	25%	--	--	--	--	25%

Comparison to National Trends

To provide a comparative context for the fair housing profile in San Diego County, the "2009 Fair Housing Trends Report" by the National Fair Housing Alliance was reviewed. According to that report, race, disability, and familial status (in that order) were the most commonly reported forms of discrimination in the U.S. as recorded by HUD, the Department of Justice, National Fair Housing Alliance member agencies, and more than 70 state and local government agencies.

The majority of discrimination complaints compiled by the National Fair Housing Alliance came from the rental market, followed by the ownership market, mortgage lending, home owner's insurance sectors, and harassment. Approximately 98 percent of all inquiries/complaints were resolved, while 2 percent became cases and less than 1 percent was referred to a higher agency.

Recordkeeping Issues

A specific issue relating to analyzing the fair housing data from the various service providers is the inconsistent formats and methods of recordkeeping used by these agencies. There are also issues with the completeness of data. Fair housing data should be recorded in a format that allows easy analysis by individual jurisdiction (including for individual participating jurisdictions in the Urban County).

These issues are further compounded by the fact that each local jurisdiction can switch service provider through the annual contracting process. Therefore, even within each jurisdiction, there are problems comparing fair housing data over time to identify trends and patterns if the jurisdiction has switched providers. Across jurisdictions, the difficulty of reconciling the data maintained by various agencies to make comparisons and identify trends and patterns is further exacerbated. Reporting of fair housing data should be standardized among the various service providers to ensure the ability of comparison among jurisdictions and tracking of trends over time.

6.5 Discrimination Cases

According to DFEH, a total of 252 discrimination cases were filed in San Diego County from January 1, 2005 through June 30, 2009. Based on the previous period analyzed, the total has decreased given that this period spans a wider period of time (previously July 1, 1999 to December 31, 2002). The basis for discrimination was as follows (complainants are allowed to list up to four categories, so the total does not equal 252):

- Physical Disability – 167
- Race/Color - 70
- Familial Status - 51
- National Origin/Ancestry - 44
- Sex (including harassment) - 43
- Association (with another basis) - 15
- Retaliation – 13

- Source of Income - 13
- Marital Status - 7
- Religion - 1

DFEH cases were based primarily on familial status, disability, and race. While these were also the same protected classes that comprised the majority of cases reported from 1999-2002 documented in the 2005 AI, their proportional shares have shifted somewhat, with race slightly decreasing to 13 percent from 17 percent. The largest shift has been in the source of income and association, which has more than doubled from 5 to 13 cases and 7 to 15 cases respectively. Cases based on marital status have been reduced by more than half going from 18 cases to 7 cases. In addition, cases based on religion have gone from 21 to just 1 case[2]. Overall, 2008 has had the most cumulative complaints with 110 complaints, predominantly regarding disability. All other categories maintained similar proportions.

The prohibited acts were as follows (complainants are allowed to list up to four, so the total does not equal 262):

- Reasonable Modification/Accommodation Denied - 115
- Refusal to Rent - 91
- Unequal Terms - 91
- Harassment - 89
- Eviction - 56
- Unequal Access to Facilities- 20
- Refusal to Sell - 6
- Rent Increase - 2
- Occupancy Standards - 1

While evictions, refusal to rent, harassment, and unequal terms represent the majority of alleged acts in the cases handled by DFEH, these categories do not comprise the majority of complaint categories reported by the service providers.

The majority of alleged acts were related to reasonable accommodation totaling 115 out of 522 acts (27 percent), harassment (21 percent), refusal to rent (21 percent), and unequal terms (21 percent). These percentages are relatively similar to the proportions indicated in the 2005 AI, with a reduction by more than half of eviction acts (26 percent in the 2005 AI) and significant increase in the number of Reasonable Accommodation acts (4 percent in the 2005 AI). Refusal to sell represents nearly the same percentage now as in the previous AI. The greatest number of acts occurred in 2007 totaling 148 for the period of 2003-2009. Of the cases received, 16 percent were successfully conciliated, while 51 percent produced no probable cause to prove a violation, approximately 6 percent withdrew with a resolution, 3 percent withdrew without resolution, and approximately 4 percent indicated that the complainant was unavailable. Compared to the 2005 AI, DFEH disposition results are nearly the same, with slightly more (47 percent) cases having no probable cause to prove a violation.

[2] The 9-11 bombings in 2001 have triggered a surge of discrimination based on religion and national origin. Over the years, discrimination based on national origin and religion has settled down.

Statistics of DFEH cases by ZIP Codes indicate that 47 cases were filed within the Urban County area (inclusive of 27 cases from unincorporated areas) and 403 cases were filed within the entitlement cities. The majority of the cases filed came from the cities of San Diego and El Cajon, as well as the unincorporated areas.

- San Diego City 183
- El Cajon 58
- Carlsbad 33
- Oceanside 33
- Escondido 26
- Chula Vista 25
- Unincorporated Areas 20
- La Mesa 18
- San Marcos 8
- Vista 7
- Coronado 7
- National City 6
- Encinitas 4
- Del Mar 4
- Poway 4
- Lemon Grove 3
- Santee 2
- Solana Beach 1
- Imperial Beach 1

6.6 Education and Outreach Efforts

Education is believed to be one of the most important tools in ensuring that fair housing opportunities are provided and therefore, is one of the most important components of fair housing services. Education gives residents the knowledge to understand their rights and responsibilities, to recognize discrimination, and to locate resources if they need to file a complaint or need general assistance. The following briefly reviews some of the educational outreach efforts provided by the five fair housing service providers.

- North County Lifeline (NCL)
- Bayside Community Center (BCC)
- Center for Social Advocacy (CSA)
- Fair Housing Council of San Diego (FHCSD)
- South Bay Community Services (SBCS)

North County Lifeline

NCL has been providing fair housing education and outreach services to the North San Diego County area for over 20 years. As of June 15, 2009, NCL is under contract to provide fair housing services with several jurisdictions within San Diego County. While NCL's contractual obligations for fair housing education and outreach activities vary by jurisdiction, activities undertaken by NCL within San Diego County generally include, but are not limited to:

- Fair housing trainings and/or presentations for property managers, owners, resident organizations, municipal staff, social service agencies, community based organizations
- Bilingual Printed Materials (English and Spanish)
- Homebuyer workshops
- Media Articles and Interviews
- Bilingual press releases (English and Spanish)
- Information booths at local events
- Public seminars/presentations on fair housing laws and issues
- Administration of a website that contains fair housing information and e-mail capability
- Participate in the annual regional San Diego Fair Housing Fair
- Consult and coordinate with non-profit, governmental, and private sector housing and fair housing agencies active within the San Diego region.
- New landlord training/workshops

Bayside Community Center

From December 2008 to August 31, 2009, BCC is under contract to provide the following fair housing education and outreach efforts with the City of San Diego:

- Maintain telephone hotline and provide education to callers and walk-in clients on all fair housing and housing discrimination related matters, including fair housing laws, rights and responsibilities, complaint investigation services, training, and volunteer opportunities.
- Hold seminars, workshops, and education events for landlords, property managers, tenant advocates, real estate agents, banks, lending institutions, homebuyer educators and counselors, government and social service agencies, home seekers, home buyers, tenants, and the public.

- Provide technical assistance to the City of San Diego residents wishing to file a written complaint to HUD.

- Provide citywide public information, education, and outreach programs relating to fair housing. Activities include periodic public service announcements and paid advertisements in newspapers, news releases and press conferences about significant case settlements, and other forms of non-media advertising about fair housing services.

- Work with the City of San Diego and CDBG programs to conduct collaborative trainings and/or presentations

- Refer all non-discrimination cases to appropriate community resources for assistance.

Center for Social Advocacy

CSA has conducted fair housing education and outreach within San Diego County for decades. As of June 15, 2009, CSA is under contract with several jurisdictions within San Diego County. While CSA's contractual obligations for fair housing education and outreach activities vary by jurisdiction, activities undertaken by CSA within San Diego County generally include, but are not limited to:

- Conduct or participate in fair housing seminars, meetings, and/or collaborative trainings.
- Distribution of fair housing literature.
- Respond to inquiries related to fair housing or tenant/landlord issues from the public, including fair housing laws, rights and responsibilities, complaint investigation services, and training and volunteer opportunities.
- Utilize the news media to educate the public in the area of fair housing and tenant/landlord relations, including periodic public service announcements and paid advertisements in newspapers, news releases and press conferences about significant case settlements, and other forms of non-media advertising about fair housing services.
- Provide client referrals as needed to other social service agencies.

Fair Housing Council of San Diego

Since FHCSD's inception in 1989, it has provided a variety of fair housing education and outreach services within San Diego County. As of June 15, 2009, FHCSD is under contract with the cities of National City and San Diego to provide education and outreach services. Such services generally include, but are not limited to:

- Dissemination of fair housing information through public service announcements.
- Operation of a telephone hotline for fair housing information and complaints.
- Preparation and dissemination of multi-lingual information on fair housing laws, rights, and responsibilities.
- Distribution of training videos to community based organizations.
- Collaborate and coordinate with major social service/community based Organizations to conduct fair housing events.

- Conduct e-mail campaigns in conjunction with special recognition days for all protected classes.

- Tenant education services.

- Conduct special events related to fair housing.

- Conduct fair housing training seminars, such as the Department of Real Estate accredited training seminar on fair housing for property owners and management companies.

South Bay Community Services

As of June 15, 2009, SBCS is under contract with the City of Chula Vista and portions of the Urban County to provide education and outreach services. Such services generally include, but are not limited to:

- Develop, produce, and distribute as required, Fair Housing brochures and/or pamphlets to the public, including local community based organizations, senior centers and family resource centers, regarding fair housing law and regulatory issues. These materials shall be bilingual, where appropriate.

- Provide verification of monthly publications or broadcasts of at least one educational news article regarding Fair Housing issues, laws or resources.

- Annually conduct and/or participate in a regional San Diego Fair Housing Fair intended to educate the public on fair housing issues, laws and resources.

- Consult and participate with non-profit, governmental and private sector housing and fair housing agencies active within the San Diego region, including membership and participation in the San Diego County Fair Housing Resources Board ("FHRB").

- Annually conduct an educational event during Fair Housing Month specifically designed for San Diego County housing providers, including but not limited to: City staff, property managers, owners, realtors, and resident organizations within the City of Chula Vista.

- Set up and maintain a website that contains fair housing information and E-mail capability, and/or inclusion of these items in the City's existing website.

6.7 HUD Housing Discrimination Study (2000)

In 2000, HUD conducted a study of housing discrimination in 60 major metropolitan areas in the nation, including the San Diego region. The report is referred to as the Housing Discrimination Study 2000 (HDS2000). HDS2000 finds that discrimination still persists in both rental and sales markets of large metropolitan areas nationwide, but that its incidence has generally declined since 1989. Only Hispanic renters face essentially the same incidence of discrimination in 2000 as did in 1989. Otherwise, the incidence of consistent adverse treatment against minority home seekers had declined over the last decade.

Specifically in the San Diego region, HDS2000 concludes the following:

- Consistent adverse treatment against Hispanic renters compared to non-Hispanic White renters (29 percent of the paired tests).
- Hispanics were less likely to be told the advertised unit was available than similarly qualified non-Hispanic Whites.
- Consistent adverse treatment against Hispanic homebuyers compared to non-Hispanic White homebuyers (19 percent of the paired tests).

6.8 Complaint-Based Testing

Complaint-based testing refers to housing discrimination testing conducted at a given property in response to a specific complaint. CSA and FHCSD are the only fair housing agencies that have conducted complaint-based testing since 2005. CSA completed two complaint-based tests associated with disability in the City of San Diego in 2009. The results of the tests were inconclusive and additional testing will be undertaken at this location. The results of the complaint-based testing conducted by FHCSD since 2005 are confidential because the testing was conducted in association with fair housing litigation.

6.9 Fair Housing Testing (2009)[3]

As part of the 2009 AI, CMH Consulting conducted 40 paired tests to determine the recent patterns of discrimination in the San Diego region, specifically in the area of race. These are the only tests that have been conducted since the tests completed for the 2005 AI.

Methodology

Training

Volunteer testers were recruited, screened, and trained in four-hour training sessions provided by CMH. The training consisted of an overview of the history of fair housing laws, methodology of testing, and reinforcement of the qualities needed in a tester. Those qualities included objectivity, reliability, flexibility, and the ability to maintain confidentiality throughout the project. A practice test and/or role playing a site visit were also included. A total of 20 testers completed the training.

Planning

Using Census information and knowledge of rental housing locations, CMH created a plan outlining the number of tests for each geographical area. The project supervisor located apartment vacancies by reviewing newspaper listings as well as the various rental guide magazines. Apartments to be tested were randomly selected. No senior housing was considered for testing. The challenge was having appropriate vacancies in the right area. Locating vacancies in National City, Coronado, and Del Mar was particularly a challenge.

A matched pair of testers, one matching the variable being tested and the other as a control, was then assigned to visit the apartment office. Testers were matched in relation to age, income, dress and background (employment history and housing needs) for all stages of the study. The testers were assigned "profiles" or identities of a married couple, without children, no pets, or water-filled furniture.

They were all looking for a two-bedroom unfurnished apartment at various rent levels. Income was adjusted to accommodate the current rate of a particular assignment location. The standard test was arranged as follows: The tester (representing the variable being tested) made an appointment for a specified time, or simply "dropped in" if it was determined that the office would be open and appointments would not be necessary. The control tester followed within an hour, making an appointment only if the other tester had made one.

[3] Testing conducted by CMH between February and July 2009.

At the Site: Ask and Observe

Each tester asked standard pre-arranged questions and was trained with certain responses, so that the two visits were essentially identical in all ways except for the variable being tested – one tester was Black or Hispanic, the other was White.

Each tester was instructed to inquire about two-bedroom apartments that would be within a certain price range and available within a certain time frame. In this way, the chance that different information might be obtained due to a particular request or characteristic of the tester (for example, a request to be near the pool or on the first floor) would be eliminated. Testers were instructed to closely follow the guidelines set forth in their training and not deviate from their assigned roles.

Testers were trained to ask about and observe a number of items that are the things any renter would need to know:

- Is there an apartment available and when will it be ready?
- Is some preparation necessary, such as cleaning and painting, or is the apartment ready to be occupied?
- The tester noted which apartment numbers she or he was shown, or whether a model was shown.
- Is the tester offered an application and invited to place a deposit?
- What are the rental terms, amount of security deposit and credit check fees? These expenses are frequently referred to as "move-in costs."
- Are there any moving incentives offered such as rent reductions?
- What types of leases or agreements are available (these can be month-to-month, six month, or one year).

Testers also observed other persons around the complex and in the office, to note the race of tenants, applicants and employees, and the presence of children. The tester was asked to report on how she or he was greeted, the mechanics of the interview, whether the tester was asked about "good credit" or if there was any discussion of ability to pay.

The items listed above are all important to the comparison since slight variations in any of them can make renting an apartment more attractive to a prospective tenant. For example, a one-year lease protects the tenant from rent increases and provides more stability. Also, it is helpful in analyzing the test results to know the apparent demographics of the complex.

Analysis of Each Visit

Immediately upon leaving the testing site, testers filled out their reports, which consisted of a narrative and a four-page questionnaire. These reports were then returned to the project supervisor and compared for differences. The testers, therefore, were unaware of any difference in results. The comparisons are not revealed to them at any point.

If, on repeated visits a pattern emerges of different treatment to the tester representing the testing variable, the comparisons afford a powerful piece of evidence that the agent would have

difficulty explaining away. Then, if such a picture emerges, is this an indication of discrimination or was the agent simply having a bad day and not being thorough and professional with each client? When discrimination is suspected a pattern needs to be established through repeated visits in order to rule out such factors as possible explanations.

In conclusion, the design of an assessment ensures a high degree of objectivity and eliminates alternative explanations, aside from the variable being tested for observed differences in information and treatment.

Tests and Results

For the purposes of this report, each site was assigned a number and referenced by that number throughout the testing. A total of 41 sites were tested for discrimination against Black (20 sites) and Hispanics (21 sites). Only sites where differential treatment was found are listed here. The jurisdiction will also be mentioned in reference to the eight sites where questionable practices were observed.

The sites tested for the Black variable showed an incidence of disparity (seven out of 20) at 35 percent. Two sites (H and Q) favored the Black tester. The incidence of disparity for the Hispanic variable was similar (6 out of 21) at 29 percent. However, four of these sites (A, C, I, and U) favored the Hispanic tester. Generally, this is an emerging trend as more minority persons are involved in the management roles. However, in this study, there is no correlation between the race of the managers and the favored race. Furthermore, some testers were favored or disfavored on the basis of their looks. For example the young (26 years old) Black tester that received the repeated warnings about the complex not being a party place. One Hispanic tester was favored over the White tester for the same reason in some cases. Fair and equal treatment issues are dynamic and frequently difficult to fathom as demonstrated by the foregoing accounts.

Testing is a reliable method of proving the presence or absence of discrimination in the housing market. It is beneficial to both the housing providers and the housing seekers. Periodic random testing throughout the year should be undertaken. Repeat test visits should be scheduled to monitor practices of the properties where differential treatment was indicated in this study.

The owners, on-site managers, and/or management companies of the properties where differential treatment or terms occurred during this study should be notified of the findings and strongly urged to participate in a Fair Housing Training Seminar. Public awareness of fair housing laws is important to ensuring equal opportunity in housing. Ongoing education and outreach should be conducted to reinforce the goals of fair housing and to inform the public. Furthermore, ongoing and comprehensive testing should be performed in the future. Only 41 sites were tested for preparation of the AI. However, given the diverse population and complex housing issues in the County, a comprehensive testing that would cover additional sites and protected classes should be conducted to affirm the nature and extent of housing discrimination in the County.

Results of Black Testing

Site #A – City of San Diego

The tester was discouraged from renting this apartment by the manager. She made comments about the place being overpriced. She said "Management is crazy to charge so much for this little place," "closets very small." She suggested tester go to S & D properties to find something else. No such comments were made to the White tester. The credit check cost quoted was more for the tester also. Manager sang the praises of the place to the White tester.

Based on these discrepancies, the complex was scheduled for retesting in a second round because the manager made disparaging remarks about the unit to discourage Black tester from renting the unit. Unfortunately the retest was not able to be performed due to lack of vacancy. After repeated calls to check for a vacancy the testers were notified that the complex has very little turnover. The Complex will continue to be monitored in cooperation with the fair housing service providers.

Site #C – City of Lemon Grove

The terms were identical; however, the White tester was shown more amenities than the Black tester. No basis for follow-up test.

Site #H – City of San Diego

The Manager offered to waive credit check fee if Black tester brought in a credit report. The manager also discussed dealing with loud tenants with Black tester. Neither issue was mentioned to the White tester. Preferential treatment to the Black tester was noted; a retest was not scheduled.

Site #N – City of Encinitas

The Manager made the comment to Black tester that the "complex was not a party place" and the "credit check was very important." No such comments were made to the White tester. Besides the comments, the terms were the same.

Based on these discrepancies, the complex was scheduled for retesting in a second round. During the second round the manager directed testers to an apartment which was open. He said the applications and his business cards were on the table and they should look at the unit and then call him back if they are still interested. When they called they were told to get a cashier's check for $625.00 (deposit and credit check fee) and call him back. He said he did not move forward without having the fees paid up-front. He told the Black tester that if his credit was not up to par he would have to pay first and last month's rent. He told the White tester that it was a good area and they did not have any street people hanging around. This behavior was noted as strange by the testing professional overseeing the analysis.

Site #Q – City of Oceanside

At this site the Black tester was given preferential terms. He was quoted a lower credit check fee, rent special and told that a unit was available now. The White tester was told a unit might be available next week and was not told of the special. Preferential treatment to the Black tester was noted; a retest was not scheduled.

Site #R – Cardiff (a community within the City of Encinitas)
Testers received the same terms and conditions; however, the Black tester was told "this is not a party community, it is very family oriented." The White tester was told it was a quiet building and tenants were orderly. It is important to note that the testers talked to different managers. Based on the discrepancies, a retest was scheduled for a second round. In the second test no such comments were made to either tester. They also had a different manager than in the first test.

Site #S – Cardiff (a community within the City of Encinitas)
The manager offered to hold the unit for two weeks for the White tester but not Black tester. He also called the credit check "criminal check" to the Black tester but not the White tester. The complex was scheduled for a retest in the second round. During the second test same Manager called it "criminal check" with both testers.

Results of Hispanic Testing

Site #A – City of El Cajon
No difference in terms and conditions. Hispanic tester received a follow-up call about another unit that was available but white tester did not. Preferential treatment to the Hispanic tester was noted; a retest was not scheduled.

Site #C – City of San Diego
There was a difference in terms favoring the Hispanic tester. She was offered a special $99 security deposit and no credit check fee, the White tester was told $400 security deposit with a $25 credit check fee. Preferential treatment to the Hispanic tester was noted. A retest was scheduled due to the extent of the difference in terms. In the second round test, no special was offered to either tester but different managers were involved than the first test.

Site #I – City of San Diego
A difference in rent was quoted to testers. The Hispanic tester was quoted $1,260 and the White tester was quoted $1,295. The Hispanic tester was favored at this site. Preferential treatment to the Hispanic tester was noted; a retest was not scheduled.

Site #M – City of San Diego
A "special" waiver of credit check fee was offered to the White tester if the applications were returned within 24 hours, but not to the Hispanic tester. The Manager was Hispanic. The complex was scheduled for a retest in the second round. In the second round neither of the testers was offered the special. The Manager did ask the Hispanic tester the ethnicity of her husband then remarked that the majority of the residents in the complex are Hispanic.

Site #R – City of San Diego
Different terms were given to testers. Rent for the Hispanic was $925, security deposit was $925, and for the White tester rent was $795 and security deposit was $795. The complex was scheduled for a retest in a second round. In round two both testers were told rent was $775 and the security deposit was $775. No specials were offered to either tester.

Site #U – City of Santee
The manager offered to hold the apartment for the Hispanic tester for $250 but not the White tester. Preferential treatment to the Hispanic tester was noted; a retest was not scheduled.

6.10 Landlord/Tenant Complaints

Typically, landlord/tenant issues are separate from fair housing issues. However, both CSA & FHA and NCL also report discrimination complaints as part of their land/landlord program. In reviewing landlord/tenant complaints received by CSA & FHA and NCL, the majority of complaints seemed to revolve around similar issues across the region, with the exception of El Cajon, with 1,286 complaints, likely due to the high concentration of apartments in that City. Table 6-3 summarizes the landlord/tenant complaints reported between 2005 and June 30, 2009. Due to the wide ranges of complaint issues, only the top four complaint categories are in this table for each jurisdiction.

Table 6-3: Tenant/Landlord Complaints – Top Reasons for Complaints[1]

	Number	Notice To Vacate	Eviction	Repair	Security Deposit	Substandard Housing	Request for Info	Discrim-ination	Entry
Carlsbad	194	13%	--	--	--	11%	11%	4%	--
Chula Vista[2]	n.a.								
El Cajon	1,286	18%	10%	10%	5%	--	--	--	--
Encinitas	162	--	32%	32%	49%	--	--	--	1%
Escondido	762	20%	6%	--	27%	28%	--	--	--
La Mesa	393	18%	--	--	12%	82%	18%	--	--
Lemon Grove	136	27%	--	--	12%	18%	14%	--	--
National City[2]	n.a.								
Oceanside	18	--	21%	34%	45%	--	--	--	--
San Diego[2]	n.a.								
Urban County	717	n.a.							
San Marcos	63	--	27%	24%	44%	--	--	--	2%
Santee	182	20%	--	--	7%	15%	20%	--	--
Vista	170	--	28%	37%	27%	--	--	--	4%

Notes:
1. A person can complain about multiple issues and therefore the total of all categories may exceed 100 percent. Also, this table presents only the top four categories for each jurisdiction, the total of the top four categories can be less than 100 percent.
2. The FHCSD tracks the amount landlord/tenant complaints but not the type of complaint. As a result the specific data relating to the types of landlord complaints is not incorporated for the cities of Chula Vista, San Diego, and National City.

Based on the above information, most of the abovementioned cases relate to security deposit, repairs/habitability, eviction, or notice to vacate. These housing issues are very similar across jurisdictions, though the occurrences can vary. Carlsbad appears to have the lowest frequency of complaints in any topic area with overall small percentages in the top four complaints areas, where a significant proportion of the complaints in La Mesa are related to substandard housing conditions (82 percent). El Cajon has the highest number of complaints overall, which is likely due to the high number of rental properties in the city.

Recordkeeping Issues

The recordkeeping of tenant/landlord complaints has same problem as the fair housing data. Inconsistent formats and methods of recordkeeping are used by these agencies. There are also issues with the completeness of data. Reporting of data should be standardized among the various service providers to ensure the ability of comparison among jurisdictions and tracking of trends over time.

6.11 Contractual Obligations of Service Providers

As individual cities have needs of various degrees, contracts with sub-recipient service providers may be written to reflect these differences. On the one hand, such practices allow jurisdictions to tailor the services to the specific needs of the communities; on the other hand the varying scopes of work may result in service gaps throughout the County. The following is a review of the contractual obligations of each of the three service providers within the County. While allocation amounts varied along with contractual obligations, the number of residents assisted in each jurisdiction was nearly the same. In addition, the benefits of public outreach and education efforts are not limited to residents of the sponsoring jurisdiction. Residents of surrounding jurisdictions may participate in–and benefit from–such efforts.

While a given fair housing agency's contractual obligations for fair housing services vary by jurisdiction, activities undertaken by fair housing agencies within San Diego County generally include, but are not limited to:

- Receive and screen inquiries/complaints and arrive at a preliminary determination of which cases have fair housing implications and which do not.
- Assist and/or refer complainants of fair housing issues and tenant landlord disputes to the appropriate competent legal resources or dispute resolution agencies when appropriate. This includes compilation of evidence and declarations for fair housing cases including interviewing witnesses, reviewing rental agreements, testing, analysis of rental, sales, and mortgage data, rules, funding sources obligations, etc.
- Assist claimants with fair housing information and as appropriate, refer claimant's complaints to the Department of Housing and Urban Development (HUD) or Department of Fair Employment and Housing (DFEH).
- Provide follow up on all cases referred to HUD or DFEH or legal services Consultants.

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CHAPTER 7

PROGRESS SINCE 2005

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

This chapter summarizes and compares key findings of previous AI documents completed in the County in order to evaluate the progress toward addressing impediments to fair housing choice. A number of AI documents had been completed in the County previously. These include:

- 1985 Fair Housing Assessment for the City of San Diego
- 1988 Fair Housing Assessment for the City of San Diego
- 1992-2000 Fair Housing Assessment for the Urban County and City of San Marcos
- 1996 San Diego Regional AI
- 1996 City of Vista AI
- 2000 Urban County AI
- 2000 San Diego Regional Area AI
- 2005 San Diego Regional AI

Appendix B contains a matrix that correlates the impediments as they appear in various AI documents.

7.1 Addressing Regional Impediments

Regional impediments are those that apply to ALL jurisdictions in the County, requiring efforts by individual jurisdictions as well as collaborative efforts of all jurisdictions as well as fair housing service providers.

Education and Outreach

Impediment Identified in 1996 and 2005: Educational and outreach literature regarding fair housing issues, rights, and services on websites or at public counters is limited. Approximately 38 percent of Fair Housing Survey respondents indicated that they had been discriminated against did not know where to report their complaints.

Recommendation: Jurisdictions should provide links to fair housing and other housing resources with current information on their websites. Public counters should also prominently display fair housing information.

Timeframe: By the end of 2005.

Efforts: A majority of the 19 jurisdictions provide some form of fair housing information on their website:

- *Lemon Grove*: The City provides fair housing information in their semi-annual newsletters as well as online at http://www.ci.lemon-grove.ca.us/index.aspx?NID=241.

- *Coronado*: The City provides phone numbers and links to regional and national fair housing service providers on its website at http://www.coronado.ca.us/egov/apps/services/index.egov?path=details&action=i&id=6.

- *Chula Vista*: The City provides fair housing information as well as resources on its redevelopment website at: http://www.chulavistaca.gov/City_Services/DevelopmentServices/RedevHousing/Housing/HousingPrograms/FairHousing.asp.

- *National City*: The City provides links to its fair housing service provider at http://www.nationalcityca.gov/index.aspx?page=142

- *Escondido*: The City provides links to its fair housing service provider At http://www.ci.escondido.ca.us/depts/cs/housing/index.html

The cities of Del Mar, Imperial Beach, La Mesa, San Diego, and Solano Beach do not provide fair housing information on their websites.

Impediment Identified in 1996 and 2005: As many individual homeowners enter the business of being a landlord by renting out their homes, many may not be aware of current laws.

Recommendation: Jurisdictions should make a concerted effort to identify one- to four-unit residences within their jurisdictions that are used as rentals and target education and outreach materials to this segment of the market population.

Timeframe: Ongoing, consider funding allocations to pursue periodic mailing to owners of small properties.

Efforts: There have not been specific efforts to identify and target small property owners specifically. However, many service providers hold workshops and trainings geared toward small property owners. All property owners in the vicinity are invited but small property owners are not targeted.

Impediment Identified in 1996 and 2005: Many fair housing violations to be committed by small "mom and pop" rental operations. These property owners/managers are often not members of the San Diego County Apartments Association. Outreaching to this group is difficult.

Recommendation: Jurisdictions and fair housing service providers should work with the San Diego County Apartments Association (SDCAA) to expand outreach to the "mom and pop" rental properties. Discuss with SDCAA if it is feasible to establish a lower-tier membership for two- to six-unit owners to encourage access to SDCAA education programs.

Timeframe: To the extent feasible, take proactive efforts to expand outreach to owners of small rental properties. Begin discussion with SDCAA and fair housing service providers in 2005.

Efforts: The SDCAA membership is based on a standard fee of $209 per owner, a $25 processing fee and an additional $4.20 per unit. Owners of fewer rental properties or "mom and pop owners" will have a smaller membership fee than large property owners. A summary of the membership fees can be found at http://www.sdcaa.com/OwnerMembershipApplication.pdf

Lending and Credit Counseling

Impediment Identified in 1996, 2000, and 2005: Hispanics and Blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates among the 19 jurisdictions. Specifically, low and moderate income Black loan applicants achieved significantly lower approval rates than White applicants at the same income level. Also, several lenders had high rates of loan application due to incomplete information, suggesting inadequate follow-up with potential homebuyers.

Recommendation: Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force to follow up with discussions and actions with lenders.

Timeframe: Upon adoption of the 2005 AI in 2004, provide a copy to the CRI Task Force.

Efforts: The CRI Task Force was provided with a copy of the 2005 Analysis of Impediments to Housing Choice. The San Diego Reinvestment Task Force has proposed a Three Year Plan that demonstrates a regional discussion as well as actions to address the impediments related to lending and credit counseling. The Three Year Plan includes research, goals and strategies directed at improving and increasing financial education, affordable housing and consumer lending.

Impediment Identified in 1996 and 2005: Many of the reasons for application denial, whether in the rental market or in the home purchase market, relate to credit history and financial management factors.

Recommendation: Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force to follow up with discussions and actions with lenders.

Timeframe: Upon adoption of the AI in 2004, provide a copy to the CRI Task Force.

Efforts: The CRI Task Force was provided with a copy of the 2005 Analysis of Impediments to Housing Choice. The San Diego Reinvestment Task Force has proposed a Three-Year Plan that demonstrates a regional discussion as well as actions to address the impediments related to lending and credit counseling. The Three-Year Plan lays out goals

and strategies designed to provide "equitable financial access based on respect for consumer needs and increased consumer awareness of wealth creation strategies and resources".[1] This demonstrates discussions and actions taken to resolve impediments related to lending and credit counseling.

Recommendation: Jurisdictions should collaborate to provide education and outreach on Credit History and Financial Management.

Timeframe: By 2005, identify an agency with a capacity and experience in conducting outreach and education on Credit History and Financial Management. Consider funding a regional program using CDBG or other housing funds, as appropriate.

Efforts: The San Diego City-County Reinvestment Task Force's Three-Year Plan identified and accomplished a goal to participate and initiate financial education activities region wide. One listed accomplishment was the implementation of the regional assessment of access to financial education including the catalytic Smart Money Summit involving over 500 people in workshops and education activities.

Housing for Persons with Disabilities

Impediment Identified in 1996, 2000, and 2005: Housing choices for persons with disabilities are limited.

Recommendation: Jurisdictions should expand the variety of housing types and sizes. In addition to persons with disabilities senior households can also benefit from a wider range of housing options. To allow seniors to age in place, small one-story homes, townhomes or condominiums, or senior rentals may be needed.

Timeframe: Ongoing effort to promote variety of housing. Re-evaluate housing policies as part of the 2005-2010 Housing Element update.

Efforts: Most of the jurisdictions had addressed constraints on housing for persons with disabilities through a program to adopt a reasonable accommodations procedure or additional accessibility programs:

- *Carlsbad*: Program 3.11 (Housing for Persons with Disabilities) of the City's 2005-2010 Housing Element commits the City to adopting an ordinance to establish a formal policy on offering reasonable accommodations to persons with disabilities.

- *Chula Vista*: Program 7.1.3 (Remove Constraints to Housing for Persons with Disabilities) of the City's 2005-2010 Housing Element commits the City to establishing a formal reasonable accommodation procedure to grant exception in zoning and land use for persons with disabilities.

[1] San Diego Regional Task Force, Proposed Three Year Plan, 2007-2010 Page 10.

- *City of San Diego*: The City's 2005-2010 Housing Element includes a Reasonable Accommodation Requests Program that commits the City to evaluating and revising its Land Development Code procedures as appropriate including eliminating all discretionary requirements for processing Reasonable Accommodations requests.

- *Coronado*: Program 24 (Removal of Governmental Constraints) of the City's 2005-2010 Housing Element commits the City to establishing and implementing a formal, reasonable accommodation procedure to provide exceptions in zoning and land use for the development, maintenance, and improvement of housing for persons with disabilities.

- *Del Mar*: Program 17 (Housing for Persons with Disabilities/Reasonable Accommodation Process) of the City's 2005-2010 Housing Element commits the City to streamlining the processing of waivers for modifications to buildings in order to make them suitable for a person with disabilities.

- *Encinitas*: Program 1F of the City's 2005-2010 Housing Element commits the City to developing a formal reasonable accommodation procedure for persons with disabilities as related to zoning/development and building permit processes.

- *Escondido*: In 2001, the City amended the zoning code to allow for "reasonable accommodations" for persons with disabilities, in accordance with Title III of the American Disabilities Act. Reasonable accommodations include deviations from land use, zoning, or building requirements when such accommodations are necessary to afford a person with a disability an equal opportunity to the use of a dwelling. Approval can be granted by the director of community development and no processing fees are required.

- *Imperial Beach*: Program O of the City's 2005-2010 Housing Element commits the City to formalizing a general process that a person with disabilities will need to go through in order to make a reasonable accommodation request in order to accommodate the needs of persons with disabilities and streamline the permit review process.

- *La Mesa*: Program 21 (Reasonable Accommodation) of the City's 2005-2010 Housing Element commits the City to establishing a formal policy or procedure for processing requests for reasonable accommodation administratively.

- *Lemon Grove*: Program 7 (Reduce Governmental Constraints to Provision of Housing) of the City's 2005-2010 Housing Element commits the City to establishing a formal reasonable accommodations procedure to allow waivers of various development standards when providing housing for persons with disabilities in residential zones within two years of the adoption of the Housing Element.

- *National City*: Program 13 (Reasonable Accommodations for Persons with Disabilities) of the City's 2005-2010 Housing Element commits the City to adopting a formal procedure for processing requests for reasonable accommodations for persons with disabilities.

- *Oceanside*: Program 21 (Review of Governmental Constraints) of the City's 2005-2010 Housing Element commits the City to adopting a written reasonable accommodation ordinance to provide exception in zoning and land-use for housing for persons with disabilities.

- *Poway*: Program 10 (Procedure for Reasonable Accommodation Requests) of the City's 2005-2010 Housing Element commits the City to adopting a formal procedure for processing requests for reasonable accommodation for persons with disabilities and special housing needs that is in compliance with State law.

- *San Marcos*: Program 23 (Removal of Governmental Constraints) of the City's 2005-2010 Housing Element commits the City to establishing procedures for obtaining reasonable accommodation pursuant to ADA.

- *Santee*: Program 20 (Housing for Persons with Disabilities) of the City's 2005-2010 Housing Element commits the City to establishing a formal procedure within the Zoning Ordinance for processing requests for reasonable accommodation.

- *Solana Beach*: Program D (Constraints for Persons with Disabilities) of the City's 2005-2010 Housing Element commits the City to establishing a formal procedure for providing reasonable accommodation in zoning and land use rules and regulations.

- *Vista*: Program 17 (Housing for Persons with Disabilities) of the City's 2005-2010 Housing Element commits the City to adopting a formal policy on offering reasonable accommodations to persons with disabilities regarding the construction, preservation, and improvement of housing.

Impediment Identified in 2005: Discrimination against people with disabilities has become an increasing concern in the fair housing industry, which is supported by general literature, statistical data, cases filed with DFEH, and recent audits conducted in the region.

Recommendation: Jurisdictions should consider promoting universal design principles in new housing developments.

Timeframe: Ongoing

Efforts: While all jurisdictions enforce the California building codes, which have incorporated the ADA requirements, none of the jurisdictions currently have adopted a universal design ordinance. Some jurisdictions, Carlsbad in particular, have considered a universal design ordinance but deemed it not cost effective for new developments. The County of San Diego has proposed to promote Universal Design in new developments. It is often encouraged but not required. In the City of San Diego, Universal Design Guideline compliance is a requirement of all Opportunity Fund applications, DDAs and OPAs. The San Diego Housing Commission meets with all developers to review universal design standards on all proposed projects.

Recommendation: Jurisdictions should consider using CDBG, HOME, and other housing funds available to provide monetary incentives for barrier removal of non-compliant complexes.

Timeframe: Develop realistic strategy to improve housing accessibility and allocate funding in 2005 as part of the five-year Consolidated Plan process.

Efforts: While most jurisdictions incorporate residential rehabilitation programs into their Consolidated Plan process, many do not specify ADA compliant upgrades in the program. Vista, Santee, San Diego County, Oceanside and Carlsbad do specify rehabilitation programs that enhance accessibility:

- *Carlsbad:* The City's Rehabilitation of Owner-Occupied Housing Program specifies targeting special needs households (seniors and persons with disabilities).
- *Oceanside*: The City's Minor Home Repair Program explicitly specifies "assisting seniors to age in-place or the disabled to remain in their homes," as a program goal.
- *San Diego County*: The County's Home Repair Loan/Grant Program explicitly specifies "handicapped accessibility" as an eligible repair.
- *Vista*: The City's Rehabilitation Loan Program explicitly specifies "measures that make the unit more accessible to the handicapped" as an eligible work item.

Recommendation: Fair housing service providers, supportive housing providers, or other regional agencies as appropriate, should collaborate and develop a list of apartments that are ADA-compliant and provide vacancy information for persons with disabilities.

Timeframe: Collaborate to include the development and maintenance of such database as part of the fair housing services work scope. Seek to launch database in 2006.

Efforts: The San Diego Housing Commission maintains an Affordable Housing Resource Guide, which can be downloaded at http://sdcounty.ca.gov/sdhcd/docs/housing_resource.pdf. The guide includes regional resources as well as San Diego citywide affordable rental housing list specifying housing for disabled people. The County of San Diego also provides a database of affordable rental housing and services throughout the County that is accessible to persons with disabilities.

Lead-Based Paint Hazards

Impediment Identified in 2005: Lead-based paint hazards often disproportionately affect minorities and families with children. While lead-based paint issues pose a potential impediment to housing choice, testing of lead hazards is rarely performed when purchasing or renting a unit.

Recommendation: Jurisdictions should consider requiring lead-based paint testing as part of their home buyer and residential rehabilitation programs.

Timeframe: Consider expanding lead-based paint testing to home buying programs as part of the Consolidated Plan process.

Efforts: The cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove and Solana Beach do not currently have home buyer programs and the City of La Mesa offers closing cost assistance. National City is in the process of adopting a first time homebuyer program that will include lead-based paint testing. Carlsbad, Chula Vista, El Cajon, Oceanside, Poway, the City of San Diego, San Marcos and Vista all include lead-based paint testing in their homebuyer programs. The San Diego Housing Commission (SDHC) offers Lead Paint Reduction zero percent deferred loans as well as HUD Lead Hazard Control Grants. San Diego County and the City of Santee do not provide for lead-based paint testing in their homebuyer programs. The City of Escondido's first-time homebuyer program covers down payments for homes where lead-based paint testing would not be applicable. However, the City's rehabilitation program does provide additional funding over what the program offers for testing and abatement of lead-based paint. San Diego County provides for testing and abatement of lead based paint in its Home Repair Program.

Regional Collaboration

Impediment Identified in 2000 and 2005: While collaboration was identified in the 2000 AIs, only minimal success has been achieved.

Recommendation: Encourage fair housing service providers to collaborate and support each others' activities, so that similar activities are available to residents across jurisdictions. The Fair Housing Resources Board (FHRB) should continue to function as a collaborative to coordinate fair housing services for the region.

Timeframe: Ongoing

Efforts: The Fair Housing Resources Board encourages coordination among service providers through its membership. All providers are invited and encouraged to become members and all providers are currently members.

Recommendation: Jurisdictions should consider the service gaps identified in this AI and revise work scope with fair housing service providers to ensure equal access to fair housing services.

Timeframe: 2005 and annually thereafter.

Efforts: The cities of Carlsbad, Chula Vista, Escondido, La Mesa, National City, Oceanside, Poway, San Marcos, Vista and both the City and County of San Diego all report identifying service gaps with their service providers and working to revise their scopes. Encinitas has been unable to revise their scope to address service gaps. Santee reviewed its scope with its fair housing service provider and concluded there were no service gaps.

Reporting

Impediment Identified in 2005: Fair housing service providers report accomplishments and statistical data in different formats based on the requirements of each jurisdiction. Ethnicities and income data are also track differently across jurisdictions. Inconsistent reporting makes tracking trends difficult.

Recommendation: Jurisdictions should develop a uniform method of reporting to incorporate into each sub-recipient contract to ensure that proper documentation is available regarding ethnicity, income level, and types of calls received based on HUD's reporting categories.

Timeframe: Develop reporting format in 2005.

Efforts: All service providers use HUD's standard reporting categories and have use a uniform method of reporting with all clients. However, based on the statistics collected for this 2010 AI, discrepancies in data are still present.

Impediment Identified in 2005: While education and outreach efforts are a clear priority of all agencies involved, a review of sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports indicate a lack of quantifiable goals, objectives, and accomplishments to gauge success or progress.

Recommendation: In response to HUD's recent memo on performance measures, Consolidated Plan, Action Plans, CAPERs, and sub-recipient contracts and annual reporting should identify specific quantifiable objectives and measurable goals related to furthering fair housing.

Timeframe: Annually, jurisdictions and sub-recipients should work on developing outcome-based performance measures, in addition to statistics on clients served.

Efforts: Most jurisdictions report that they have developed outcome-based performance measures in addition to statistics on clients served. The City of Oceanside indicated it has not established outcome-based performance measures.

Fair Housing Services

Impediment Identified in 1985, 2000, and 2005: Fair housing services vary across the region based on the agency providing the services and the work scopes of each sub-recipient contract. Differing levels of funding may also be an explanation accounting for variances in services.

Recommendation: Jurisdictions should collaborate with fair housing services providers to ensure an adequate level of service is available to all residents. Some jurisdictions may require additional services due to their special circumstances. However, a basic level of services should be established. Jurisdictions should also consider the appropriate levels of funding for the provision of these services.

Timeframe: Evaluate service gaps annually and budget as appropriate. Annually update the service area map for use regionally to provide the public with clear information on service providers and types of services available.

Efforts: Most service providers confirm that they meet with the jurisdictions they work with regularly to review service gaps and work to update budgets and scopes. The service providers do not provide service maps for specific areas but the Fair Housing Resources Board makes one available to the public as well as participating jurisdictions.

Impediment Identified in 2005: While a few cities include auditing in the scope of work required by the fair housing services providers, no specific criteria are established to ensure audits are performed on a regular basis. Sales audits and lending audits are rarely performed.

Recommendation: Ensure that audits are conducted within the County on a regular basis.

Timeframe: To the extent feasible, set aside funding for audits in 2006 and every two years thereafter. Specifically, rather than acting individually, consider pooling funds to conduct regional audits and work collaboratively with fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available.

Efforts: None of the jurisdictions reported setting funding aside for audits regularly but audits are conducted occasionally.

Impediment Identified in 2005: While tenant/landlord disputes are not fair housing issues in general, providing dispute resolution services may prevent certain situations from escalating to discrimination issues.

Recommendation: Incorporate tenant/landlord dispute resolution into fair housing contracts. Encourage mediation services by qualified mediator as part of the fair housing contracts.

Timeframe: To the extent feasible, set aside funding for audits in 2006 and every two years thereafter. Specifically, rather than acting individually, consider pooling funds to conduct regional audits and work collaboratively with fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available.

Efforts: All fair housing service providers encourage tenant/landlord mediation among their clients. Some cities include the services of housing counselors to provide mediation and other provides referrals for mediation. North County Lifeline is the fair housing service provider for the cities of Encinitas, San Marcos and Vista as well as the north county areas of San Diego Urban County. NCL offers mediation in every fair housing related issue. NCL operates the County's Dispute Resolution Program for the North County and offers a Mediation Training Program to interested parties. They maintain an active list of volunteer mediators and can generally schedule mediation within ten days or sooner. NCL also trains the collaborative partners in mediation through the Mediation Training Program.

Demographics

Impediment Identified in 1988 and 2005: Patterns of racial and ethnic concentration are present within particular areas of San Diego County. The 1988 Fair Housing Assessment identified racially and ethnically segregated housing patterns in the City of San Diego. It also noted that Blacks were more segregated than Hispanics who were more segregated than Asians. Low income whites had broader geographic distribution than low income minorities. Finally, it found that low income housing programs contributed to racial/ethnic imbalances. The 2005 AI also discusses the concentration of minority households.

The 2010 Analysis of Impediments to Fair Housing Choice analyzed segregation and minority concentrations on a regional basis, rather than looking at individual jurisdictions. As summarized in Table 3-5, racial and ethnic composition varies considerably across jurisdictions. The South Suburban and Central Sub-Regions had the highest concentrations of minority populations (72 percent and 64 percent) while the East County and East Suburban sub-regions had the lowest minority concentrations of 28 percent and 30 percent. The North County East sub-region had the closest minority population to the region as a whole. The minority population in the North County East sub-region was 44 percent to the regional total of 45 percent.

More than one fourth (28 percent) of the County households earned less than $30,000 in 2008. In contrast, the top 30 percent of the households earned more than $75,000 in 2008. Figure 3-9 shows how this gap has increased from 2000 to 2010. According to CHAS data, 39 percent of households in San Diego County are considered lower and moderate income, earning less than 80 percent of the County Area Median Income (AMI). Among racial and ethnic groups, Hispanic households had the highest proportions of extremely low, low and moderate income households. Hispanic (60 percent) and Black (52 percent) households had a considerably higher percentage of lower income households than the rest of the County (Table 3-17). Therefore, there are strong correlations between income and race/ethnicity, and subsequently strong correlations between as the concentration of low and moderate income populations and areas of minority concentration.

Residential segregation refers to the degree to which groups live separately from one another. The term segregation historically has been linked to the forceful separation of racial groups. However, as more minorities move into suburban areas and outside of traditional urban enclaves, some minority groups may prefer to live close to areas where there are social networks and support systems.

Because the overconcentration of (or the lack of) affordable housing disproportionately impacts the minority, elderly, large families, and disabled persons, therefore, the expansion and dispersal of affordable housing throughout the region is an important tool to expanding fair housing choice to these groups. As such local land use policies that restrict housing options are potential impediments to fair housing choice. Chapter 8 contains specific impediments and recommendations for local jurisdictions to expand housing options.

Recommendations: All jurisdictions should pursue the following:

1. Work to diversify and expand the housing stock to accommodate the varied housing needs of different groups.
2. Ensure equal access to information for all residents on the availability of decent and affordable housing
3. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and de-concentration policies are implemented.

Timeframe:

Efforts: All jurisdictions permit various housing types in their zoning ordinance with a few exceptions. Jurisdictions that do not provide adequately for certain types of housing are provided with a local recommendation pertaining to those housing types in Chapter 8 of this document. A majority of the 19 jurisdictions now provide some form of fair housing information on their website. The cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, and Solano Beach do not provide fair housing information on their websites. To help with the de-concentration of Section 8 vouchers and allow households to locate adequate housing at a location of their choice, the San Diego Housing Commission (SDHC) initiated the Choice Communities Initiative and developed a 12-month plan, Moving Forward, effective July 1, 2009.

Impediment Identified in 1996: The 1996 AI identified that cultural and language diversity resulting from demographic changes impact outreach and education to minority groups, particularly in the City of San Diego. According to the 2000 Census, the racial/ethnic composition of San Diego County's population was: 55 percent White, five percent Black, 27 percent Hispanic, nine percent Asian and four percent other (see table 3-3). Linguistic isolation can be an issue in the County's Hispanic and Asian populations. In 2000, approximately 37 percent of all San Diego County residents speak languages other than English at home, however, only 15 percent speak English less than "very well." Linguistic isolation is slightly more prevalent among Spanish speaking households (four percent of all households). Approximately, 22 percent of San Diego County residents speak Spanish at home and approximately 47 percent of these people speak English less than "very well." Additionally, seven percent of San Diego County residents speak Asian languages at home and 46 percent of these persons speak English less than "very well." Language barriers can be an impediment to accessing housing of choice.

Recommendation: All jurisdictions should pursue the following:

1. Ensure that residents have access to Spanish speaking staff and consider expanding the number of languages offered, especially to the Asian populations.

Timeline:

Efforts: Most jurisdictions have bi-lingual capabilities to serve Spanish speaking residents, while many have multi-lingual capabilities. For example, the City of Coronado has the ability to accommodate Tagalog speakers and the City of San Diego is capable of accommodating over 20 different languages. The City of El Cajon offers services in Arabic, as does the County of San Diego, which also offers Tagalog and Vietnamese. And the cities of Oceanside and San Marcos have multi-lingual capabilities in Samoan and Chinese, respectively, in addition to Spanish.

Furthermore, the City of San Diego requires all CDBG recipients to "make good faith and reasonable efforts" to improve access to services by persons with limited English proficiency. Other cities in the region have also expressed their intention to require similar efforts of their CDBG recipients.

7.2 Addressing Local Impediment

The 2005 Analysis of Impediments to Fair Housing Choice identified impediments specific to each local jurisdiction. The AI advised that, as part of the next Housing Element update (due July 1, 2005), local jurisdictions should consider the following impediments and make appropriate changes to its plans, policies, and regulations. These impediments did not appear in previous AI documents as no specific analysis was done in the previous AIs. This section will evaluate the efforts of local jurisdictions in incorporating the recommended changes.

Carlsbad

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Carlsbad Land Use Element states that if the City Council approves a development project at a density lower than the established minimum for a given land use designation, the project is to be considered consistent with the City's General Plan. This could conflict with AB 2292 that prohibits "down zoning" without making specific findings.

2. The Carlsbad General Plan includes a statement if the City Council approves a project at lower than stated minimum density, the project would be considered consistent with the General Plan. This could lead to development of single-family detached homes on land intended for multi-family residential development and limit housing choice and options within Carlsbad.

3. The Carlsbad Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

4. The Carlsbad Zoning Ordinance includes a definition of "family" that may potentially impede fair housing choice.

5. The Carlsbad Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

6. Carlsbad has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: As of the writing of this AI, the City of Carlsbad is pursuing a General Plan Amendment and Zoning Amendment to address the density and "pyramid" zoning issues.

The City has also indicated that as part of the State-mandated revision of the Housing Element, the City will proceed with efforts to identify appropriate and specific zones that would permit or conditionally permit transitional housing and emergency shelters, re-evaluate the definition of family, and address housing for persons with disabilities.

Actions Taken: Since 2005, the City of Carlsbad has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. In its 2005 Housing Element, the City commits to not, by administrative, quasi-judicial, or legislative action, reduce, require or permit the reduction of residential density on any parcel to a density below that which was utilized by the California Department of Housing and Community Development in determining compliance with housing element law, unless, the City makes written findings supported by substantial evidence of both of the following: a.) The reduction is consistent with the adopted general plan, including the housing element; b.) The remaining sites identified in the housing element are adequate to accommodate the City's share of the regional housing need pursuant to Government Code Section 65584.

2. See above.

3. The concern of this item, that the City permits single-family homes in multi-family zones and thereby reduces the zones' potential, has already been addressed. Both the General Plan Land Use Element and Zoning Ordinance contain appropriate language to ensure multi-family zones remain primarily for multi-family housing. The Zoning Ordinance language, contained in each of the City's multi-family zones and adopted in 2004, says the following about permitting single-family homes:

   One-family dwellings are permitted when developed as two or more detached units on one lot. Also, a single one-family dwelling shall be permitted on any legal lot that existed as of October 28, 2004, and which is designated and zoned for residential use. Any proposal to subdivide land or construct more than one dwelling shall be subject to the density provisions of the general plan and intent of the underlying residential land use designation.

4. The Carlsbad Zoning Ordinance was not amended to include a definition of "family" that will not impede fair housing choice. However, in its 2005 Housing Element, the City commits to removing the definition of family from its Zoning Ordinance.

5. The Carlsbad Zoning Ordinance was not amended to expressly permit transitional housing or emergency shelters. However, in its 2005 Housing Element, the City commits to amending the Zoning Ordinance to permit emergency shelters by right in a specified zone. Carlsbad also promised to clearly define the transitional housing and supportive housing. When such housing is developed as group quarters, they would be permitted as residential care facilities. When operated as regular multi-family rental housing,

transitional and supportive housing would be permitted as permitted by right as multi-family residential use in multi-family zones.

6. Carlsbad has not yet established procedures for obtaining reasonable accommodation pursuant to ADA. However, in its 2005 Housing Element, the City commits to adopting an ordinance to establish a formal policy on reasonable accommodation. The ordinance will specify the types of requests that may be considered reasonable accommodation, the procedure and reviewing/approval bodies for the requests, and waivers that the City may offer to facilitate the development and rehabilitation of housing for persons with disabilities.

Chula Vista

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Chula Vista Zoning Ordinance does not include a density bonus ordinance consistent with State law.

2. The Chula Vista Zoning Ordinance does not expressly address licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.

3. Licensed residential care facility serving seven or more persons are not explicitly permitted by right or conditionally permitted in any residential zoning district within Chula Vista.

4. The Chula Vista Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

5. Chula Vista has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Chula Vista has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Chula Vista Zoning Ordinance was not amended to include a density bonus ordinance consistent with State law. However, in its 2005 Housing Element, the City commits to utilizing density bonus and/or other incentives for new housing developments and condominium conversions to provide the required affordable housing as specified in the California Government Code.

2. The Chula Vista Zoning Ordinance was not amended to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.

3. The Chula Vista Zoning Ordinance was not amended to explicitly address and permit by right or with a Conditional Use Permit licensed residential care facilities serving seven or more persons in any residential zoning district.

4. The Chula Vista Zoning Ordinance has been amended to expressly permit transitional housing and emergency shelters in the R-3 – Apartment Residential Zone. Transitional housing and emergency shelters are also conditionally permitted in the C-O – Administrative and Professional Office and the C-B – Central Business zones. Furthermore, the City of Chula Vista Zoning Ordinance now allows for the development of homeless shelters on church facilities to aid in the provision of homeless facilities.

5. Chula Vista has not yet established procedures for obtaining reasonable accommodation pursuant to ADA. However, in its 2005 Housing Element, the City commits to establishing a formal reasonable accommodation procedure to grant exception in zoning and land use for persons with disabilities.

Coronado

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Coronado General Plan includes land use designations with no minimum density requirements. The Zoning Ordinance also indicates that single-family homes are permitted in multi-family districts. This could lead to development of single-family detached homes on land intended for multi-family residential development and limit housing choice and options within Coronado. (However, the City indicated that the City is fully developed with only redevelopment opportunities remaining. Property values in the City are too valuable for not building to the maximum.)

2. The Coronado Zoning Ordinance does not include a density bonus ordinance consistent with State law.

3. The Coronado Zoning Ordinance permits manufactured housing in R-3 Multi-Family Zone; such uses are not mentioned in the single-family zones.

4. The Coronado Zoning Ordinance does not expressly address licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.

5. The Coronado Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

6. Coronado has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Coronado has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Coronado General Plan was not amended to establish minimum density requirements for its residential districts. The Coronado Zoning Ordinance continues to allow for the development of single-family homes in its multi-family residential zones, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses. However, the City is fully developed with only redevelopment opportunities remaining. Property values in the City are too valuable for sites not to be built to the maximum density. The State concurred that this was not an impediment requiring remedial measures and certified the Housing Element without a program to address "pyramid zoning."

2. The Coronado Zoning Ordinance was amended in 2005 to include a density bonus ordinance consistent with State law (see Coronado Municipal Code Chapter 86.53. Density Bonus for Affordable Housing Developments).

3. The Coronado Zoning Ordinance was not amended to permit manufactured housing in the single-family zones. However, in its 2005 Housing Element, the City of Coronado commits to amending the Zoning Ordinance to comply with the legislative mandate of State Government Code Section 65852.3 by allowing the development of manufactured housing in the R-1A Zone.

4. The Coronado Zoning Ordinance was not amended to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act. However, in its 2005 Housing Element, the City commits to amending the Zoning Ordinance to comply with State law.

5. The Coronado Zoning Ordinance was not amended to expressly permit transitional housing or emergency shelters. However, in its 2005 Housing Element, the City commits to designating the R-3 and R-4 Zones as zones where transitional housing will be permitted by right under standardized and objective procedures that are no more restrictive than those for similar residential uses. The City also commits to designating the Commercial and Civic Use zones as zones where homeless or emergency shelters will be permitted with a Major Special Use Permit and a City Coastal Permit.

6. Coronado has not yet established procedures for obtaining reasonable accommodation pursuant to ADA. However, in its 2005 Housing Element, the City commits to establishing and implementing a formal reasonable accommodation procedure to provide exceptions in zoning and land use for the development, maintenance, and improvement of housing for persons with disabilities.

Del Mar

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Del Mar Zoning Ordinance requires Conditional Use Permits (CUP) for multi-family residential uses proposed at a density greater than 8.8 dwelling units per acre.

2. The Del Mar General Plan includes land use designations with either very low, or no minimum density requirements. This could lead to development of single-family detached homes on land intended for multi-family residential development. The Zoning Ordinance also includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

3. The Del Mar Zoning Ordinance includes a definition of "family" that may impede fair housing choice.

4. The Del Mar Zoning Ordinance does not explicitly permit mobile homes or manufactured housing in accordance with State law. (The City indicated that while not explicit in the ordinance, the City reviews all manufactured housing as regular single-family use and is permitted by right.)

5. The Del Mar Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

6. Del Mar has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Del Mar has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Del Mar Zoning Ordinance continues to require a Conditional Use Permit (CUP) for multi-family residential uses proposed at a density greater than 8.8 dwelling units per acre.

2. The Del Mar General Plan was not amended to establish minimum density requirements for all of its residential districts. The Del Mar Zoning Ordinance contains "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

3. The Del Mar Zoning Ordinance has not yet been amended to include a definition of "family" that will not impede fair housing choice. However, the City included a program to update the Zoning Ordinance in their Housing Element which is in the process of being certified. Once the Housing Element is certified the City will move forward in amending the Zoning Ordinance to include a permissible definition of "family".

4. The Del Mar Zoning Ordinance has not yet been amended to explicitly permit mobile homes or manufactured housing in accordance with State law. However, the City included a program to update the Zoning Ordinance in their Housing Element which is in the process of being certified. Once the Housing Element is certified the City will move forward in amending the Zoning Ordinance to permit mobile homes or manufactured housing in accordance with State law.

5. The Del Mar Zoning Ordinance has not yet been amended to expressly permit transitional housing or emergency shelters. However, the City included a program to update the Zoning Ordinance in their Housing Element which is in the process of being certified (see Program 11: Transitional Housing/Homeless Shelter Program). Once the Housing Element is certified the City will move forward in amending the Zoning Ordinance to permit transitional housing or emergency shelters in Del Mar.

6. Del Mar has not yet established procedures for obtaining reasonable accommodation, pursuant to ADA. However, the City included a program to update the Zoning Ordinance in their Housing Element which is in the process of being certified. Once the Housing Element is certified the City will adopt a reasonable accommodation procedure pursuant to ADA (see Program 17: Housing for Persons with Disabilities / Reasonable Accommodation Process).

El Cajon

Impediments Identified in 2005: El Cajon has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City may consider establishing procedures for reasonable accommodation.

Actions Taken: The City has not yet established a formal procedure for approving requests for reasonable accommodation.

Encinitas

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. As of January 1, 2003, Encinitas' Housing Element did not substantially comply with State law.

2. The Encinitas General Plan includes land use designations with either very low, or no minimum density requirements. This could lead to development of single-family detached homes on land intended for multi-family residential development. The Zoning Ordinance also includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

3. Encinitas has not yet established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Encinitas has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. As of August 11, 2009, Encinitas' Housing Element is out of compliance with State law. In October2007, HCD provided comments on the City's Draft Housing Element and stated that it would be in compliance with State housing law if specific issues were adequately addressed. Given the opportunities and challenges associated with the remaining issues, the Housing Element update is being combined with the General Plan update to comprehensively consider all the various aspects, issues and common goals of the community. There are a number of court cases and state law or guidelines changes that have been recently enacted and the City has also become more aware of new policy issues that directly relate to land development and housing issues such as sustainable communities, healthy communities, climate change, storm water cleansing, multi-modal transportation and green building.

2. The Encinitas General Plan was amended to establish reasonable minimum density requirements for its residential districts. The Encinitas Zoning Ordinance was not amended and continues to allow for the development of single-family homes in its multi-family residential zones, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

3. The City has not yet formalized procedures for obtaining a waiver of development standards which may be necessary to make improvements for reasonable accommodation pursuant to ADA. However, in its 2005 Housing Element, the City commits to developing a formal reasonable accommodation procedure for persons with disabilities (see Program 1F: Implement Reasonable Accommodation Procedure in Zoning and Building Permit Processes for Persons with Disabilities).

Escondido

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Escondido Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. The Escondido Zoning Ordinance does not expressly address licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act. In practice, Escondido has been permitting, by right, licensed residential care facilities for six or fewer persons as a normal residential use. However, clarifications in the Zoning Ordinance may be needed.

3. The Escondido Zoning Ordinance conditionally permits licensed residential care facility serving seven or more persons under "sanitarium" uses. Clarifications between licensed care facilities and sanitariums may be needed.

Recommendation: The City has indicated clarifications on licensed residential care uses are anticipated by the fall of 2004. In addition, the City should consider amending its policies and regulations to address the remaining potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Escondido has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Escondido Zoning Ordinance was amended and now establishes a minimum density of 70 percent of the allowable density in multi-family zones (see Escondido Municipal Code Section 33-404. Residential density policy). While a single-family unit may be built on a parcel in a multi-family zone; it may only be built if it does not impede the ability to achieve the 70 percent minimum density requirement on that particular lot.

2. The Escondido Zoning Ordinance was amended to expressly address and permit licensed residential care facilities, consistent with the Lanterman Developmental

Disabilities Services Act (see Escondido Municipal Code Section 33-1372. Permitted principal uses and structures).

3. The Escondido Zoning Ordinance was amended to clarify between large licensed care facilities (serving seven or more persons) and sanitariums (see Escondido Municipal Code Section 33-163. Conditional uses and structures).

Imperial Beach

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Imperial Beach Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. Although the Imperial Beach Zoning Ordinance defines "family" so as to include persons living in a licensed residential care facility serving six or fewer persons, these uses are not explicitly identified among permitted uses in residential districts.

3. The Imperial Beach Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

4. Imperial Beach has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Imperial Beach has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Imperial Beach Zoning Ordinance was not amended and continues to allow for the development of detached residential units in the highest density residential zones, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

2. The Imperial Beach Zoning Ordinance was not amended to explicitly identify residential care facilities among permitted uses in residential districts. However, in its 2005 Housing Element, the City commits to revising the Zoning Ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities with six or fewer occupants by right in a residential zoning district, pursuant to state and federal law (see Program M).

3. With the adoption of Ordinance No. 2002-986, the City of Imperial Beach began classifying emergency shelters as group homes, which are permitted in the C-1 General Commercial Zone with a conditional use permit. Transitional housing is considered multifamily in nature and is permitted in the high-density multifamily residential district.

4. Imperial Beach has not yet established procedures for obtaining reasonable accommodation, pursuant to ADA. However, in its 2005 Housing Element, the City commits to developing and formalizing a general process that a person with disabilities will need to go through in order to make a reasonable accommodation request in order to accommodate the needs of persons with disabilities and streamline the permit review process (see Program N).

La Mesa

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The La Mesa General Plan includes land use designations with either very low, or no minimum density requirements. This could lead to development of single-family detached homes on land intended for multi-family residential development. The Zoning Ordinance also includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. The La Mesa Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

3. La Mesa has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of La Mesa has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The La Mesa General Plan was not amended to establish reasonable minimum density requirements for its residential districts. The La Mesa Zoning Ordinance continues to allow for the development of single-family homes in multi-family districts, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

2. Transitional housing and emergency shelters for the homeless have both historically been considered "residential care facilities" and "community care facilities" in the La Mesa Municipal Code and are permitted or conditionally permitted in several zones (see La Mesa Municipal Code Section 24.01-General Provisions-Enforcement). In its 2005 Housing Element, the City commits to revising the Zoning Ordinance to specifically identify transitional housing and emergency shelters in the definition of "community care facilities" (see Program 12: Sites for Emergency Shelters and Transitional Housing). The La Mesa Municipal Code has also established a procedure for obtaining emergency temporary shelter permits (see La Mesa Municipal Code Section 19.06 - Emergency Temporary Shelter Event Permit).

3. La Mesa has not yet established procedures for obtaining reasonable accommodation, pursuant to ADA. However, in its 2005 Housing Element, the City commits to establishing a formal policy or procedure for processing requests for reasonable accommodation (see Program 21: Reasonable Accommodation).

Lemon Grove

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. Lemon Grove's density bonus ordinance does not specify the types of incentives that must be given in addition to the required density bonus, as required by State law.

2. The City requires a conditional use permit (CUP) for all multi-family residential uses.

3. Lemon Grove requires a conditional use permit for second units; this requirement is not compliant with State law.

4. The Lemon Grove Zoning Ordinance does not explicitly permit mobile homes or manufactured housing in accordance with State law.

5. The Lemon Grove Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

6. Lemon Grove has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Lemon Grove has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. Lemon Grove's density bonus ordinance was not amended to comply with State law. However, in its 2005 Housing Element, the City commits to updating its density bonus ordinance and continuing to make the density bonus program available in order to encourage the development of affordable housing and to comply with recent changes to state law (SB 1818) (see Program 1: Density Bonus).

2. The City removed its conditional use permit (CUP) requirement for all multi-family residential uses (see Lemon Grove Municipal Code Section 17.16.030 Residential medium density (RM) zone and Section 17.16.040 Residential medium/high density (RMH) zone).

3. Lemon Grove has since amended its second unit policy to be ministerial (see Lemon Grove Municipal Code Section 17.16.010 Residential low density (RL) zone, Section 17.16.020 Residential low/medium density (RLM) zone, Section 17.16.030 Residential medium density (RM) zone, and Section 17.16.040 Residential medium/high density (RMH) zone).

4. The Lemon Grove Zoning Ordinance includes manufactured housing in its definition of single-family dwelling (see Lemon Grove Municipal Code Section 17.08.030 Definitions). Manufactured housing is therefore permitted in all zones where single-family dwellings are permitted.

5. The Lemon Grove Zoning Ordinance was not amended to expressly permit transitional housing or emergency shelters. However, in its 2005 Housing Element, the City commits to conducting an analysis to consider the necessary changes to its zoning ordinance to add homeless shelters and transitional housing into the residential definitions and to consider the removal of the discretionary review process for homeless shelters and transitional housing (see Program 16: Identify Sites for Homeless Shelters/Transitional Housing).

6. The City has not yet formalized procedures for obtaining a waiver of development standards which may be necessary to make improvements for reasonable accommodations pursuant to ADA. However, in its 2005 Housing Element, the City commits to modifying its zoning ordinance and/or developing procedures for reasonable accommodation (see Program 7: Reduce Governmental Constraints to Provision of Housing).

National City

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The National City General Plan land use designations have established minimum densities for each designation, except for the highest density residential designation. This could lead to development of single-family detached homes on land intended for multi-family residential development. The Zoning Ordinance also includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. The National City Zoning Ordinance includes a definition of "family" that may impede fair housing choice.

3. National City's Second Dwelling Unit Ordinance is not compliant with State law.

4. The National City Zoning Ordinance does not explicitly permit mobile homes or manufactured housing in accordance with State law.

5. The National City Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

6. National City has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, National City has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The National City General Plan was not amended to establish minimum densities for each residential land use designation.

2. The National City Zoning Ordinance has not amended its definition of "family." However, in its 2005 Housing Element, the City commits to removing its definition of family from the Zoning Ordinance, as it applies to residential uses (see Program 33: Update Land Use Code).

3. The City has not yet amended its Second Unit Ordinance to comply with State law. However, in its 2005 Housing Element, the City commits to adopting second unit provisions that achieve consistency with state law (see Program 24: Update Density Bonus and Second Unit Provisions of the Land Use Code).

4. National City now explicitly permits manufactured housing, installed on a permanent foundation in compliance with all applicable building regulations and Title 25 of the California Health and Safety Code, in all residential districts in the City (consistent with California law—please see National City Municipal Code Section 18.14.090 - Principal uses and structures permitted).

5. National City's Land Use Code was amended in 2002 to allow emergency shelters and transitional housing with a Conditional Use Permit in the Civic Institutional (IC) and Private Institutional (IP) zones (see National City Municipal Code Section 18.20.030 - Principal uses and structures permitted). In 2002, the City processed a Land Use Code

amendment to allow transitional housing in the institutional, commercial, and industrial zones. In its 2005 Housing Element, National City commits to further amending its Land Use Code to establish potential sites for emergency shelter sites and transitional housing (see Program 29: Initiate an Amendment of the Land Use Code to Allow Homeless Shelters, Emergency Shelters, and Transitional Housing).

6. National City has not yet established procedures for obtaining reasonable accommodation, pursuant to ADA. However, in its 2005 Housing Element, National City commits to adopting a formal procedure for processing requests for reasonable accommodations for persons with disabilities (see Program 13: Reasonable Accommodations for Persons with Disabilities). This procedure will ensure that persons with disabilities or their representative may apply for exceptions to zoning or building standards, or use acceptable alternative methods of compliance, that allow persons with disabilities to modify their homes in the most cost effective manner possible to meet their accessibility needs.

Oceanside

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Oceanside Zoning Ordinance includes a definition of "family" that could impede fair housing choice.

2. The Oceanside Zoning Ordinance does not include a density bonus ordinance consistent with State law.

3. Oceanside has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Oceanside has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The City amended its definition of family as part of an update to its City Code. Oceanside no longer regulates residential land use by differentiating between biologically related and unrelated persons. However, the City's definition of a family excludes individuals. Such a definition may still be considered an impediment because it may give landlords the opportunity to deny renting single-family or multi-family dwelling units to single persons.

2. Oceanside has not yet amended its density bonus ordinance to be consistent with State law. However, the City's 2005 Housing Element includes a program to update the density bonus ordinance in order to comply with the new SB 1818 (see Program 3: Density Bonus).

3. The City of Oceanside has not yet established formal procedures for obtaining reasonable accommodation pursuant to ADA. However, individuals with disabilities can telephone the City, send an email, write a letter, stop by City offices, or appear at a City meeting to request special accommodation under the building code or variance from the requirements of City zoning code due to a disability. Applications involving these exceptions are handled administratively by the Planning Department. In its 2005 Housing Element, the City commits to adopting a written reasonable accommodation ordinance to provide exception in zoning and land-use for housing for persons with disabilities (see Program 21: Review of Governmental Constraints). This procedure will be a ministerial process, with minimal or no processing fee, subject to approval by the Community Development Director.

Poway

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Poway General Plan includes land use designations with either very low, or no minimum density requirements. This could lead to development of single-family detached homes on land intended for multi-family residential development. The Zoning Ordinance also includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. Poway's Second Dwelling Unit Ordinance is not compliant with State law. The City requires a conditional use permit for Second Dwelling Units (SDU) contrary to State requirements that SDU permits receive administrative approval.

3. Although the Poway Zoning Ordinance defines "family" so as to include persons living in a licensed residential care facility serving six or fewer persons, these uses are not explicitly identified among permitted uses in residential districts.

4. The Poway Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

5. Poway has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law

regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Poway has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The City of Poway will be amending its General Plan to modify land use designations with either very low, or no minimum density requirements, which could lead to development of single-family detached homes on land intended for multi-family residential development. The Poway Zoning Ordinance was amended to prevent the development of single-family homes in multi-family districts, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/ designations intended for higher density uses (see Poway Municipal Code Section 17.08.090 Permitted and conditional uses – R zones).

2. Second dwelling units are now permitted on the same lot as an existing single-family dwelling (see Poway Municipal Code Section 17.08.100 Permitted and conditional uses – Residential uses), except in those areas of the City determined to be inappropriate for second units. Inappropriate areas of the City include those without adequate water, sewer, or other municipal services in which second units would have a significant adverse impact upon traffic flow.

3. The Poway Zoning Ordinance was not amended to explicitly identify and permit residential care facilities in all residential districts.

4. The Poway Zoning Ordinance was not amended to explicitly permit transitional housing or emergency shelters. However, the City's 2005 Housing Element includes a program to amend its Zoning Ordinance to establish a program of regulatory concessions and incentives to permit and encourage the development of emergency shelters and transitional housing (see Program 18: Transitional Housing and Program 22: Emergency Housing).

5. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA. However, the City's 2005 Housing Element includes a program to establish a formal reasonable accommodation procedure (see Program 10: Procedure for Reasonable Accommodation Requests).

City of San Diego

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The City of San Diego Zoning Ordinance includes a definition of "family" that could impede fair housing choice.

2. The City of San Diego Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses

permitted in the preceding, lower density designation. Most recently, the City amended its policies, requiring discretionary residential projects to be within the minimum and maximum densities established in the community plan density ranges. The City should evaluate if excluding non-discretionary projects from this requirement may compromise the intent of State law (AB 2292).

3. San Diego has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of San Diego has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Zoning Ordinance's definition of family was not amended.

2. The Zoning Ordinance was not amended to eliminate instances of "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation. The City's 2008 General Plan Land Use Element, however, includes a policy that ensures efficient use of remaining land available for residential development and redevelopment by requiring that new development meet the density minimums of applicable plan designations.

3. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA. However, the City's 2005 Housing Element includes a program to establish a formal reasonable accommodation procedure (see Program 12: Reasonable Accommodations Requirement).

County of San Diego

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The County of San Diego General Plan includes land use designations with either very low, or no minimum density requirements. This could lead to development of single-family detached homes on land intended for multi-family residential development. The Zoning Ordinance also includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. The County of San Diego Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

3. The County of San Diego has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The County should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the County will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the County of San Diego has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The County of San Diego did not amend its General Plan to modify land use designations with either very low, or no minimum density requirements, which could lead to development of single-family detached homes on land intended for multi-family residential development. The Zoning Ordinance was not amended to eliminate instances of "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. The County of San Diego Zoning Ordinance was not amended to expressly permit transitional housing or emergency shelters.

3. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA.

San Marcos

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The San Marcos Zoning Ordinance includes a definition of "family" that may impede fair housing choice.

2. The San Marcos Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

3. The San Marcos Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

4. San Marcos has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing

Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of San Marcos has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Zoning Ordinance's definition of family was not amended. However, the City's 2005 Housing Element commits to revising its Zoning Ordinance to include a new definition of "family" (see Program 23: Removal of Governmental Constraints).

2. The San Marcos Zoning Ordinance was not amended to eliminate "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

3. The City of San Marcos now permits residential care/licensed community care facilities, transitional housing and emergency shelters through the Minor CUP process (an administrative procedure).

4. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA. However, the City's 2005 Housing Element includes a program to establish a formal reasonable accommodation procedure (see Program 23: Removal of Governmental Constraints).

Santee

Impediments Identified in 2005: No specific impediments identified.

Recommendation: As part of the upcoming Housing Element update, the City will be required to conduct detailed assessment of potential impediments to housing development in order to address housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Not applicable.

Solana Beach

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Solana Beach Zoning Ordinance includes a definition of "family" that may impede fair housing choice.

2. The Solana Beach Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

3. Solana Beach has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Solana Beach has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Zoning Ordinance's definition of family was not amended. However, the City's 2005 Housing Element includes a program to evaluate its definition of family and revise the definition to ensure that it does not constrain the development of housing for persons with disabilities or residential care facilities (see Program D: Constraints for Persons with Disabilities).

2. The Solana Beach Zoning Ordinance no longer includes any form of "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation (see Solana Beach Municipal Code Section 17.20 Residential Zones (ER), (LR), (LMR), (MR), (MHR), (HR)).

3. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA. However, the City's 2005 Housing Element includes a program to establish a formal reasonable accommodation procedure (see Program D: Constraints for Persons with Disabilities).

Vista

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Vista Zoning Ordinance includes a definition of "family" that may impede fair housing choice.

2. The Vista Zoning Ordinance does not expressly permit emergency shelters, convalescent centers or hospitals, or non-educational group or boarding homes in any of its zoning districts.

3. The Vista Zoning Ordinance does not include a density bonus ordinance consistent with State law.

4. The Vista Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

5. Although one section of the Vista Zoning Ordinance (Chapter 18.31) permits second dwelling units pursuant State law, another section (18.06.160) prohibits second dwelling units.

6. The Vista Zoning Ordinance does not expressly permit emergency shelters.

7. Vista has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Recommendation: The City should consider amending its policies and regulations to address the various potential impediments identified. As part of the upcoming Housing Element update, the City will be required to evaluate the above potential impediments, and mitigate if necessary and feasible, in order to comply with the State Housing Element law regard mitigating constraints to housing development, addressing housing needs of special needs population, and providing for a variety of housing for all income groups.

Actions Taken: Since 2005, the City of Vista has taken the following actions to eliminate the impediments to fair housing identified in the 2005 San Diego Regional AI:

1. The Zoning Ordinance's definition of family was amended to ensure that it would not impede fair housing choice (see Vista Development Code Section 18.02 Purpose, Interpretation and Definitions).

2. While the City's Zoning Ordinance does not define or specifically allow for emergency shelters, "rescue missions" are permitted by special use permit in the City's commercial and manufacturing zone districts (see Vista Development Code Section 18.38 C-1 Commercial Zone). Emergency shelters are permitted by the City under this use classification.

3. On August 11, 2009, the City held a public hearing to receive and consider all evidence and reports concerning the PC20-093 Residential Density Bonus Ordinance, an amendment that would add Chapter 18.88, regarding a residential density bonus program, to the Vista Municipal Code. In September 2009, the City adopted a Residential Density Bonus Ordinance (see Vista Development Code Section 18.90).

4. The Vista Zoning Ordinance continues to allow for the development of single-family homes in multi-family districts, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

5. The City has not amended conflicting Zoning Ordinance (Chapter 18.31 and 18.06.160) sections concerning the provision of second dwelling units.

6. While the City's Zoning Ordinance does not define or specifically allow for emergency shelters, "rescue missions" are permitted by special use permit in the City's commercial

and manufacturing zone districts (see Vista Development Code Section 18.38 C-1 Commercial Zone). Emergency shelters are permitted by the City under this use classification.

7. The City established a formal procedure for obtaining reasonable accommodations in 2007 (see Vista Development Code Section 18.86 Requests for Reasonable Accommodations under the Fair Housing Acts).

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CHAPTER 8 IMPEDIMENTS AND RECOMMENDATIONS

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The previous chapters evaluate the conditions in the public sector and private market that may impede fair housing choice. This chapter builds upon the previous analyses, summarizes conclusions and presents a list of recommendations to help address the impediments. When identifying recommendations, this AI focuses on actions that are directly related to fair housing issues and can be implemented within the resources and authority of the participating jurisdictions. Existing State, local, and federal requirements, such as Affirmative Marketing Plans, and Relocation Plans are not re-stated in this AI. General recommendations, such as supporting the efforts of other agencies or enhancing affordability, are also not included.

8.1 How to Use this Chapter

Impediments identified in this Chapter are divided into the following five categories:

- **Fully Addressed Impediments from Previous AIs:** Impediments from the previous AI documents that have been fully addressed. No further actions are required. The previous AI documents include:
  - 1985 Fair Housing Assessment for the City of San Diego
  - 1988 Fair Housing Assessment for the City of San Diego
  - 1992-2000 Fair Housing Assessment for the Urban County and City of San Marcos
  - 1996 San Diego Regional AI
  - 1996 City of Vista AI
  - 2000 Urban County AI
  - 2000 San Diego Regional Area AI
  - 2005 San Diego Regional AI

- **Regional Impediments Carried Over from Previous AIs:** These are impediments identified in the previous AIs but are persisting, and therefore require further efforts to mitigate the impacts. These impediments are considered "regional" because they impact or are present in **ALL** participating jurisdictions within the County and require the collaboration of **ALL** jurisdictions and fair housing service providers, among other agencies, to address the impediments. Carried over impediments were also examined in the 2010 AI in the previous chapters.

- **Jurisdiction-Specific Impediments Carried Over from Previous AIs:** These are impediments identified in the previous AIs but are persisting, and therefore require further efforts to mitigate the impacts. These impediments are "jurisdiction-specific"

and therefore specific recommendations are identified for each participating jurisdiction. Carried over impediments were also examined in the 2010 AI in the previous chapters.

- **New Regional Impediments:** These are new impediments identified during the development of this 2010 AI. These impediments are considered "regional" because they impact or are present in **ALL** participating jurisdictions within the County and require the collaboration of **ALL** jurisdictions and fair housing service providers, among other agencies, to address the impediments.

- **New Jurisdiction-Specific Impediments:** These are new impediments identified during the development of this 2010 AI. These impediments are "jurisdiction-specific" and therefore specific recommendations are identified for each participating jurisdiction.

Each participating jurisdiction should review the persisting and new regional and jurisdiction-specific impediments (Sections 8.3 through 8.6) identified in this Chapter and work to remove or mitigate the impacts of these impediments to fair housing choice.

Specific lending patterns, fair housing practices and issues, and public policy discussions, among other topics by jurisdiction are provided in the previous chapters and are not reiterated in this chapter. The reader is advised to refer to the previous chapters for specific information about individual jurisdictions.

8.2 Fully Addressed Impediments from Previous AIs

The following is a list of specific impediments from the previous AIs that have been fully addressed based on the specific recommendations identified in the previous AIs. Additional impediments on related topics may be identified in this 2010 AI due to changes in law and market conditions. For example, the 2005 AI recommended that local jurisdictions expressly address the provision for emergency shelters and transitional housing. Many jurisdictions have since taken actions to address those recommendations by amending their zoning ordinances to administratively or conditionally permit such housing facilities. However, new State law enacted in 2008 (SB 2) outlines specific manners in which jurisdictions must address the provision of such housing facilities. Therefore, new impediments are identified in this AI under Section 8.3 (New Regional Impediments) and Section 8.4 (New Local Impediments).

Regional Issues

Impediment Identified in 1996 and 2000: Preferences for senior housing instead of housing for families with children.

Resolution: Most communities assist in the development of affordable housing using a multi-layer financing approach, using HOME, CDBG, redevelopment housing set-aside, State multi-family housing bonds, and Low Income Housing Tax Credits (LIHTC). Specifically, set-aside and LIHTC are two major sources of affordable housing financing today. These two funding sources do not favor senior housing. In 2002, the California Redevelopment Law was amended

to include proportionality thresholds for thresholds for the expenditure of redevelopment funds. A jurisdiction may not expend the set-aside funds on senior housing in a proportion that is larger than the proportion of senior population in the community.

The housing market boom in between 2000 and 2006 has resulted in market conditions that limited housing options for seniors. During that time, most housing units constructed in the private market were single-family homes (usually large homes with two stories), townhomes, and condominiums - housing options preferred by families. In comparison, relatively few apartment units were constructed. Many communities experienced a shortage in senior housing.

Carlsbad

Impediments Identified in 2005:

1. The Carlsbad Land Use Element states that if the City Council approves a development project at a density lower than the established minimum for a given land use designation, the project is to be considered consistent with the City's General Plan. This could conflict with SB 2292 that prohibits "downzoning" without making specific findings.

2. The Carlsbad General Plan includes a statement if the City Council approves a project at lower than stated minimum density, the project would be considered consistent with the General Plan. This could lead to development of single-family detached homes on land intended for multi-family residential development and limit housing choice and options within Carlsbad.

Resolution: In its 2005 Housing Element, the City committed to not, by administrative, quasi-judicial, or legislative action, reduce, require or permit the reduction of residential density on any parcel to a density below that which was utilized by the California Department of Housing and Community Development in determining compliance with housing element law, unless, the City makes written findings supported by substantial evidence of both of the following: a.) The reduction is consistent with the adopted general plan, including the housing element; b.) The remaining sites identified in the housing element are adequate to accommodate the City's share of the regional housing need pursuant to Government Code Section 65584.

Chula Vista

Impediment Identified in 2005: The Chula Vista Zoning Ordinance does not expressly permit transitional housing or emergency shelters.

Resolution: The Chula Vista Zoning Ordinance has been amended to expressly permit transitional housing and emergency shelters in the R-3 – Apartment Residential Zone. Transitional housing and emergency shelters are also conditionally permitted in the C-O – Administrative and Professional Office and the C-B – Central Business zones. Furthermore, the City of Chula Vista Zoning Ordinance now allows for the development of homeless shelters on church facilities to aid in the provision of homeless facilities.

Coronado

Impediment Identified in 2005: The Coronado Zoning Ordinance does not include a density bonus ordinance consistent with State law.

Resolution: The Coronado Zoning Ordinance was amended in 2005 to include a density bonus ordinance consistent with State law.

Encinitas

Impediment Identified in 2005: The Encinitas General Plan includes land use designations with either very low, or no minimum density requirements. This could lead to development of single-family detached homes on land intended for multi-family residential development.

Resolution: The Encinitas General Plan was amended to establish reasonable minimum density requirements for its residential districts.

Escondido

Impediments Identified in 2005:

1. The Escondido Zoning Ordinance does not expressly address licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act. In practice, Escondido has been permitting, by right, licensed residential care facilities for six or fewer persons as a normal residential use. However, clarifications in the Zoning Ordinance may be needed.

2. The Escondido Zoning Ordinance conditionally permits licensed residential care facility serving seven or more persons under "sanitarium" uses. Clarifications between licensed care facilities and sanitariums may be needed.

Resolution:

1. The Escondido Zoning Ordinance was amended to expressly address and permit licensed residential care facilities, consistent with the Lanterman Developmental Disabilities Services Act.

2. The Escondido Zoning Ordinance was amended to clarify between large licensed care facilities (serving seven or more persons) and sanitariums.

Lemon Grove

Impediments Identified in 2005:

1. The City requires a conditional use permit (CUP) for all multi-family residential uses.

2. Lemon Grove requires a conditional use permit for second units; this requirement is not compliant with State law.

3. The Lemon Grove Zoning Ordinance does not explicitly permit mobile homes or manufactured housing in accordance with State law.

Resolution:

1. The City removed its conditional use permit (CUP) requirement for all multi-family residential uses.

2. Lemon Grove has since amended its second unit policy to be ministerial.

3. The Lemon Grove Zoning Ordinance includes manufactured housing in its definition of single-family dwelling. Manufactured housing is therefore permitted in all zones where single-family dwellings are permitted.

National City

Impediment Identified in 2005: The National City Zoning Ordinance does not explicitly permit mobile homes or manufactured housing in accordance with State law.

Resolution: National City now explicitly permits manufactured housing, installed on a permanent foundation in compliance with all applicable building regulations and Title 25 of the California Health and Safety Code, in all residential districts in the City (consistent with California law).

Poway

Impediment Identified in 2005: Poway's Second Dwelling Unit Ordinance is not compliant with State law. The City requires a conditional use permit for Second Dwelling Units (SDU) contrary to State requirements that SDU permits receive administrative approval.

Resolution: Second dwelling units are now permitted on the same lot as an existing single-family dwelling, except in those areas of the City determined to be inappropriate for second units. Inappropriate areas of the City include those without adequate water, sewer, or other municipal services in which second units would have a significant adverse impact upon traffic flow.

Solana Beach

Impediment Identified in 2005: The Solana Beach Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

Resolution: The Solana Beach Zoning Ordinance no longer includes any form of "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

Vista

Impediments Identified in 2005:

1. The Vista Zoning Ordinance includes a definition of "family" that may impede fair housing choice.

2. The Vista Zoning Ordinance does not expressly permit emergency shelters, convalescent centers or hospitals, or non-educational group or boarding homes in any of its zoning districts.

3. The Vista Zoning Ordinance does not include a density bonus ordinance consistent with State law.

4. Vista has not established procedures for obtaining reasonable accommodation pursuant to ADA.

Resolution:

1. The Zoning Ordinance's definition of family was amended to ensure that it would not impede fair housing choice.

2. While the City's Zoning Ordinance does not define or specifically allow for emergency shelters, "rescue missions" are permitted by special use permit in the City's commercial and manufacturing zone districts. Emergency shelters are permitted by the City under this use classification.

3. On August 11, 2009, the City held a public hearing to receive and consider all evidence and reports concerning the PC20-093 Residential Density Bonus Ordinance, an amendment that would add Chapter 18.88, regarding a residential density bonus program, to the Vista Municipal Code.

4. The City established a formal procedure for obtaining reasonable accommodations in 2007.

8.3 Regional Impediments Carried Over from Previous AIs

The following is a list of regional impediments carried over from the previous AIs, indicating the impediments have not been fully addressed and are persisting in the region. Therefore additional efforts are required. Revisions have been made to these impediments and recommendations to reflect current conditions.

Education and Outreach

Impediment Identified in 1996, 2000, and 2005: Educational and outreach literature regarding fair housing issues, rights, and services on websites or at public counters is limited. In 2005, approximately 38 percent of Fair Housing Survey respondents who indicated that they had been discriminated against did not know where to report their complaints. A majority of the 19 jurisdictions now provide some form of fair housing information on their website. The cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, and Solano Beach do not provide fair housing information on their websites. National City, La Mesa and Escondido do not provide extensive details about fair housing; however, they provide links to the Center for Social Advocacy, with which they coordinate for fair housing services. According to the 2009 Fair Housing Survey conducted in conjunction with the drafting of this report, 28 percent of Survey respondents who had been discriminated against did not know where to report their complaints.

Revised Recommendations:

1. Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, and Solano Beach should provide links to fair housing and other housing resources with current information on their websites.

2. National City, La Mesa and Escondido should consider including detailed information about fair housing on their websites, in addition to the links they currently have to the Center for Social Advocacy.

3. All jurisdictions should consider prominently displaying fair housing information on their public counters.

Impediment Identified in 1996, 2000, and 2005: As many individual homeowners enter the business of being a landlord by renting out their homes, many may not be aware of current laws. There have not been efforts to identify and target small property owners specifically with education and outreach materials. Many service providers hold workshops and trainings geared toward small property owners; however, all property owners in the vicinity are invited.

Revised Recommendation:

1. Entitlement jurisdictions should include in the scopes of work for fair housing services to expand outreach to small property owners. Fair housing service providers should coordinate with all entitlement and participating jurisdictions to identify small property owners within their client jurisdictions to specifically target education and outreach materials to this segment of the market population. All entitlement and participating jurisdictions should collaborate with service providers in outreach activities.

Impediment Identified in 2005: Many fair housing violations are committed by small "mom and pop" rental operations. These property owners/managers are often not members of the San Diego County Apartments Association and outreaching to this group is difficult. Jurisdictions and fair housing service providers have worked with the San Diego County Apartments Association (SDCAA) to establish a lower-tier membership for two- to six-unit owners to encourage access to SDCAA education programs. The SDCAA membership is based on a standard fee of $209 per owner, a $25 processing fee and an additional $3.73 per unit. Owners of fewer rental properties or "mom and pop owners" will have a smaller membership fee than large property owners.

Revised Recommendation:

1. Entitlement jurisdictions should include in the scopes of work for fair housing services to expand outreach to small property owners. Fair housing service providers should coordinate with all entitlement and participating jurisdictions to identify small property owners within their client jurisdictions to specifically target education and outreach materials to this segment of the market population. All entitlement and participating jurisdictions should collaborate with service providers in outreach activities.

Lending and Credit Counseling

Impediment Identified in 2000 and 2005: Hispanics and Blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates among the 19 jurisdictions. Specifically, low and moderate income Black loan applicants achieved significantly lower approval rates than White applicants at the same income level. Also, several lenders had high rates of loan applications withdrawn or closed due to incomplete information, suggesting inadequate follow-up with potential homebuyers. The San Diego Reinvestment Task Force has proposed a Three Year Plan that demonstrates a regional discussion as well as actions to address the impediments related to lending and credit counseling. The Three Year Plan includes research, goals and strategies directed at improving and increasing financial education, affordable housing and consumer lending.

Revised Recommendations:

1. All jurisdictions should collaborate with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan.

2. All jurisdictions that offer homebuyers programs also consider stepping up outreach efforts in minority communities in order to improve loan origination/approval rates and increase awareness of and education about homeownership opportunities.

Impediment Identified in 2005: Many of the reasons for application denial, whether in the rental market or in the home purchase market, relate to credit history and financial management factors. The Community Reinvestment Initiative (CRI) Task Force was provided with a copy of the 2005 Analysis of Impediments to Housing Choice in order to engage in discussions and actions with the region's various lenders. The San Diego City-County Reinvestment Task Force also recently hosted the catalytic Smart Money Summit involving over 500 people in workshops and education activities.

Revised Recommendations:

1. Provide findings of this AI and other related studies to the CRI Task Force.

2. All jurisdictions that offer homebuyer programs should continue providing education and outreach on Credit History and Financial Management.

3. Jurisdictions should collaborate with the CRI in the implementation of the Three-Year Plan prepared by the CRI.

Housing Discrimination

Impediments Identified in 1985, 2000, and 2005: Housing discrimination persists throughout the County, which is supported by general literature, statistical data, cases filed with DFEH, and recent testings (2004 and 2009) conducted in the region. Specifically, discriminatory practices based on race, disability, national origin, and familial status were among the top categories. These trends have persisted, and fair housing service providers have commented that discrimination based on disability has increased in recent years. Based on the testings conducted in 2009, there are some incidences where the minority home seekers are preferred over the White home seekers. However, only 41 pairs of testing were conducted in 2009. Given the large and diverse population of the County, this level of testing is not adequate to conclude the extent of housing discrimination in the County. More comprehensive and countywide testings should be conducted in the future.

Revised Recommendations:

1. Conduct comprehensive and countywide random testing on a regular basis to identify issues, trends, and problem properties. Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices.

2. Support stronger and more persistent enforcement activity by fair housing service providers.

3. Expand education and outreach efforts, with specific efforts outreaching to small rental properties where the owners/managers may not be members of the Apartments Association.

Racial Segregation

Impediment Identified in 1988 and 2005: Both the 1988 and 2005 AIs identified patterns of racial and ethnic concentration are present within particular areas of San Diego County. The 2010 AI analyzed segregation and minority concentrations on a regional basis, rather than looking at individual jurisdictions as factors influencing locational choices are not confined by political boundaries. As summarized in Table 3-5, racial and ethnic composition varies considerably across jurisdictions. The South Suburban and Central Sub-Regions had the highest concentrations of minority populations (72 percent and 64 percent) while the East County and East Suburban sub-regions had the lowest minority concentrations of 28 percent and 30 percent. The North County East sub-region had the closest minority population to the region as a whole. The minority population in the North County East sub-region was 44 percent to the regional total of 45 percent.

A comparison of the degrees of racial segregation among different ethnic groups from year 2000 to year 2020 in San Diego County is presented in Table 3-4. Evidently, the level of segregation between minority and Whites is expected to increase from 44.7 percent to 46.9 percent. The highest level of segregation seems to exist between Whites and Blacks (56.3 percent in 2000 and 53.5 percent in 2020). The lowest level of racial segregation exists between Blacks and Hispanics (41.7 percent) in year 2000 and maintains the same trend through 2020 (40.1 percent). When compared to Hispanic populations, Black and Asian populations were similarly segregated. Asians and Pacific Islanders showed a lower level of segregation with Hispanics than with Whites.

More than one fourth (28 percent) of the County households earned less than $30,000 in 2008. In contrast, the top 30 percent of the households earned more than $75,000 in 2008. Figure 3-9 shows how this gap has increased from 2000 to 2010. According to CHAS data, 39 percent of households in San Diego County are considered lower and moderate income, earning less than 80 percent of the County Area Median Income (AMI). Among racial and ethnic groups, Hispanic households had the highest proportions of extremely low, low and moderate income households. Hispanic (60 percent) and Black (52 percent) households had a considerably higher percentage of lower income households than the rest of the County (Table 3-17). Therefore, there are strong correlations between income and race/ethnicity, and subsequently strong correlations between as the concentration of low and moderate income populations and areas of minority concentration.

Residential segregation refers to the degree to which groups live separately from one another. The term segregation historically has been linked to the forceful separation of racial groups. However, as more minorities move into suburban areas and outside of traditional urban enclaves, some minority groups may prefer to live close to areas where there are social networks and support systems.

Revised Recommendations: All jurisdictions should pursue the following:

1. Work to diversify and expand the housing stock to accommodate the varied housing needs of different groups.
2. Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages (to the extent

feasible) and through venues and media that have proven success in outreaching to community, particularly those hard-to-reach groups.
3. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented.

Overconcentration of Housing Choice Vouchers and Public Housing

Impediments Identified in 1988 and 2005: Due to the geographic disparity in terms of rents, concentrations of Section 8 voucher use has occurred. For example, the City of El Cajon represents about three percent of the County population but almost nine percent of the Section 8 voucher use. National City also has a relatively high concentration of Section 8 voucher use. The City represents about two percent of the total population but almost four percent of the vouchers issued in San Diego County. Within the City of San Diego, there are also specific neighborhoods (by ZIP Codes) with high concentrations of voucher usage. As of 2009, eight ZIP Codes had more than five percent of the voucher uses in the City. These are shown in Table 3-31. Some ZIP Codes with large numbers of voucher users exhibit diversity in the racial composition of the users. However, a couple of ZIP Codes do show significantly higher proportions of one race.

The County of San Diego Housing Authority owns and administers public housing rental complexes (121 units), all of which are located in the City of Chula Vista. The San Diego Housing Commission opted out of the Conventional Public Housing Program in 2007 (which provided for the upkeep of 1,366 units). The Commission retained only a very small portion of the units under the Public Housing program (36 units). Regarding rent-restricted affordable housing, the cities of San Marcos (39 affordable units per 500 total units) and National City (96 affordable units per 500 total units) had the highest concentration of affordable units. Countywide the average is 14 affordable units per 500 total units.

Revised Recommendations: All jurisdictions should pursue the following:
1. Work to expand the affordable housing inventory and implement policies that would discourage concentration of affordable housing units within individual jurisdictions.
2. Promote the Housing Choice Voucher program to rental property owners. With guaranteed income from HUD, the Housing Choice Vouchers should be an attractive option given the current depressed market conditions.
3. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented.
4. Continue to implement the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission to expand locational choices for voucher users. The Housing Commission should also explore other mechanisms to deconcentrate the use of vouchers.

Housing Options

Impediments Identified in 1996, 2000 and 2005: Housing choices for persons with disabilities are limited. Most jurisdictions have addressed constraints on housing for persons with disabilities through a program to adopt a reasonable accommodations procedure or additional accessibility programs.

Revised Recommendations:

1. All jurisdictions should continue their efforts to expand the variety of available housing types and sizes. In addition to persons with disabilities, senior households, families with children, farmworkers, and the homeless, among others, can also benefit from a wider range of housing options.

Impediments Identified in 1996, 2000, and 2005: At the writing of the 2005 AI, none of the jurisdictions have adopted a universal design ordinance. Some jurisdictions, Carlsbad in particular, have considered a universal design ordinance but deemed it not cost effective for new developments. The County of San Diego has proposed to promote Universal Design in new developments. It is often encouraged but not required. In the City of San Diego, Universal Design Guideline compliance is a requirement of all Opportunity Fund applications, DDAs and OPAs and the San Diego Housing Commission meets with all developers to review universal design standards on all proposed projects.

While most jurisdictions incorporate residential rehabilitation programs into their Consolidated Plan process, many do not specify ADA compliant upgrades in the program. Vista, Santee, Oceanside and Carlsbad do specify rehabilitation programs that enhance accessibility.

The San Diego Housing Commission maintains an Affordable Housing Resource Guide. The guide includes regional resources as well as San Diego citywide affordable rental housing list specifying housing for disabled people. The County of San Diego also provides a database of affordable rental housing and services throughout the County that is accessible to persons with disabilities.

Revised Recommendations:

1. If formal Universal Design ordinances are cost prohibitive, jurisdictions could consider encouraging, but not requiring, universal design principles in new housing developments (i.e. San Diego County's current practice).

2. All jurisdictions with a residential rehabilitation program (regardless of funding sources) should specifically include ADA-compliant upgrades in their programs. Jurisdictions could also consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.

Lead-Based Paint Hazards

Impediments Identified in 2005: Lead-based paint hazards often disproportionately affect minorities and families with children. While lead-based paint issues pose a potential impediment to housing choice, testing of lead hazards is rarely performed when purchasing or renting a unit. According to national statistics, lead poisoning disproportionately impacts Black households and households with young children. The previous AI recommended that all jurisdictions consider requiring lead-based paint testing as part of their home buyer programs. Furthermore, lead-based paint testing should not be limited to housing programs funded by federal funds.

However, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove and Solana Beach do not currently have home buyer programs and the City of La Mesa offers only closing cost assistance. National City is in the process of adopting a first time homebuyer program that will include lead-based paint testing. Carlsbad, Chula Vista, El Cajon, Oceanside, Poway, the City of San Diego, San Marcos and Vista all include lead-based paint testing in their homebuyer programs. The San Diego Housing Commission (SDHC) offers Lead Paint Reduction zero percent deferred loans as well as HUD Lead Hazard Control Grants. San Diego County provides for testing and abatement of lead based paint in its Home Repair Program. The City of Santee does not provide for lead-based paint testing in their homebuyer programs.

Revised Recommendations:

1. All jurisdictions that offer homebuyer and rehabilitation programs should include lead-based paint testing as part of their homebuyer and residential rehabilitation programs (regardless of funding sources).

Regional Collaboration

Impediments Identified in 2000 and 2005: At the time the 2005 AI was completed, only minimal successes in regional collaboration had been documented. Currently, the Fair Housing Resources Board (FHRB) encourages coordination among service providers through its membership. All providers are invited and encouraged to become members and all providers are currently members.

Collaboration between the jurisdictions and service providers is also encouraged. The cities of Carlsbad, Chula Vista, La Mesa, National City, Oceanside, Poway, San Marcos, Vista and both the City and County of San Diego all report identifying service gaps with their service providers and are currently working to revise their scopes.

Revised Recommendations:

1. The fair housing service providers should continue to collaborate and work to affirmatively further fair housing in the region.

2. A single reporting system should be used by the fair housing service providers to compile consistent fair housing data that facilitates analysis of trends and patterns.

3. The Fair Housing Resources Board (FHRB) should also continue to function as a collaborative to coordinate fair housing services for the region.

4. Entitlement jurisdictions should annually review its scope of work to address service gaps.

Reporting

Impediments Identified in 2005: At the writing of the 2010 AI, fair housing service providers are supposed to be using HUD's standard reporting categories in reporting fair housing statistics. However, based on the statistics collected for this 2010 AI, inconsistencies and discrepancies in data are still present. Inconsistent reporting makes tracking trends difficult.

Revised Recommendation:

1. Entitlement jurisdictions contracting for fair housing services should work with the fair housing service providers to develop one uniform reporting method and consistent reporting categories to report fair housing data.

Impediments Identified in 2005: While education and outreach efforts are a clear priority of all agencies involved, a previous review of sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports indicated a lack of quantifiable goals, objectives, and accomplishments to gauge success or progress. Most jurisdictions now report that they have developed outcome-based performance measures in addition to statistics on clients served. The City of Oceanside, however, has indicated that it has not established outcome-based performance measures.

Revised Recommendation:

1. Fair housing service providers should publicize the outcomes of fair housing complaints to encourage reporting.
2. The City of Oceanside should establish outcome-based performance measures. Remaining jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing.

Fair Housing Services

Impediments Identified in 2005: Fair housing services vary across the region based on the agency providing the services and the work scopes of each sub-recipient contract. Differing levels of funding may also be an explanation accounting for variances in services. Most service providers confirm that they meet with the jurisdictions they work with regularly to review service gaps and work to update budgets and scopes.

Residents commented on the confusion regarding fair housing services – which agency is responsible for what types of services and the geographic coverage of the agency. The service providers do not provide service area maps but the Fair Housing Resources Board makes one available to the public as well as to the participating jurisdictions.

2-1-1 San Diego is a free service to all San Diego County residents that provides them with access and referrals to a variety of local service providers. Operators at 2-1-1 can direct callers to service providers in all areas including substance abuse treatment, child care, senior services, financial assistance and many more. Currently, fair housing is not a service that is covered by 2-1-1 and operators are unaware of how to identify and direct fair housing issues.

Revised Recommendations:

1. Entitlement jurisdictions should continue collaborating with fair housing services providers to ensure an adequate level of service is available to all residents.

2. Entitlement jurisdictions should also evaluate service gaps and establish appropriate levels of funding for the provision of these services.

3. The Fair Housing Resources Board should regularly update its service area map to provide the public with clear information on service providers and types of services available.

4. Entitlement jurisdictions and the Fair Housing Resources Board should establish a collaborative relationship with the 2-1-1 San Diego Hotline.

5. Fair housing service providers should work with 2-1-1 San Diego to educate and train their phone operators in identifying and directing fair housing issues to the appropriate service providers. Fair housing service providers should be listed among the community service organizations that 2-1-1 can refer people to.

Impediments Identified in 2000 and 2005: Fair housing service provider contracts with the jurisdictions do not currently allow for random testing or testing audits. Currently, testing is performed on a complaint-driven basis. A testing audit is a systematic investigation of discrimination in the housing market for the purpose of gauging the prevalence and types of discrimination at play in the market at a given point in time. Relying on complaint driven testing is not an accurate way of ensuring fair housing in a community because many residents are unaware of where or how to report fair housing complaints.

Revised Recommendations:

1. Entitlement jurisdictions should consider setting aside funding for fair housing audits in 2011 and every two years thereafter. Specifically, entitlement jurisdictions should consider pooling funds to conduct regional audits, rather than acting individually, and work collaboratively with fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available.

Impediments Identified in 2005: While tenant/landlord disputes are not fair housing issues in general, providing dispute resolution services may prevent certain situations from escalating to discrimination issues. All fair housing service providers encourage tenant/landlord mediation among their clients. Some cities include the services of housing counselors to provide mediation and other provides referrals for mediation.

Revised Recommendation:

1. Entitlement jurisdictions should ensure tenant/landlord dispute resolution services are provided to complement the fair housing services. The region's other fair housing service providers should consider adding the tenant/landlord mediation services currently offered by NCL to the array of housing services they already provide.

8.4 Jurisdiction-Specific Impediments Carried Over from Previous AIs

The following is a list of local impediments carried over from the previous AIs, indicating the impediments have not been fully addressed and therefore additional efforts are required. Revisions have been made to these impediments and recommendations to reflect current conditions.

Carlsbad

Impedimentss Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Carlsbad Zoning Ordinance was not amended to include a definition of "family" that will not impede fair housing choice.

2. The Carlsbad Zoning Ordinance was not amended to expressly permit transitional housing or emergency shelters.

3. Carlsbad has not yet established procedures for obtaining reasonable accommodation pursuant to ADA.

Revised Recommendations: The City of Carlsbad should pursue the following actions to remove the fair housing impediments identified above:

1. Remove the definition of family from its Zoning Ordinance.

2. Amend the Zoning Ordinance to permit emergency shelters by right in a specified zone. Carlsbad should also clearly define the transitional housing and supportive housing. When such housing is developed as group quarters, they should be permitted as residential care facilities. When operated as regular multi-family rental housing, transitional and supportive housing should be permitted by right as a multi-family residential use in multi-family zones.

3. Adopt an ordinance to establish a formal policy on reasonable accommodation.

Chula Vista

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Chula Vista Zoning Ordinance was not amended to include a density bonus ordinance consistent with State law.

2. The Chula Vista Zoning Ordinance was not amended to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.

3. The Chula Vista Zoning Ordinance was not amended to explicitly address and permit by right or with a Conditional Use Permit licensed residential care facilities serving seven or more persons in any residential zoning district.

4. Chula Vista has not yet established procedures for obtaining reasonable accommodation pursuant to ADA.

Revised Recommendations: The City of Chula Vista should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its density bonus ordinance to comply with State law.

2. Amend its Zoning Ordinance to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.
3. Amend its Zoning Ordinance to explicitly address and permit by right or with a Conditional Use Permit licensed residential care facilities serving seven or more persons in any residential zoning district.

4. Establish a formal reasonable accommodation procedure to grant exceptions in zoning and land use for persons with disabilities.

Coronado

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Coronado Zoning Ordinance was not amended to permit manufactured housing in the single-family zones.

2. The Coronado Zoning Ordinance was not amended to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.

3. The Coronado Zoning Ordinance was not amended to expressly permit transitional housing or emergency shelters.

4. Coronado has not yet established procedures for obtaining reasonable accommodation pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend the Zoning Ordinance to comply with the legislative mandate of State Government Code Section 65852.3 by allowing the development of manufactured housing in the R-1A Zone.

2. Amend the Zoning Ordinance to expressly address and permit licensed residential care facilities consistent with State law.

3. Designate its R-3 and R-4 Zones as zones where transitional housing will be permitted by right under standardized and objective procedures that are no more restrictive than those for similar residential uses. The City should also designate the Commercial and Civic Use zones as zones where homeless or emergency shelters will be permitted with a Major Special Use Permit and a City Coastal Permit.

4. Adopt a formal reasonable accommodation procedure to provide exceptions in zoning and land use for the development, maintenance, and improvement of housing for persons with disabilities.

Del Mar

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Del Mar Zoning Ordinance continues to require a Conditional Use Permit (CUP) for multi-family residential uses proposed at a density greater than 8.8 dwelling units per acre.

2. The Del Mar General Plan was not amended to establish minimum density requirements for all of its residential districts. The Del Mar Zoning Ordinance also contains "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

3. The Del Mar Zoning Ordinance was not amended to include a definition of "family" that will not impede fair housing choice.

4. The Del Mar Zoning Ordinance was not amended to explicitly permit mobile homes or manufactured housing in accordance with State law.

5. The Del Mar Zoning Ordinance was not amended to expressly permit transitional housing and emergency shelters.

6. Del Mar has not yet established procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Eliminate the Conditional Use Permit (CUP) requirement for multi-family residential uses proposed at a density greater than 8.8 dwelling units per acre.

2. Amend the General Plan to establish minimum density requirements for all of its residential districts. The Del Mar Zoning Ordinance should also be amended to address "pyramid zoning" issues.

3. Amend its Zoning Ordinance to include a definition of "family" that will not impede fair housing choice.

4. Amend its Zoning Ordinance to explicitly permit mobile homes or manufactured housing in accordance with State law.

5. Amend its Zoning Ordinance to expressly permit transitional housing. The City should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

6. Establish procedures for obtaining reasonable accommodation, pursuant to ADA.

El Cajon

<u>Impediment Identified in 2005</u>: The City has not yet established a formal procedure for approving requests for reasonable accommodation.

Revised Recommendation:

1. The City should establish procedures for reasonable accommodation.

Encinitas

<u>Impediments Identified in 2005</u>: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. As of August 11, 2009, Encinitas' Housing Element is out of compliance with State law.

2. The Encinitas Zoning Ordinance was not amended and continues to allow for the development of single-family homes in its multi-family residential zones, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

3. The City has not yet formalized procedures for obtaining a waiver of development standards which may be necessary to make improvements for reasonable accommodation pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Make an effort to ensure that its current Housing Element is in compliance with State law.

2. Amend its Zoning Ordinance to address "pyramid zoning" issues.

3. Develop a formal reasonable accommodation procedure for persons with disabilities.

Escondido

Impediments Identified in 2005: The Escondido Zoning Ordinance was not amended and continues to allow for the development of single-family homes in its multi-family residential zones, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

Revised Recommendation: The City should amend its Zoning Ordinance to address "pyramid zoning" issues.

Imperial Beach

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Imperial Beach Zoning Ordinance was not amended and continues to allow for the development of detached residential units in the highest density residential zones, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

2. The Imperial Beach Zoning Ordinance was not amended to explicitly identify residential care facilities among permitted uses in residential districts.

3. With the adoption of Ordinance No. 2002-986, the City of Imperial Beach began classifying emergency shelters as group homes, which are permitted in the C-1 General Commercial Zone, with a conditional use permit. Transitional housing is considered multifamily in nature and is permitted in the high-density multifamily residential district.

4. Imperial Beach has not yet established procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to address "pyramid zoning" issues.

2. Amend its Zoning Ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities with six or fewer occupants by right in a residential zoning district, pursuant to state and federal law.

3. In order to comply with the provisions of SB2, amend the Zoning Code to permit emergency shelters by right via a ministerial approval process.

4. Develop and formalize a general process that a person with disabilities will need to go through in order to make a reasonable accommodation request in order to accommodate the needs of persons with disabilities and streamline the permit review process.

La Mesa

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The La Mesa General Plan was not amended to establish reasonable minimum density requirements for its residential districts. The La Mesa Zoning Ordinance continues to allow for the development of single-family homes in multi-family districts, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

2. Transitional housing and emergency shelters for the homeless have both historically been considered "residential care facilities" and "community care facilities" in the La Mesa Municipal Code and are permitted or conditionally permitted in several zones. The La Mesa Municipal Code has also established a procedure for obtaining emergency temporary shelter permits.

3. La Mesa has not yet established procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to address "pyramid zoning" issues.

2. Amend the Zoning Ordinance to specifically identify transitional housing and emergency shelters in the definition of "community care facilities."

3. Establish a formal policy or procedure for processing requests for reasonable accommodation.

Lemon Grove

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. Lemon Grove's density bonus ordinance was not amended to comply with State law.

2. The Lemon Grove Zoning Ordinance was not amended to expressly permit transitional housing or emergency shelters.

3. The City has not yet formalized procedures for obtaining a waiver of development standards, which may be necessary to make improvements for reasonable accommodations pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Update its density bonus ordinance to comply with recent changes to state law (SB 1818).

2. Amend its Zoning Ordinance to expressly permit transitional housing.

3. Amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

4. Establish a formal policy or procedure for processing requests for reasonable accommodation.

National City

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The National City General Plan was not amended to establish minimum densities for each residential land use designation. The Zoning Ordinance also includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. The National City Zoning Ordinance includes a definition of "family" that may impede fair housing choice.

3. The City has not yet amended its Second Unit Ordinance to comply with State law.

4. National City's Land Use Code was amended in 2002 to allow emergency shelters and transitional housing with a Conditional Use Permit in the Civic Institutional (IC) and Private Institutional (IP) zones. In 2002, the City also processed a Land Use Code amendment to allow transitional housing in the institutional, commercial, and industrial zones.

5. National City has not yet established procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to establish minimum densities for each residential land use designation and to address "pyramid zoning" issues.

2. Remove its definition of family from the Zoning Ordinance, as it applies to residential uses.

3. Adopt second unit provisions that achieve consistency with state law.

4. In order to comply with the provisions of SB2, amend the Zoning Code to permit emergency shelters by right via a ministerial approval process.

5. Adopt a formal procedure for processing requests for reasonable accommodations for persons with disabilities.

Oceanside

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The City amended its definition of family as part of an update to its City Code. Oceanside no longer regulates residential land use by differentiating between biologically related and unrelated persons. However, the City's definition of a family excludes individuals. Such a definition may still be considered an impediment because it may give landlords the opportunity to deny renting single-family or multi-family dwelling units to single persons.

2. Oceanside has not yet amended its density bonus ordinance to be consistent with State law.

3. The City of Oceanside has not yet established formal procedures for obtaining reasonable accommodation pursuant to ADA. However, individuals with disabilities can telephone the City, send an email, write a letter, stop by City offices, or appear at a City meeting to request special accommodation under the building code or variance from the requirements of City zoning code due to a disability. Applications involving these exceptions are handled administratively by the Planning Department.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to include a definition of "family" that does not impede fair housing choice.

2. Update its density bonus ordinance in order to comply with the new SB 1818.

3. Adopt a written reasonable accommodation ordinance to provide exception in zoning and land-use for housing for persons with disabilities. This procedure should be a ministerial process, with minimal or no processing fee.

Poway

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The City of Poway did not amend its General Plan to modify land use designations with either very low, or no minimum density requirements, which could lead to development of single-family detached homes on land intended for multi-family residential development. The Poway Zoning Ordinance also continues to allow for the development of single-family homes in multi-family districts, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/ designations intended for higher density uses.

2. The Poway Zoning Ordinance was not amended to explicitly identify and permit residential care facilities in all residential districts.

3. The Poway Zoning Ordinance was not amended to explicitly permit transitional housing or emergency shelters.

4. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to establish minimum densities for each residential land use designation and to address "pyramid zoning" issues.

2. Amend the Zoning Ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities with six or fewer occupants by right in a residential zoning district, pursuant to state and federal law.

3. Amend its Zoning Ordinance to expressly permit transitional housing. The City should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

4. Establish a formal reasonable accommodation procedure.

City of San Diego

Impediments Identified in 1996 and 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The City of San Diego Zoning Ordinance includes a definition of "family" that could impede fair housing choice.

2. The Zoning Ordinance was not amended to eliminate instances of "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation. The City's 2008 General Plan Land Use Element, however, includes a policy that ensures efficient use of remaining land available for residential development and redevelopment by requiring that new development meet the density minimums of applicable plan designations.

3. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to include a definition of "family" that does not impede fair housing choice.

2. Amend its Zoning Ordinance to address "pyramid zoning" issues.

3. Establish a formal reasonable accommodation procedure.

County of San Diego

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The County of San Diego did not amend its General Plan to modify land use designations with either very low, or no minimum density requirements, which could lead to development of single-family detached homes on land intended for multi-family residential development. The Zoning Ordinance was also not amended to eliminate instances of "pyramid zoning," whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

2. The County of San Diego Zoning Ordinance was not amended to expressly permit transitional housing or emergency shelters.

3. The County has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendations: The County should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to establish minimum densities for each residential land use designation and to address "pyramid zoning" issues.

2. Amend its Zoning Ordinance to expressly permit transitional housing. The County should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

3. Establish formal procedures for obtaining reasonable accommodation, pursuant to ADA.

San Marcos

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The San Marcos Zoning Ordinance includes a definition of "family" that may impede fair housing choice.

2. The San Marcos Zoning Ordinance includes "pyramid zoning," which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.

3. The City of San Marcos now permits residential care/licensed community care facilities, transitional housing and emergency shelters through the Minor CUP process (an administrative procedure).

4. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to include a definition of "family" that does not impede fair housing choice.

2. Amend its Zoning Ordinance to address "pyramid zoning" issues.

3. Amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

4. Establish a formal reasonable accommodation procedure.

Solana Beach

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Solana Beach Zoning Ordinance includes a definition of "family" that may impede fair housing choice.
2. The City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA.

Revised Recommendation: The City should take the following actions to remove the fair housing impediments identified above:

1. The City should evaluate its definition of family and revise the definition to ensure that it does not constrain the development of housing for persons with disabilities or residential care facilities.

2. The City should establish a formal reasonable accommodation procedure.

Vista

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. These include:

1. The Vista Zoning Ordinance continues to allow for the development of single-family homes in multi-family districts, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

2. Although one section of the Vista Zoning Ordinance (Chapter 18.31) permits second dwelling units pursuant State law, another section (18.06.160) prohibits second dwelling units. The City has not amended the conflicting Zoning Ordinance (Chapter 18.31 and 18.06.160) sections concerning the provision of second dwelling units.

Revised Recommendations: The City should pursue the following actions to remove the fair housing impediments identified above:

1. Amend its Zoning Ordinance to address "pyramid zoning" issues.

2. Amend the conflicting Zoning Ordinance (Chapter 18.31 and 18.06.160) sections concerning the provision of second dwelling units.

8.5 New Regional Impediments

The following is a list of new regional impediments that may exist in the County.

Housing Market Conditions

Impediments Identified in 2010: Substandard housing conditions tend to impact minority households disproportionately. Housing is subject to gradual deterioration over time. Substandard housing conditions were among the top tenant/landlord complaints in the region. Lead-based paint hazards are present in older housing units. Also, older housing units are usually not ADA compliant, limiting the housing options for persons with disabilities.

As shown in Table 3-19, 38 percent of San Diego County housing stock was over 30 years of age in 2000. The cities of National City (63 percent), Lemon Grove (61 percent) and La Mesa (60 percent) have the largest proportions of housing units potentially in need of rehabilitation. Home rehabilitation can be an obstacle for senior homeowners with fixed incomes and mobility issues. Given the disproportionate housing needs of seniors, large families, and minority households, providing decent and adequate housing will improve the quality of life for these households.

Recommendations: All jurisdictions that offer rehabilitation programs should pursue the following:

1. Offer housing rehabilitation programs, either directly or through the County, and make lead-based paint testing as part of their housing rehabilitation programs.
2. Consider modifying the housing rehabilitation programs to make financial assistance for accessibility improvements available for renters as well as homeowners.

Fair Housing

Impediments Identified in 2010: Fair housing service providers should actively pursue Fair Housing Initiative Program (FHIP) funds. HUD regulations define two kinds of fair housing organizations: Qualified Fair Housing Enforcement Organization (QFHO) and Fair Housing Enforcement Organization (FHO). To ensure the quality of fair housing activities and services provided to the jurisdictions and to support their certifications to affirmatively further fair housing choice, HUD encourages CDBG recipients to consider QFHOs and FHOs when awarding funds. Furthermore, only QFHO and FHO are eligible to receive FHIP funds. Among the various service providers in the County, only the FHCSD has pursued and received FHIP funds.

Recommendations:

1. All entitlement jurisdictions are encouraged to select organizations that meet QFHO and FHO criteria for fair housing services.
2. All service providers for fair housing are encouraged to seek FHIP funds to provide fair housing testing services.

8.6 New Jurisdiction-Specific Impediments

Carlsbad

Impediment Identified in 2010:

1. Carlsbad's Zoning Ordinance does not provide for supportive housing as required by State law (SB 2).

Recommendation:

1. Amend the Zoning Ordinance to include provisions for supportive housing pursuant to State law.

Coronado

Impediments Identified in 2010:

1. Coronado's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendation:

1. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Del Mar

Impediments Identified in 2010:

1. The City of Del Mar does not currently have a Housing Element in compliance with HCD.

2. The Del Mar Zoning Ordinance's density bonus provisions have not been amended to reflect State law (SB 1818).

2. Del Mar's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Work with HCD to achieve a Housing Element that complies with State law.

2. Amend the density bonus provisions to comply with State law.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

El Cajon

Impediments Identified in 2010:

1. Based on fair housing statistics, the City of El Cajon had among the highest numbers of calls for fair housing complaints and tenant/landlord issues.

2. El Cajon's Zoning Ordinance treats transitional housing and supportive housing, designed as apartments, as multi-family housing and it is permitted by right in any zone that permits multi-family housing by right. El Cajon's Zoning Ordinance does not provide for Single-Room Occupancy (SRO) uses, nor is it identified in the current Housing Element as a type of housing that is needed in the community.

Recommendations:

1. Work with its fair housing service provider to expand outreach and education activities.

2. Assess the need for SRO developments within the community in conjunction with the next Housing Element update scheduled for 2011 – 2012. Amend the Zoning Ordinance to accommodate SRO, if the Housing Element identifies SRO are needed in the community to meet the housing needs of very low income households.

Encinitas

Impediments Identified in 2010:

1. The Encinitas Zoning Ordinance does not specify density bonus provisions that are in compliance with State law (SB 1818).

2. The Encinitas Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts as required by State law.

3. The City of Encinitas conditionally permits emergency shelters but recent changes to State law requires that local jurisdictions permit emergency shelters by right in at least one year-round shelter.

4. Encinitas's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to make explicit provisions for manufactured housing units in single-family residential zoning districts.

3. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

4. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Escondido

Impediments Identified in 2010:

1. The Escondido Zoning Ordinance does not specify density bonus provisions that comply with State law (SB 1818).

2. The Escondido Zoning Ordinance does not provide for emergency shelters and does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

3. The Escondido Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Imperial Beach

Impediments Identified in 2010:

1. The Imperial Beach Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

2. The Imperial Beach Zoning Ordinance does not provide for large residential care facilities.

3. Imperial Beach's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to provide for large residential care facilities.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

La Mesa

Impediments Identified in 2010:

1. The La Mesa Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

2. La Mesa's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendation:

1. Amend the Zoning Ordinance to include density bonus provisions that comply with State law.

2. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Lemon Grove

Impediments Identified in 2010:

1. Lemon Grove's Zoning Ordinance does not explicitly provide for mobile home parks.

2. Lemon Grove's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendation:

1. Amend the Zoning Ordinance to make explicit provisions for mobile home parks.

2. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

National City

Impediments Identified in 2010:

1. The National City Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

2. The National City Zoning Ordinance does not provide for large residential care facilities.

3. National City's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance to include density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to provide for large residential care facilities.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Oceanside

Impediments Identified in 2010:

1. Oceanside conditionally permits emergency shelters but does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

2. The City of Oceanside conditionally permits transitional housing, which can limit the housing choices of special needs groups such as homeless individuals and families.

3. Oceanside's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

2. Amend the Zoning Ordinance to permit transitional housing, supportive housing, and SRO in compliance with State law.

Poway

Impediments Identified in 2010:

1. The Poway Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

2. The City of Poway limits large residential care homes to 15 clients.

3. Poway's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend Zoning Ordinance density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to remove the limit on the number of clients a large residential care facility may serve.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

City of San Diego

Impediments Identified in 2010:

1. The City of San Diego conditionally permits emergency shelters but does not meet the State law requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

2. The City's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

3. Eight ZIP Codes in the City have high concentrations of Section 8 Housing Choice Vouchers.

4. Reflecting the high correlations between minority concentrations and low/moderate income areas, several ZIP codes have high proportions of minority households receiving Housing Choice Vouchers.

Recommendations:

1. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

2. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

3. Continue to implement the Choice Communities Initiative, Moving Forward plan, and Housing Choice Voucher Homeownership Program, among other programs and activities to deconcentrate voucher use.

County of San Diego

Impediments Identified in 2010:

1. The County of San Diego currently has a Housing Element that is out of compliance with HCD.

2. The County's Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

3. The County's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Work with HCD to achieve a Housing Element that complies with State law.

2. Adopting density bonus provisions that are current with State law.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

San Marcos

Impediments Identified in 2010:

1. The City of San Marcos does not specify density bonus provisions that are in compliance with State law.

2. The San Marcos Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts as required by State law.

3. San Marcos has no provisions in its Zoning Ordinance for residential care facilities serving six or fewer clients but is home to a number of residential care facilities. The Zoning Ordinance also does not provide for large residential care facilities serving seven or more residents.

4. The City of San Marcos does not provide for transitional housing, supportive housing, and SRO, which can limit the housing choices of special needs groups such as homeless individuals and families.

Recommendations:

1. Amend its density bonus provisions to be in compliance with State law.

2. Make explicit provisions for manufactured housing units in single-family residential zoning districts.

3. Amend its Zoning Ordinance to comply with the Lanterman Act by providing for residential care facilities serving six or fewer clients as well as define and provide for large residential care facilities.

4. Amend its Zoning Ordinance to include provisions for transitional housing, supportive housing and SRO.

Santee

Impediments Identified in 2010:

1. The City of Santee conditionally permits transitional housing, which can limit the housing choices of special needs groups such as homeless individuals and families.

2. Santee's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance to include provisions for transitional housing, supportive housing, and SRO pursuant to State law.

Solana Beach

Impediments Identified in 2010:

1. Solana Beach does not permit for emergency shelters but does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

2. The Solana Beach Zoning Ordinance does not provide for transitional housing, supportive housing, and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law

2. Amend its Zoning Ordinance to include provisions for transitional housing, transitional housing, and SRO pursuant to State law.

Vista

Impediments Identified in 2010:

1. The City of Vista does not specify density bonus provisions that are in compliance with State law.

2. The Vista Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts as required by State law.

3. Vista does not permit for emergency shelters but does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

4. Vista's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amending its density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to make explicit provisions for manufactured housing units in single-family residential zoning districts.

3. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

4. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

CHAPTER 9 FAIR HOUSING ACTION PLANS

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The previous chapter summarize conclusions and presented a list of recommendations to help address the impediments. This chapter builds upon the previous analyses and presents a list of specific actions jurisdictions in the region are planning to undertake in order to address the impediments. Fair Housing Action Plans (FHAPs) for the individual entitlement jurisdictions are provided in the Appendix D. Periodically, during the Consolidated Plan Annual Action Plan and Consolidated Annual Performance Evaluation Report (CAPER) processes, individual jurisdictions may adjust their actions depending on funding availability and progress and effectiveness in implementing the actions.

9.1 Regional Impediments Carried Over from Previous AIs

The following is a summary of actions that will be taken to address regional impediments carried over from the previous AIs. For more detailed information on the specific actions of each jurisdiction, as well as funding resources and responsible entities, please see Appendix D.

Education and Outreach

Impediment Identified in 1996, 2000, and 2005: Educational and outreach literature regarding fair housing issues, rights, and services on websites or at public counters is limited.

Revised Recommendations:

1. Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, and Solano Beach should provide links to fair housing and other housing resources with current information on their websites.

2. National City, La Mesa and Escondido should consider including detailed information about fair housing on their websites, in addition to the links they currently have to the Center for Social Advocacy.

3. All jurisdictions should consider prominently displaying fair housing information on their public counters.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Ensure ease of access to information about fair housing on websites with links between jurisdictions and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers.	2011	2011	2011	2011	2011	2011	2012	Ongoing	2011	Ongoing	2011	2011	2011
Increase knowledge of the process of reporting complaints and access/referral to government entities (i.e. DFEH/HUD/DOJ).	2011	2011	2011	2011	2011	2011	2012		2011		2011	2011	2011

<u>Impediment Identified in 1996, 2000, and 2005</u>: As many individual homeowners enter the business of being a landlord by renting out their homes, many may not be aware of current laws.

Revised Recommendation:

1. Entitlement jurisdictions should include in the scopes of work for fair housing services to expand outreach to small property owners. Fair housing service providers should coordinate with all entitlement and participating jurisdictions to identify small property owners within their client jurisdictions to specifically target education and outreach materials to this segment of the market population. All entitlement and participating jurisdictions should collaborate with service providers in outreach activities.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Coordinate education efforts between fair housing service providers and all entitlement and participating jurisdictions.	2012	2011	2011	2011	2011	2011	2012	Ongoing	2011	Ongoing	2011	2011	2011
Target education and outreach materials to the small property owner market population.	2012	2011	2011	2011	2011	2011	2012		2011		2011	2011	2011

Impediment Identified in 2005: Many fair housing violations are committed by small "mom and pop" rental operations.

Revised Recommendation:

1. Entitlement jurisdictions should include in the scopes of work for fair housing services to expand outreach to small property owners. Fair housing service providers should coordinate with all entitlement and participating jurisdictions to identify small property owners within their client jurisdictions to specifically target education and outreach materials to this segment of the market population. All entitlement and participating jurisdictions should collaborate with service providers in outreach activities.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Coordinate education efforts between fair housing service providers and all entitlement and participating jurisdictions.	2012	2011	2011	2011	2011	2011	2012	2010	2012	Ongoing	2011	2011	2011
Target education and outreach materials to the small property owner market population.	2012	2011	2011	2011	2011	2011	2012	2010	2012		2011	2011	2011

Lending and Credit Counseling

Impediment Identified in 2000 and 2005: Hispanics and Blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates among the 19 jurisdictions.

Revised Recommendations:

1. All jurisdictions should collaborate with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan.

2. All jurisdictions that offer homebuyers programs also consider stepping up outreach efforts in minority communities in order to improve loan origination/approval rates and increase awareness of and education about homeownership opportunities.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Collaborate with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan.	2011	2011	2011	2011	2011	2011	2012	2010	2012	2011	2011	2011	2011
Consider stepping up outreach efforts in minority communities in order to improve loan origination/approval rates and increase awareness of and education about homeownership opportunities.	2011	2011	2011	2011	2011	2011	2012	2010	2012	2011	2011	2011	2011

<u>Impediment Identified in 2005</u>: Many of the reasons for application denial, whether in the rental market or in the home purchase market, relate to credit history and financial management factors.

Revised Recommendations:

1. Provide findings of this AI and other related studies to the CRI Task Force.

2. All jurisdictions that offer homebuyer programs should continue providing education and outreach on Credit History and Financial Management.

3. Jurisdictions should collaborate with the CRI in the implementation of the Three-Year Plan prepared by the CRI.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Provide findings of this AI and other related studies to the CRI Task Force.	2012	2011	2011	2011	2012	2011	2012	2010	2012	2011	2011	2011	2011
Continue providing education and outreach on Credit History and Financial Management.	2012	2011	2011	2011	2012	2011	2012	2010	2012	2011	2011	2011	2011
Collaborate with the CRI in the implementation of the Three-Year Plan prepared by the CRI.	2012	2011	2011	2011	2012	2011	2012	2010	2012	2011	2011	2011	2011

Housing Discrimination

<u>Impediments Identified in 1985, 2000, and 2005</u>: Housing discrimination persists throughout the County, which is supported by general literature, statistical data, cases filed with DFEH, and recent testings (2004 and 2009) conducted in the region.

Revised Recommendations:

1. Conduct comprehensive and countywide random testing on a regular basis to identify issues, trends, and problem properties. Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices.

2. Support stronger and more persistent enforcement activity by fair housing service providers.

3. Expand education and outreach efforts, with specific efforts outreaching to small rental properties where the owners/managers may not be members of the Apartments Association.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Conduct comprehensive and countywide random testing on a regular basis to identify issues, trends, and problem properties.	2012	2011	2011	2011	2012	2011	2012	2013	2013	2011	2011	2011	2012
Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices.	2012	2011	2011	2011	2012	2011	2012	2013	2013	2011	2011	2011	2012
Support stronger and more persistent enforcement activity by fair housing service providers.	2012	2011	2011	2011	2012	2011	2012	2013	2013	2011	2011	2011	2012
Expand education and outreach efforts, with specific efforts outreaching to small rental properties where the owners/managers may not be members of the Apartments Association.	2012	2011	2011	2011	2012	2011	2012	2013	2013	2011	2011	2011	2012

Racial Segregation

Impediment Identified in 1988 and 2005: Both the 1988 and 2005 AIs identified patterns of racial and ethnic concentration are present within particular areas of San Diego County.

Revised Recommendations:

1. Work to diversify and expand the housing stock to accommodate the varied housing needs of different groups.

2. Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages (to the extent feasible) and through venues and media that have proven success in outreaching to community, particularly those hard-to-reach groups.

3. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Diversify and expand the housing stock to accommodate the varied housing needs of different groups.	2012	2011	2012	2012	2012	2012	2012	Ongoing	2015	Ongoing	2012	2011	2012
Promote equal access to information for all residents.	2012	2011	2012	2012	2012	2012	2012		2015		2012	2011	2012
Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented.	2012	2011	2012	2012	2012	2012	2012		2015		2012	2011	2012

Overconcentration of Housing Choice Vouchers and Public Housing

<u>Impediments Identified in 1988 and 2005:</u> Due to the geographic disparity in terms of rents, concentrations of Section 8 voucher use has occurred.

Revised Recommendations:

1. Work to expand the affordable housing inventory and implement policies that would discourage concentration of affordable housing units within individual jurisdictions.

2. Promote the Housing Choice Voucher program to rental property owners. With guaranteed income from HUD, the Housing Choice Vouchers should be an attractive option given the current depressed market conditions.

3. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented.

4. Continue to implement the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission to expand locational choices for voucher users. The Housing Commission should also explore other mechanisms to deconcentrate the use of vouchers.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Expand the affordable housing inventory and implement policies that would discourage concentration of affordable housing units within individual jurisdictions.	2011	2011	2011	2011	2012	2011	2012	Ongoing	2012	Ongoing	2011	2011	2013
Promote the Housing Choice Voucher program to rental property owners.	2011	2011	2011	2011	2012	2011	2012		2012		2011	2011	2013
Increase education of Section 8 voucher recipients as to choice and availability.	2011	2011	2011	2011	2012	2011	2012		2012		2011	2011	2013
Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented.	2011	2011	2011	2011	2012	2011	2012		2012		2011	2011	2013
Implement the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission to expand locational choices for voucher users.	2011	2011	2011	2011	2012	2011	2012		2012		2011	2011	2013

Housing Options

<u>Impediments Identified in 1996, 2000 and 2005</u>: Housing choices for persons with disabilities are limited.

Revised Recommendations:

1. All jurisdictions should continue their efforts to expand the variety of available housing types and sizes. In addition to persons with disabilities, senior households, families with children, farmworkers, and the homeless, among others, can also benefit from a wider range of housing options.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Expand the variety of available housing types and sizes.	2011	2011	2012	2011	2012	2012	2014	2010 and ongoing	2012	Ongoing	2011	2011	2013
Increase housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc.	2011	2011	2012	2011	2012	2012	2014		2012		2011	2011	2013
Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region.	2011	2011	2012	2011	2012	2012	2014		2012		2011	2011	2013

<u>Impediments Identified in 1996, 2000, and 2005</u>: At the writing of the 2005 AI, none of the jurisdictions have adopted a universal design ordinance.

Revised Recommendations:

1. If formal Universal Design ordinances are cost prohibitive, jurisdictions could consider encouraging, but not requiring, universal design principles in new housing developments (i.e. San Diego County's current practice).

2. All jurisdictions with a residential rehabilitation program (regardless of funding sources) should specifically include ADA-compliant upgrades in their programs. Jurisdictions could also consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Adopt a universal design ordinance.	n/a	2015	2015	n/a	n/a	2015	n/a	Ongoing	2015	Ongoing	2011	2015	2013
Encourage/require universal design principles in new housing developments.	2012	2011	n/a	2011	2012	n/a	2014		2015		2011	2012	2013
Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters/homeowners.	2012	2011	2012	2011	2012	2012	2014		2015		2011	2012	2013

Lead-Based Paint Hazards

<u>Impediments Identified in 2005</u>: Lead-based paint hazards often disproportionately affect minorities and families with children.

Revised Recommendations:

1. All jurisdictions that offer homebuyer and rehabilitation programs should include lead-based paint testing as part of their homebuyer and residential rehabilitation programs (regardless of funding sources).

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs	2012	2012	2012	2012	2012	2012	2012	Ongoing	2011	Ongoing	Ongoing	2012	2011
Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	2012	2012	2012	2012	2012	2012	2012		2011			2012	2011

Regional Collaboration

<u>Impediments Identified in 2000 and 2005</u>: At the time the 2005 AI was completed, only minimal successes in regional collaboration had been documented.

Revised Recommendations:

1. The fair housing service providers should continue to collaborate and work to affirmatively further fair housing in the region.

2. A single reporting system should be used by the fair housing service providers to compile consistent fair housing data that facilitates analysis of trends and patterns.

3. The Fair Housing Resources Board (FHRB) should also continue to function as a collaborative to coordinate fair housing services for the region.

4. Entitlement jurisdictions should annually review its scope of work to address service gaps.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region.	2012	2012	2012	2011	2012	2012	2012	2010	2011	2012	2012	2012	2011
Utilize a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns.	2012	2012	2012	2011	2012	2012	2012	2010	2011	2012	2012	2012	2011
Annually review of scope of work by entitlement jurisdictions to identify service gaps.	2012	2012	2012	2011	2012	2012	2012	2010	2011	2012	2012	2012	2011

Reporting

<u>Impediments Identified in 2005</u>: At the writing of the 2010 AI, fair housing service providers are supposed to be using HUD's standard reporting categories in reporting fair housing statistics.

Revised Recommendation:

1. Entitlement jurisdictions contracting for fair housing services should work with the fair housing service providers to develop one uniform reporting method and consistent reporting categories to report fair housing data.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Develop a uniform reporting method and consistent reporting categories to report fair housing data.	2011	2011	2011	2011	2012	2011	2012	2010	2011	n/a	2011	2011	2011

<u>Impediments Identified in 2005</u>: While education and outreach efforts are a clear priority of all agencies involved, a previous review of sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports indicated a lack of quantifiable goals, objectives, and accomplishments to gauge success or progress.

Revised Recommendation:

1. Fair housing service providers should publicize the outcomes of fair housing complaints to encourage reporting.

2. The City of Oceanside should establish outcome-based performance measures. Remaining jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures.	2012	2011	2012	2012	2012	2012	2012	2010	2013	n/a	2012	2012	2012
Publicize the outcomes of fair housing complaints to encourage reporting.	2012	2011	2012	2012	2012	2012	2012	2010	2013	n/a	2012	2012	2012

Fair Housing Services

<u>Impediments Identified in 2005</u>: Fair housing services vary across the region based on the agency providing the services and the work scopes of each sub-recipient contract.

Revised Recommendations:

1. Entitlement jurisdictions should continue collaborating with fair housing services providers to ensure an adequate level of service is available to all residents.

2. Entitlement jurisdictions should also evaluate service gaps and establish appropriate levels of funding for the provision of these services.

3. The Fair Housing Resources Board should regularly update its service area map to provide the public with clear information on service providers and types of services available.

4. Entitlement jurisdictions and the Fair Housing Resources Board should establish a collaborative relationship with the 2-1-1 San Diego Hotline.

5. Fair housing service providers should work with 2-1-1 San Diego to educate and train their phone operators in identifying and directing fair housing issues to the appropriate service providers. Fair housing service providers should be listed among the community service organizations that 2-1-1 can refer people to.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Collaborate with fair housing service providers to ensure an adequate level of service is available to all residents.	2012	2011	2012	2011	2012	2012	2013	2010	2011	2011	2011	2012	2011
Evaluate service gaps and establish appropriate levels of funding for the provision of these services.	2012	2011	2012	2011	2012	2012	2013	2010	2011	2011	2011	2012	2011
Regularly update the service area map and provide the public with clear information on service providers and types available.	2012	2011	2012	2011	2012	2012	2013	2010	2011	2011	2011	2012	2011
Establish a collaborative relationship with the 2-1-1 San Diego Hotline.	2012	2011	2012	2011	2012	2012	2013	2010	2011	2011	2011	2012	2011
Educate and train phone operators to identify and direct fair housing issues to the appropriate service providers.	2012	2011	2012	2011	2012	2012	2013	2010	2011	2011	2011	2012	2011
Listing of fair housing service providers as a part of available community service organizations.	2012	2011	2012	2011	2012	2012	2013	2010	2011	2011	2011	2012	2011

<u>Impediments Identified in 2000 and 2005</u>: Fair housing service provider contracts with the jurisdictions do not currently allow for random testing or testing audits.

Revised Recommendations:

1. Entitlement jurisdictions should consider setting aside funding for fair housing audits in 2011 and every two years thereafter. Specifically, entitlement jurisdictions should consider pooling funds to conduct regional audits, rather than acting individually, and work collaboratively with fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Incorporate random testing/testing audits in fair housing service provider contracts.	2012	2011	2011	2012	2012	2011	2013	2011	2011	2011	2011	2011	2012
Conduct audits in 2011 and every two years thereafter.	2012	2011	2011	2012	2012	2011	2013	2011	2011	2011	2011	2011	2012
Conduct regional audits.	2012	2011	2011	2012	2012	2011	2013	2011	2011	2011	2011	2011	2012
Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available.	2012	2011	2011	2012	2012	2011	2013	2011	2011	2011	2011	2011	2012

Impediments Identified in 2005: While tenant/landlord disputes are not fair housing issues in general, providing dispute resolution services may prevent certain situations from escalating to discrimination issues.

Revised Recommendation:

1. Entitlement jurisdictions should ensure tenant/landlord dispute resolution services are provided to complement the fair housing services. The region's other fair housing service providers should consider adding the tenant/landlord mediation services currently offered by NCL to the array of housing services they already provide.

Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Ensure tenant/landlord dispute resolution services are provided to complement fair housing services.	2011	2011	2011	2011	2011	2011	2013	2010	2011	2014	2011	2011	2011
Addition of tenant/landlord mediation services currently offered by NCL to housing services provided by other fair housing service providers.	2011	2011	2011	2011	2011	2011	2013	2010	2011	2014	2011	2011	2011

9.2 Jurisdiction-Specific Impediments Carried Over from Previous AIs

The following is a list of actions that will be taken to address jurisdiction-specific impediments carried over from previous AIs.

Carlsbad

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Remove the definition of family from its Zoning Ordinance.

2. Amend the Zoning Ordinance to permit emergency shelters by right in a specified zone. Carlsbad should also clearly define the transitional housing and supportive housing. When such housing is developed as group quarters, they should be permitted as residential care facilities. When operated as regular multi-family rental housing, transitional and supportive housing should be permitted by right as a multi-family residential use in multi-family zones.

3. Adopt an ordinance to establish a formal policy on reasonable accommodation.

Specific Actions to be Undertaken:

1. An amendment to include a definition of "family" that will not impede fair housing choice has been proposed and is currently under review by the Coastal Commission for approval. The City expects this to be completed by 2011.

2. Evaluate and amend Zoning Ordinance, as necessary, in compliance with State law by 2011.

3. An amendment to establish a formal policy on reasonable accommodation has been prepared, as needed, and is currently under review by staff and other interested parties. The City expects this to be completed by 2011.

Chula Vista

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its density bonus ordinance to comply with State law.

2. Amend its Zoning Ordinance to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.

3. Amend its Zoning Ordinance to explicitly address and permit by right or with a Conditional Use Permit licensed residential care facilities serving seven or more persons in any residential zoning district.

4. Establish a formal reasonable accommodation procedure to grant exceptions in zoning and land use for persons with disabilities.

Specific Actions to be Undertaken:

1. As part of the General Plan update, the City will adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance to address this issue by 2013.

2. As part of the General Plan update, the City will adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance to address this issue by 2013.

3. As part of the General Plan update, the City will adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance to address this issue by 2013.

4. The City will establish official policy which addresses reasonable accommodation procedures by 2013.

Coronado

<u>Impediments Identified in 2005</u>: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend the Zoning Ordinance to comply with the legislative mandate of State Government Code Section 65852.3 by allowing the development of manufactured housing in the R-1A Zone.

2. Amend the Zoning Ordinance to expressly address and permit licensed residential care facilities consistent with State law.

3. Designate its R-3 and R-4 Zones as zones where transitional housing will be permitted by right under standardized and objective procedures that are no more restrictive than those for similar residential uses. The City should also designate the Commercial and Civic Use zones as zones where homeless or emergency shelters will be permitted with a Major Special Use Permit and a City Coastal Permit.

4. Adopt a formal reasonable accommodation procedure to provide exceptions in zoning and land use for the development, maintenance, and improvement of housing for persons with disabilities.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

Del Mar

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Eliminate the Conditional Use Permit (CUP) requirement for multi-family residential uses proposed at a density greater than 8.8 dwelling units per acre.

2. Amend the General Plan to establish minimum density requirements for all of its residential districts. The Del Mar Zoning Ordinance should also be amended to address "pyramid zoning" issues.

3. Amend its Zoning Ordinance to include a definition of "family" that will not impede fair housing choice.

4. Amend its Zoning Ordinance to explicitly permit mobile homes or manufactured housing in accordance with State law.

5. Amend its Zoning Ordinance to expressly permit transitional housing. The City should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

6. Establish procedures for obtaining reasonable accommodation, pursuant to ADA.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

El Cajon

Impediment Identified in 2005: The City has not yet established a formal procedure for approving requests for reasonable accommodation.

Revised Recommendation:

1. The City should establish procedures for reasonable accommodation.

Specific Actions to be Undertaken:

1. The City will review and update the procedures for approving requests for reasonable accommodation by 2012.

Encinitas

<u>Impediments Identified in 2005</u>: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Make an effort to ensure that its current Housing Element is in compliance with State law.

2. Amend its Zoning Ordinance to address "pyramid zoning" issues.

3. Develop a formal reasonable accommodation procedure for persons with disabilities.

Specific Actions to be Undertaken:

1. The State has identified three issues to be addressed for Housing Element certification. The Housing Element completion will be part of the City's General Plan update process. Once the General Plan update is completed, the Housing Element will proceed with the certification process. Housing Element certification is expected by 2012.

2. As part of the General Plan update, the City will adopt appropriate land use policies by 2011 and then process and adopt an amended Zoning Ordinance by 2013.

3. The City will begin the process of evaluating and amending the Zoning Ordinance consistent with the American with Disabilities Act by 2011. The City expects to complete the process by 2012.

Escondido

<u>Impediments Identified in 2005</u>: The Escondido Zoning Ordinance was not amended and continues to allow for the development of single-family homes in its multi-family residential zones, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.

Revised Recommendation:

1. The City should amend its Zoning Ordinance to address "pyramid zoning" issues.

Specific Actions to be Undertaken:

1. As part of the General Plan update, adopt appropriate land use policies by 2013 and then process and adopt an amended Zoning Ordinance.

Imperial Beach

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to address "pyramid zoning" issues.

2. Amend its Zoning Ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities with six or fewer occupants by right in a residential zoning district, pursuant to state and federal law.

3. In order to comply with the provisions of SB2, amend the Zoning Code to permit emergency shelters by right via a ministerial approval process.

4. Develop and formalize a general process that a person with disabilities will need to go through in order to make a reasonable accommodation request in order to accommodate the needs of persons with disabilities and streamline the permit review process.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

La Mesa

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to address "pyramid zoning" issues.

2. Amend the Zoning Ordinance to specifically identify transitional housing and emergency shelters in the definition of "community care facilities."

3. Establish a formal policy or procedure for processing requests for reasonable accommodation.

Specific Actions to be Undertaken:

1. As part of the General Plan update, the City will adopt appropriate land use policies by 2011. The City will adopt an amended Zoning Ordinance by 2013.

2. The City will evaluate and amend the Zoning Ordinance to specifically identify transitional housing and emergency shelters within the existing definition of "community care facilities." The City will begin evaluation as part of the update to the Housing Element in 2012 and amendment of the Zoning Ordinance is expected by 2013.

3. The City will evaluate and amend the Zoning Ordinance to provide for reasonable accommodation consistent with the American with Disabilities Act. The City will begin evaluation in 2011 and amendment of the Zoning Ordinance is expected by 2012.

Lemon Grove

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Update its density bonus ordinance to comply with recent changes to state law (SB 1818).

2. Amend its Zoning Ordinance to expressly permit transitional housing.

3. Amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

4. Establish a formal policy or procedure for processing requests for reasonable accommodation.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

National City

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to establish minimum densities for each residential land use designation and to address "pyramid zoning" issues.

2. Remove its definition of family from the Zoning Ordinance, as it applies to residential uses.

3. Adopt second unit provisions that achieve consistency with state law.

4. In order to comply with the provisions of SB2, amend the Zoning Code to permit emergency shelters by right via a ministerial approval process.

5. Adopt a formal procedure for processing requests for reasonable accommodations for persons with disabilities.

Specific Actions to be Undertaken:

1. The City will amend the Zoning Ordinance to establish minimum densities for each residential land use designation and to address "pyramid zoning" issues by 2012.

2. The City will remove its definition of family from the Zoning Ordinance, as it applies to residential uses, by 2012.

3. The City will adopt second units that achieve consistency with State law by 2012.

4. The City will amend the Zoning Code to permit emergency shelters by right via a ministerial approval process.

5. The City will adopt a procedure that will ensure that persons with disabilities or their representative may apply for exceptions to zoning or building standards, or use acceptable alternative methods of compliance, that allow persons with disabilities to modify their homes in the most cost effective manner possible to meet their accessibility needs. The City expects to adopt this procedure by 2012.

Oceanside

<u>Impediments Identified in 2005:</u> Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to include a definition of "family" that does not impede fair housing choice.

2. Update its density bonus ordinance in order to comply with the new SB 1818.

3. Adopt a written reasonable accommodation ordinance to provide exception in zoning and land-use for housing for persons with disabilities. This procedure should be a ministerial process, with minimal or no processing fee.

Specific Actions to be Undertaken:

1. Oceanside will amend the Zoning Ordinance to include a definition of family that does not impede fair housing choice by 2011.

2. Oceanside will amend the Zoning Ordinance to update the density bonus ordinance to comply with the new SB 1818 by 2012.

3. Oceanside will amend the Zoning Ordinance to adopt a written reasonable accommodation ordinance to provide exception in zoning and land use for housing for persons with disabilities. This will be a ministerial process with a minimal processing fee by 2011.

Poway

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to establish minimum densities for each residential land use designation and to address "pyramid zoning" issues.

2. Amend the Zoning Ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities with six or fewer occupants by right in a residential zoning district, pursuant to state and federal law.

3. Amend its Zoning Ordinance to expressly permit transitional housing. The City should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

4. Establish a formal reasonable accommodation procedure.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

City of San Diego

Impediments Identified in 1996 and 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to include a definition of "family" that does not impede fair housing choice.

2. Amend its Zoning Ordinance to address "pyramid zoning" issues.

3. Establish a formal reasonable accommodation procedure.

Specific Actions to be Undertaken:

1. The City will amend its Zoning Ordinance to include a definition of "family" that does not impede fair housing choice by 2012.

2. The City will amend its Zoning Ordinance to address "pyramid zoning" issues by 2012.

3. The City will establish a formal reasonable accommodation procedure by 2012.

County of San Diego

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to establish minimum densities for each residential land use designation and to address "pyramid zoning" issues.

2. Amend its Zoning Ordinance to expressly permit transitional housing. The County should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

3. Establish formal procedures for obtaining reasonable accommodation, pursuant to ADA.

Specific Actions to be Undertaken:

1. The County will amend the Zoning Ordinance to establish minimum densities and address pyramid zoning by 2011.

2. The County will amend the Zoning Ordinance to permit transitional housing by 2011.

3. The County will amend the Zoning Ordinance to establish formal procedures for obtaining reasonable accommodation by 2011.

San Marcos

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to include a definition of "family" that does not impede fair housing choice.

2. Amend its Zoning Ordinance to address "pyramid zoning" issues.

3. Amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.

4. Establish a formal reasonable accommodation procedure.

Specific Actions to be Undertaken:

1. As part of the General Plan Update, adopt a definition of "family" that does not impair fair housing choice by 2011.

2. As part of the General Plan Update, address "pyramid zoning issues" by 2011.

3. As part of the General Plan Update, permit emergency shelters by right in specified zone by 2011.

4. The City will begin work with an ADA consultant by 2011 to establish a formal reasonable accommodation procedure consistent with the American with Disabilities Act.

Solana Beach

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendation:

1. The City should evaluate its definition of family and revise the definition to ensure that it does not constrain the development of housing for persons with disabilities or residential care facilities.

2. The City should establish a formal reasonable accommodation procedure.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

Vista

Impediments Identified in 2005: Various land use policies, zoning provisions, and development regulations may affect the range of housing choice available.

Revised Recommendations:

1. Amend its Zoning Ordinance to address "pyramid zoning" issues.

2. Amend the conflicting Zoning Ordinance (Chapter 18.31 and 18.06.160) sections concerning the provision of second dwelling units.

Specific Actions to be Undertaken:

1. The City will update its Zoning Ordinance to eliminate pyramid zoning and minimize the overlapping of allowable uses across zoning categories by 2010-2011.

2. The City will update its Zoning Ordinance to remove section 18.06.160 by 2010-2011.

9.3 New Regional Impediments

The following is a list of actions that will be taken to address new regional impediments that may exist in the County.

Housing Market Conditions

Impediments Identified in 2010: Substandard housing conditions tend to impact minority households disproportionately.

Recommendations:

1. Offer housing rehabilitation programs, either directly or through the County, and make lead-based paint testing as part of their housing rehabilitation programs.

2. Consider modifying the housing rehabilitation programs to make financial assistance for accessibility improvements available for renters as well as homeowners.

Specific Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
Offer housing rehabilitation programs, either directly or through the County, and make lead-based paint testing as part of their housing rehabilitation programs.	2012	2013	2015	2011	2012	n/a	2011	Ongoing	2012	Ongoing	2012		2011
Consider modifying the housing rehabilitation programs to make financial assistance for accessibility improvements available for renters as well as homeowners.	2012	2013	2015	2011	2012	n/a	2011		2012		2012		2011

Fair Housing

<u>Impediments Identified in 2010</u>: Fair housing service providers should actively pursue Fair Housing Initiative Program (FHIP) funds.

Recommendations:

1. All entitlement jurisdictions are encouraged to select organizations that meet QFHO and FHO criteria for fair housing services.

2. All service providers for fair housing are encouraged to seek FHIP funds to provide fair housing testing services.

Specific Actions to be Undertaken:

	Timeframe												
	Carlsbad	Chula Vista	Encinitas	El Cajon	Escondido	La Mesa	National City	Oceanside	San Diego City	San Diego County	San Marcos	Santee	Vista
All entitlement jurisdictions are encouraged to select organizations that meet QFHO and FHO criteria for fair housing services.	2012	2011	2012	2012	2012	2012	2011	Ongoing	2012	2014	Ongoing	n/a	2012
All service providers for fair housing are encouraged to seek FHIP funds to provide fair housing testing services.	2012	2011	2012	2012	2012	2012	2011		2012	2014		n/a	2012

9.4 New Jurisdiction-Specific Impediments

The following is a list of actions that will be taken to address new jurisdiction-specific impediments that may exist in the County.

Carlsbad

Impediment Identified in 2010:

1. Carlsbad's Zoning Ordinance does not provide for supportive housing as required by State law (SB 2).

Recommendation:

1. Amend the Zoning Ordinance to include provisions for supportive housing pursuant to State law.

Specific Actions to be Undertaken:

1. The City will evaluate and amend the Zoning Ordinance to include provisions for supportive housing by 2012.

Coronado

Impediments Identified in 2010:

1. Coronado's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendation:

1. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

Del Mar

Impediments Identified in 2010:

1. The City of Del Mar does not currently have a Housing Element in compliance with HCD.

2. The Del Mar Zoning Ordinance's density bonus provisions have not been amended to reflect State law (SB 1818).

2. Del Mar's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Work with HCD to achieve a Housing Element that complies with State law.

2. Amend the density bonus provisions to comply with State law.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

El Cajon

Impediments Identified in 2010:

1. Based on fair housing statistics, the City of El Cajon had among the highest numbers of calls for fair housing complaints and tenant/landlord issues.

2. El Cajon's Zoning Ordinance treats transitional housing and supportive housing, designed as apartments, as multi-family housing and it is permitted by right in any zone that permits multi-family housing by right. El Cajon's Zoning Ordinance does not provide for Single-Room Occupancy (SRO) uses, nor is it identified in the current Housing Element as a type of housing that is needed in the community.

Recommendations:

1. Work with its fair housing service provider to expand outreach and education activities.

2. Assess the need for SRO developments within the community in conjunction with the next Housing Element update scheduled for 2011 – 2012. Amend the Zoning

Ordinance to accommodate SRO, if the Housing Element identifies SRO are needed in the community to meet the housing needs of very low income households.

Specific Actions to be Undertaken:

1. The City will work with its fair housing provider(s) to expand outreach and education activities by 2011.

2. The City will evaluate and amend the Zoning Ordinance, as necessary, in compliance with State law by 2012.

Encinitas

Impediments Identified in 2010:

1. The Encinitas Zoning Ordinance does not specify density bonus provisions that are in compliance with State law (SB 1818).

2. The Encinitas Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts as required by State law.

3. The City of Encinitas conditionally permits emergency shelters but recent changes to State law requires that local jurisdictions permit emergency shelters by right in at least one year-round shelter.

4. Encinitas's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to make explicit provisions for manufactured housing units in single-family residential zoning districts.

3. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

4. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will begin the process of evaluating and amending the Zoning Ordinance consistent with State law by 2011. The City expects to complete the process by 2012.

2. The City will begin the process of evaluating and clarifying the Zoning Ordinance, which currently allows for mobilehomes in residential zoning, by 2012. The City expects to complete the process by 2014.

3. The City will begin the process of evaluating and amending the Zoning Ordinance consistent with State law by 2012. The City expects to complete the process by 2013.

4. The City will begin the process of evaluating and amending the Zoning Ordinance consistent with State law by 2012. The City expects to complete the process by 2013.

Escondido

Impediments Identified in 2010:

1. The Escondido Zoning Ordinance does not specify density bonus provisions that comply with State law (SB 1818).

2. The Escondido Zoning Ordinance does not provide for emergency shelters and does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

3. The Escondido Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will begin evaluation of its density bonus provisions in 2011 and amend the Zoning Ordinance as necessary.

2. The City will begin evaluation of its emergency shelter provisions in 2011 and amend the Zoning Ordinance as necessary.

3. The City will begin evaluation of its supportive housing and SRO provisions in 2011 and amend the Zoning Ordinance as necessary.

Imperial Beach

Impediments Identified in 2010:

1. The Imperial Beach Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

2. The Imperial Beach Zoning Ordinance does not provide for large residential care facilities.

3. Imperial Beach's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to provide for large residential care facilities.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

La Mesa

Impediments Identified in 2010:

1. The La Mesa Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

2. La Mesa's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendation:

1. Amend the Zoning Ordinance to include density bonus provisions that comply with State law.

2. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will evaluate and amend the Zoning Ordinance to implement state law regarding density bonus provisions. The City will begin evaluation in 2011 and amendment of the Zoning Ordinance is expected by 2012.

2. The City will evaluate and amend the Zoning Ordinance, as necessary, to provide for SRO and supportive housing as required by State law. The City will begin evaluation in 2012 and amendment of the Zoning Ordinance is expected by 2013.

Lemon Grove

Impediments Identified in 2010:

1. Lemon Grove's Zoning Ordinance does not explicitly provide for mobile home parks.

2. Lemon Grove's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendation:

1. Amend the Zoning Ordinance to make explicit provisions for mobile home parks.

2. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

National City

Impediments Identified in 2010:

1. The National City Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

2. The National City Zoning Ordinance does not provide for large residential care facilities.

3. National City's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance to include density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to provide for large residential care facilities.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will amend the Zoning Ordinance to include density bonus provisions by 2013.

2. The City will amend the Zoning Ordinance to provide for large residential care facilities by 2014.

3. The City will amend the Zoning Ordinance to include provisions for supportive housing and Single-Room Occupancy (SRO) housing as required by State law (SB 2 and AB 2634) by 2014.

Oceanside

Impediments Identified in 2010:

1. Oceanside conditionally permits emergency shelters but does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

2. The City of Oceanside conditionally permits transitional housing, which can limit the housing choices of special needs groups such as homeless individuals and families.

3. Oceanside's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

2. Amend the Zoning Ordinance to permit transitional housing, supportive housing, and SRO in compliance with State law.

Specific Actions to be Undetaken:

1. Oceanside will amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law by 2012.

2. Oceanside will amend the Zoning Ordinance to permit transitional housing to comply with State law by 2012.

3. Oceanside will amend the Zoning Ordinance to permit supportive housing and SROs in compliance with State law by 2013.

Poway

Impediments Identified in 2010:

1. The Poway Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

2. The City of Poway limits large residential care homes to 15 clients.

3. Poway's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend Zoning Ordinance density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to remove the limit on the number of clients a large residential care facility may serve.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

City of San Diego

Impediments Identified in 2010:

1. The City of San Diego conditionally permits emergency shelters but does not meet the State law requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

2. The City's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

3. Eight ZIP Codes in the City have high concentrations of Section 8 Housing Choice Vouchers.

4. Reflecting the high correlations between minority concentrations and low/moderate income areas, several ZIP codes have high proportions of minority households receiving Housing Choice Vouchers.

Recommendations:

1. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

2. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

3. Continue to implement the Choice Communities Initiative, Moving Forward plan, and Housing Choice Voucher Homeownership Program, among other programs and activities to deconcentrate voucher use.

Specific Actions to be Undertaken:

1. The City will amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law by 2012.

2. The City will amend the Zoning Ordinance to include provisions for supportive housing and SROs pursuant to State law by 2012.

3. The City will continue to implement the Choice Communities Initiative, Moving Forward plan, and Housing Choice Voucher Homeownership Program, among other programs and activities to deconcentrate voucher use.

County of San Diego

Impediments Identified in 2010:

1. The County of San Diego currently has a Housing Element that is out of compliance with HCD.

2. The County's Zoning Ordinance does not specify density bonus provisions that are in compliance with State law.

3. The County's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Work with HCD to achieve a Housing Element that complies with State law.

2. Adopting density bonus provisions that are current with State law.

3. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The County will adopt a Housing Element that complies with State law by 2012.

2. The County will adopt density bonus provisions that are consistent with State law by 2011.

3. The County will amend the Zoning Ordinance to include provisions for supportive housing and SROs pursuant to State law by 2011.

San Marcos

Impediments Identified in 2010:

1. The City of San Marcos does not specify density bonus provisions that are in compliance with State law.

2. The San Marcos Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts as required by State law.

3. San Marcos has no provisions in its Zoning Ordinance for residential care facilities serving six or fewer clients but is home to a number of residential care facilities. The Zoning Ordinance also does not provide for large residential care facilities serving seven or more residents.

4. The City of San Marcos does not provide for transitional housing, supportive housing, and SRO, which can limit the housing choices of special needs groups such as homeless individuals and families.

Recommendations:

1. Amend its density bonus provisions to be in compliance with State law.

2. Make explicit provisions for manufactured housing units in single-family residential zoning districts.

3. Amend its Zoning Ordinance to comply with the Lanterman Act by providing for residential care facilities serving six or fewer clients as well as define and provide for large residential care facilities.

4. Amend its Zoning Ordinance to include provisions for transitional housing, supportive housing and SRO.

Specific Actions to be Undertaken:

1. As part of the General Plan Update, the City will evaluate and clarify density bonus provisions to be incompliance with State law by 2011.

2. As part of the General Plan Update, the City will evaluate and clarify Zoning Ordinance, which currently allows for mobilehomes in residential zoning by 2011.

3. As part of the General Plan Update, the City will evaluate and amend the Zoning Ordinance, as necessary, by 2011.

4. The City will evaluate and amend the Zoning Ordinance, as necessary, by 2011.

Santee

Impediments Identified in 2010:

1. The City of Santee conditionally permits transitional housing, which can limit the housing choices of special needs groups such as homeless individuals and families.

2. Santee's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance to include provisions for transitional housing, supportive housing, and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will amend the Zoning Ordinance to include provisions for transitional Housing, supportive housing, and SRO pursuant to State Law by 2015.

Solana Beach

Impediments Identified in 2010:

1. Solana Beach does not permit for emergency shelters but does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

2. The Solana Beach Zoning Ordinance does not provide for transitional housing, supportive housing, and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law

2. Amend its Zoning Ordinance to include provisions for transitional housing, transitional housing, and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will address specific issues pursuant to State laws as part of the next Housing Element update (due by the end of 2012).

Vista

Impediments Identified in 2010:

1. The City of Vista does not specify density bonus provisions that are in compliance with State law.

2. The Vista Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts as required by State law.

3. Vista does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.

4. Vista's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).

Recommendations:

1. Amending its density bonus provisions to be in compliance with State law.

2. Amend the Zoning Ordinance to make explicit provisions for manufactured housing units in single-family residential zoning districts.

3. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.

4. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Specific Actions to be Undertaken:

1. The City will update its Zoning Ordinance to include a density bonus ordinance consistent with State law. The Ordinance was drafted and expected to be circulated by May 1, 2009. Adoption was anticipated on June 15, 2009.

2. The City will update its Zoning Ordinance to explicitly allow manufactured homes in single-family residential zoning districts by 2010-2011.

3. The City will update its Zoning Ordinance to identify zones permitting or conditionally permitting emergency shelters, convalescent centers or hospitals, or non-educational group or boarding homes. By 2010-2011, the City will conduct research more thoroughly on this issue to meet State requirements. The City has identified the C-2 Zone as a possible zone and already allows transitional housing by right in the R1, R1B, A1, E1, and RM zones (with limit of 6 adults w/ unlimited dependent children).

4. The City will update its Zoning Ordinance to provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634) by 2010-2011.

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APPENDIX A: PUBLIC OUTREACH

FAIR HOUSING WORKSHOPS

Fair housing is a condition in which individuals have a like range of housing choice regardless of race, color, national origin, ancestry, religion, sex, disability, familial status, or marital status, age, source of income, sexual orientation, or any arbitrary factor.

San Diego County and its cities invite your participation in a workshop to discuss fair housing issues. A series of four community workshops located throughout the county will be held to gather comments and suggestions regarding fair housing issues in the county and the availability of services.



To take the survey online, visit our website at: www.sandiegofairhousingsurvey.org

East County Area
Thursday, May 28, 2009
6:00 to 8:00 pm
Ronald Reagan Community Center
East Room
195 East Douglas Avenue
El Cajon, CA 92020

Central San Diego
Thursday, June 4, 2009
6:00 to 8:00 pm
Metro Community Room
3910 University Avenue
San Diego, CA 92105

North County AREA
Tuesday, June 9, 2009
6:00 to 8:00 pm
Brengle Terrace Auditorium
Brengle Terrace Recreation Center
1200 Vale Terrace
Vista, CA 92084

South County Area
Wednesday, June 10, 2009
6:00 to 8:00 pm
Parkway Community Center
Dance Room
373 Park Way
Chula Vista, CA 91910

Please come and join us in any of the above four meetings and share with us your concerns and suggestions.

For information contact:
Nancy Graham
(619) 233-1454
nancy.graham@edaw.com

TALLERES COMUNITARIOS DE VIVIENDA JUSTA

La vivienda justa es un derecho protegido por leyes estatales y federales. Las leyes de vivienda justa requieren que todos los residentes tengan acceso igual sin ser discriminados por razón de raza, color de piel, religión, sexo, país de origen, linaje, discapacidad, estado familiar, estado civil, edad, fuente de ingresos, orientación sexual, o cualquier otra razón arbitraria.

El condado de San Diego y todas las ciudades dentro de la región los invita a participar en un taller para discutir asuntos de vivienda justa. Cuatro talleres comunitarios serán llevados a cabo por todo el condado. Nos interesan sus comentarios y sugerencias sobre asuntos de vivienda justa y la disponibilidad de servicios



Este del Condado
Jueves, 28 de mayo de 2009
6:00 to 8:00 pm
Ronald Reagan Community Center
East Room
195 East Douglas Avenue
El Cajon, CA 92020

San Diego Central
Jueves, 4 de junio de 2009
6:00 to 8:00 pm
Metro Community Room
3910 University Avenue
San Diego, CA 92105

Para hacer la encuesta por internet, visitan nuestra página web: www.sandiegofairhousingsurvey.org

Norte del Condado
Martes, 9 de junio de 2009
6:00 to 8:00 pm
Brengle Terrace Auditorium
Brengle Terrace Recreation Center
1200 Vale Terrace
Vista, CA 92084

Sur del Condado
Miercoles, 10 de junio de 2009
6:00 to 8:00 pm
Parkway Community Center
Dance Room
373 Park Way
Chula Vista, CA 91910

Favor de asistir a un taller y compartir sus preocupaciones y sugerencias.

Para más información favor de contactar:

Jessica Sisco
(619) 233-1454
jessica.sisco@edaw.com

Help Address Housing Equity Issues in the San Diego Region

Your Assistance is Needed!

The Fair Housing Resources Board of San Diego County (in conjunction with the cities and County of San Diego) is working to update the San Diego County Analysis of Impediments to Fair Housing (AI). This report reviews the laws, regulations, conditions or other possible obstacles that may affect an individual or a household's access to housing. A copy of the current AI can be found:

http://www.co.san-diego.ca.us/sdhcd/organizations/impediments_fair_hsg.html

Stakeholder Meeting Information

As an organization interested in fair housing, we would like to hear directly from you on housing equity issues. You are encouraged to attend one of two meetings where we are inviting housing professionals, services providers, and social justice organizations to consult with us on this important project. At these meetings we will be discussing housing discrimination, equity issues in the current foreclosure crisis, and other topics related to fair housing practices.

The meetings will be held on **Thursday May 21st**:

Morning Session (South County)
10:00 to Noon
Parkway Community Center
Dance Room
373 Park Way
Chula Vista, CA 91910

Afternoon Session (South County)
2:00 to 4:00
Carmel Mountain Ranch/Sabre Springs
Recreation Center
Multi-purpose Room
10152 Rancho Carmel Drive
San Diego, CA 92128

Help Get the Word Out About Upcoming Community Workshops and Survey

To assure the report responds to community needs, a community outreach program consisting of four community workshops and a fair housing survey will be conducted. We have attached a flyer and the address of our online survey to this invitation. Please help us by promoting these workshops by passing on information about the workshops and survey to anyone who may be interested in fair housing issues, or has experienced discrimination in the housing market.

For more information or to obtain addition copies of the workshop flyers, please contact Nancy Graham at (619) 233-1454 or nancy.graham@aecom.com.

Thank you for your participation and we look forward to seeing you on the 21st!

Fair Housing Survey

Fair housing is a right protected by Federal and State laws. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability, familial status, marital status, age, ancestry, sexual orientation, source of income, or any other arbitrary reason.

Signs of discrimination include:

- The rent or deposit quoted is higher than advertised
- The manager says the unit is rented but the ad or sign is still posted
- The manager says "You probably won't like it here", "We've rented out the family units", or "There is no place for your children to play"
- A real estate agent keeps "steering" you to look for houses in neighborhoods different than the ones you desire and you think you can afford
- The manager denies your request to make minor modifications to your unit to accommodate your disability

The cities and County of San Diego are conducting an Analysis of Impediments to Fair Housing Choice. They want to hear from you about your experience with fair housing issues and concerns. Please fill in the following survey. Thank you.

1. Please indicate the ZIP Code of your residence _____

2. Have **<u>you</u>** ever experienced discrimination in housing?

____ YES ____ NO
(If YES, please proceed to Questions 4 through 9. If NO, please skip to Question 10)

3. Who do you believe discriminated against you?

___ a landlord/property manager ___ a real estate agent
___ a mortgage lender ___ a mortgage insurer
___ a city/county staff person

4. Where did the act of discrimination occur?

___ an apartment complex ___ a condo development
___ a single-family neighborhood ___ a public or subsidized housing project
___ a trailer or mobilehome park ___ when applying for city/county programs

5. On what basis do you believe you were discriminated against (check all that apply)?

___ Race ___ Color ___ Religion
___ National Origin ___ Ancestry ___ Gender
___ Marital Status ___ Sexual Orientation ___ Age
___ Family Status ___ Source of Income ___ Disability
(e.g. single-parent with children, family with children or expecting a child) (e.g. welfare, unemployment insurance) (either you or someone close to you)

___ Other (please elaborate: _____)

6. Have you ever been denied "reasonable accommodation" (flexibility) in rules, policies, or practices to accommodate your disability?

____ YES ____ NO

If YES, what was your request?

_____

_____

_____

7. If you believe you have been discriminated against, have you reported the incident?

____ YES ____ NO

If NO – Why? ___ don't know where to report ___ afraid of retaliation
___ don't believe it makes any difference ___ too much trouble

8. If you own your home, are you already in the foreclosure process or at risk of foreclosure?

___ YES ___ NO

9. If YES, are you in foreclosure or at risk of foreclosure due to (check all that apply):

_____ Loss of income/unemployment
_____ Unable to refinance home to a lower interest rate
_____ Unable to refinance home to a fixed-rate loan
_____ Balloon payment required
_____ Significant increases in other housing costs (e.g. insurance, taxes, utilities, etc.)

10. Has any hate crime been committed in your neighborhood?

____ YES ____ NO

If YES, what was the basis (check all that apply)

___ Race	___ Color	___ Religion
___ National Origin	___ Ancestry	___ Gender
___ Marital Status	___ Sexual Orientation	___ Age
___ Family Status	___ Source of Income	___ Disability

___ Other (please elaborate: _____)

THANK YOU!

Encuesta de Vivienda Justa

La igualdad en la vivienda es un derecho protegido por leyes estatales y federales. La ley prohibe la discriminación en el arriendo y la venta de viviendas debido a raza, color, religión, sexo, orientación sexual, estado civil, país de origen, ascendecia nacional, situación familiar, fuente de ingreso, discapacidad física o mental, estado de salud, o edad.

Algunos ejemplos de la discriminación son:

- El alquiler o el depósito que pide el propietario/gerentees superior a la cantidad indicada en el anuncio.
- El propietario/gerente dice que una vivienta ya se alquiló aunque el anuncio diga que está disponible.
- El propietario/gerentehace comentarios como "A usted no le va a gustar vivir acá", "Ya alquilamos todas las viviendas para familias", o "No hay un lugar apropiado donde sus hijos pueden jugar".
- Un agente de bienes raíces le recomienda que busque viviendas en barrios otros que los que le interesan o los que usted se piensa capaz de pagar.
- El propietario/gerente niega cumplir con su petición para hacer modificaciones a su vivienda según lo que usted requiere debido a una discapacidad.

Las ciudades y el condado de San Diego se están llevando a cabo un Análisis de los impedimentos a la igualdad en la vivienda. Les interesan sus experiencias relacionadas con los asuntos de la igualdad de la vivienda. Favor de rellenar la encuesta a continuación. Gracias.

1. Favor de indicar el código postal de su residencia. _____

2. ¿Experimentó usted la discriminación alguna vez respecto a la vivienda?

_____ Sí _____ No

(Si usted contestó que sí, favor de contestar las preguntas 3 a 9. Si usted contestó que no, favor de pasar a la pregunta 10.)

3. ¿A quién cree que le discriminó a usted?

___ un propietario/gerente
___ un agente de bienes raíces
___ un prestamista de hipoteca
___ un asegurador de hipoteca
___ un empleado del condado o la ciudad

4. ¿Dónde tuvo lugar la discriminación?

___ un complejo de apartamentos
___ un complejo de condominios
___ un barrio de residencias unifamiliares
___ un complejo de viviendas subvencionadas
___ un complejo de tráileres o caravanas
___ en la oficina del condado o la ciudad, al entregar una solicitudpara programas de asistencia

5. ¿Por qué cree usted que le fue discriminado? (Favor de indicar todas que le apliquen.)

___ Raza
___ Color
___ Religión
___ País de Origen
___ Ascendecia Nacional
___ Sexo
___ Estado Civil
___ Orientación Sexual
___ Edad
___ Situación Familiar (padres solteros con niños, familia con niños o esperando un niño)
___ Fuente de Ingreso (asistencia social, el seguro de desempleo)
___ Discapacidad Física o Mental (usted o alguien cerca de usted)
___ Otra (favor de explicar: _____)

6. ¿Alguna vez fue usted negado una modificación razonable a una regla, poliza o práctica que le fue necesario debido a una discapacidad?

_____ Sí _____ No

Si usted contestó que sí, ¿qué fue su petición?

_____

_____

_____

7. Si usted cree que le fue discriminado, ¿le informó a alguien del acontecimiento?

_____ Sí _____ No

Si usted contestó que no, ¿por qué?

___ no saber dónde presentar la queja
___ tener miedo de represalias
___ no creer que hará una diferencia
___ no valer la pena

8. Si usted es dueño de su casa, ¿está ejecutando una hipotecaria o en riesgo de ejecutar una hipotecaria?

_____ Sí _____ No

9. Si usted contestó que sí, ¿está ejecutando una hipotecaria o en riesgo de ejecutar una hipotecaria debido a...? (Favor de indicar todas que le apliquen.)

_____ la pérdida de ingresos/desempleo
_____ no poder refinanciar el préstamo de vivienda a un tipo de interés más bajo
_____ no poder refinanciar el préstamo de vivienda a tipo fijo
_____ tener que hacer un pago global
_____ aumentos significativos en otros gastos de vivienda (por ejemplo seguros, impuestos, servicios de agua, gas, etc.)

10. ¿Ha habido crímenes de odio en su comunidad?

_____ Sí _____ No

Si usted contestó que sí, ¿què fue el motivo? (Favor de indicar todas que le apliquen.)

___ Raza	___ Color	___ Religión
___ País de Origen	___ Ascendecia Nacional	___ Sexo
___ Estado Civil	___ Orientación Sexual	___ Edad
___ Situación Familiar (padres solteros con niños, familia con niños o esperando un niño)	___ Fuente de Ingreso (asistencia social, el seguro de desempleo)	___ Discapacidad Física o Mental (usted o alguien cerca de usted)

___ Otra (favor de explicar: _____)

Le agradecemos su tiempo y participación.

Fair Housing Resource Board of San Diego County

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SAN DIEGO – Residents in San Diego county are urged to voice their concerns and offer recommendations regarding issues related to housing discrimination through upcoming community forums and a survey.

The 18 cities and County of San Diego are hosting four workshops and issuing a survey to gather public input for a study entitled "San Diego Regional Analysis of Impediments to Fair Housing Choice."

Findings will be used to identify areas of need – and corresponding resources – to better enforce fair housing laws.

The workshops will serve as a forum to encourage discussion and address concerns and suggestions about fair housing. The public is encouraged to attend any one of four workshops, which are scheduled throughout the county as follows:

> ***East County:*** **Thursday, May 28, 6 – 8 p.m**., Ronald Reagan Community Center, East Room, 195 East Douglas Avenue, El Cajon, CA 92020
>
> ***Central San Diego:*** **Thursday, June 4, 6 – 8 p.m.**, Metro Career Center, Community Room, 3910 University Avenue, San Diego, CA 92105
>
> ***North County:*** **Tuesday, June 9, 6 – 8 p.m.,** Brengle Terrace Recreation Center, Auditorium, 1200 Vale Terrace, Vista, CA 92084
>
> ***South County:*** **Wednesday, June 10, 6 – 8 p.m.**, Parkway Community Center, Dance Room, 373 Park Way, Chula Vista, CA 91910

The survey will be distributed at the workshops. It is also accessible online, in English and Spanish, at www.sandiegofairhousingsurvey.org.

For more information, call Nancy Graham at 619.233.1454 or nancy.graham@aecom.com.

Fallbrook Com. Center
341 Heald Ln.
Fallbrook, CA 92028

Oak Creek Boys Ranch
29757 Anthony Rd.
Valley Center, CA 92082

Borrego Springs Sponsor Group
P.O. Box 1371
Borrego Springs, CA 92004-1371

East San Diego Pres Church
5075 Campanile Drive
San Diego, CA 92115-2334

CITY OF NATIONAL CITY
140 E. 12th St.
National City, CA 91950

City of Chula Vista
276 Fourth Ave.
Chula Vista, CA 91910

Western Pacific Housing
5790 Fleet St., Suite 210
Carlsbad, CA 92009

California State Senate
637 Third Ave., Ste. C
Chula Vista, CA 91910

Progreso Para Familias
535 E. Mission Rd.
Fallbrook, CA 92028

Rainbow Planning Group
6441 Rainbow Heights Rd.
Fallbrook, CA 92028

Sweetwater Adult School
517 W. 24th St.
National City, CA 91950

Fallbrook Senior Center
399 Heald Ln.
Fallbrook, CA 92028

Valley Center Com. Rec. Center
P.O. Box 141
Valley Center, CA 92082

National City Senior Citizens
140 E. 12th St.
National City, CA 91950

NAACP
P.O. Box 152086
San Diego, CA 92125-2086

Campo/Lake Moreno Fund Inc./Campo Community Center
P.O. Box 37
Campo, CA 91906-0037

County of San Diego
Department of Planning and Land Use
5201 Ruffin Rd, Suite B
San Diego, CA 92123

Dulzura Community Development Committee
P.O. Box 74
Dulzura, CA 91917

Rural Family Counseling Service
1625 E. Main St., Ste. 200
El Cajon, CA 92021-5224

Salvation Army Community Center
648 Third Ave.
Chula Vista, CA 91910

Community Connection Resource Center
4080 Centre St., Ste. 104
San Diego, CA 92103-2655

City of Solana Beach
635 S. Highway 101
Solana Beach, CA 92075

Filipino American Community Of National City
1107 E. 16th St.
National City, CA 91950

Neighborhood Housing Services
4305 University Ave. #550
San Diego, CA 92105

World Beat
2100 Park Blvd.
San Diego, CA 92101

Hispanic Bible Baptist
584 Doulas St.
Chula Vista, CA 91910

North County Serenity House
240 South Hickory, Suite 210
Escondido, CA 92025

Stepping Stone of San Diego Inc.
3969 4th Ave., Suite 208
San Diego, CA 92103-3165

Kumeyaay Lodge
1779 Campo Truck Trail
Campo, CA 91906-2107

Southern California Tribal Chairmen's Assn.
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Valley Center, CA 92082

Bridge Housing Corporation
9191 Towne Centre Drive, Suite L101
San Diego, CA 92122

Alpine Woman's Club
P. O. Box 231
Alpine, CA 91903

City of El Cajon, Housing Division
200 East Main Street
El Cajon, CA 92020

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San Diego, CA 92115

Neighborhood Opportunities Corp.
P. O. BOX 420
National City, CA 91951

San Diego Workforce Partnership
3910 University Ave., #400
San Diego, CA 92105-7302

National Conflict Resolution Center
625 Broadway, #1221
San Diego, CA 92101

Borrego Springs Youth and Senior Community Centers
P.O. Box 1362
Borrego Springs, CA 92004-1362

Episcopal Community Svcs.
1136 Broadway, #10
El Cajon, CA 92021

Community Service Center for Disabled
1295 University Ave.
San Diego, CA 92103

City of Chula Vista
276 Fourth Avenue
Chula Vista, CA 92010

San Diego Housing Commission
1122 Broadway, Suite 300
San Diego, CA 92101

Diocese of San Diego
P.O. Box 85728
San Diego, CA 92186

Spring Valley Community Center Booster Club
8735 Jamacha Blvd.
Spring Valley, CA 91977

The Corky McMillin Companies
PO Box 85104
San Diego, CA 92186-5104

Ramona United Methodist Church
3394 Chapel Lane
Ramona, CA 92065

Brookfield Homes
12865 Pointe Del Mar, Ste. 200
Del Mar, CA 92014

K B Homes
10990 Wilshire Blvd.-7th Floor
Los Angeles, CA 90024

Legal Aide Society Oceanside Office
216 Tremont
Oceanside, CA 92054

City of Oceanside
300 North Coast Highway
Oceanside, CA 92054-2885

Interfaith Community Services
550 W. Washington Ave., Suite B
Escondido, CA 92025-1643

E.E.D.
1949 Avenida Del Oro
Oceanside, CA 92056-5829

New Haven Youth & Family Services
P.O. Box 1199
Vista, CA 92085-1199

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625 Broadway Ste. 1114
San Diego, CA 92101-5418

Normal Heights CDC
4649 Hawley St.
San Diego, CA 92116

Hispano Unidos
419 W. 9th Ave. Ste. 1
Escondido, CA 92025

Fallbrook Mobilehome & Apts.
145 E. Aviation Rd.
Fallbrook, CA 92028

Chula Vista Welfare Council
276 Forth Ave.
Chula Vista, CA 91910

Terrace Mobilehome Parks
1815 Sweetwater Rd.
Spring Valley, CA 91977

Commissioner On Handicapped
8760 Cuyamaca St., Ste. 101
Santee, CA 92071-4256

ST PAUL'S SENIOR HOMES & SERVICES
328 Maple St.
San Diego, CA 92103

Home of Guiding Hands
1825 Gillespie Way, Suite 200
El Cajon, CA 92020-0501

Lakeside Presbyterian Church
9908 Channel Rd.
Lakeside, CA 92040

City League of Women Voters
9037 Calle Del Verde
Santee, CA 92071

Council of Philippine Americans
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National City, CA 91950-5161

St. Joseph's Senior Citizens
13208 Lakeshore Dr.
Lakeside, CA 92040

City Of Del Mar
1050 Camino Del Mar
Del Mar, CA 92014

Lakeside Community Center
12036 Selena Rd.
Lakeside, CA 92040

Chicano Federation of San Diego County, Inc.
1129 38th Street
San Diego, CA 92102

Catholic Community Services Dioceses of San Diego
349 Cedar St.
San Diego, CA 92101

United Way North County
4699 Murphy Canyon Rd.
San Diego, CA 92123-4320

Faith Based Community Development Corporation
2195 Oceanside Blvd.
Oceanside, CA 92054-4405

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Fair Housing Resource Board of San Diego County

Stakeholder Meeting Sign-In Sheet
Afternoon Session – North County
May 20, 2009

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Fair Housing Resource Board of San Diego County

Stakeholder Meeting Sign-In Sheet
Morning Session – South County
May 20, 2009

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Fair Housing Resource Board of San Diego County

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11			
12			
13			
14			
15			
16			
17			

CITY HEIGHTS WORKSHOP 6/4/09

TABLE 1

- Subsidized housing for seniors with manyhealth problems receive threats from management of housing complex if they complain about issues such as smoking
  - Ageism problem with fear of retribution
- Social issues – prostitution and drugs within the senior complex from above
- Disparaging remarks against cultures - peopl/religion, i.e., leaving shoes outside
- Different cultural norms, do things differently - instead of addressing issues, people make negative comments
- Landlords doesn't understand fair housing laws on service animals for people who need them
- HIV/AIDs disclosure then turned down for housing
- Low income refused housing depending on income level e.g., SSI
- Section 8 voucher folks are turned down
- Legal documentat6ion/people turned down for housing – if do have not proper documents
- Lead, mold, infestations in low income areas – public health issue
- Property management refusing to make repairs for existing tenants – only do it for new tenants
- Passive smoking / smoke drifting into other apartments including people with asthma/health problems
- Right to clean air vs. right to smoke in your home
- Smoking is a reasonable accommodation issue and not always enforced
- Handrails/reasonable accommodation not provided
- But what is a reasonable cost for landlord to have to spend?
- Poor housing conditions where people ofcolor and immigrants live (substandard housing)
- Also, a municipal issue – less/inadequate public services in areas with people of color/immigrants
- Less services per capita in City Heights because it is a dense community and very diverse population

CITY HEIGHTS WORKSHOP 6/4/09

TABLE 2

- Discrimination against Section 8 tenants
  - Landlords take advantage of the limited time Section 8 participants have to find housing
  - Possible time extension for the elderly and disabled
- Fair Housing Councils need more money
  - Increase funding?
  - More $ should go to enforcement
- Greater review of board and care to protect the rights of these residents
- Housing that receive federal assistance should be better maintained
- Landlords having difficulty making mortgage payments
  - Language barrier/cultural barrier
  - Lack of knowledge of the real estate market
- Public policy issue: the City/County Reinvestment Task Force doesn't exist anymore
  - Lack of monitoring of predatory lending
  - Lack of affordable housing in North SD county, leading to discrimination (especially race-based)
- More positive relations between Housing Commission and Section 8 landlords
  - Up and down relations over the years
- Section 8 drives up prices in surrounding units in low-income areas
- Companion animals being charged "pet rent"
  - Is this discrimination?
- Hate crimes on the decline
  - But race-based incidents are common (especially against Latinos)
  - The poor economy may lead to increased hate crimes
  - Culture of racial intolerance within a neighborhood
- Overcrowding because of housing crisis (especially in City Heights)
- Affordability dictates housing choice, residents don't choose housing that is the best fit
- Not enough large units to meet the needs of certain families
  - Small units are being constructed to attract seniors as opposed to families
  - Longstanding problem
  - Also a political issue

    - Council policy 60019 “Balanced Communities” because City Council ignores this policy, only subsidized housing is built in City Heights
        - Impacts economic opportunities
- Some fair housing complaints are not legally founded. They are personal issues.
    - Sometimes discrimination is an underlying issue
- Lack of info on the part of the landlord and tenants
- People with mental disabilities become anxious with excessive noise
    - Is it reasonable accommodation to ask for more quiet?

CITY HEIGHTS WORKSHOP 6/4/09

TABLE 3

- Managers/propietarios ausentes
  - Se cayó el techo y no tenían a quien llamar
- Relaciones entre managers/inquilinos
  - Falta de dinero para buscarotra vivienda (deposito)
  - Mucha gente no saben sus derechos con respecto a vivienda justa
- Falta de papeles
  - Conccimiento de servicios y (Para inquilinos)
  - Lenguaje /nivel de idioma (derechos de vivienda justa)
- Servicios de vivienda justa no son elicaz
- Las personas que dan estan en la cuidad no toma en cuenta cientas cosas porque no estan en los codigos
- Diferencia de Nivel de idioma
  - servicios
  - renteros
- El manager pide mas renta si alguien piode reparaciones, mas gente, parking
- Proyecto de casas saludables)
- Las personas que no pueden pagar cierta cantidad de dinero viven en condiciones menos saludables
  - plombo
  - humedad
  - cucarachas
  - ratas
  - moho
  - falta de ventilacion
  - converted garages
- Los niños no pueden jugar afuera de sus apartamentos
- Falta de acceso para personas descapacitades
  - Acceso para
  - electrica
- Diferencia entre los precios mandados por municipal los precios que pueden pagar los residents (bajo, alto, medio)
- Falta de vivienda saludable para los personas de recursos mas bajos (Latinos, African Americans, Somalis)
- Falta de vivienda affordable/bajos recursosj

    - Overcrowding por cuestsiones economicos
    - No pueden pedir algo al dueño porque tienen mucha gente en la casa
    - Y a veces no hace nada el dueño
- Muchos casos de foreclosure
    - No dan la informacion a los residents
    - Los dueños recibieron $aunque ya lo tenía el banco

CITY HEIGHTS WORKSHOP 6/4/09

TABLE 3

- Managers / owners absent
  - The roof caved in and they didn't have anyone to call
- Relationships between managers/tenants
- Lack of papers
  - Knowledge of services (for tenants)
  - Language/ language level (fair housing rights)
- Fair housing services aren't efficient/effective
- The people who work for the City don'tconsider some fair housing problems because they're not in the codes
- Different language level
  - Services
  - Renters
- The manager asks for more rent if someone asks for repairs, more tenants, parking
- Healthy homes project
- People who can't pay a certain dollar amount live in less healthy conditions
  - Plumbing
  - Humidity
  - Cockroaches
  - Rats
  - Mold
  - Lack of ventilation
  - Converted garages
- Children can't play outside of their apartments
- Lack of access for disabled people
- Difference between the prices mandated bythe city (affordable housing) and the prices the residents can pay (low, high, medium)
- Lack of housing for people with lower income/resources (Latinos, African Americans, Somalis)
- Lack of affordable housing/low income
  - Overcrowding due to economic reasons
  - They can't ask the owner for something because they have a lot of people in the house
  - Sometimes the owner doesn't do anything
- A lot of foreclosures

- They don’t give the information to the residents
- The owners receive money even though the bank already has it (the property)
  [Owners are still collecting rent even though they no longer legally own the property]

EL CAJON WORKSHOP 5/28/09

- Lack of low-income/affordable housing
- Lack of universal access housing
  - Disabled tenants
- Fraudulent complaints from people who should be evicted
- Drug, sex offenders – housing other criminals
- Concentration of other affordable housing
- Affordable housing turns into market-rate housing
  - Affordability duration needs to be longer
- Immigration status
  - Discrimination by landlords
- Knowledge of fair housing rules by immigrant communities (recent immigrants)
- Military housing
- Family size (number of occupants) vs. overcrowding issues
- Code enforcement
  - Lack of property maintenance
    - Arbitrary or discriminatory?
  - Ownership unclear
    - Foreclosures/vacant
- Predatory lending common, last 1-3 years
  - Adjustable rate mortgages
    - Results in overcrowding
- Predatory lending in El Cajon
  - Fraudulent activity in 2005
- Economic downturn
  - Affects on foreclosures, short sales
- Renters affected by foreclosures
  - Evicted
  - No deposits back
  - Affects everyone
  - Short notice from banks
- Foreclosed homes and squatters
- Lack of cooperation by fair housing organizations
- People are afraid to report discrimination
  - Feel defeated – long-term issue
  - Don't know where to go
  - Language barrier

    - Hassle
    - 2-1-1 is good reference
- Kurdish organization services Arab population in El Cajon
- Calls from Somali immigrants to Center for Social
- Credit policies: trying to help situation accidentally leads to discrimination
- Service animals vs. companion animals
- Training (lack of) for managers
    - Mobile homes
- Mediation issues that are borderline discrimination
- Issues that seem like landlord-tenant may be discrimination
    - Ethnicity
    - Especially Linda Vista
- Siting of group homes – neighbor opposition
    - Developmental disability
    - Released from jail
    - Drug and alcohol recovery program
    - Rights under County and State law
    - Issues with overcrowding
- Mentally ill difficult to house
    - Maybe concentration of group homes in unincorporated areas
    - Concentration of affordable housing in unincorporated areas
    - Hate crimes don't get processed as hate crimes, even when evidence exists

VISTA WORKSHOP 6/9/09

TABLE 1

- Residents of affordable housing feel trapped
- Renters are charged/blamed for repairs
- Mold/cockroaches = health issues, especially for children
- Frustration with the process
  - Can't get help when it's needed
  - If fair housing service provider fails, where do you turn?
- Victimization of single mothers
  - Unhealthy environment for children, but are pressured to go
- For affordable units, potential residents not able to view units ahead of time
  - Units are sometimes smaller than expected
  - Units are dirty – units should be inspected
- Explicit/obvious racism by maintenance staff/landlords
- Need for code enforcement that is not complaint-based
  - The codes and policies that exist are not being enforced
  - Landlords should be more accountable
- Need for more affordable units
- Reasonable accommodation for affordable housing (ACIC Mgmt)
  - Landlord refuse to assign parking for disability
  - Fair housing service providers (Center for Social Advocacy) not helpful
  - Problems with scheduling
  - Unhelpful staff
- Affordable housing landlords not wiling to accommodate disabilities
  - Staff is misinformed
  - CIC management
- Villa Loma housing complex has mold
    - Management refused to fix maintenance issues
- Residents of affordable housing are afraid to speak out about maintenance issues
- Residents are treated unequally
  - Maintenance is uneven, some rules don't apply to certain residents
- Threats of eviction
  - Some residents are singled out for violating rules
- Waiting list for affordable units is too long, makes it difficult to move
  - Difficult to get on list
  - Lists are closed

- Rent raises for affordable units
- Landlords forcing residents to move into bigger units for new babies or parents living in units
- Landlords don’t care about laws
- Unsanitary issues in complex common
- Areas have piles of trash in dumpster area
- Management refuses to put in lighting in dark areas
- Management dismisses complaints about safety issues (example, gas leaks)

VISTA WORKSHOP 6/9/09 (Patrick)

TABLE 2

- Ignorance from local courts about fairhousing laws related to group homes
- Providers of group homes, etc.are ignorant of their rights
- Ignorance regarding reasonable accommodation
- Code enforcement – citing and fining things that are legal, such as sober living, group homes
- Reasonable accommodation complaints for disability, especially, e.g., service animals
- Newly diagnosed disabled people need training/resources about their rights
- Housing providers need to know their obligations to provide training about fair housing issues
- Foreclosure/lending issues and discrimination
- Government push to get monitoriesinto home ownership caused problems (disparate impact)
- Previous AI may not all have been implemented
- Zoning and land use policy and practice discrimination by local jurisdictions
    - e.g., nimbyism, regarding projects
    - e.g., code enforcement
- Outdated zoning and land use laws still on the books, e.g., definition of family
- Family size issues for rental housing
- Higher security deposits for large families with lots of kids
- Resource provisions -- where do you go to learn about your housing rights
- Minidorm issue around universities – laws have unintended consequences – affect sober living/group homes
- Problems with fair housing contract – funding - clarity
- No training for HUD fair housing providers
- HOAs and governing boards practice discrimination
    - e.g., no licensed residential treatment within the housing area;
    - e.g., ageism – antidisabilities

VISTA WORKSHOP 6/9/09

TABLE 3

- Falta de viviendas en zonas rurales
  - Trailers
  - Sin agua, electricidad
  - Los que tienen agua son caros
  - Para vivir donde trabajan aceptan condiciones malas
  - Nadie va a enforzar las reglas condiciones inadecuadas)
- Los managers de viviendasde bajocosto presionan a los trabajadores agrícolas
  - Hace 2 o 3 inspeciciones al año par aver como está la casa
  - Piden documentas que no connecesarios para intimide
- Los inversionistas estan usando code enforcement para presionara los inguilinos a mudarse de sus viviendas
- Elauso de "gang injunction" para sacar a los Mexicanos/Afro-Americanos
  - Gentrification (cambiar el barrio a un barrio blanco)
- Falta de viviendas para trabajadores agrícolas
  - Los managers no los quieren porque vienen enbidaos
- Falta de vivienda de precios razonables
  - Resulta que hag z familias en una casa (overcrowding)
  - La gente espera mucho tiempo (2 años) para casas preciaos razonales
- Los propietarios no quieren gastar en las modificaciones razonables para personas discapacitadas
- Los managers dan prioridad a la gente miltar
- Falta de información en español
  - En los complejos (sobre riesgos)
  - Los derechos de inquilinos
  - Letreras de vivienda justa
- La migra pasa para asustar a la gente
- El dueño no avisa a los inquilinos aue está en "forceclosure" y sigue cobrando el alquiler
- Personas aproverlian de la genta que no puede pagar su nipostera (les soca $)
- Amenezan a los inquilinos que van a llmar a iCE
  - En las viviendas en reservaciones
  - Echan los inquilinos sin aviso
  - No hay luz, aqua
  - Les intimidan

- Por falta de viviendas (esp. aparthamentos) mucha gente aguanta casas inadecuaadas
    - Ratones
    - Cucarachas
    - Aqujeros en las paredes
    - Humedad
    - Mojo
    - Albrombras sucias
    - Animals sueltos
    - No rewgel de basura

VISTA WORKSHOP 6/9/09

TABLE 3

- Lack of housing in rural areas
  - Trailers
  - Without water, electricity
  - Those that have water are expensive
  - To live where they work they accept bad conditions
  - No one is going to enforce the rules about unsuitable conditions
- The managers of low-cost housing put pressure on farm workers
  - They do 2-3 inspections a year to see how the house is
  - They ask for unnecessary documents to intimidate
- The investors are using code enforcementto pressure the tenants to move out of their homes
- Gang injunction clauses to kick out the Mexicans/African Americans
  - Gentrification (change the neighborhood to a white neighborhood)
- Lack of housing for farm workers
  - They don't want them because they come back to the units dirty from the fields
- Lack of reasonably priced housing
  - Turns out that multiple families live in one house (overcrowding)
  - People wait a long time (2 years) for houses with reasonable prices
- The owners don't want to spend money on reasonable modifications for disabled people
- The managers give priority to the military
- Lack of information in Spanish
  - In the complexes (about dangers)
  - Tenants' rights
  - Fair housing signs
- Immigration comes by to scare people
- The owner doesn't notify the tenants that they're in foreclosure and keeps charging rent
- People take advantage of the people who can't pay their mortgage (they charge people money claiming that they will be able to keep their homes, but they really have no ability to impact the process)
- They threaten tenants that they're going to call ICE
  - In the housing on reservations
  - They kick the tenants out without warning

    - There is no light (electricity), water
    - They intimidate them
- Because of a lack of housing (especially apartments) many people put up with unsuitable houses
    - Rats
    - Cockroaches
    - Holes in the walls
    - Dampness
    - Mold
    - Dirty carpets
    - Loose animals
    - Not picking up trash

VISTA WORKSHOP 6/9/09

TABLE 4

- Education of "NIMBY'S" needs to happen
  - Especially; people with disabilities
- Jurisdictions are ignorant of the law and have agendas thatare an obstacle to fair housing
- 6 or less rule is not the law for group homes, only licensure
- People with disabilities are easily intimidated, and are afraid to complain because of fear of being kicked out
  - Particularly people with mental disabilities
- Unless you know the rules or have an advocate, you are an easy victim of discrimination
- Some individual lenders have participated in predatory lending
- Some cities in the region do not have enough affordable housing
- Code enforcement is used as a weapon against "those people"
  - Pushes people out
- Having to notify the neighbors about permitsallows NIMBYs to obstruct projects
  - Complex dedication for placement of transitional age teenagers/youth (18-24)
- Residential care facilities that have state contracts are being shut down by the county for running a group home without a license
  - Sometimes because of complaints by neighbors
- City of Santa Barbara has set a legal precedence that other jurisdictions are not following
  - Must not be overcrowded/but can allow a group of unrelated people
- Housing choice:
  - Very difficult for people with SSDI/SSI(or any low-income) to find housing in North County
    - Housing is too expensive
    - Wait lists are too long
    - Time requirements (or otherprerequisites) as a city resident before HUD fund will be accepted
- HUD housing $$ does not keep up with local rents
- Section 8 rules are different for each city/county
  - Too complicated for people needing the service
  - County will purge the list of people waiting for Section 8 if people don't respond to a form that is difficult to get access to

- Landlords are getting tougher in performing services – especially for people with disabilities
  - Takes time and compassion when people are trying to maximize profits
- Landlords: If you quality the home for HUD, you can't pick the condition that allows HUD funding
  - Limits people's ability to accomplish a mission
  - Limits organizations' effectiveness
- Regulating homes around colleges (to prevent overcrowding) hurts group homes/independent living

CHULA VISTA WORKSHOP 6/11/09

- People of different ethnic origins are not receiving safe housing
  - mold
- People revealing LGBT or recoverystatus could be prone to discrimination
- Landlords threaten people to intimidate people
  - Assuming additional people are moving in
- Loss of the connection between fair housing and healthy homes
- Not getting repairs
- Assuming Hispanic people are “dirty” andwilling to live in sub-standard housing
- Need to be educated on what their rights are
- Community organizing model works
  - Level of language is important too
- Need to look at public policies to make sure that people have access to healthy homes
  - Also effects on children especially in minority communities
  - Looking at the public health disparity model and using that to assess housing discrimination
- Environmental health conditions brings housing disparities
  - Power lines
  - asbestos
- Discrimination happens at a cultural level
  - Rural vs. urban
  - Living conditions/needs are different
  - Can be based on appearance
- As people immigrate they may not know the rules
  - Landlords may treat them differently
  - Need more education
- Language is very important
  - Information is not always available in Spanish
- Using credit history and number ofpeople as a means of discrimination
- Lack of fluency in English results in discrimination
- You see discrimination everywhere
- Laws exist here but people lack information about them
- Immigration status: people don’t realize they have rights
- Buildings use multiple people to discriminate
  - One person says something different than another
- Fair housing:

    - Counselors have to do fair housing and tenant/landlord
    - Lack of CDBG $ to deal with tenant/landlord issues
    - Overlapping between fair housing and tenant/landlord issues
        - The same person can identify the overlap/discrimination (housing counselor)
    - Need to invest in coalitions and celebrating diversity (events and programs)
    - These people can change public polities
- Hate crimes: sober living facility that serves the LGBT community seeing property damage (in City Heights)
    - documentation
- There is a need for more affordable housing especially for people of protected classes
    - Inability of people in protected classes to identify that they are being discriminated against
- Lack of knowledge of rights defeats the economic resources of people
- Posting of rights related to fair housing is needed in complexes/public places
- Key is to educate people to develop grass-roots momentum
    - Language/culture barriers need to be surmounted
- Lack of knowledge of responsibilities by landlords and tenants
- Need to build <u>trust</u> between people/organizations/communities
- Need counseling
- Need a leader
- Rights and responsibilities of landlords
    - They have rights too
    - Not everything is discrimination
        - Credit/money
- Use the media to educate people about their rights vs. their responsibilities
    - Phone numbers/websites should provide information
    - Examples of discrmination vs. nondiscrimination
- Need to find the root to solve the problem (rights vs. responsibilities)
- People claim discrimination when they are actually violating rules
- Lack of what's appropriate culturally contributes to this
    - Example – changing oil in the driveway
- College students could be discriminated against because many don't follow rules
    - Landlords can make strict leases, but they want to make money
- It is not fair to make landlords the cops and enforce laws – it is our agencies' job (illegal immigration)

STAKEHOLDER MEETING FLIPCHART NOTES

SOUTH COUNTY

- Need more translations
- Concern over educational barriers
- Problem with meeting design
- Multi-lingual headsets
- Inclusionary housing in-lieu fee → is it available equally
- Where is the housing → is it only in undesirable areas
- Lack of inclusionary housing is an impediment
- District 8 is often left out of opportunities
- Studying public policies may not be as effective as testing
- Need follow-up after the report is written. It should have an effect on the community.
- Problems with legal status – although it is not a protected class under the law
- Habitability issues – discrimination over who gets what unit
- You cannot isolate the borders of communities
- Landlords know that groups have challenges fighting them
- Undocumented people have unique challenges in receiving housing, reporting discrimination
- Families are not empowered and do not always know their civil rights
- The problems are more on the ground not just in policies
- Education is important, but the key is enforcement
- Affordable housing for particular city residents can create an impediment
- Can occur through marketing (through schools)
- Developmentally disabled have a particular problem finding housing
- Emotional and mental health issues are experiencing huge problems
- Code compliance is the biggest problem in the city
- Poverty affects children
- Kim HUD memo
- Demographics of populations needing shared housing has changed
- Homeless men (no place to assign)
- Single parents
- Shared housing is a solution, but the process needs to be reworked
- Many tenant/landlord complaints
- Change in discrimination instances -- race is reducing, accommodations for physically or mentally disabled is on the rise (one of the biggest)
- Training of apartment managers is needed

- City of San Diego has higher occurrence ofdiscrimination of small (unaffiliated) owners
  - Some open to training – some not
- Rental unit business tax is key to identifying people to educate on laws
  - Send information with bill
- PR campaign needed
- Need to teach undereducated people on how to get help
  - Emotional reactions

NORTH COUNTY

- Major barrier from who you report incidences to
  - Everyone does it differently
- People who have problems don't have the resources or stamina to make a difference
- Need a central point of contact
  - "Parceling out" limits access
- Things related to housing are not all discrimination
  - Rent increases
  - Non return of deposit
- People don't know the "key terms" to use in complaining
- Lack of education leaves people in the dark
- Repairs
  - Discrimination in response
- Escondido's heavy-handed stance has created a hostile environment
- Possible resurgence of Hispanic targeting due to Escondido policies
- Limited opportunities for people of Arab decent due to homeland security focus
- People may "put up with more" to not have to deal with discrimination in moving
- Law of 2+1 ordinance for bedrooms affectscertain groups (disproportional impact to some cultures)
  - Somalians/Hispanics
- Age
  - Young people don't always have history of rentals or financials
  - Domestic violence/seniors/people in crisis don't always have a credit history
- Resistance to Section 8 vouchers
- City/County joint affordable housing list should be better publicized
  - Transitional housing
- Organizations not under the right geographic contract are still getting complaints

- Belief in government positions (Escondido) caused trust issues for reporting to organizations
- HOC-housing opportunities collaborative → seeing issues in predatory lending (ask Mary & Gabe) (Myrna Pasqual)
  - 70% of people who got loans never should have
- Need a clearinghouse for information
- More complaints based on disabilities
  - Proximity to Camp Pendleton
  - Military disabled discrimination
- Released prisoners have nowhere to go or access to affordable housing
  - Sexual predators in group homes are protected
  - Need to target Fallbrook
    - No transportation
    - Limited roads
    - Care coalition

WRITTEN COMMENTS SUBMITTED VIA EMAIL TO J SISCO (5/21/09)

Tom Scott
Executive Director
San Diego Housing Federation

I want to reiterate the concerns that I have:

1. The practice of cities requiring the developers of affordable housing give preference to city residents needs to be discussed in the document with pointers on how it may violate fair housing: If a predominately white city requires a preference then it violates fair housing.

2. Contact the San Diego Regional Center to find out if there is discrimination for the developmentally disabled.
4355 Ruffin Rd., Suite 200
San Diego, CA, 92123
phone: (858) 576-2996
fax: (858) 576-2873

Appendix B: Previous AIs and Impediments Identified

Table B-1: Previous AIs and Impediments Identified

Impediment	Carlsbad	Chula Vista	Coronado	Del Mar	El Cajon	Encinitas	Escondido	Imperial Beach	La Mesa	Lemon Grove	National City	Oceanside	Poway	San Diego (City)	San Diego (County)	San Marcos	Santee	Solana Beach	Vista
1985 Fair Housing Assessment																			
None of the listed activities seem to necessarily overcome housing discriminations based on race, color etc.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Fair housing activities are passive in nature														X					
1988 Fair Housing Assessment																			
Racially and ethnically segregated housing patterns	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Low income whites have broader geographic distribution than low income minorities	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Blacks are more segregated than Hispanics who are more than Asians	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Low income programs contributed to racial/ethnic imbalance														X					
1996 AI																			
Real Estate Practices	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

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Human relations (bigotry, prejudice, fear)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Attitudes and ideologies held by community leaders and politicians	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lack of knowledge of fair housing laws by property owners/ managers, renters and buyers	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Lack of knowledge of where to file complaints.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
State of local land use policies for assisted housing mf, new construction, handicapped and group home	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
1996 AI																			
Disproportionate higher denial rates for Hispanic applicants	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rental discrimination based on disabilities and families with kids	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Minority Concentrations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Housing discrimination against Hispanics in rental market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1992-2000 Regional AI																			
Cultural and language diversity impacts outreach and education to minority groups	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Education about fair housing rights and complaints process needed	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Differential treatment of minority rental apps	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Differential treatment of minority applications for loans	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Differential treatment of applicants for property ins. Based on neighborhood or race	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Increased allegation of housing discrimination against families with kids and persons with disabilities	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Sexual harassment in housing and on basis of religion	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2000-2005 Regional AI																			

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Lending: Hispanics and African American underrepresented in homebuyer market and have disparities in loan approval rates	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Home Sales/Housing Discrimination: Differential treatment of Hispanics and African American in home sales market	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Affordable accessible housing for persons with disabilities	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Income to Rent Ratios (disabilities)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Concentration of group homes for persons with disabilities	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Unequal access to homeowner ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Predatory lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adverse Advertising Practices	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regional Public transportation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Segregated Housing and Housing patterns	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Fair housing training for Staff	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adequate Fair Housing Funding	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Outreach for Private Enforcement Efforts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Minorities on Comm. Planning Boards	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Disparate treatment in the rental market – African American	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Differential treatment in housing sales on basis – African American	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Differential treatment in mortgage lending for - African American	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Substantial amount of complaints alleging familial status discrimination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Discrimination in mortgage Lending and property insurance (Hispanic)	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

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Minority Concentration (high % of Hispanic pop in low/mod tracts and block groups.	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rental discrimination based on race	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
De-Concentration of minority pop	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Zoning regulations and practices affecting families and disabled[1]	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Rental Discrimination: difftreatment in rental market place w/ respect to minorities and families with kids	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Property Ins redlining for minorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lending: Mortgage Lending rates are higher for minorities						--													
Ins. Redlining racial discrimination	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lending: Disparity in approval for minorities	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Housing Discrimination: accessible housing for disabled	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Rental owners and managers lack of fair	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

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housing laws																			
Lending Hispanic and AA underrepresented in housingmarket	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Housing Discrimination – persons with disabilities offered very limited housing choices, primarily in rental market.	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

X Impediment applies to the jurisdictions but at varying degrees. The reader is advised to refer to the documents for detailed discussions.

- Indicates issues were discussed from a regional or subregional context and data available by jurisdiction varies by topic. The reader is advised to refer to the documents for detailed discussions.

Note:

1. Zoning regulations are discussed extensively for individual jurisdictions. Each jurisdiction has different impediments.

APPENDIX C: PUBLIC COMMENTS RECEIVED

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Below is a summary of public comments received on the Draft AI and responses to these comments. Actual comments provided follow this summary.

Affordable Housing Coalition San Diego

Comment #1: The City of San Diego should make it a priority to create/find additional sources of revenue for the Housing Trust Fund to begin to balance out the need with the availability. The use of this fund allows non-profit developers to leverage funding to bring in outside money.

Response: The 2005-2010 Housing Element (now extended by legislation 2012) sets forth the following policies:

- The City shall aggressively pursue all federal, state and local resources available to provide financial assistance, education, and related services to low-income renters and first-time homebuyers.

- The City shall provide support to not-for-profit development corporations for development of affordable housing. Such support shall include technical training and assistance to develop capacity for housing development and financial assistance for housing development directly.

- The City shall encourage lenders to meet their Community Reinvestment Act obligations through participation in public and not-for-profit affordable housing projects and programs to encourage home ownership opportunities for low- and moderate-income families.

- The City shall consider alternative strategies for leveraging public dollars allocated for affordable housing to generate maximum external revenues in order to make expand the Housing Trust Fund and other public affordable housing resources.

To facilitate the production of affordable housing, the City utilizes a variety of funding sources. These include: HOME, CDBG, redevelopment set-aside, Housing Trust Funds, Shelter Plus Care, HOPWA, Mortgage Credit Certificates, State Proposition 46 and Proposition 1C funds, Neighborhood Stabilization Program, and Housing Commission general funds, among others. Specifically, the Housing Element contains a program to explore alternative strategies to expand the Housing Trust Fund.

In 2009, at the request of the San Diego City Council's Land Use & Housing Committee (LU&H) on September 2, 2009, the San Diego Housing Commission created a special task force to update the linkage fee nexus study and explore other potential sources of funding to create more affordable housing. The study, completed in November 2010, recommends the following:

- Maintain Current Fee Until the Economy Improves – Once there is evidence the economy is recovering, the fee should be adjusted. This is probably best accomplished by including an economic indicator or trigger feature in the ordinance that provides an automatic adjustment.

- Consider a Range of Options for Increased Fees Once Economy Improves –The fee could be increased once improved economic conditions are evident. The selections of the ranges of fee levels should be based on their relationship to market strength and total development cost.

- Apply an Annual Index - Application of an annual index to the fee level is necessary to maintain the ability to mitigate impacts over time. The current index, the Building Cost Index for twenty cities published by ENR, should remain in place. However, the ordinance should be modified to make application of the index automatic rather than subject to a discretionary action by the City Council each year.

- Consider Revising Exemptions or Modifications for Certain Uses – Examples may include hospitals, schools, or child care centers.

Given the current market conditions, no specific actions are being undertaken yet.

The City of San Diego recognizes the importance of leveraging financial resources for affordable housing. This issue is being addressed in the Housing Element. HUD emphasizes that affordable housing issues should be addressed in the City's Consolidated Plan and Housing Element.

Comment #2: The City of San Diego should make it a priority to affirmatively ensure that, in every case, the City abides by Council Policies 600-19 and 600-20.

Response: Council Policy 600-19 was adopted in 1972 and Council Policy 600-20 was adopted in 1974. The Balanced Community Policy 600-19 deals primarily with the concept of balancing the economic ranges of housing available within a community and states:

> *It shall be the policy of the City Council to effect the development of economically and racially balanced communities in newly developing peripheral areas of the City and in all City sponsored or approved redevelopment projects, and to do what is reasonably and practically possible in all parts of the City.*

This is an outdated policy that has since been replaced by various City initiatives and planning efforts. The General Plan Update addresses balanced communities issues. Specifically, such issues are dealt with in the Land Use Element, Section H – Balanced Communities and Equitable Development, and Section I – Environmental Justice. As staffing permits, the City will be updating the Council Policies and removing outdated policies.

Council Policy 600-20 establishes a community-wide approach to affirmative fair housing marketing, stating:

> *It shall be the policy of the City Council of the City of San Diego to require as a condition of all tentative maps the submission of an affirmative marketing program.*

This policy is still in effect. The only exemption from the policy is tentative maps involving fewer than 20 dwelling units. Due to the current market conditions, there have been limited development activities. However, the City will revisit this policy to ensure that as market conditions recover, this policy is implemented effectively.

Comment #3: The City of San Diego should amend its ordinance to require specific Universal Design features in all new construction, and shall affirmatively ensure that the City abides by the policy.

Response: The City's policy is to encourage incorporation of universal design features on a voluntary basis. As discussed in the City's Housing Element, the City anticipates that a majority of new residential units will incorporate universal design features, including fully accessible common facilities in multi-family dwellings. The Housing Commission has a Universal Design Awareness program to provide all affordable housing developers with guidelines for incorporating universal design features. Attendance is mandatory for developers seeking rental housing financial assistance. The intent is to increase use of universal design features in affordable housing projects.

Comment #4: Until the City is able to clear its backlog of needs for the homeless, SRO's and affordable housing, the City of San Diego should require all Redevelopment Agencies to increase their set-aside for low income housing from 20% to 35%. It should also recommend that the City find ways to use those set-asides in areas that are not in Redevelopment Areas. The City should work in concert with its homeless program to create sufficient SRO's to handle the increasing demand.

Response: According to HUD, affordable housing issues should not be the focus of the Analysis of Impediments to Fair Housing Choice.

The City will continue to support development of new Single Room Occupancy (SRO) hotels. In 2000, the City established a new class of housing called Living Units which are allowed in downtown residential and mixed-use areas. These units are smaller than most studio apartments but have more amenities than traditional SRO hotel rooms. Between 1999 and 2006, approximately 600 SRO units and Living Units have been completed or were under construction. Between 1985 and 1999, approximately 2,400 new SRO units were developed and another 400 units were rehabilitated. Most of these new units are concentrated in the Downtown area. The Land Development Code update included creation of a new mixed-use zone for use in areas near major transit nodes where SROs can be located.

The redevelopment agency is subject to various redevelopment regulations according to the inclusionary, replacement and set-aside rules of the California Redevelopment Act. In order to fulfill the inclusionary and replacement rules, the agency must use its set-aside funds efficiently. Using set-aside funds outside of the project areas, while allowable, does not always represent the most efficient manner of using those funds.

Furthermore, the generation of tax increment funds is impacted by the current economic conditions in San Diego. To further exacerbate the problem, the State has taken tax increment funds from redevelopment agencies to backfill the State's commitment to education funds (SERAF). There is also proposal by the Governor to dissolve redevelopment agencies and capture the unencumbered tax increment funds except for low/moderate income housing funds, which is proposed to be transferred to housing authorities.

Comment #5: The City should begin a process that would set it up to take advantage of the Community Land Trust and the possibility it offers to increase the housing options in the City.

Response: The City of San Diego created a Community Land Trust in 2007. Community Land Trust is one of the many options in creating affordable housing. The 2010 Affordable Housing Best Practices and Funding Study for the San Diego Housing Commission (SDHC) recommends setting up a regional land trust to broaden the support for the Community Land Trust. The City will explore the feasibility of this regional land trust concept in the future.

Theresa Quiroz and Jim Varnadore (City Heights)

Comment #1: Most public transit on Sundays has been cut, Saturday service is at a minimum, weekday service starts later and ends earlier, and many bus routes have been removed completely. Public transit has become in the last two years a major impediment for fair housing. It is no longer possible for low income people to choose where they wish to live. There needs to be an overall impediment cited of the lack of transit and a recommendation for all jurisdictions to work with MTS to solve the problem.

Response: SB 375 passed by the California legislature aims at coordinating transportation and housing development through regional collaboration. The San Diego region is the first region testing the implementation of this legislation through the Regional Transportation Plan (RTP) and Regional Housing Needs Allocation (RHNA) process. All jurisdictions in the San Diego region are participating in these efforts being coordinated by the San Diego Association of Governments (SANDAG).

The coordination between the RTP and RHNA is intended to direct housing growth in the region to where it can be supported by transportation system. Along with the RTP and RHNA, the jurisdictions will be working with SANDAG to develop the Sustainable Communities Strategies (SCS). A key concept of SCS is transit-oriented development.

The City's Housing Element includes a Transit-Oriented Development (TOD) program. A primary objective of the TOD Program is to promote developments with concentrations of moderate and higher-density housing in conjunction with public parks and plazas, office and commercial facilities in mixed-use developments located at strategic points on the existing and planned transit system. Transit-oriented developments will facilitate achievement of community affordable housing goals by facilitating higher density development in concert with supporting infrastructure and amenities.

A primary means of implementing transit-oriented development is the City of Villages strategy through the General Plan. The TOD guidelines are incorporated in the City's General Plan and will be applied to village locations identified in individual community plans. Villages are envisioned as focused centers where housing in employment, commercial and civic/educational uses can coexist and be connected to create a cohesive whole. Transit will be integral to implementing the village concept.

The cost and level of public transit is a function of ridership, the cost of providing services, and federal/state funding available. Local jurisdictions have little ability to influence the cost of providing services or public funding levels. However, by focusing on transit-oriented development, the City can promote a land use pattern that encourages increased ridership.

Affordable Housing Coalition San Diego

336 Euclid Avenue, Suite 505, Mailbox 164, San Diego, Ca 92114

August 11, 2010

Ms. Angela Nazareno
City of San Diego
202 "C" Street
San Diego, Ca 92101

Re: Draft Analysis of Impediments to Fair Housing

Dear Ms. Nazareno:

The Affordable Housing Coalition of San Diego (AHCSD) would like to comment on the 2010 Draft Analysis of Impediments to Fair Housing (AI).

For seven years, the City of San Diego has declared a crisis due to the lack of affordable housing. In Council Resolution R-296982, the City found that the crisis causes the risk of "adverse health and safety impacts from either having to live in sub-standard, overcrowded conditions, or on the street". The resolution required the City Manager to take six actions to remedy the crisis. Those actions would have helped alleviate the impediments to fair housing caused by the crisis. They do not seem to have been achieved.

In its 2010 HUD Consolidated Plan analysis, it was found that there is a deficit of 34,954 rental units that are affordable to those earning up to $35,000 per year. At the same time, there is a surplus of 61,358 rental units available to those who earn over $35,000 per year. Obviously, this overwhelming imbalance of available units creates a harsh impediment to those of lower-income looking for a place to live.

The Affordable Housing Coalition believes the AI should recommend that:

The City of San Diego should make it a priority to create/find additional sources of revenue for the Housing Trust Fund to begin to balance out the need with the availablity. The use of this fund allows non-profit developers to leverage funding to bring in outside money.

As the AI shows, racial segregation and overconcentration of minorities and low-income residents in the city is a continuing impediment to fair housing. It creates an environment in which residents have little choice in where to live. They feel they have no choice but to accept discrimination for fear of losing their home and not being able to find another.

The Draft AI recommends that the city "work to diversify and expand the housing stock to accommodate the varied housing needs of different groups."

Unfortunately, this is too broad to accomplish anything. The in-lieu fees in the city are at risk due to the Palmer decision. The linkage fees are at risk due to a concerted effort by the business industry to have it revoked. The fiscal mess of the State has created a severe lack of funding for affordable housing.

The City already has a Balanced Communities Policy (600-19) which, if enforced, would help to remove the impediments of racial segregation and overconcentration of minorities and low-income residents. It is not enforced. It is essential that the City take steps to ensure that Council Policy 600-19 is made an important and specific part of the land-use decision making process.

The City also has a Open House Policy (600-20) which states that it is the belief of the Council that the City has a responsibility to affirmatively create open neighborhoods. And yet, the segregation has increased rather than decreased, in part due to non-compliance with that policy. It requires that an affirmative marketing program shall be a condition attached to all tentative maps. Again, the City and Council must affirmatively ensure that it abides by the Council Policies, and in every case, these two policies should be specifically called out.

It is not enough that the City make policies to appear to be in compliance with non-discrimination laws. They must act on them as well.

The Affordable Housing Coalition believes the AI should recommend that:

The City of San Diego should make it a priority to affirmatively ensure that, in every case, the City abides by Council Policies 600-19 and 600-20.

The Draft AI recommends that, "If formal Universal Design ordinances are cost prohibitive, jurisdictions could consider encouraging, but not requiring, universal design principles in new housing developments."

To its credit, the City of San Diego has made Universal Design an issue. It partnered on the Talmadge Senior Village which is a great example of an affordable, livable project that includes Universal Design.

The City's success has proven that Universal Design ordinances are not cost prohibitive. This recommendation goes against those findings and does nothing to help alleviate the problem of discrimination in the City's housing policy due to its lack of livable housing.

More importantly, the City Municipal Code Chapter 14, Article 5 Division 6 discusses Universal Design. Its purpose is to "promote the voluntary incorporation of Universal Design and visitability standards." Obvioulsy, once again, the City has not put that regulation into effect.

The City must look to the future and the aging population. With ordinances that are advisory only, it is setting up a future in which seniors will have virtually no choice in housing because of the lack of livability and accessibility in the housing stock. It is urgent that this recommendation be stronger and more pointed. The City cannot afford to wait.

The Affordable Housing Coalition believes the AI should recommend that:

The City of San Diego amend its ordinance to require specific Universal Design features in all new construction, and shall affirmatively ensure that the City abides by that policy.

The Draft AI does not discuss the severe lack of SRO's in the City. The Municipal Code speaks to this. Chapter 14, Article 3, Division 5 is the "SRO Hotel Regulation". A review of past Council actions shows that the city has declined to abide by this code, finding excuses to allow actions to occur that remove SRO's without replacing them.

The homeless population continues to increase as more and more people are unable to find rental units at a rate they can afford. SRO's are the last line of defense for keeping people off the street. And yet the City, especially CCDC, have found excuses at every chance to allow SRO's to be removed with replacing them. Fair housing can never be achieved when this specific population is marginalized. With a crisis in affordable housing, this lack of a safety net is a severe impediment to fair housing.

The Affordable Housing Coalition believes the AI should recommend that:

Until the City is able to clear its backlog of need for the homeless, SRO's and affordable housing, the City of San Diego should require all Redevlopment Agencies to increase their set-aside for low-income housing from 20% to 35%. It should also recommend that the City find ways to use those set-asides in areas that are not in Redevelopment Areas. The city should work in concert with its homeless program to create sufficient SRO's to handle the increasing demand.

The Draft AI does not discuss the dire situation of the mobile home parks in the City. State Law thoroughly covers requirements for mobile home park owners. Again, the City has found ways to accommodate developers to the detriment of the mobile home parks.

In order to further fair housing especially for seniors, the City needs to encourage the creation of mobile home parks and fully enforce state law before a park can be redeveloped.

The Draft AI does not discuss the benefits of a Community Land Trust to further fair housing.

The Affordable Housing Coalition believes the AI should recommend that:

'The city should begin a process that would set it up to take advantage of the Community Land Trust and the possibility it offers to increase the housing options in the city.'

In summary, a review of fair housing impediments in the City of San Diego shows that it has in place policies that would help to remove the impediments, but has refused to abide by those policies. The recommendations must make that clear. The Affordable Housing Coalition does not find it acceptable for the City to so blatantly violate federal fair housing law. The current policies are good ones. The City must find a way to ensure that they are enforced.

Thank you for the chance to comment on this document.

Sincerely,

Theresa Quiroz
Co-Chair, Affordable Housing Coalition

-----Original Message-----

From: Murray, Beth
Sent: Tuesday, July 27, 2010 4:25 PM
To: Theresa
Cc: Ackee, Marlene; Nazareno, Angela
Subject: RE: Comments on Housing Impediment Analysis

Hello Theresa, thanks for taking the time to review the document and provide comments. I will be sure that they are taken into consideration. I have forwarded your e-mail to Marlene Ackee and Angela Nazareno who are taking the lead from our office. We always appreciate your well thought out input. Thanks, Beth

Beth Murray, Deputy Director
Economic Development Division
City Planning & Community Investment Department
619-236-6421
Bmurray@sandiego.gov

-----Original Message-----
From: Theresa [mailto:quiroz@cox.net]
Sent: Monday, July 26, 2010 1:39 PM
To: CPCI CDBG
Cc: Murray, Beth
Subject: Comments on Housing Impediment Analysis

Hi Beth,

The Draft Analysis of Impediments to Fair Housing makes the case that transit can be an impediment to fair housing. I would agree.

However, the report discusses the proximity of affordable housing to transit lines and determines that all is well and good. It is not.

As you know, HUD Secretary, Sean Donovan, has made it clear that a transit stop is not sufficient to make affordable housing available to those of low-income. There must also be a reasonable amount of transit, especially to the employment centers when the low-income renters need to go there.

In San Diego, that is no longer the case. Most public transit on Sundays has been cut, Saturday service is at a minimum, weekday service starts later and ends earlier, and many bus routes have been removed completely. Public transit has become in the last two years a MAJOR impediment for Fair Housing.

It is no longer possible for low-income people to choose where they wish to live. There are very few places that now have frequent bus and trolley service. And the areas that do are the ones that already have very high levels of residents who are low-income, thus creating even higher concentrations of low-income and minorities without the corresponding increase in available housing.

Those in an income level which does not permit them to drive have been completely ignored by this report. Those who currently live in the areas that have a reasonable amount of transit are well-placed. But everyone else has now been

forced to live in areas were they cannot get to work, or to pay a much higher percentage of their income toward their rent.

I hope that you can actually study what is happening at MTS, the huge increase in cost to travel by public transit in the last two years, and the severe cuts in service. There needs to be an overall impediment cited of the lack of transit, and a recommendation for all the jurisdictions to work with MTS to solve the problem.

Theresa Quiroz

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APPENDIX D: FAIR HOUSING ACTION PLANS FOR ENTITLEMENT JURISDICTIONS

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

City of Carlsbad
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS								ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**		**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of media regarding fair housing issues, rights, and services	Ensuring ease of access to information about fair housing on websites with links between jurisdiction and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers. Increase knowledge of the process of reporting complaints and access/referral to government entities: DFEH/HUD/DOJ.	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solano Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about fair housing on their websites.	2011	Covered under current FH services contract. ($10,100 in 2010-11 for Carlsbad)	2011			
Lack of knowledge pertaining current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2012	Covered under current FH services contract. ($10,100 in 2010-11 for Carlsbad)	2015			
Fair housing violations committed by predominantly small “mom and pop” rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2011	Covered under current FH services contract. ($10,100 in 2010-11 for Carlsbad)	2015			
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs increasing outreach efforts and homeownership opportunity awareness to minority communities	Service providers and all entitlement and participating jurisdictions	2011	Covered under current FH services contract. ($10,100 in 2010-11 for Carlsbad)	2015			

City of Carlsbad
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Reoccurring rental/home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force Homebuyer programs should continue providing education and outreach on Credit History and Financial Management Collaboration with the CRI to implement the recommendations contained in the Three Year Plan	Service providers and all entitlement and participating jurisdictions	2012	Covered under current FH services contract. ($10,100 in 2010-11 for Carlsbad)	2015		
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support stronger and more persistent enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all entitlement and participating jurisdictions	2012	Covered under current FH services contract. ($10,100 in 2010-11 for Carlsbad)	2015		

City of Carlsbad
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	2012	Available housing funds	2015		
Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Increase education of Section 8 voucher recipients as to choice and availability. Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement of the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	While this impediment applies to all jurisdictions, the cities of El Cajon, National City, and others more heavily impacted by high concentrations of voucher usage are of utmost concern San Diego Housing Commission	2011	Available housing funds	2015		

City of Carlsbad
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc. Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region	All jurisdictions	2011	Available housing funds	2015		
Non-adoption of a universal design ordinance	Adoption of a universal design ordinance	Encourage/require universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters/homeowners	All jurisdictions	2012	City General Funds	2015		
Minorities and families of children disproportionately affected by lead-based paint hazards	Lead-based paint testing in all homebuyer and residential rehabilitation programs	Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	While this impediment applies to all jurisdictions, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove, Solana Beach, National City, and Santee should implement lead-based paint testing in their homebuyer and residential rehabilitation programs—if no homebuyer program is in effect, provide other provisions	2012	Available housing funds when not Covered under current FH services contract	2015		

City of Carlsbad
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2012	No actual additional cost	2015		
Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all entitlement and participating jurisdictions Fair Housing Resource Board	2011	Available housing funds when not Covered under current FH Services contract	2015		
Difficulty in gauging the success/progress of education and outreach efforts in sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports	Comprehensive reporting of fair housing success/progress in education and outreach efforts	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures Publicize the outcomes of fair housing complaints to encourage reporting	While this impediment applies to all jurisdictions, the city of Oceanside should establish outcome-based performance measures All jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing	2012	Available housing funds when not Covered under current FH Services contract	2015		

City of Carlsbad
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair housing service disparities across the region	High-quality fair housing service across the region	Collaboration with fair housing service providers to ensure an adequate level of service is available to all residents Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline Educate and train phone operators to identify and direct fair housing issues to the appropriate service providers Listing of fair housing service providers as a part of available community service organizations	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2012	Available housing funds when not Covered under current FH Services contract	2015		
Exclusion of random testing/testing audits from fair housing service provider contracts	Pro-active testing audits for discrimination in the housing market—decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider contracts Conduct audits in 2011 and every two years thereafter Conduct regional audits Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available	Service providers and all entitlement and participating jurisdictions	2012r	Available housing funds, and/or City General Funds when not Covered under current FH Services contract	2015		

City of Carlsbad
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS								ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**		**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Fair housing encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to complement fair housing services Addition of tenant/landlord mediation services currently offered by NCL to housing services provided by other fair housing service providers	Service providers and all entitlement and participating jurisdictions	2011	Covered under current FH services contract. ($10,100 in 2010-11 for Carlsbad)	2015			
Substandard housing conditions tend to impact minority households disproportionately.	Identify, and when feasible, implement programs that improve substandard housing conditions.	Make lead-based paint testing part of housing rehabilitation programs. Consider modifying housing rehabilitation program to make financial assistance for accessibility improvements available for renters as well as homeowners	Entitlement and participating jurisdictions.	2012	Include as part of current $25,000 Home Repair Program. Will consider change to program and funding alternatives or identify alternative programs.	2015			
Fair Housing service providers should actively pursue Fair Housing Initiative Program (FHIP) Funds.	Obtain additional funds for service providers to conduct fair housing testing services.	Encourage the selection of organizations that meet criteria to receive FHIP funds. Encourage fair housing providers to seek FHIP funds for fair housing testing services.	Entitlement and participating jurisdictions. Service providers and entitilement/participating jurisdictjons.	2012	No actual expenditure of funds needed to accomplish this goal.	2015			

City of Carlsbad
2010-15 FAIR HOUSING ACTION PLAN

CITY OF CARLSBAD - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
The Carlsbad Zoning Ordinance has not been amended to include to a definition of “family” that will not impede fair housing choice.	Amend Zoning Ordinance, as necessary.	Amendment to the Zoning Ordinance has been proposed as needed and amendment is currently under review by Coastal Commission for approval.	City staff.	2011	City General Funds.	2011		
The Carlsbad Zoning Ordinance has not been amended to permit transitional housing or emergency shelters.	Amend Zoning Ordinance, as necessary	Evaluate and amend Zoning Ordinance, as necessary, in compliance with State law	City staff.	2011	City General Funds	2011		
Carlsbad does not have procedure for obtaining reasonable accommodation pursuant to ADA.	Adopt an ordinance to establish formal policy on reasonable accommodation.	Amendment to the Municipal Code has been prepared as needed and proposed amendment is currently under review by staff and other interested parties.	City staff.	2011	City General Funds	2011		
Carlsbad Zoning Ordinance does not provide for supportive housing as required by State law (SB 2)	Amend Zoning Ordinance, as necessary.	Evaluate and amend Zoning Ordinance, as necessary, in compliance with State law.	City staff.	2012	City General Funds.	2012		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of media regarding fair housing issues, rights, and services	Ensuring ease of access to information about fair housing on websites with links between jurisdiction and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers. Increase knowledge of the process of reporting complaints and access/referral to government entities: DFEH/HUD/DOJ.	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solano Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about fair housing on their websites.	2010-11 Update City and Fair Housing (FH) Provider websites and linkages	Covered under current FH services contract	2011		
Lack of knowledge pertaining current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2010-11 South Bay Community Services (SBCS) currently provides Landlord Education to expand educational opportunities for the City.	Covered under current FH services contract	2015		
Fair housing violations committed by predominantly small “mom and pop” rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	Beginning with 2010-11 contract year, work to expand educational opportunities and outreach to “mom and pop” rentals and evaluate progress June 2011	Covered under current FH services contract	2015		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs increasing outreach efforts and homeownership opportunity awareness to minority communities	Service providers and all entitlement and participating jurisdictions	2010-11 Increase contact and collaboration with community, faith based and civil rights organizations to expand outreach to minority communities.	Covered under current FH services contract	2015		
Reoccurring rental/home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force Homebuyer programs should continue providing education and outreach on Credit History and Financial Management Collaboration with the CRI to implement the recommendations contained in the Three Year Plan	Service providers and all entitlement and participating jurisdictions	2010-11 Increase referral and access to HUD Approved Housing Counseling Agencies. Ensure that this information is part of the New/1st Time Homebuyer Education curricula.	Covered under current FH services contract	2015		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support stronger and more persistent enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all entitlement and participating jurisdictions	2010-11 Review investigation and enforcement capabilities of FH service providers. SBCS already conducts investigative activities including on site inspections, alleged violator interviews, mediation of FH and Landlord - Tenant issues and FH Training for housing providers found in violation of FH laws.	Covered under current FH services contract	2015		
Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	Begin efforts to diversify and expand housing stock in the 2010-2011 contract year. Review achievements /impediments 2012	Available housing funds	2015		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Increase education of Section 8 voucher recipients as to choice and availability. Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement of the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	While this impediment applies to all jurisdictions, the cities of El Cajon, National City, and others more heavily impacted by high concentrations of voucher usage are of utmost concern San Diego Housing Commission	Begin review of concentrations of Section 8 voucher use during the 2010-11 Contract year.	Available housing funds	2015		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc. Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region	All jurisdictions	2010-11 Begin review of housing availability within the region. 2012 Publish results for jurisdictions and providers to use as referral information for the public Annually review information thereafter	Available housing funds	2015		
Non-adoption of a universal design ordinance	Adoption of a universal design ordinance	Encourage/require universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters/homeowners	All jurisdictions	2011 -12 Begin the process to develop universal design ordinance. Adopt an ordinance by 2015	City General Funds	2015		
Minorities and families of children disproportionately affected by lead-based paint hazards	Lead-based paint testing in all homebuyer and residential rehabilitation programs	Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	While this impediment applies to all jurisdictions, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove, Solana Beach, National City, and Santee should implement lead-based paint testing in their homebuyer and residential rehabilitation programs—if no homebuyer program is in effect, provide other provisions	2012 Review achievements of additional testing and education efforts	Available housing funds when not Covered under current FH services contract	2015		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2012 begin to incorporate a "provider cooperation" clause in scope of work, encouraging FH Providers to share resources and information.	No actual additional cost	2015		
Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all entitlement and participating jurisdictions Fair Housing Resource Board	2010-11 Begin review of AI required data and begin development of adequate reporting guidelines	Available housing funds when not Covered under current FH Services contract	2015		
Difficulty in gauging the success/progress of education and outreach efforts in sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports	Comprehensive reporting of fair housing success/progress in education and outreach efforts	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures Publicize the outcomes of fair housing complaints to encourage reporting	While this impediment applies to all jurisdictions, the city of Oceanside should establish outcome-based performance measures All jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing	2011-12 where not currently required, include requirement for reporting of quantifiable goals	Available housing funds when not Covered under current FH Services contract	2015		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair housing service disparities across the region	High-quality fair housing service across the region	Collaboration with fair housing service providers to ensure an adequate level of service is available to all residents Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline Educate and train phone operators to identify and direct fair housing issues to the appropriate service providers Listing of fair housing service providers as a part of available community service organizations	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011-12 Jurisdictions should review scope of work requirements for adequate provision of identical basic fair housing services Additional services may be needed unique to a jurisdiction and should be reviewed annually thereafter	Available housing funds when not Covered under current FH Services contract	2015		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Exclusion of random testing/testing audits from fair housing service provider contracts	Pro-active testing audits for discrimination in the housing market—decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider contracts Conduct audits in 2011 and every two years thereafter Conduct regional audits Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available	Service providers and all entitlement and participating jurisdictions	2011 and bi - annually thereafter	Available housing funds, and/or City General Funds when not Covered under current FH Services contract	2015		
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Fair housing encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to complement fair housing services Addition of tenant/landlord mediation services currently offered by SBCS to housing services provided by other fair housing service providers	Service providers and all entitlement and participating jurisdictions	2010-11 SBCS currently provides Landlord tenant dispute resolution as an adjunct to Fair Housing services.	Covered under current FH services contract	2015		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF CHULA VISTA - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
1. The City of Chula Vista's Zoning Ordinance was not amended to include a density bonus ordinance consistent with State Law	Amend its density bonus ordinance to comply with State Law	As part of the General Plan update adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance to address this issue.	City Housing and Planning staff.	Begin evaluation by 2011. Amended Zoning Ordinance by 2013	City General Funds	2013		
2. The City of Chula Vista Zoning Ordinance was not amended to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Act.	Amend the City's Zoning Ordinance to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.	As part of the General Plan update adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance to address this issue.	City Housing and Planning staff.	Begin evaluation by 2011. Amended Zoning Ordinance by 2013	City General Funds	2013		
3. The Chula Vista Zoning Ordinance was not amended to explicitly address and permit by right or with a conditional Use Permit licensed residential care facilities serving seven or more persons in any residential zoning district.	Amend its Zoning Ordinance to explicitly address and permit by right or with a Conditional Use Permit licensed residential care facilities serving seven or more persons in any residential zoning district.	As part of the General Plan update adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance to address this issue.	City Housing and Planning staff.	Begin evaluation by 2011. Amendment of Zoning Ordinance by 2013	City General Funds	2012		

City of Chula Vista

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF CHULA VISTA - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
4. Chula Vista has not yet established procedures for obtaining reasonable accommodations pursuant to ADA.	Establish a formal reasonable accommodation procedure to grant exceptions in zoning and land use for persons with disabilities.	Establish official policy which addresses reasonable accommodation procedures.	City Housing and Planning staff.	Adopt policy by 2013.	City General Funds.	2012		
Substandard housing conditions tend to impact minority households disproportionately.	Identify, and when feasible, implement programs that improve substandard housing conditions.	Make lead-based paint testing part of housing rehabilitation programs. Consider modifying housing rehabilitation program to make financial assistance for accessibility improvements available for renters as well as homeowners	Housing Staff	2013	City Grant Funds	2013		
Fair Housing service providers should actively pursue Fair Housing Initiative Program (FHIP) Funds.	Obtain additional funds for service providers to conduct fair housing testing services.	Encourage the selection of organizations that meet criteria to receive FHIP funds. Encourage fair housing providers to seek FHIP funds for fair housing testing services.	Housing Staff	2011	City Grant Funds	2011		

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS	ACCOMPLISHMENTS

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)	BENCHMARK (In which year of your plan do you plan to achieve this goal?)	PROPOSED INVESTMENT (Amount/source of funds)	YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)	DATE COMPLETED (Which year of the Plan was it completed?)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of information regarding fair housing issues, rights, and services through multiple media	Ensuring ease of access to information about fair housing on websites with links between jurisdiction and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers. Increase knowledge of the process of reporting complaints and access/referral to government entities: DFEH/HUD/DOJ.	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solano Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about fair housing on their websites.	2011	Covered under current FH services contract. ($24,113 in 2010-11 for El Cajon)	2011 and on-going	2011 and on-going	N/A
Lack of knowledge pertaining to current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2011	Covered under current FH services contract. ($24,113 in 2010-11 for El Cajon)	2011 and on-going	2011 and on-going	N/A
Fair housing violations committed by predominantly small “mom and pop” rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2011	Covered under current FH services contract. ($24,113 in 2010-11 for El Cajon)	2011 and on-going	2011 and on-going	N/A
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs increasing outreach efforts and homeownership opportunity awareness to minority communities	Service providers and all entitlement and participating jurisdictions	2011	Covered under current FH services contract. ($24,113 in 2010-11 for El Cajon)	2011 and on-going	2011 and on-going	N/A

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS	ACCOMPLISHMENTS

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)	BENCHMARK (In which year of your plan do you plan to achieve this goal?)	PROPOSED INVESTMENT (Amount/source of funds)	YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)	DATE COMPLETED (Which year of the Plan was it completed?)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS
Re-occurring rental/ home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force Homebuyer programs should continue providing education and outreach on Credit History and Financial Management Collaboration with the CRI to implement the recommendations contained in the Three Year Plan	Service providers and all entitlement and participating jurisdictions	2011	Covered under current FH services contract. ($24,113 in 2010-11 for El Cajon)	2011 and on-going	2011 and on-going	N/A
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support stronger and more persistent enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all entitlement and participating jurisdictions	2011	Covered under current FH services contract. ($24,113 in 2010-11 for El Cajon)	2011 and on-going	2011 and on-going	N/A

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	2012	Available housing funds	2011 and on-going	2011 and on-going	N/A

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Increase education of Section 8 voucher recipients as to choice and availability. Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	While this impediment applies to all jurisdictions, the cities of El Cajon, National City, and others more heavily impacted by high concentrations of voucher usage are of utmost concern San Diego Housing Commission	2011	No costs anticipated	2011 and on-going	2011 and on-going	N/A
Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc. Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region	All jurisdictions	2011	Available housing funds	2011 and on-going	2011 and on-going	N/A

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS	ACCOMPLISHMENTS

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)	BENCHMARK (In which year of your plan do you plan to achieve this goal?)	PROPOSED INVESTMENT (Amount/source of funds)	YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)	DATE COMPLETED (Which year of the Plan was it completed?)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS
Non-adoption of a universal design ordinance	Adoption of a universal design ordinance	Encourage/require universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters, as well as homeowners	All jurisdictions and service providers	2011	No costs anticipated	2011 and on-going	2011 and on-going	Adoption of universal design ordinance is not financially feasible. The Community Development Department requires ADA where indicated in the Building Code and whenever federal funds are being used. City encourages universal design features when feasible for a project.
Minorities and families with children disproportionately affected by lead-based paint hazards	Lead-based paint testing in all homebuyer and residential rehabilitation programs	Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	While this impediment applies to all jurisdictions, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove, Solana Beach, National City, and Santee should implement lead-based paint testing in their homebuyer and residential rehabilitation programs–if no homebuyer program is in effect, provide other provisions	2012	Available housing funds and education covered under FH services contract. ($24,113 in 2010-11 for El Cajon)	2011 and on-going	2011 and on-going	N/A
Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011	No costs anticipated	2011 and on-going	2011 and on-going	N/A

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all entitlement and participating jurisdictions Fair Housing Resource Board	2011	Available housing funds and will be included in FH Services contract	2011 and on-going	2011 and on-going	N/A
Difficulty in gauging the success/progress of education and outreach efforts in sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports	Comprehensive reporting of fair housing success/ progress in education and outreach efforts	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures Publicize the outcomes of fair housing complaints to encourage reporting	While this impediment applies to all jurisdictions, the city of Oceanside should establish outcome-based performance measures All jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing	2012	Available housing funds and will be included in FH Services contract	2011 and on-going	2011 and on-going	N/A
Fair housing services vary across the region	High-quality fair housing services across the region	Collaboration with fair housing service providers to ensure an adequate level of service is available to all residents Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline Educate and train 2-1-1 phone operators to identify and direct fair housing issues to the appropriate service providers Listing of fair housing service providers as a part of available community service organizations	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011	Available housing funds and will be included in FH Services contract	2011 and on-going	2011 and on-going	N/A

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Exclusion of random testing/testing audits from fair housing service provider contracts	Pro-active testing audits for discrimination in the housing market—decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider contracts Conduct audits in 2011 and every two years thereafter Consider pooling funds and conducting regional audits Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available	Service providers and all entitlement and participating jurisdictions	2012	Available housing funds and will be included in FH Services contract	2012, and every 2 to 3 years after		Pro-active testing audits for discrimination in the housing market are not financially feasible without additional State or federal assistance. The City will collaborate with FHRB and service providers to secure FHIPS grants to conduct testing. Costs and details of additional testing are under review.
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Fair housing encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to complement fair housing services Addition of tenant/landlord mediation services currently offered by NCL to housing services provided by other fair housing service providers	Service providers and all entitlement and participating jurisdictions	2011	Available housing funds and will be included in FH Services contract	2011 and on-going	2011 and on-going	N/A
Substandard housing conditions tend to impact minority households disproportionately	Eliminate substandard housing	Offer housing rehabilitation programs and make lead-based paint testing as part of the program Consider modifying the housing rehabilitation program to make financial assistance for accessibility improvements available for renters as well as homeowners	All entitlement and participating jurisdictions that offer rehabilitation programs	2011	Available housing funds	2011 and on-going	2011 and on-going	N/A
Fair housing service providers should pursue Fair Housing Initiative Program (FHIP) funds	Improve quality and consistency of fair housing services available	Select organizations that meet QFHO and FHO criteria for fair housing services Encourage all fair housing services providers to seek FHIP funds to provide fair housing testing services	Service providers and all entitlement and participating jurisdictions	2012	Available housing funds and will be included in FH Services contract	2012		Under review.

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

CITY OF EL CAJON - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
The City of El Cajon has yet to establish a formal procedure for approving requests for reasonable accommodation	Establish, review and update procedurefor approving requests for reasonable accommodation in housing	Review and update the procedures for approving requests for reasonable accommodation	City staff	2012	No costs anticipated	2012		Under review.
City of El Cajon had the highest number of calls for fair housing complaints and tenant/landlord issues	Work with fair housing provider(s) to expand outreach and education activities	Work with fair housing provider(s) to expand outreach and education activities	Service provider and City staff	2011	Covered under current FH services contract. ($24,113 in 2010-11 for El Cajon)	2011 and on-going	2011 and on-going	N/A
The City of El Cajon Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts as required by state law	Amend Zoning Ordinance, as necessary	Evaluate and amend Zoning Ordinance, as necessary, in compliance with State law	City staff	2010	City General Funds	2010	2010	While mobile homes are not allowed in single-family zones, the City does have specific zones for mobile home developments and has many mobile home parks throughout the City. While not specifically included in the Zoning Code until recently, manufactured homes were always allowed in any zone a single-family home was allowed. City updated its Zoning Code in May of 2010 to include specific reference to manufactured housing under single-family dwelling review procedures (Section 17.140.170)

City of El Cajon
2010-15 FAIR HOUSING ACTION PLAN

CITY OF EL CAJON - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
The City of El Cajon Zoning Ordinance does not provide for transitional housing, supportive housing and SRO pursuant to state law (SB 2 and AB 2634)	Amend Zoning Ordinance, as necessary	Evaluate and amend Zoning Ordinance, as necessary, in compliance with State law	City staff	2012	City General Funds	2012		El Cajon's Zoning Ordinance treats transitional housing and supportive housing designed as apartments, as multi-family housing and it is permitted by right. El Cajon's zoning ordinance does not provide for Single-Room Occupancy (SRO) uses, nor is it identified in the current Housing Element as a type of housing that is needed in the community. The need for SRO developments will be assessed with the next Housing Element update scheduled for FY 2011-12. If a need is identified, the Zoning Ordinance will be amended to accommodate SRO to meet the housing needs of very low income households.

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of media regarding fair housing issues, rights, and services	Ensuring ease of access to information about fair housing on websites with links between jurisdiction and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers. Increase knowledge of the process of reporting complaints and access/referral to government entities: DFEH/HUD/DOJ.	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solano Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about fair housing on their websites.	2010-11 Update City and Fair Housing (FH) Provider websites and linkages	Covered under current FH services contract	2011		
Lack of knowledge pertaining current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2010-11 North County Lifeline (NCL) currently provides Landlord Education through the San Dieguito and Vista Adult School Systems. Work with Fair Housing Resource Board (FHRB), other jurisdictions and FH Service Providers to expand educational opportunities throughout the county region. Review achievements annually	Covered under current FH services contract	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair housing violations committed by predominantly small "mom and pop" rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	Beginning with 2010-11 contract year, work to expand educational opportunities and outreach to "mom and pop" rentals and evaluate progress June 2011	Covered under current FH services contract	2015		
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs increasing outreach efforts and homeownership opportunity awareness to minority communities	Service providers and all entitlement and participating jurisdictions	2010-11 Increase contact and collaboration with community, faith based and civil rights organizations to expand outreach to minority communities.	Covered under current FH services contract	2015		
Reoccurring rental/home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force Homebuyer programs should continue providing education and outreach on Credit History and Financial Management Collaboration with the CRI to implement the recommendations contained in the Three Year Plan	Service providers and all entitlement and participating jurisdictions	2010-11 Increase referral and access to HUD Approved Housing Counseling Agencies. Ensure that this information is part of the New/1st Time Homebuyer Education curricula.	Covered under current FH services contract	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support stronger and more persistent enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all entitlement and participating jurisdictions	2010-11 Review investigation and enforcement capabilities of FH service providers. NCL already conducts investigative activities including on site inspections, alleged violator interviews, mediation of FH and Landlord -Tenant issues and FH Training for housing providers found in violation of FH laws.	Covered under current FH services contract	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	Begin efforts to diversify and expand housing stock in the 2010-2011 contract year. Review achievements /impediments 2012	Available housing funds	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Increase education of Section 8 voucher recipients as to choice and availability. Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement of the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	While this impediment applies to all jurisdictions, the cities of El Cajon, National City, and others more heavily impacted by high concentrations of voucher usage are of utmost concern San Diego Housing Commission	Begin review of concentrations of Section 8 voucher use during the 2010-11 Contract year.	Available housing funds	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc. Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region	All jurisdictions	2010-11 Begin review of housing availability within the region. 2012 Publish results for jurisdictions and providers to use as referral information for the public Annually review information thereafter	Available housing funds	2015		
Non-adoption of a universal design ordinance	Adoption of a universal design ordinance	Encourage/require universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters/homeowners	All jurisdictions	2011 -12 Begin the process to develop universal design ordinance. Adopt an ordinance by 2015	City General Funds	2015		
Minorities and families of children disproportionately affected by lead-based paint hazards	Lead-based paint testing in all homebuyer and residential rehabilitation programs	Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	While this impediment applies to all jurisdictions, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove, Solana Beach, National City, and Santee should implement lead-based paint testing in their homebuyer and residential rehabilitation programs—if no homebuyer program is in effect, provide other provisions	2012 Review achievements of additional testing and education efforts	Available housing funds when not Covered under current FH services contract	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2012 begin to incorporate a "provider cooperation" clause in scope of work, encouraging FH Providers to share resources and information.	No actual additional cost	2015		
Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all entitlement and participating jurisdictions Fair Housing Resource Board	2010-11 Begin review of AI required data and begin development of adequate reporting guidelines	Available housing funds when not Covered under current FH Services contract	2015		
Difficulty in gauging the success/progress of education and outreach efforts in sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports	Comprehensive reporting of fair housing success/progress in education and outreach efforts	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures Publicize the outcomes of fair housing complaints to encourage reporting	While this impediment applies to all jurisdictions, the city of Oceanside should establish outcome-based performance measures All jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing	2011-12 where not currently required, include requirement for reporting of quantifiable goals	Available housing funds when not Covered under current FH Services contract	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair housing service disparities across the region	High-quality fair housing service across the region	Collaboration with fair housing service providers to ensure an adequate level of service is available to all residents Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline Educate and train phone operators to identify and direct fair housing issues to the appropriate service providers Listing of fair housing service providers as a part of available community service organizations	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011-12 Jurisdictions should review scope of work requirements for adequate provision of identical basic fair housing services Additional services may be needed unique to a jurisdiction and should be reviewed annually thereafter	Available housing funds when not Covered under current FH Services contract	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Exclusion of random testing/testing audits from fair housing service provider contracts	Pro-active testing audits for discrimination in the housing market—decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider contracts Conduct audits in 2011 and every two years thereafter Conduct regional audits Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available	Service providers and all entitlement and participating jurisdictions	2011 and bi - annually thereafter	Available housing funds, and/or City General Funds when not Covered under current FH Services contract	2015		
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Fair housing encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to complement fair housing services Addition of tenant/landlord mediation services currently offered by NCL to housing services provided by other fair housing service providers	Service providers and all entitlement and participating jurisdictions	2010-11 NCL currently provides Landlord tenant dispute resolution as an adjunct to Fair Housing services.	Covered under current FH services contract	2015		
Substandard housing conditions tend to impact minority households disproportionately.	Identify, and when feasible, implement programs that improve substandard housing conditions	Make lead-based paint testing part of housing rehabilitation programs. Consider modifying housing rehabilitation program to make financial assistance for accessibility improvements available for renters as well as homeowners.	All jurisdictions.	Request funding for current and future rehabilitation program.	Available housing funds for rehabilitation program.	2015		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair Housing service providers should actively pursue Fair Housing Initiative Program (FHIP) funds.	Obtain additional funds for service providers to conduct fair housing testing services.	Encourage the selection of organizations that meet criteria to receive FHIP funds. Encourage fair housing providers to seek FHIP funds for fair housing testing services.	Service providers and all entitlement and participating jurisdictions.	2011-12 selection of service providers to include wording in contracts achieving goal.	Covered under future FH services.	2012		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF ENCINITAS - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
As of August 11, 2009, Encinitas' Housing Element is out of compliance with State Law	Achieve a State certified Housing Element.	State has identified three issues to be addressed for certification. The Housing Element completion will be part of the City's General Plan update process. After the General Plan update is completed, and then the Housing Element will proceed with the certification process.	City staff and consultant.	General Plan update by 2011. Housing Element certification by 2012.	Portion of General Plan update - $37,000 for Housing Element. City General Funds.	2012		
The Encinitas Zoning Ordinance was not amended and continues to allow for the development of single-family homes in its multi-family residential zones, which is considered a form of "pyramid zoning: , since lower density uses are allowed in districts/designations intended for higher uses.	Amend the City's Zoning Ordinance.	As part of the General Plan update adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance.	City staff and consultant.	General Plan update by 2011. Amended Zoning Ordinance by 2013	City General Funds.	2013		
The City has not yet formalized procedures for obtaining a waiver of development standards which may be necessary to make improvements for reasonable accommodation pursuant to ADA.	Amend Zoning Ordinance.	Evaluate and amend the Zoning Ordinance consistent with the American with Disabilities Act.	City staff.	Begin evaluation by 2011. Amendment of Zoning Ordinance by 2012	City General Funds.	2012		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF ENCINITAS - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
The Encinitas Zoning Ordinance does not specify density bonus provisions that are in compliance with State law (SB1818).	Amend Zoning Ordinance.	Evaluate and amend Zoning Ordinance consistent with State law.	City staff.	Begin evaluation in 2011. Amendment of Zoning Ordinance by 2012.	City General Funds.	2012		
The Encinitas Zoning Ordinance does not explicitly accommodate manufactured or mobilehomes in single-family residential zoning districts as required by State law.	Review State law and amend Zoning Ordinance, if necessary.	Evaluate and clarify Zoning Ordinance, which currently allows for mobilehomes in residential zoning.	City staff.	Begin evaluation in 2012. Amendment of Zoning Ordinance by 2014, if necessary.	City General Funds.	2014		
The City of Encinitas conditionally permits emergency shelters but recent changes to State law requires that local jurisdictions permit emergency shelters by right in at least one year-round shelter.	Amend Zoning Ordinance, as necessary.	Evaluate and amend the Zoning Ordinance, as necessary, in compliance with State law.	City staff.	Begin evaluation in 2012. Amendment of Zoning Ordinance by 2013, as necessary.	City General Funds.	2014		

City of Encinitas

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF ENCINITAS - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Encinitas' Zoning Ordinance does not provide for supportive housing and Single Room Occupancy (SRO) as required by State law (SB 2 and AB 2634)	Amend Zoning Ordinance, as necessary.	Evaluate and amend Zoning Ordinance, as necessary, in compliance with State law.	City staff.	Begin evaluation in 2012. Amend the Zoning Ordinance by 2013, as necessary.	City General Funds.	2013		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of media regarding fair housing issues, rights, and services	Ensuring ease of access to information about fair housing on websites with links between jurisdiction and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers. Increase knowledge of the process of reporting complaints and access/referral to government entities: DFEH/HUD/DOJ.	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solana Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about fair housing on their websites.	2011 Update City and Fair Housing (FH) Provider websites and linkages	Covered under current FH services contract	2015		
Lack of knowledge pertaining to current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2010-11 North County Lifeline (NCL) currently provides Landlord Education through the San Dieguito and Vista Adult School Systems. Work with Fair Housing Resource Board (FHRB), other jurisdictions and FH Service Providers to expand educational opportunities throughout the county region.	Covered under current FH services contract	2015		
Fair housing violations committed by predominantly small “mom and pop” rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	Beginning in 2011, work to expand educational opportunities and outreach to “mom and pop” rentals.	Covered under current FH services contract	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs: continue outreach efforts and homeownership opportunity awareness to minority communities,	Service providers and all entitlement and participating jurisdictions	Beginning in 2011, continue contact and collaboration with community, faith-based and civil rights organizations to expand outreach to minority communities.	Covered under current FH services contract	2015		
Reoccurring rental/home market application denial due to credit history and financial management factors	Reduce rental/home market application denials due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force Homebuyer programs should continue providing education and outreach on Credit History and Financial Management Collaboration with the CRI to implement the recommendations contained in the Three Year Plan	Service providers and all entitlement and participating jurisdictions	2011-12 Continue referral and access to HUD-Approved Housing Counseling Agencies. Ensure that this information is part of the 1st Time Homebuyer Education curricula.	Covered under current FH services contract	2015		
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all entitlement and participating jurisdictions	2011-12 Review investigation and enforcement capabilities of FH service providers. NCL already conducts investigative activities including on site inspections, alleged violator interviews, mediation of FH and Landlord -Tenant issues and FH Training for housing providers found in violation of FH laws.	Covered under current FH services contract	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Continue to promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Continue collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	Review efforts to diversify and expand housing stock in the 2011-2012	Available housing funds	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Increase education of Section 8 voucher recipients as to choice and availability. Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement of the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	While this impediment applies to all jurisdictions, the cities of El Cajon, National City, and others more heavily impacted by high concentrations of voucher usage are of utmost concern San Diego Housing Commission	Begin review of concentrations of Section 8 voucher use during the 2011-12.	Available housing funds	2015		
Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc. Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region	All jurisdictions	2011-12 Begin review of housing availability within the region.	Available housing funds	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Non-adoption of a universal design ordinance	Consider adoption of a universal design ordinance, if appropriate	Encourage universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters/homeowners	All jurisdictions	2012	City General Funds	2015		
Minorities and families of children disproportionately affected by lead-based paint hazards	Lead-based paint testing information in all homebuyer and residential rehabilitation programs	Require and provide information for lead-based paint testing in all homebuyer and residential rehabilitation programs Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	While this impediment applies to all jurisdictions, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove, Solana Beach, National City, and Santee should implement lead-based paint testing in their homebuyer and residential rehabilitation programs—if no homebuyer program is in effect, provide other provisions	2012 begin review of education efforts	Available housing funds when not Covered under current FH services contract	2015		
Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2012	No actual additional cost	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all entitlement and participating jurisdictions Fair Housing Resource Board	2011-12 Begin review	Available housing funds when not covered under current FH Services contract	2015		
Difficulty in gauging the success/progress of education and outreach efforts in sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports	Comprehensive reporting of fair housing success/progress in education and outreach efforts	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures Publicize the outcomes of fair housing complaints to encourage reporting	While this impediment applies to all jurisdictions, the city of Oceanside should establish outcome-based performance measures All jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing	Begin review 2011-12. Where not currently required, include requirement for reporting of quantifiable goals	Available housing funds when not covered under current FH Services contract	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair housing service disparities across the region	High-quality fair housing service across the region	Collaboration with fair housing service providers to ensure an adequate level of service is available to all residents Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline Educate and train phone operators to identify and direct fair housing issues to the appropriate service providers Listing of fair housing service providers as a part of available community service organizations	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011-12 Jurisdictions should review scope of work requirements for adequate provision of identical basic fair housing services Additional services may be needed unique to a jurisdiction and should be reviewed annually thereafter	Available housing funds when not Covered under current FH Services contract	2015		
Exclusion of random testing/testing audits from fair housing service provider contracts	Pro-active testing audits for discrimination in the housing market—decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider contracts Conduct audits in 2011 and every two years thereafter Conduct regional audits Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available	Service providers and all entitlement and participating jurisdictions	Begin review 2011-2012	Available housing funds, and/or City General Funds when not Covered under current FH Services contract	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to complement fair housing services Addition of tenant/landlord mediation services currently offered by NCL to housing services provided by other fair housing service providers	Service providers and all entitlement and participating jurisdictions	2010-11 NCL currently provides landlord tenant dispute resolution	Covered under current FH services contract	2015		
Substandard housing conditions tend to impact minority households disproportionately	Provide decent and adequate housing to seniors, large families and minority households	Offer housing rehabilitation programs and make lead-based paint information/testing part of the programs Consider modifying the housing rehabilitation programs to make financial assistance for accessibility improvements available for renters as well as homeowners	All participating jurisdictions	Review 2012	Available housing funds, and/or City General Funds	2015		
Fair housing service providers should actively pursue Fair Housing Initiative (FHIP) funds	To ensure the quality of fair housing activities and services provided to the jurisdictions and to support their certifications to affirmatively further fair housing choice	All entitlement jurisdictions are encouraged to select organizations that meet QFHO (Qualified Fair Housing Enforcement Organization) and FHO (Fair Housing Enforcement Organization) criteria for fair housing services All service providers for fair housing are encouraged to seek FHIP funds to provide fair housing testing services	Service providers and all entitlement and participating jurisdictions	2012	Available housing funds, and/or City General Funds when not Covered under current FH Services contract	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

CITY OF ESCONDIDO IMPEDIMENTS	ACCOMPLISHMENTS

IMPEDIMENT(S) TO BE ADDRESSED	GOALS	ACTIVITIES OR STRATGIES TO MEET THE GOALS	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS	BENCHMARK	PROPOSED INVESTMENT	YEAR TO BE COMPLETED	DATE COMPLETED	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS
The Escondido Zoning Ordinance was not amended and continues to allow for the development of single-family homes in its multi-family residential zones, which is considered a form of "pyramid zoning," since lower density uses are allowed in districts/designations intended for higher density uses.	Amend the City's Zoning Ordinance as necessary.	As part of the General Plan update adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance.	City staff and consultant.	General Plan update by 2013. Amended Zoning Ordinance thereafter as necessary.	City General Funds.	2015		
The Escondido Zoning Ordinance does not specify density bonus provisions that comply with State law (SB1818).	Amend Zoning Ordinance as necessary..	Evaluate and amend Zoning Ordinance consistent with State law.	City staff.	Begin evaluation in 2011-12. Amendment of Zoning Ordinance, as necessary.	City General Funds.	2015		
The City of Escondido Zoning Ordinance does not provide for emergency shelters and does not meet the legal requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.	Amend Zoning Ordinance, as necessary.	Evaluate and amend the Zoning Ordinance, as necessary, in compliance with State law.	City staff.	Begin evaluation in 2011-12. Amendment of Zoning Ordinance, as necessary.	City General Funds.	2015		

City of Escondido
2010-2015 FAIR HOUSING ACTION PLAN

CITY OF ESCONDIDO IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Escondido's' Zoning Ordinance does not provide for supportive housing and Single Room Occupancy (SRO) as required by State law (SB 2 and AB 2634)	Amend Zoning Ordinance, as necessary.	Evaluate and amend Zoning Ordinance, as necessary, in compliance with State law.	City staff.	Begin evaluation in 2011-12. Amendment of Zoning Ordinance, as necessary.	City General Funds.	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of media regarding fair housing issues, rights, and services	Ensuring ease of access to information about fair housing on websites with links between jurisdiction and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers. Increase knowledge of the process of reporting complaints and access/referral to government entities: DFEH/HUD/DOJ.	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solano Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about fair housing on their websites.	2010-11 Update City and Fair Housing (FH) Provider websites and linkages	Covered under current FH services contract	2011		
Lack of knowledge pertaining current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2010-11 North County Lifeline (NCL) currently provides Landlord Education through the San Dieguito and Vista Adult School Systems. Work with Fair Housing Resource Board (FHRB), other jurisdictions and FH Service Providers to expand educational opportunities throughout the county region. Review achievements annually	Covered under current FH services contract	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair housing violations committed by predominantly small "mom and pop" rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	Beginning with 2010-11 contract year, work to expand educational opportunities and outreach to "mom and pop" rentals and evaluate progress June 2011	Covered under current FH services contract	2015		
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs increasing outreach efforts and homeownership opportunity awareness to minority communities	Service providers and all entitlement and participating jurisdictions	2010-11 Increase contact and collaboration with community, faith based and civil rights organizations to expand outreach to minority communities.	Covered under current FH services contract	2015		
Reoccurring rental/home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force Homebuyer programs should continue providing education and outreach on Credit History and Financial Management Collaboration with the CRI to implement the recommendations contained in the Three Year Plan	Service providers and all entitlement and participating jurisdictions	2010-11 Increase referral and access to HUD Approved Housing Counseling Agencies. Ensure that this information is part of the New/1st Time Homebuyer Education curricula.	Covered under current FH services contract	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support stronger and more persistent enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all entitlement and participating jurisdictions	2010-11 Review investigation and enforcement capabilities of FH service providers. NCL already conducts investigative activities including on site inspections, alleged violator interviews, mediation of FH and Landlord -Tenant issues and FH Training for housing providers found in violation of FH laws.	Covered under current FH services contract	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	Begin efforts to diversify and expand housing stock in the 2010-2011 contract year. Review achievements /impediments 2012	Available housing funds	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Increase education of Section 8 voucher recipients as to choice and availability. Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement of the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	While this impediment applies to all jurisdictions, the cities of El Cajon, National City, and others more heavily impacted by high concentrations of voucher usage are of utmost concern San Diego Housing Commission	Begin review of concentrations of Section 8 voucher use during the 2010-11 Contract year.	Available housing funds	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc. Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region	All jurisdictions	2010-11 Begin review of housing availability within the region. 2012 Publish results for jurisdictions and providers to use as referral information for the public Annually review information thereafter	Available housing funds	2015		
Non-adoption of a universal design ordinance	Adoption of a universal design ordinance	Encourage/require universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters/homeowners	All jurisdictions	2011 -12 Begin the process to develop universal design ordinance. Adopt an ordinance by 2015	City General Funds	2015		
Minorities and families of children disproportionately affected by lead-based paint hazards	Lead-based paint testing in all homebuyer and residential rehabilitation programs	Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	While this impediment applies to all jurisdictions, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove, Solana Beach, National City, and Santee should implement lead-based paint testing in their homebuyer and residential rehabilitation programs—if no homebuyer program is in effect, provide other provisions	2012 Review achievements of additional testing and education efforts	Available housing funds when not Covered under current FH services contract	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2012 begin to incorporate a "provider cooperation" clause in scope of work, encouraging FH Providers to share resources and information.	No actual additional cost	2015		
Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all entitlement and participating jurisdictions Fair Housing Resource Board	2010-11 Begin review of AI required data and begin development of adequate reporting guidelines	Available housing funds when not Covered under current FH Services contract	2015		
Difficulty in gauging the success/progress of education and outreach efforts in sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports	Comprehensive reporting of fair housing success/progress in education and outreach efforts	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures Publicize the outcomes of fair housing complaints to encourage reporting	While this impediment applies to all jurisdictions, the city of Oceanside should establish outcome-based performance measures All jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing	2011-12 where not currently required, include requirement for reporting of quantifiable goals	Available housing funds when not Covered under current FH Services contract	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair housing service disparities across the region	High-quality fair housing service across the region	Collaboration with fair housing service providers to ensure an adequate level of service is available to all residents Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline Educate and train phone operators to identify and direct fair housing issues to the appropriate service providers Listing of fair housing service providers as a part of available community service organizations	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011-12 Jurisdictions should review scope of work requirements for adequate provision of identical basic fair housing services Additional services may be needed unique to a jurisdiction and should be reviewed annually thereafter	Available housing funds when not Covered under current FH Services contract	2015		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Exclusion of random testing/testing audits from fair housing service provider contracts	Pro-active testing audits for discrimination in the housing market—decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider contracts Conduct audits in 2011 and every two years thereafter Conduct regional audits Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available	Service providers and all entitlement and participating jurisdictions	2011 and bi - annually thereafter	Available housing funds, and/or City General Funds when not Covered under current FH Services contract	2015		
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Fair housing encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to complement fair housing services Addition of tenant/landlord mediation services currently offered by NCL to housing services provided by other fair housing service providers	Service providers and all entitlement and participating jurisdictions	2010-11 NCL currently provides Landlord tenant dispute resolution as an adjunct to Fair Housing services.	Covered under current FH services contract	2015		
Substandard housing conditions tend to impact minority households disproportionately	Eliminate substandard housing	Offer housing rehabilitation programs and make lead-based paint testing as part of the program Consider modifying the housing rehabilitation program to make financial assistance for accessibility improvements available for renters as well as homeowners	All entitlement and participating jurisdictions that offer rehabilitation programs	n/a	n/a	n/a	n/a	n/a

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Fair housing service providers should pursue Fair Housing Initiative Program (FHIP) funds	Improve quality and consistency of fair housing services available	Select organizations that meet QFHO and FHO criteria for fair housing services Encourage all fair housing services providers to seek FHIP funds to provide fair housing testing services	Service providers and all entitlement and participating jurisdictions	2012		2012 and ongoing		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF LA MESA - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
The La Mesa Zoning Ordinance was not amended and continues to allow for the development of single-family homes in its multi-family residential zones, which is considered a form of "pyramid zoning: , since lower density uses are allowed in districts/designations intended for higher uses.	Amend the City's Zoning Ordinance.	As part of the General Plan update adopt appropriate land use policies, and then process and adopt an amended Zoning Ordinance.	City staff and consultant.	General Plan update by 2011. Amended Zoning Ordinance by 2013	City General Funds.	2013		
The City has not yet established procedures for obtaining reasonable accommodation pursuant to ADA.	Amend Zoning Ordinance.	Evaluate and amend the Zoning Ordinance to provide for reasonable accommodation consistent with the American with Disabilities Act.	City staff.	Begin evaluation by 2011. Amendment of Zoning Ordinance by 2012	City General Funds.	2012		
The La Mesa Zoning Ordinance does not specify density bonus provisions that are in compliance with State law (SB1818).	Amend Zoning Ordinance.	Evaluate and amend Zoning Ordinance to implement state law regarding density bonus provisions.	City staff.	Begin evaluation in 2011. Amendment of Zoning Ordinance by 2012.	City General Funds.	2012		

City of La Mesa

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF LA MESA - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
The City of La Mesa historically has allowed transitional housing and emergency shelters under the regulations for residential care facilities and community care facilities. However, the existing language does not specifically identify transitional housing and emergency shelters as permitted under the definition of residential or community care facility.	Amend Zoning Ordinance, as necessary.	Evaluate and amend the Zoning Ordinance, to specifically identify transitional housing and emergency shelters within the existing definition of “community care facilities”.	City staff.	Begin evaluation as part of the update to the Housing Element in 2012. Amendment of Zoning Ordinance by 2013, as necessary.	City General Funds.	2014		
La Mesa’ Zoning Ordinance does not provide for supportive housing and Single Room Occupancy (SRO) as required by State law (SB 2 and AB 2634)	Amend Zoning Ordinance, as necessary.	Evaluate and amend Zoning Ordinance, as necessary, to provide for SRO and supportive housing as required by State law.	City staff.	Begin evaluation in 2012. Amend the Zoning Ordinance by 2013, as necessary.	City General Funds.	2013		

AI SUMMARY MATRIX

Name of Grantee: City of National City, CA

This matrix completed by: Alfredo Ybarra

Telephone number: (619) 336-4279 alfredoy@nationalcityca.gov

PROPOSED GOALS – ACTIVITIES REPORTED IN **ANNUAL ACTION PLAN** OR **CON PLAN**								ACTUAL ACCOMPLISHMENTS REPORTED IN **CAPER**	
IMPEDIMENT(S) TO BE ADDRESSED (list by degree of importance)	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)		DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Fair Housing Program – communitywide education and outreach	Contract with a Fair Housing provider to provide training, file violations of fair housing law, and provide education and outreach to the community	Conduct landlord training Investigate fair housing complaints Mediate and/or assist in the filing of fair housing complaints Conduct training through the San Diego County Association of Realtors new member orientation seminars.	City of National City	2011-12	$40,000	2012			
National City's Zoning Ordinance includes a definition of "family" that could impede fair housing choice.	Clarify National City's Zoning Ordinance so that it does not impede fair housing choice	Remove its definition of family from the zoning Ordinance, as it applies to residential uses.	City of National City	2011-12	Staff time	2012			

IMPEDIMENT(S) TO BE ADDRESSED (list by degree of importance)	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
National City's Land Use Code was amended in 2002 to allow emergency shelters and transitional housing with a conditional Use Permit in the Civic Institutional (IC) and Private Institutional (PI) zones. In 2002, the City also processed a Land Use Code amendment to allow transitional housing in the institutional, commercial, and industrial zones.	Clarify National City's Zoning Ordinance so that it does not impede fair housing choice	In order to comply with the provisions of SB2, amend the Zoning Code to permit emergency shelters by right via a ministerial approval process. Adopt a formal procedure for processing requests for reasonable accommodations for persons with disabilities.	City of National City	2011/12	Stafftime	2012		
National City's has not amended its Second Unit Ordinance to comply with State Law.	Amend National City's Zoning Ordinance so that it does not impede fair housing choice	Adopt second unit provisions that achieve consistency with state law.	City of National City	2011/12	Stafftime	2012		
The National City Zoning Ordinance does not specify density bonus provisions that are in compliance with State Law	Amend the Zoning Ordinance to include density bonus provisions to be in compliance with State law.	Amend National City's Zoning Ordinance to include a density bonus provisions.	City of National City	2011/2012	Stafftime	2013		

IMPEDIMENT(S) TO BE ADDRESSED (list by degree of importance)	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
The National City's General Plan was not amended to establish minimum densities for each residential land use designation. The Zoning Ordinance includes "pyramid zoning", which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation. .	Clarify National City's Zoning Ordinance so that it does not impede fair housing choice	Amend its Zoning Ordinance to establish minimum densities for each residential land use designation and to address "pyramid zoning' issues.	City of National City	2011-12	Stafftime	2012		
National City has not established procedures for obtaining reasonable accommodation pursuant to ADA.	Adopt a formal procedure for processing requests for reasonable accommodations for persons with disabilities.	Adopt a procedure that will ensure that persons with disabilities or their representative may apply for exceptions to zoning or building standards, or use acceptable alternative methods of compliance, that allow persons with disabilities to modify their homes in the most cost effective manner possible to meet their accessibility needs.	City of National City	2012-13	Stafftime	2013		
The National City Zoning Ordinance does not provide for large residential care facilities.	Amend the Zoning Ordinance to provide for large residential care facilities.	Amend the Zoning Ordinance to provide for large residential care facilities.	City of National City	2011-12	Stafftime	2012		
The National City Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634)	Clarify National City's Zoning Ordinance so that it does not impede fair housing choice	Amend National City's Zoning Ordinance to include provisions for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634)	City of National City	2011-12	Stafftime	2012		

Education and Outreach National City does not provide extensive details about fair housing on their websites. Many fair housing violation are committed by small "mom and pop" rental operations.	Improve resident and small property knowledge about fair housing laws and where to complain should they be victimized by discrimination.	Post additional detailed fair housing information on the National City website. Include detailed information on fair housing on city's website. Display fair housing information on public counters and boards. Expand education and outreach efforts, including workshops, to small property owners, managers, and renters. Collaborate with service providers in outreach activities.	City of National City	2011-12	CD BG – $2,000	2012			
Lending and Credit Counseling Hispanics and African-Americans continue to be under represented in the homebuyer market and experience large disparities in loan approval rates. Application denial, whether in the rental market or in the home purchase market, relate to credit history and financial management factors.	Improve loan approval rate among Hispanics and African-American loan applicants	Collaborate with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan. Step up outreach efforts in minority communities in order to improve loan origination/approval rates and increase awareness of and education about homeownership opportunities. Provide findings of AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force. Provide education and outreach on Credit History and Financial Management. Collaborate with the CRI in the implementation of the Three Year Plan prepared by the CRI	City of National City and other San Diego County jurisdictions	2011-12	StaffTime	2014			
Housing discrimination persists throughout the County.	Conduct comprehensive surveys to identify the extent of housing discrimination in the County.	Conduct comprehensive and random testing n a regular basis to identify issues, trends, and problem properties. Support stronger and more persistent enforcement activity by fair housing service providers. Expand education and outreach efforts, with specific efforts outreaching to small rental properties where the owners/managers may not be members of the Apartments Association.	City of National City and other San Diego County Jurisdictions	2011-12	$10,000	2013			

Racial Segregation – Studies identified patterns of racial and ethnic concentration	Deconcentrate patterns of racial and ethnic concentration	Work to diversify and expand the housing stock to accommodate the varied housing needs of different groups. Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and de-concentration policies are implemented.	City of National City and other San Diego County Jurisdictions	2011-12	StaffTime	2014			
Overconcentration of Housing Choice Vouchers and Public Housing - Due to the geographic disparity in terms of rents, concentrations of Section 8 voucher use has occurred.		Work to expand the affordable housing inventory and implement policies that would discourage concentration of affordable housing units within individual jurisdictions. Promote the Housing Choice Voucher program to rental property owners. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative marketing plans and deconcentration policies are implemented.	City of National City and other San Diego County Jurisdictions	2011-12	StaffTime	2012			
Housing Options Housing choices for persons with disabilities are limited National City has not adopted a universal design ordinance	Increase housing choices for persons with disabilities.	Expand the variety of available housing types and sizes. If formal Universal Design ordinances are cost prohibitive, jurisdictions could consider encouraging, but not requiring, universal design principles in new housing developments. Residential rehabilitation program should specifically include ADA-compliant upgrades in their programs. Jurisdictions could also consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.	City of National City and other county jurisdictions.	2013-14	StaffTime	2013-14		2010 - Residential rehabilitation program include ADA-compliant upgrades. 2010- Rehabilitation program allows financial assistance for accessibility improvements.	
Lead Based Paint Hazards often disproportionately affect minorities and families with children.	Reduce the number of residential units with lead based paint issues.	All jurisdictions that offer homebuyer and rehabilitation programs should include lead-based paint testing as part of their homebuyer and residential rehabilitation programs.	City of National City and other county jurisdictions	2011-12	$20,000	2010		2010	Completed

Regional Collaboration	Increase collaboration and coordination among jurisdictions and providers.	The fair housing service providers should continue to collaborate and work to affirmatively further fair housing in the region. A single reporting system should be used by the fair housing service providers to compile consistent fair housing data and facilitates analysis of trends and patterns. The Fair Housing Resource Board (FHRB) should also continue to function as a collaborative to coordinate fair housing services for the region. Entitlement jurisdictions should annually review its scope of work to address service gaps.	City of National City and other county jurisdictions	2011-12	StaffTime	2012			
Reporting	Improve consistent reporting by utilizing HUD standard reporting categories. Improve quantifiable goals, objectives, and accomplishments to gauge success or progress in action plans, CAPER, etc.	Entitlement jurisdictions contracting for fair housing services should work with the fair housing service providers to develop one uniform reporting method and consistent reporting categories to report fair housing data. Jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing.	City of National City and other county jurisdictions	2011-12	StaffTime	2013			

Fair Housing Services	Work towards making fair housing services more consistent throughout the region. Improve prevalence and type of discrimination knowledge at play in the market at any given point. Increase services by providing for tenant/landlord dispute resolution services.	Continue collaborating with fair housing services providers to ensure an adequate level of service is available to all residents. Evaluate service gaps and establish appropriate levels of funding for the provision of these services. The FHRB should regularly update its service area map to provide the public with clear information on service providers and types of services available. FHRB should establish a collaborative relationship with the 2-1-1 San Diego Hotline. Fair Housing service providers should work with 2-1-1 San Diego to educate and train their phone operators in identifying and directing fair housing issues to the appropriate service providers. Entitlement jurisdictions should consider setting aside funding for fair housing audits in 2011 and every two years thereafter. Pool funds to conduct regional audits. All entitlement jurisdictions are encouraged to select organizations that meet QFHO and FHO criteria for fair housing services. All service providers for fair housing are encouraged to seek FHIP funds to provide fair housing testing services. Entitlement Jurisdictions should ensure tenant/landlord dispute resolution services are provided to complement the fair housing services.	City of National City, Service Providers, and FHRB	2012-13	$10,000	2013			
Housing Market Conditions		Consider modifying the housing rehabilitation program to make financial assistance for accessibility improvements available for renters as well as homeowners.	City of National City	2010-11	StaffTime	2010		2010	NA

FAIR HOUSING ACTION PLAN TO ADDRESS IMPEDIMENTS TO FAIR HOUSING CHOICE 2010 TO 2015

Name of Grantee: City of Oceanside

This Matrix completed by: John Lundblad

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SAN DIEGO REGIONAL - IMPEDIMENTS IDENTIFIED COUNTYWIDE							ACTUAL ACCOMPLISHMENTS	
IMPEDIMENTS TO BE ADDRESSED	**GOALS (WHAT DO YOU HOPE TO ACHIEVE)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment)**	**BENCHMARK (In which year of your Con/Plan do you plan to achieve this?)**	**PROPOSED INVESTMENT (Amount of money) (Funding Source)**	**YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Goals?)**	**DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN**
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of media regarding fair housing issues, rights and services	Ensuring ease of access to information about Fair Housing on websites and prominently display information in public counters. Increase knowledge of the process of reporting Fair Housing Compliants	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solana Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about Fair Housing on their websites. Oceanside will continue in its membership in the Fair Housing Resource Board. Oceanside Contracts with North County Lifeline for fair housing services to include educationand outreach.	Ongoing	$10,000 CDBG	2010 Ongioing	2010 Ongoing	N/A
Lack of knowledge pertaining to current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between the fair housing service providers and all entitlement and participating jurisdictions. Target education and outreach materials in the small property owner population. Hold meetings for property owners and managers about the Section 8 Housing Choice Voucher program and fair housing requirements in both state and federal regulations. Provide free materials on fair housing at City or PHA offices to members of the public, including property owners and managers. Provide pamphlets in English and Spanish	Service providers and all entitlement and participating jurisdictions. Oceanside contracts with North County Lifeline to provide outreach and education to landlords and tenants.	Ongoing	$10,000	Ongoing	Ongoing	N/A

IMPEDIMENTS TO BE ADDRESSED	GOALS (WHAT DO YOU HOPE TO ACHIEVE)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment)	BENCHMARK (In which year of your Con/Plan do you plan to achieve this?)	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Goals?)		DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Fair Housing violations committed by predominately small "mom and pop: rental operations	Decrease fair housing violations committed by small rental operations	Seek coordination of education efforts between fair housing service providers and all entitlement and participation jurisdictions Target education and outreach materials to the small property owmer market population Hold meetings for property owners and managers about the Section 8 Housing Choice Voucher program and fair housing requirements in both state and federal laws and regulations. Provide free material on fair housing at the City of Oceanside's Neighborhood Services Department (PHA Offices) to members of the public, including property owners and managers.	Service providers and all entitlement and participating jurisdictions. Oceanside contracts with North County Lifeline to provide outreach and education to landlords and tenants. All participating jurisdictions are members of the Fair Housing Resource Board (FHRB). The jurisdictions, as a function of coordinating the educational opportunities and informing landlords, require their Fair Housing Service providers attend FHRB meetings.	2010 Ongoing	$10,000 CDBG	Ongoing		Ongoing	N/A
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Conduct Homebuyer education programs increasing outreach efforts and homeownership opportunity to minority communities Apply for State and Federal funds for homebuyer programs	City of Oceanside, Service providers and all entitlement and participating jurisdictions North County Lifeline Faithbased Community Development Corp.	2010 Ongoing Currently six applications are in process	$10,00 CDBG $36,000 Cal Home $41,300 HOME	Ongoing		Ongoing	N/A
Reoccurring rental /home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiatives (CRI) Task Force Homebuyer programs should continue providing education and outreach on credit history and financial management	City of Oceanside, Service providers and all entitlement and participating jurisdictions Faithbased Community Development Corp. Comsumer Credit Counciling	2010 Ongoing	$10,000 CDBG	Ongoing		Ongoing	N/A
Persistent and increasing housing discrimination based on disability, national origin, and familial status	Reduce housing discrimination based on race, disablity, national origin and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties. Support stronger and more persistent enforecment activity by fair housing service providers. Expand education and outreach efforts, especially to small rental property owners	Participating jurisdictions will fund testing to identify issues, trends and problem properties within their area. Oceanside will participate in testing Fair Housing Resource Board	2013	$10,000	Ongoing as funding permits			The City of Oceanside will provide funding as it becomes available

IMPEDIMENTS TO BE ADDRESSED	GOALS (WHAT DO YOU HOPE TO ACHIEVE)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment)	BENCHMARK (In which year of your Con/Plan do you plan to achieve this?)	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Goals?)		DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Racial segregation - significent patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Oceanside will collaborate with local housing authorities (San Diego, San Diego County, Carlsbad, National City and Encinitas) and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implimented	All jurisdictions Fair Housing Resource Board North County Lifeline and all fair housing service providers Private Developers	Ongoing - Oceanside has continiously allowed Section 8 recipients to port into and port out of the City of Oceanside. Section 8 briefings stress that households may move to parts of Oceanside which may have been out of their financial reach.	$13,848,000 Section 8 Housing Choice Voucher Funds	Ongoing		Ongoing	N/A
Overconcentration of Section 8 Voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and impliment policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Collaborate with local PHAs and affordable housing providers to ensure affordable fair marketing plans and deconcentration policies are implimented Impliment the Choice Communities Initiative and Moving Forward Plan to expand locational choices for voucher use Oceanside will assist to explore mechanisms to ceconcentrate voucher usage within individual jurisdictions	The City of Oceanside, San Diego, San Diego County, Carlsbad, National City and Encinitas (PHAs) will collaborate to deconcentrate	Ongoing	$13,848,000 Section 8 Housing Choice Voucher Funds	Ongoing		Ongoing	N/A

IMPEDIMENTS TO BE ADDRESSED	GOALS (WHAT DO YOU HOPE TO ACHIEVE)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment)	BENCHMARK (In which year of your Con/Plan do you plan to achieve this?)	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Goals?)		DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Limited housing choice for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes Increase housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc.	The City of Oceanside and all jurisdictions within San Diego County	Ongoing - - In 2010 an 80-unit Section 202 senior affordable housing project broke ground and will be completed in August 2011	$17,800000 Section 202, HOME, amd Redevelopment Set-aside	Ongoing		Ongoing	N/A
Non-adoption of a universal design ordinance	Adoption of a universal design ordinance.	Encourage/require universal design principles in new housing developments The City of Oceanside's residential rehabilitation program specifically includes ADA compliant upgrades/replacements in the program and allows assistance for accessibility improvements for renters/homeowners	City of Oceanside Development Services Department, Building Division City of Oceanside Neighborhood Services Department	Ongoing	$415,000 CDBG	Ongoing		Ongoing	Adoption of a universal design ordinance is not financially feasible, nor are they desirable for non-disabled. Oceanside's Building Division requires ADA where indicated in the Building Code and encourges Universal Design features when feasible for a project
Minorities and families of children disproportionately affected by lead-based paint hazards.	Require lead-based paint testing in all homebuyer and residential rehabilitation programs.	Requires and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs.	The City of Oceanside mandates lead based paint for all homes either rehabilitated or purchased with City help if the dwelling was built before 1978 (Senior homes or complexes are exempt).	Ongoing	*$415,000 CDBG *$600,000 State CalHome funds *The above is the total funding amount for these programs. Mitigation of lead paint is on an as-needed basis.	Ongoing		Ongoing	N/A
Minimal regional collaboration among fair housing service providers.	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affimatively furthering fair housing in the region. Require the use of a single reporting system by service providers to compile consistent fair housing data; facilitating analysis of trends and patterns. Annual review of scope of work by entitlement jurisdictions to identify service	City of Oceanside All service providers and participating jurisdictions Fair Housing Resource Board will provide the venue to meet and reach consensus on reporting forms and criteria.	2010 Ongoing	$10,000 CDBG City Staff time as needed	Ongoing		Ongoing	N/A

IMPEDIMENTS TO BE ADDRESSED	GOALS (WHAT DO YOU HOPE TO ACHIEVE)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment)	BENCHMARK (In which year of your Con/Plan do you plan to achieve this?)	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Goals?)		DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Inconsistent discrepant data in fair housing service provider statistical reporting	Consistant, concurring fair housing service provider statistical reproting	Develop a uniform reporting method and consistant reporting categories to report fair housing data.	City of Oceanside North County Lifeline (provider) All service providers and entitlement and participating jurisdictions	2010	$10,000 CDBG	Ongoing		Ongoing	N/A
Difficulty in gauging the success/progress of education and outreach efforts to sub-recipient contracts, Action Plan, CAPER reports and annual accomplishment reports.	Comprehensive reporting of fair housing success/progress in education and outreach efforts.	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures. Publicize the outcomes of fair housing complaints to encourage reporting.	Oceanside will establish outcome-based performance measures. Oceanside and all jurisdictions should continue to identify and specify quantifiable and measureable goals related to furthering fair housing	2010	Staff time	Ongoing		Ongoing	N/A
Fair Housing service disparities across the region	High-quality fair housing service across the region	Collaboration with fair housing service providers to ensure an adequate level of service os avalable to all residents. Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline. Educate and train phone operators to identifyand direct fair housing issues to the appropriate service providers. Listing of fair housing service providers as a part of available community service	City of Oceanside North County Lifeline Service Providers and all entitlement and participating jurisdictions. Fair Housing Resource Board	2010 Ongoing	$10,000 Ongoing	Ongoing		Ongoing	N/A
Exclusion of random testing/testing audits from fair housing service providers contracts	Proactive testing audits for discrimination in the housing market--decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider's contracts. Conduct audits in 2011 and every two years thereafter Conduct regional audits. Collaboration between entitlement jurisdictions and fair housing service provicers to pursue FHIP funds for audits and testing as funding is available.	City of Oceanside Service providers and all entitlement and participating jurisdictions. FHRB	2011-2012	No funding identified	Ongoing		Ongoing	No funding for testing has ben identified at this time.

IMPEDIMENTS TO BE ADDRESSED	GOALS (WHAT DO YOU HOPE TO ACHIEVE)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment)	BENCHMARK (In which year of your Con/Plan do you plan to achieve this?)	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Goals?)		DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Fair Housing encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to compliment fair housing services. North County Lifeline currently provides tenant/landlord services to housing services provided by other fair housing service providers.	City of Oceanside North County Lifeline Service Providers and all entitlement and participating jurisdictions.	2010	$10,000	Ongoing		Ongoing	N/A
Substandard housing conditions tend to impact minority households disproportionately.	Identify and when feasible, implement programs that improve substandard housing conditions.	Oceanside requires lead paint testin as part of its rehabilitation program. Oceanside provides a rental rehabilitation program which provides financial assistance to landlords which includes accessablility assistance. A renter's program was provided in 2005-2008 which provided financial assistance to tenants and the program was not utilized	City of Oceanside	Ongoing	Condo Conversion fee	Ongoing		Ongoing	N/A
	Fair Housing Service Providers should actively pursue Fair Housing Initative Program (FHIP) Funds	Obtain additional funds for Service Providers to conduct fair housing testing services.	City of Oceanside	Ongoing	$10,000 CDBG	Ongoing		Ongoing	Additional funds for fair housing testing has not been identified. North County Lifeline is pursuing establishing a testing program or subcontracting for testing.
IMPEDIMENTS SPECIFIC TO THE CITY OF OCEANSIDE									
IMPEDIMENTS TO BE ADDRESSED	GOALS (WHAT DO YOU HOPE TO ACHIEVE)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals)	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS** (Identify the organizations who will be undertaking the impediment)	**BENCHMARK** (In which year of your Con/Plan do you plan to achieve this?)	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Goals?)		**DATE COMPLETED** (Identify which year of the Consolidated Plan the action was addressed)	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN**
The City's definition of a family excludes individuals as "families"	Clarify Oceanside's Zoning Ordinance so that it does not impede fair housing choice	Oceanside will amend the Zoning Ordinance to include a definition of family that does not impede fair housing choice.	City of Oceanside Planning Department	2011	Staff Time (General Fund)	2011			
Oceanside has not yet amended its density bonus ordinance to be consistent with State law	Clarify Oceanside's Zoning Ordinance so that it does not impede fair housing choice	Oceanside will amend the Zoning Ordinance to update the density bonus ordinance to comply with the new SB 1818.	City of Oceanside Planning Department	2012	Staff Time (General Fund)	2012			

IMPEDIMENTS TO BE ADDRESSED	GOALS (WHAT DO YOU HOPE TO ACHIEVE)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment)	BENCHMARK (In which year of your Con/Plan do you plan to achieve this?)	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Goals?)		DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Oceanside has not yet established formal procedures for obtaining reasonable accommodations pursuant to ADA.	Establish a formal procedure for obtaining reasonable accomodations pursuant to ADA	Oceanside will amend the Zoning Ordinance to adopt a written reasonable accomodation ordinance to provide exception in zoning and land use for housing for persons with disabilities. This will be a ministerial process with a minimal processing fee.	City of Oceanside Planning Department	2011	Staff Time (General Fund)	2011			
Oceanside conditionally permits emergency shelters but does not meet the legal requirements to permit emergency shelters by right	Meet the legal requirement of State law to permit emergency shelters by right in a least one zoning district.	Oceanside will amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.	City of Oceanside Planning Department	2012	Staff Time (General Fund)	2012			
Oceanside conditionally permits transitional housing, which can limit the housing choices of special needs groups such as homeless individuals and families.	Meet the legal requirement of State law to permit transitional housing.	Oceanside will amend the Zoning Ordinance to permit transitional housing to comply with State law.	City of Oceanside Planning Department	2012	Staff Time (General Fund)	2012			
Oceanside's Zoning Ordinance does not provide for supportive housing and Single Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).	Meet the legal requirements of State law to permit supportive housing and SRO's in compliance with State law.	Oceanside will amend the Zoning Ordinance to permit supportive housing and SROs in compliance with State law.	City of Oceanside Planning Department	2013	Staff Time (General Fund)	2013			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS (What do you hope to achieve?)**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Who will be undertaking activities to meet goal?)**	**BENCHMARK (In which year of your plan do you plan to achieve this goal?)**	**PROPOSED INVESTMENT (Amount/source of funds)**	**YEAR TO BE COMPLETED (Is it contained in Consolidated Plan/Action Plan?)**	**DATE COMPLETED (Which year of the Plan was it completed?)**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of information regarding fair housing issues, rights, and services through multiple media	Ensuring ease of access to information about fair housing on websites with links between jurisdiction and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers. Increase knowledge of the process of reporting complaints and access/referral to government entities: DFEH/HUD/DOJ.	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solano Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about fair housing on their websites.	2011	RFP Awards			
Lack of knowledge pertaining to current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2011	CDBG			
Fair housing violations committed by predominantly small “mom and pop” rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2012	CDBG			
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs increasing outreach efforts and homeownership opportunity awareness to minority communities	Service providers and all entitlement and participating jurisdictions	2012	CDBG			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

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Re-occurring rental/ home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force Homebuyer programs should continue providing education and outreach on Credit History and Financial Management Collaboration with the CRI to implement the recommendations contained in the Three Year Plan	Service providers and all entitlement and participating jurisdictions	2012	CDBG			
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support stronger and more persistent enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all entitlement and participating jurisdictions	2013	CDBG			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

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Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	2015	CDBG			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
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Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Increase education of Section 8 voucher recipients as to choice and availability. Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	While this impediment applies to all jurisdictions, the cities of El Cajon, National City, and others more heavily impacted by high concentrations of voucher usage are of utmost concern San Diego Housing Commission	2012	CDBG			
Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc. Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region	All jurisdictions	2012	CDBG			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

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Non-adoption of a universal design ordinance	Adoption of a universal design ordinance	Encourage/require universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters, as well as homeowners	All jurisdictions and service providers	2015	CDBG			
Minorities and families with children disproportionately affected by lead-based paint hazards	Lead-based paint testing in all homebuyer and residential rehabilitation programs	Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	While this impediment applies to all jurisdictions, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove, Solana Beach, National City, and Santee should implement lead-based paint testing in their homebuyer and residential rehabilitation programs—if no homebuyer program is in effect, provide other provisions	2011	CDBG			
Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011	CDBG			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

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Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all entitlement and participating jurisdictions Fair Housing Resource Board	2011	CDBG			
Difficulty in gauging the success/progress of education and outreach efforts in sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports	Comprehensive reporting of fair housing success/ progress in education and outreach efforts	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures Publicize the outcomes of fair housing complaints to encourage reporting	While this impediment applies to all jurisdictions, the city of Oceanside should establish outcome-based performance measures All jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing	2013	CDBG			
Fair housing services vary across the region	High-quality fair housing services across the region	Collaboration with fair housing service providers to ensure an adequate level of service is available to all residents Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline Educate and train 2-1-1 phone operators to identify and direct fair housing issues to the appropriate service providers Listing of fair housing service providers as a part of available community service organizations	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011	CDBG			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
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Exclusion of random testing/testing audits from fair housing service provider contracts	Pro-active testing audits for discrimination in the housing market—decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider contracts Conduct audits in 2011 and every two years thereafter Consider pooling funds and conducting regional audits Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available	Service providers and all entitlement and participating jurisdictions	2011	CDBG			
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Fair housing encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to complement fair housing services Addition of tenant/landlord mediation services currently offered by NCL to housing services provided by other fair housing service providers	Service providers and all entitlement and participating jurisdictions	2011	CDBG			
Substandard housing conditions tend to impact minority households disproportionately	Eliminate substandard housing	Offer housing rehabilitation programs and make lead-based paint testing as part of the program Consider modifying the housing rehabilitation program to make financial assistance for accessibility improvements available for renters as well as homeowners	All entitlement and participating jurisdictions that offer rehabilitation programs	2012	CDBG			
Fair housing service providers should pursue Fair Housing Initiative Program (FHIP) funds	Improve quality and consistency of fair housing services available	Select organizations that meet QFHO and FHO criteria for fair housing services Encourage all fair housing services providers to seek FHIP funds to provide fair housing testing services	Service providers and all entitlement and participating jurisdictions	2012	CDBG			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

CITY OF SAN DIEGO - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Various land use policies, zoning provisions, and development regulations for the City of San Diego may affect the range of housing choice available.	Amend Zoning Ordinance, as necessary	Amend its Zoning Ordinance to include a definition of "family" that does not impede fair housing choice. Amend its Zoning Ordinance to address "pyramid zoning" issues. Establish a formal reasonable accommodation procedure.	City staff	2012	CDBG			
The City of San Diego conditionally permits emergency shelters but does not meet the State law requirement to permit emergency shelters by right in at least one zoning district where adequate capacity is available to accommodate at least one year-round shelter.	Amend Zoning Ordinance, as necessary	Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.	City staff	2012	CDBG			
The City's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).	Amend Zoning Ordinance, as necessary	Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.	City staff	2012	CDBG			
Eight ZIP Codes in the City have high concentrations of Section 8 Housing Choice Vouchers.	Amend Zoning Ordinance, as necessary	Continue to implement the Choice Communities Initiative, Moving Forward plan, and Housing Choice Voucher Homeownership Program, among other programs and activities to deconcentrate voucher use.	City staff	2012	CDBG			

City of San Diego
2010-15 FAIR HOUSING ACTION PLAN

CITY OF SAN DIEGO - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Reflecting the high correlations between minority concentrations and low/moderate income areas, several ZIP codes have high proportions of minority households receiving Housing Choice Vouchers.	Amend Zoning Ordinance, as necessary	Continue to implement the Choice Communities Initiative, Moving Forward plan, and Housing Choice Voucher Homeownership Program, among other programs and activities to deconcentrate voucher use.	City staff	2012	CDBG			

AI SUMMARY MATRIX

Name of Grantee: County of San Diego

This matrix completed by: Bonnie Petrach

Telephone number: (858) 694-4810 bonnie.petrach@sdcounty.ca.gov

PROPOSED GOALS – ACTIVITIES REPORTED IN **ANNUAL ACTION PLAN** OR **CON PLAN**	ACTUAL ACCOMPLISHMENTS REPORTED IN **CAPER**

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Fair Housing Education and Outreach	To reach clients	Display fair housing information at reception. Hold public seminars and publish articles. Maintain website.	Regional	On-going	$20,000 annually CDBG	On-going		
Increase education for small property owners	Include small property owners in Rental Assistance Owner seminars	Identify small property owners and provide education and outreach materials. Participation in housing fairs.	Regional	On-going	$24,300 annually CDBG			
Hispanics and Blacks continue to be under-represented in the homebuyer market	Continue to offer first-time homebuyer courses.	Expand outreach efforts in minority communities about loan origination/approval rates and education about homeownership opportunities.	Regional	2011	$31,000 annually CDBG			
Credit history and financial management education for renters and potential homebuyers	Continue to offer first-time homebuyer courses which includes credit and financial management.	Provide education and outreach on Credit History and Financial Management	Regional	2011	$31,000 annually CDBG			
Housing discrimination for race, disability, national origin and familial status persists throughout the County	Conduct annual testing as part of the next Fair Housing contract.	Conduct random testing. Support stronger and more persistent enforcement. Expand education and outreach efforts.	Regional	2011	$40,000 annually CDBG			

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Require a universal design ordinance	1.The Owner occupied Home Repair Program currently includes ADA. If a program for rental properties is started it will include ADA. 1.The Housing Resources Directory currently lists accessible housing for persons with disabilities.	1.Home Repair Program to include ADA improvement for renters. 2.A countywide database of affordable rental housing that is accessible to persons with disabilities should be compiled.	Regional	On-going	$26,000 annually CDBG and Admin			
Housing choices for persons with disabilities are limited	Future NOFA's will consider offering special consideration applications with an emphasis on available housing types.	Continue efforts to expand the variety of available housing types and sizes.	Regional	On-going				
Lead-based paint hazards disproportionately affect minorities and families with children	Lead paint testing is already part of the rehabilitation program. Homeowners and homebuyers who qualify can apply for testing and abatement.	Include lead-based paint testing as part of the homebuyer and residential rehabilitation programs.	Regional	On-going	$20,000 annually CDBG			
Lack of regional collaboration	All local agencies participate in the Fair Housing Resource Board (FHRB) and discuss how the agencies can work together.	Service providers continue to collaborate. Develop a single reporting system to compile consistent data. FHRB continue to work together. Entitlement jurisdictions should annually review its scope of work to address service gaps.	Regional	2012	$25,000 annually CDBG			
Inconsistent data reporting	All local agencies participate in the Fair Housing Resource Board (FHRB) and discuss how the agencies can work together.	Work with fair housing provider to develop one uniform reporting method	Regional		$20,000 annually CDBG			
Residents expressed confusion regarding which FH agency is responsible for their area	Service area map to be updated and available through the HOC web site	FHRB update its service area map. Work with 211 San Diego to educate and training their operators.	Regional	2011				

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Current FH contracts do not include testing	Testing will be included in all future Fair Housing contracts.	FH testing should be included in next FH contract	Regional	2011	$40,000 annually CDBG			
Include tenant/landlord dispute resolution in the next FH contract	When the next Fair Housing contract is offered tenant/landlord dispute will be considered.	Tenant/landlord dispute resolution should be included in next FH contract	Regional	2014				
Various land use policies, zoning provisions and regulations affect the range of housing choice.	Exceptions for reasonable accommodation have already been adopted.	Amend Zoning Ordinance to establish minimum densities and address pyramid zoning. permit transitional housing and establish formal procedures for obtaining reasonable accommodation.	County of San Diego	2011				
Language barriers	Bi-lingual staffwill continue to be hired to assist with LEP clients.	Ensure residents have access to Spanish speaking staffand expanding the number of languages offered.	Regional	On-going	$26,260 annually Admin			
Racial and ethnic concentration	Rental Assistance will encourage participants to move into areas of lower racial and ethnic concentration	Work to diversify and expand the housing stock to accommodate varied housing needs.. Ensure equal access to information. Work with HA's to ensure fair marketing plans and de-concentration policies are implemented.	Regional	On-going				
Housing Market Conditions	Lead paint testing is already part of the rehabilitation program. Homeowners and homebuyers who qualify can apply for testing. If a program for rentals is started it will include ADA.	Offer rehab programs to include lead-based paint testing. Modify rehab program to include ADA for rental units.	Regional	On-going				
Fair Housing Providers	Organizations who meet QFHO and FHO criteria who submit applications will be considered when Fair Housing contracts are offered.	Consider organizations that meet QFHO and FHO criteria when contracting for Fair Housing services.	Regional	2014				
Housing Element	The Housing Element is in process pending SanDag approval.	Adopt Housing Element that complies with State law.	County of San Diego	2012				

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)		DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Zoning Ordinance	The Zoning Ordinance was adopted on 8/4/10 which adopted all State laws.	Adopt density bonus provisions that are current with State law.	County of San Diego	2011					
Supportive Housing and SRO zoning	The Zoning Ordinance was adopted in 1/10 to adopt State Law for supportive housing and SRO's.	Amend Zoning ordinance to include provisions for supportive housing and SRO pursuant to State law.	County of San Diego	2011					

City of San Marcos

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**	**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of media regarding fair housing issues, rights, and services	Ensuring ease of access to information about fair housing on websites with links between jurisdiction and contracted service provider. Prominently display information on public counters and other points of public contact such as libraries and community centers. Increase knowledge of the process of reporting complaints and access/referral to government entities: DFEH/HUD/DOJ.	All jurisdictions	2010-11 Update City and Fair Housing (FH) Provider websites and linkages. Cit of San Marcos and North County Lifeline (NCL) have taken the lead in the website development.	Covered under current FH services contract	2011		
Lack of knowledge pertaining current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all jurisdictions	2010-11 North County Lifeline (NCL) currently provides Landlord Education. Work with Fair Housing Resource Board (FHRB), other jurisdictions and FH Service Providers to expand educational opportunities throughout the county region. Review achievements annually	Covered under current FH services contract	2011		

City of San Marcos

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FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
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Fair housing violations committed by predominantly small "mom and pop" rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all jurisdictions	2010-11 Fair Housing Action plan includes testing for fair housing violation in San Marcos. In 2011-12 contract year, expanding educational opportunities and outreach to "mom and pop" rentals will be focus. Evaluate progress June 2012	Covered under current FH services contract	2012		
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs increasing outreach efforts and homeownership opportunity awareness to minority communities	Service providers and all jurisdictions	2011-12 Increase contact and collaboration with community, faith based and civil rights organizations to expand outreach to minority communities. This trend is not present in the City's first time homebuyer program. Hispanics and Blacks are not underrepresented in our program although there is an acknowledgement in private sector lending.	Covered under current FH services contract	2015		

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IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**		**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Reoccurring rental/home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Homebuyer programs should continue providing education and outreach on Credit History and Financial Management	Service providers and all jurisdictions	2010-11 Increase referral and access to HUD Approved Housing Counseling Agencies. Ensure that this information is part of the New/1st Time Homebuyer Education curricula. Continue to hold HOC HOME Clinics in collaboration with the Housing Opportunities Collaborative and the San Diego County Libraries.	Covered under current FH services contract	2015			

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FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS								ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	**GOALS**	**ACTIVITIES OR STRATGIES TO MEET THE GOALS**	**RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS**	**BENCHMARK**	**PROPOSED INVESTMENT**	**YEAR TO BE COMPLETED**		**DATE COMPLETED**	**IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE STATUS**
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support stronger and more persistent enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all jurisdictions	2010-11 Review investigation and enforcement capabilities of FH service providers. NCL already conducts investigative activities including on site inspections, alleged violator interviews, mediation of FH and Landlord -Tenant issues and FH Training for housing providers found in violation of FH laws.	Covered under current FH services contract	2015			

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FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
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Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	Begin efforts to diversify and expand housing stock in the 2011-2012 contract year. Review achievements /impediments 2012	Available housing funds	2015		

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FY2010-15 Analysis of Impediments to Fair Housing Choice

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Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Increase education of Section 8 voucher recipients as to choice and availability. Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement of the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	All jurisdictions. County of San Diego San Diego Housing Commission	Begin review of concentrations of Section 8 voucher use during the 2011-12 Contract year.	Available housing funds	2015		

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FY2010-15 Analysis of Impediments to Fair Housing Choice

SAN DIEGO REGION - IMPEDIMENTS							ACCOMPLISHMENTS	
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Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc. Create a database of housing types with emphasis on disabled access and senior housing within the San Diego region	All jurisdictions	2011-12 Begin review of housing availability within the region. 2012 Publish results for jurisdictions and providers to use as referral information for the public Annually review information thereafter	Available housing funds	2015		
Non-adoption of a universal design ordinance	Adoption of a universal design ordinance	Encourage/require universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters/homeowners	All jurisdictions	2011 -12 Research and develop feasibility sturdy of universal design ordinance implementation.	Available City General Funds	2015		
Minorities and families of children disproportionately affected by lead-based paint hazards	Lead-based paint testing in all homebuyer and residential rehabilitation programs	Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs Increase education of lead-based paint hazards to tenants and 1st Time Homebuyers	While this impediment applies to all jurisdictions, the City of San Marcos has implement ed lead-based paint testing in our homebuyer and residential rehabilitation program	Annual review achievements of additional testing and education efforts	Available housing funds when not Covered under current FH services contract	2015		

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FY2010-15 Analysis of Impediments to Fair Housing Choice

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Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all jurisdictions Fair Housing Resources Board	2012 begin to incorporate a "provider cooperation" clause in scope of work, encouraging FH Providers to share resources and information.	No actual additional cost	2015		
Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all jurisdictions Fair Housing Resource Board	2011-12 Begin review of AI required data and begin development of adequate reporting guidelines	Available housing funds when not Covered under current FH Services contract	2015		
Difficulty in gauging the success/progress of education and outreach efforts in sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports	Comprehensive reporting of fair housing success/progress in education and outreach efforts	Increase report of quantifiable goals, objectives, and accomplishments through outcome-based performance measures Publicize the outcomes of fair housing complaints to encourage reporting	All jurisdictions. All jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing	2012-13 where not currently required, include requirement for reporting of quantifiable goals	Available housing funds when not Covered under current FH Services contract	2015		

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FY2010-15 Analysis of Impediments to Fair Housing Choice

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Fair housing service disparities across the region	High-quality fair housing service across the region	Collaboration with fair housing service providers to ensure an adequate level of service is available to all residents Evaluate service gaps and establish appropriate levels of funding for the provision of these services Regularly update the service area map and provide the public with clear information on service providers and types available Establish a collaborative relationship with the 2-1-1 San Diego Hotline Educate and train phone operators to identify and direct fair housing issues to the appropriate service providers Listing of fair housing service providers as a part of available community service organizations	Service providers and all jurisdictions Fair Housing Resources Board	2011-12 Jurisdictions should review scope of work requirements for adequate provision of identical basic fair housing services Additional services may be needed unique to a jurisdiction and should be reviewed annually thereafter. City of San Marcos funds 211 to provide information on fair housing services as well as other needs.	Available housing funds when not Covered under current FH Services contract. Community Development Block Grant funds for 211 assistance.	2015			

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Exclusion of random testing/testing audits from fair housing service provider contracts	Pro-active testing audits for discrimination in the housing market—decreased reliance on inaccurate, complaint driven testing	Incorporate random testing/testing audits in fair housing service provider contracts Conduct audits in 2011 and every two years thereafter Conduct regional audits Collaboration between entitlement jurisdictions and fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available	Service providers and all jurisdictions	This will be accomplished in 2011 and bi - annually thereafter	Community Development Block Grant funds and available housing funds, and/or City General Funds when not Covered under current FH Services contract	2015		
Disconnect between tenant/landlord disputes and fair housing discrimination prevention	Fair housing encouragement towards tenant/landlord dispute resolution	Ensure tenant/landlord dispute resolution services are provided to complement fair housing services Addition of tenant/landlord mediation services currently offered by NCL to housing services provided by other fair housing service providers	Service providers and all jurisdictions	2010-11 NCL currently provides Landlord tenant dispute resolution as an adjunct to Fair Housing services.	Covered under current FH services contract	2015		

City of San Marcos

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FY2010-15 Analysis of Impediments to Fair Housing Choice

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Substandard housing conditions tend to impact minority households disproportionately.	Identify, and when feasible, implement programs that improve substandard housing conditions.	Offer housing rehabilitation programs, either directly or through the County, and make lead-based paint testing as part of their housing rehabilitation programs. Consider modifying the housing rehabilitation programs to make financial assistance for accessibility improvements available for renters as well as homeowners. Make lead-based paint testing part of housing rehabilitation programs.	All jurisdictions	2011-2012 begin to incorporate into housing programs	Available housing funds			
Fair housing service providers should actively pursue Fair Housing Initiative Program (FHIP) funds.	Increasing number of fair housing service providers seeking HUD certification.	All entitlement jurisdictions are encouraged to select organizations that meet QFHO and FHO criteria for fair housing services. All service providers for fair housing are encouraged to seek FHIP funds to provide fair housing testing services.	All jurisdictions	To be determined based on availability	Training cost for fair housing service provider			

City of San Marcos

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FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF SAN MARCOS - IMPEDIMENTS							ACCOMPLISHMENTS	
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In 2005, the San Marcos Zoning Ordinance includes a definition of "family " that may impede fair housing choice.	Amend Zoning Ordinance to include a definition of "family" that does not impair fair housing choice.	As part of the General Plan Update adopt a definition of "family" that does not impair fair housing choice.	City staff and consultant.	General Plan Update by 2011.	**City General Funds.**	2012		
In 2005, the San Marcos Zoning Ordinance includes "pyramid zoning, " which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation.	Amend Zoning Ordinance to address "pyramid zoning" issues.	As part of the General Plan Update address "pyramid zoning issues.	City staff and consultant.	General Plan Update by 2011.	City General Funds.	2012		
In 2005, the City of San Marcos now permits residential care/licensed community care facilities, transitional housing and emergency shelters through a Minor CUP process (an administrative procedures.)	Amend Zoning Ordinance to permit emergency shelters by right in specified zone.	As part of the General Plan Update permit emergency shelters by right in specified zone.	City staff and consultant.	General Plan Update by 2011.	City General Funds.	2012		

City of San Marcos

FAIR HOUSING ACTION PLAN

FY2010-15 Analysis of Impediments to Fair Housing Choice

CITY OF SAN MARCOS - IMPEDIMENTS							ACCOMPLISHMENTS	
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In 2005, the City has not yet established formal procedures for obtaining reasonable accommodation, pursuant to ADA.	Establish a formal reasonable accommodation procedure.	Work with an ADA consultant to establish a formal reasonable accommodation procedure consistent with the American with Disabilities Act.	City staff and consultant.	Begin by 2011	City General Funds.	2012		
In 2010, the City of San Marcos does not specify density bonus provisions that are in compliance with State law.	Amend density bonus provisions to be in compliance with State law.	As part of the General Plan Update , evaluate and clarify density bonus provisions to be incompliance with State law.	City staff .	Begin in 2011.				
In 2010, the San Marcos Zoning Ordinance does not explicitly accommodate manufactured or mobilehomes in single-family residential zoning districts as required by State law.	Review State law and amend Zoning Ordinance, if necessary.	As part of the General Plan Update , evaluate and clarify Zoning Ordinance, which currently allows for mobilehomes in residential zoning.	City staff.	Begin evaluation in 2011. Amendment of Zoning Ordinance by 2012, if necessary.	City General Funds.	2012		

City of San Marcos

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CITY OF SAN MARCOS - IMPEDIMENTS							ACCOMPLISHMENTS	
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In 2010, San Marcos has no provisions in its Zoning Ordinance for residential care facilities serving six or fewer clients but is home to a number of residential care facilities. The Zoning Ordinance does not provide for large residential care facilities serving seven or more residents.	Amend Zoning Ordinance, as necessary.	As part of the General Plan Update, evaluate and amend the Zoning Ordinance, as necessary.	City staff.	Begin evaluation in 2011. Amendment of Zoning Ordinance by 2012, as necessary.	City General Funds.	2012		
In 2010, The City of San Marcos does not provide for transitional or supportive housing and Single Room Occupancy (SRO) which can limit the housing choices of special needs groups such as homeless individuals and families.	Amend Zoning Ordinance, as necessary.	Evaluate and amend Zoning Ordinance, as necessary.	City staff.	Begin evaluation in 2011. Amend the Zoning Ordinance by 2012, as necessary.	City General Funds.	2012		

AI SUMMARY MATRIX

Name of Grantee: City of Santee, CA

This matrix completed by: Joyce Easley

Telephone number: (619) 258-4100, ext. 129 jeasley@ci.santee.ca.us

PROPOSED GOALS – ACTIVITIES REPORTED IN **ANNUAL ACTION PLAN** OR **CON PLAN**	ACTUAL ACCOMPLISHMENTS REPORTED IN **CAPER**

IMPEDIMENT(S) TO BE ADDRESSED (list by degree of importance)	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
The city of Santee conditionally permits transitional housing, which can limit the housing choices of special needs groups such as homeless individuals and families.	Update the City of Santee's Zoning Ordinance	Amend the Zoning Ordinance to include provisions for transitional Housing, supportive housing, and SRO pursuant to State Law.	City of Santee	2010-2015	Staff time	2010-2015		
Santee's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634).								

AI SUMMARY MATRIX

Name of Grantee: City of Vista, CA

This matrix completed by: Kathy Valdez

Telephone number: (760) 726-1340 ext 1481 kvaldez@cityofvista.com

SAN DIEGO REGION — IMPEDIMENTS							ACTUAL ACCOMPLISHMENTS	
IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Limited educational and outreach literature regarding fair housing issues, rights, and services on websites/public counters	Increase availability of media regarding fair housing issues, rights, and services	Ensuring ease of access to information about fair housing on websites and prominently display information on public counters Increase knowledge of the process of reporting complaints	While this impediment applies to all jurisdictions, the cities of Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, Solano Beach, National City, La Mesa, and Escondido should provide additional links and detailed information about fair housing on their websites.	2010/2011	Staff time	2011/2012		
Lack of knowledge pertaining current laws for new homeowners becoming landlords	Increase knowledge among small property owners about fair housing	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2010/2011	Staff time	2011/2012		
Fair housing violations committed by predominantly small "mom and pop" rental operations	Decrease fair housing violations committed by small rental operations	Coordination of education efforts between fair housing service providers and all entitlement and participating jurisdictions Target education and outreach materials to the small property owner market population	Service providers and all entitlement and participating jurisdictions	2010/2011	Staff time	2011/2012		

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Underrepresentation among Hispanics and Blacks in the homebuyer market and observed large disparities in loan approval rates	Increase representation among minorities in the homebuyer market and reduce observed disparities in loan approval rates	Collaboration with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan Homebuyer programs increasing outreach efforts and homeownership opportunity awareness to minority communities	Service providers and all entitlement and participating jurisdictions	2010/2011	Staff time	2011/2012		
Reoccurring rental/home market application denial due to credit history and financial management factors	Reduce rental/home market application denial due to credit history and financial management factors	Provide findings of this AI and other related studies to the Community Reinvestment Initiative (CRI) Task Force Homebuyer programs should continue providing education and outreach on Credit History and Financial Management Collaboration with the CRI to implement the recommendations contained in the Three Year Plan	Service providers and all entitlement and participating jurisdictions	2010/2011	Staff time	2011/2012		
Persistent and increasing housing discrimination based on race, disability, national origin, and familial status	Reduce housing discrimination based on race, disability, national origin, and familial status	Conduct comprehensive, countywide random testing regularly to identify issues, trends, and problem properties Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices Support stronger and more persistent enforcement activity by fair housing service providers Expand education and outreach efforts, especially to small rental property owners	Service providers and all entitlement and participating jurisdictions	2011/2012	Staff time TBD	2012/2013		

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Racial segregation—significant patterns of racial and ethnic concentration	Reduction of racial segregation to create a more diverse and equal San Diego County	Diversify and expand the housing stock to accommodate the varied housing needs of different groups Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages and through venues and media that have proven success in outreaching to the community, particularly hard-to-reach groups Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented	All jurisdictions	2011/2012	Staff time	2011/2012		
Overconcentration of Section 8 voucher use in specific geographic areas	Geographic dispersal of Section 8 voucher usage	Expand the availability of affordable housing inventory and implement policies to discourage overconcentration of affordable housing units within individual jurisdictions Promote the Housing Choice Voucher program to rental property owners Collaboration with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented Implement of the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission (SDHC) to expand locational choices for voucher use SDHC should explore mechanisms to deconcentrate voucher usage within individual jurisdictions	While this impediment applies to all jurisdictions, the cities of El Cajon, National City, and others more heavily impacted by high concentrations of voucher usage are of utmost concern San Diego Housing Commission	2012/2013	Staff time	2012/2013		
Limited housing choices for persons with disabilities	Increase housing choices for persons with disabilities	Expand the variety of available housing types and sizes. Increasing housing options for not only persons with disabilities, but also senior households, families with children, farmworkers, the homeless, etc.	All jurisdictions	2012/2013	Staff time	2012/2013		

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Non-adoption of a universal design ordinance	Adoption of a universal design ordinance	Encourage/require universal design principles in new housing developments Jurisdictions with a residential rehabilitation program should specifically include ADA-compliant upgrades in their programs; also consider program modifications to allow financial assistance for accessibility improvements for renters/homeowners	All jurisdictions	2012/2013	Staff time	2013/2014		
Minorities and families of children disproportionately affected by lead-based paint hazards	Lead-based paint testing in all homebuyer and residential rehabilitation programs	Require and provide for lead-based paint testing in all homebuyer and residential rehabilitation programs	While this impediment applies to all jurisdictions, the cities of Coronado, Del Mar, Encinitas, Imperial Beach, Lemon Grove, Solana Beach, National City, and Santee should implement lead-based paint testing in their homebuyer and residential rehabilitation programs—if no homebuyer program is in effect, provide other provisions	2010/2011	Staff time	2011/2012		
Substandard housing conditions tend to impact minority households disproportionately.	Identify and, when feasible, implement programs that improve substandard housing conditions.	Make lead-based paint testing part of housing rehabilitation programs. Consider modifying housing rehabilitation program to make financial assistance available for renters as well as homeowners.	Service providers and all entitlement and participating jurisdictions	2010/2011	Staff time	2011/2012		
Fair Housing service providers should actively pursue Fair Housing Initiative Program (FHIP) Funds.	Obtain additional funds for service providers to conduct fair housing testing services.	Encourage the selection of organizations that meet criteria to receive FHIP funds. Encourage fair housing providers to seek FHIP funds for fair housing testing services.	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2011/2012	Staff time	2012/2013		
Minimal regional collaboration among fair housing service providers	Increase regional collaboration among fair housing service providers	Increase collaboration between fair housing service providers, affirmatively furthering fair housing in the region Utilization of a single reporting system by service providers to compile consistent fair housing data, facilitating analysis of trends and patterns Annual review of scope of work by entitlement jurisdictions to identify service gaps	Service providers and all entitlement and participating jurisdictions Fair Housing Resources Board	2010/2011	Staff time	2011/2012		

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Inconsistent, discrepant data in fair housing service provider statistical reporting	Consistent, concurring fair housing service provider statistical reporting	Develop a uniform reporting method and consistent reporting categories to report fair housing data	Service providers and all entitlement and participating jurisdictions	2010/2011	Staff time	2011/2012		
Fair Housing Program – communitywide education and outreach	Contract with a Fair Housing provider to provide training, file violations of fair housing law, and provide education and outreach to the community	Conduct landlord training Conduct fair housing training for Faith Based Community Development Corporation (homebuyer training) Investigate fair housing complaints Mediate and/or assist in the filing of fair housing complaints Conduct training through the North San Diego County Association of Realtors new member orientation seminars	City of Vista will contract with a fair housing/tenant landlord contractor	2010/2011	$20,000	2010/2011		
Vista's Zoning Ordinance includes a definition of "family" that could impede fair housing choice (Section 18.02.295).	Clarify Vista's Zoning Ordinance so that it does not impede fair housing choice	Update Vista's Zoning Ordinance to eliminate the definition of "family" from the ordinance	City of Vista	2010/2011	Staff time	March 2011		
Vista's Zoning Ordinance does not expressly permit emergency shelters, convalescent centers or hospitals, or non-educational group or boarding homes in any of its zoning districts and thus does not meet the legal requirement of having at least one zoning district with adequate capacity to accommodate at least one year-round shelter as specified in the State Development Code.	Clarify Vista's Zoning Ordinance so that it does not impede fair housing choice	Update Vista's Zoning Ordinance to identify zones permitting or conditionally permitting emergency shelters, convalescent centers or hospitals, or non-educational group or boarding homes Conduct research more thoroughly on this issue to meet State requirements The C-2 Zone may be one possible zone Transitional housing already allowed by right in the R1, R1B, A1, E1, and RM zones (limit of 6 adults w/ unlimited dependent children)	City of Vista	2010/2011	Staff time	March 2011		

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Although Vista's Second Dwelling Unit Ordinance has been updated in compliance with Government Code Section 65852.2 (Zoning Ordinance, Section 18.31.010), a section of the Zoning Ordinance remains inconsistent with State Law (Zoning Ordinance, Section 18.06.160).	Clarify Vista's Zoning Ordinance so that it does not impede fair housing choice	Update Vista's Zoning Ordinance to remove section 18.06.160.	City of Vista	2010/2011	Staff time	March 2011		
Vista's Zoning Ordinance does not include a density bonus ordinance consistent with State Law	Clarify Vista's Zoning Ordinance so that it does not impede fair housing choice	Update Vista's Zoning Ordinance to include a density bonus ordinance consistent with State law (Ordinance drafted and expected to circulate by May 1, 2009 – adoption anticipated by June 15, 2009	City of Vista	2008/2009	Staff time	2008/2009	August 11, 2009	In compliance with State Law, a Residential Density Bonus Ordinance (Chapter 18.90 of the Vista Development Code) was adopted by the City Council on August 11, 2009
Vista's Zoning Ordinance includes "pyramid zoning", which describes zoning schemes whereby higher density residential designations permit the range of uses permitted in the preceding, lower density designation. This could limit housing choice and options within Vista.	Clarify Vista's Zoning Ordinance so that it does not impede fair housing choice	Update Vista's Zoning Ordinance to eliminate pyramid zoning and minimize the overlapping of allowable uses across zoning categories	City of Vista	2010/2011	Staff time	March 2011		
Vista's Zoning Ordinance does not specify procedures and standards for obtaining relief from development standards to accommodate disabled housing needs.	Clarify Vista's Zoning Ordinance so that it does not impede fair housing choice	Update Vista's Zoning Ordinance to specify procedures and standards for obtaining relief from development standards to accommodate disabled housing needs	City of Vista	2006/2007	Staff time	2003/2007	June 12, 2007	Vista updated its Reasonable Accommodation Ordinance as of June 12, 2007
The Housing Element for the City of Vista is currently being reviewed by HCD	Completion of review of The Housing Element for the City of Vista by HCD		City of Vista	2009/2010	Staff time	2010	March 25, 2010	The Housing Element for the City of Vista was adopted by the City Council on March 23, 2010 and approved by HCD on March 25, 2010

IMPEDIMENT(S) TO BE ADDRESSED	GOALS (What do you hope to achieve?)	ACTIVITIES OR STRATGIES TO MEET THE GOALS (How will you achieve your goals?)	RESPONSIBLE ENTITIES ASSIGNED TO MEET GOALS (Identify the organizations who will be undertaking the impediment	BENCHMARK In which year of your Con/Plan do you plan to achieve this?	PROPOSED INVESTMENT (Amount of money) (Funding Source)	YEAR TO BE COMPLETED (Is it contained in your Consolidated Plan Action Plan Goals?)	DATE COMPLETED (Identify which year of the Consolidated Plan the action was addressed)	IF THE IMPEDIMENT WAS NOT ADDRESSED, PROVIDE AN EXPLANATION AS TO WHY AND WHEN
Vista's Zoning Ordinance does not provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634)	Clarify Vista's Zoning Ordinance so that it does not impede fair housing choice	Update Vista's Zoning Ordinance provide for supportive housing and Single-Room Occupancy (SRO) as required by State law (SB 2 and AB 2634)	City of Vista	2010/2011	Staff time	March 20, 2011		
Vista's Zoning Ordinance does not explicitly accommodate manufactured or mobile homes in single-family residential zoning districts as required by State Law	Clarify Vista's Zoning Ordinance so that it does not impede fair housing choice	Update Vista's Zoning Ordinance to explicitly allow manufactured homes in single-family residential zoning districts	City of Vista	2010/2011	Staff time	March 20, 2011		