City of El Cajon

~~DRAFT~~ 2021-2029 Housing Element

Adopted
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Section 1: Introduction

A. Legal Framework

This 2021-2029 Housing Element represents the City of El Cajon's effort in fulfilling the requirements under State Housing Element law. The California State Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's major housing goal. Recognizing the important role of local planning and housing programs in the pursuit of this goal, the Legislature has mandated that all cities and counties prepare a housing element as part of the comprehensive General Plan.

Pursuant to State law, the Housing Element must be updated periodically according to statutory deadlines. This Housing Element covers the planning period of April 15, 2021 to April 15, 2029.

State Law requires that the Element include the following components:

- An analysis of the City's population, household, and employment base, and the characteristics of the housing stock.
- A summary of the present and projected housing needs of the City's households.
- A review of potential constraints to meeting the City's identified housing needs.
- An evaluation of opportunities that will further the development of new housing.
- A statement of the Housing Plan to address the identified housing needs.

B. Relationship to the General Plan

The City of El Cajon General Plan underwent an update in 2001 and is comprised of the following elements: 1) Annexation; 2) Circulation; 3) Conservation; 4) Historic Preservation; 5) Housing; 6) Land Use; 7) Noise; 8) Open Space and Parks; 9) Safety; 10) Hazardous Waste Management; and 11) Solid Waste Management. The Housing Element is being updated at this time in conformance with the 2021-2029 update cycle for jurisdictions in the San Diego Association of Governments (SANDAG) region. The Housing Element builds upon the other General Plan elements and is consistent with the policies set forth by the General Plan, as amended. As portions of the General Plan are amended in the future, the Plan (including the Housing Element) will be reviewed to ensure that internal consistency is maintained.

The City also recognizes that recent changes to State laws require the updating of various elements of the General Plan, upon update of the Housing Element, to address the following issues:

- Required amendment to address flood hazards and flood management, fire hazards, sea level rises, and other climate change- related issues; and
- Incorporation of an Environmental Justice Element.

This 2021-2029 Housing Element update is coordinated with updates to these other elements of the General Plan to ensure consistency in policy frameworks, and efficient and comprehensive outreach efforts.

Section 2: Community Outreach

A. Development of Housing Element

1. Outreach

The City of El Cajon conducted an extensive community outreach program to obtain public input on housing needs, policies, and programs as part of the development of the 2021-2029 Housing Element.

Outreach took many forms and included, but not limited to:

- Housing Element Presentations
- Informational items
- Newspaper articles
- Housing survey
- Stakeholder interviews
- E-mailed and mailed flyers
- Social media postings
- Virtual outreach meetings

2. Information Distribution

The City distributed information and updates on the City's website, Facebook page, and Twitter feed throughout the development of the Housing Element. The City also created and made available a Housing Element Update Story Map, which included an overview of the Housing Element, the Housing Survey and interactive study maps relevant to the update.

3. Public Meetings

a. Community Meetings

On August 24 and 25, 2020, the City conducted virtual community meetings where staff presented background information and initial findings on the Housing Element. Attendees were invited to participate in interactive polls and speak or share text comments. Seven individuals participated on August 24, 2020 and five participated on August 25, 2020.

On September 29, 2020, the City conducted an additional virtual community meeting. Staff presented basic information related to the Housing Element and solicited input on community values, housing issues, the identification and accessibility of important community areas, information on healthy food access, and how community members engage in the community and with elected officials. The meeting was also live-streamed on Facebook. Spanish and Arabic translations of the presentation were provided. Attendees were invited to participate in interactive polls and speak or share text comments. Seventeen individuals participated in the meeting.

b. Planning Commission Meetings

Throughout the development of the Housing Element, City staff briefed the Planning Commission on the community outreach process and public input received. A workshop on the Housing Element was held on December 1, 2020.

On March 16th 2021, the City held a Planning Commission workshop to review the Housing Element and the Sites Inventory. The meeting was advertised twice in the East County Gazette in print and online publications. A social media post was also done on Facebook, Twitter and Instagram, to advertise the meeting to the public and an email blast was sent out to interested stakeholders in the community.

B. Review of Draft Housing Element

Notice was published in the newspaper announcing the availability of the Draft Housing Element for public review that started March 4, 2021. A table summarizing how feedback and comments were incorporated in the document can be found in Appendix A.

Section 3: Community Profile

The City of El Cajon strives to achieve a balanced housing stock that meets the varied needs of all income segments of the community. To understand the City's housing needs, the nature of the existing housing stock and the housing market are comprehensively evaluated. This section of the Housing Element discusses the major components of housing needs in El Cajon, including population, household, economic and housing stock characteristics. Each of these components is presented in a regional context, and, where relevant, in the context of other nearby communities. This assessment serves as the basis for identifying the appropriate goals, policies, and programs for the City to implement during the 2021-2029 Housing Element cycle.

A. Population Characteristics

Understanding the characteristics of a population is vital in the process of planning for the future needs of a community. Population characteristics affect the type and amount of housing that is needed in a community. Population growth, age profile, race/ethnicity of residents, and employment trends are factors that combine to influence the type of housing needed and the ability of residents to afford housing.

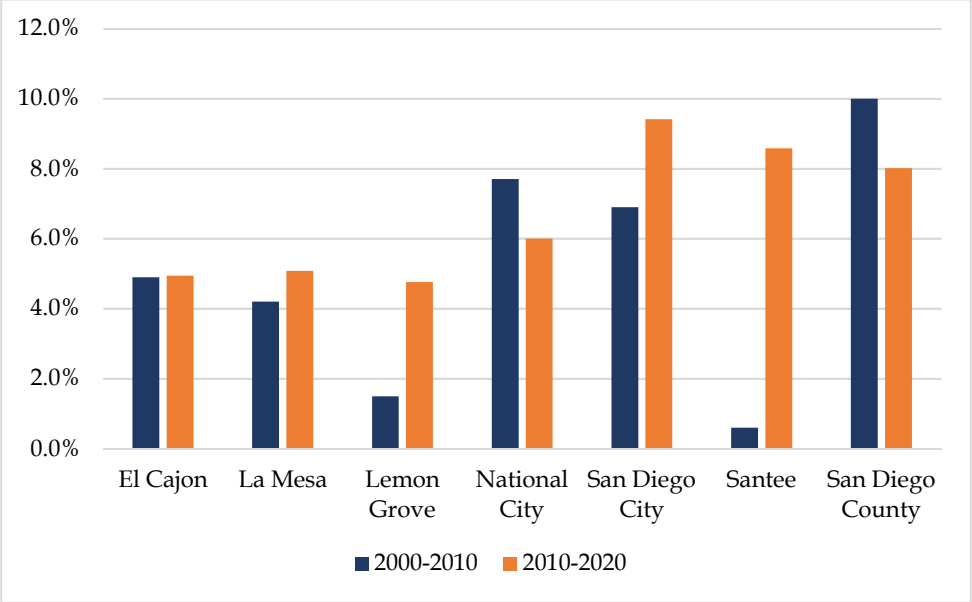
1. Population Growth

Population growth is one of the most important factors in determining the existing and future need for housing. The most significant increase in the rate of El Cajon's population growth occurred between 1950 and 1960, when the City's population increased over 500 percent. While annexation accounted for a large part of this growth, much of it was also spurred by the migration of people into San Diego County who needed affordable housing. The City's population continued to increase in the 1970s and 1980s, but at noticeably slower rates.

El Cajon's population grew by approximately 20 percent between 1980 and 1990. By 2000, El Cajon remained the fifth largest city in the County with a population of 94,819. The Department of Finance (DOF) reported that El Cajon's population increased moderately (five percent) from 99,478 in 2010 to 104,393 in 2020 (Table 1). The City saw similar growth a decade earlier during between 2000 and 2010 (Figure 1).

The SANDAG 2050 Regional Growth Forecast estimates that the El Cajon population could reach 138,507 by 2035. Although population growth in the City has been notably slower than in the County, population trends for the City are in line with those of nearby jurisdictions, including La Mesa, Lemon Grove, and National City.

Figure 1: Percent Change in Population Growth (2000-2020)



Source: Bureau of the Census 1990-2010; DOF 2020, E-1 Population Estimates.

Table 1: Population Growth (2000-2035)

Jurisdictions	Population				Percent Change	
	2000	2010	2020	2035*	2000-2010	2010-2020
El Cajon	94,819	99,478	104,393	138,507	4.90%	4.94%
La Mesa	54,751	57,065	59,966	68,481	4.20%	5.08%
Lemon Grove	24,954	25,320	26,526	29,874	1.50%	4.76%
National City	54,405	58,582	62,099	74,364	7.70%	6.00%
San Diego City	1,223,341	1,307,402	1,430,489	1,756,621	6.90%	9.41%
Santee	53,090	53,413	57,999	72,736	0.60%	8.59%
San Diego County	2,813,833	3,095,313	3,343,355	4,026,131	10.00%	8.01%

*Note: * Represents an estimate from the SANDAG 2050 Regional Growth Forecast.*
Sources: Bureau of the Census 1990-2010; DOF 2020, E-1 Population Estimates; SANDAG Regional Growth Forecast Update 2010.

2. Age Profile

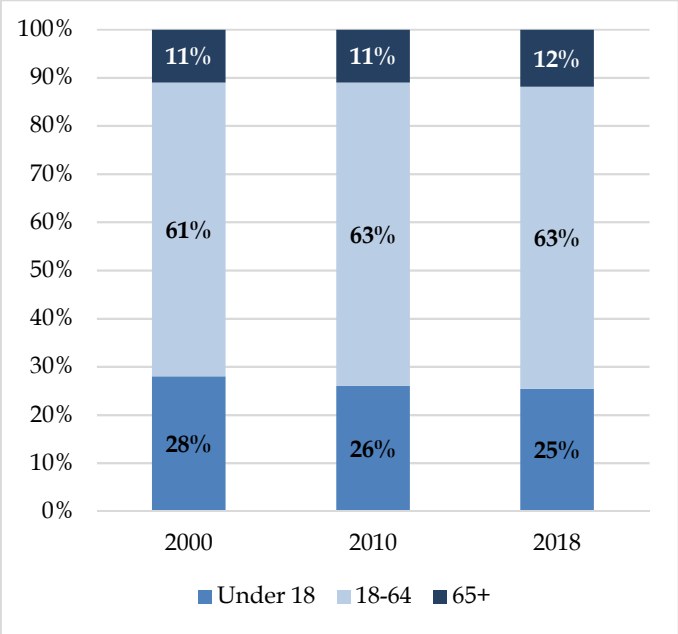
A community's current and future housing needs are determined in part by the age characteristics of its residents. Typically, each age group has distinct lifestyles, family types and sizes, ability to earn incomes, and therefore, housing preferences. As people move through each stage of life, housing needs and preferences change. Traditional assumptions are that the young adult population (20 to 34 years old) tends to favor apartments, low to moderate cost townhomes/condominiums, and smaller single-family units. The adult population (35 to 64 years old) represents the major market for moderate to relatively high cost condominiums and single-family homes. The senior population (65 years and older) tends to generate demand for low to moderate cost apartments and condominiums, group living arrangements, smaller single-family units, and mobile homes. In order to create a balanced community, it is important to provide housing options that suit the needs of various age groups, allowing residents to age in place.

The median age of El Cajon residents in 2000 was 31.9, which increased to 34 in 2018 (Table 2). The City's median age is comparable to nearby cities and is slightly lower than the County median age of 35.6. Like the County, El Cajon has a sizable elderly population. In 2018, elderly residents comprised approximately 11.9 percent of the El Cajon population and 13.3 percent of the County population.

In 2018, approximately 25 percent of residents were 18 years of age or below. This age structure typically reflects a family-oriented community (Figure 2).

Table 2 shows that the age composition of El Cajon's population remained largely the same between 2000 and 2018, with a slight decreasing trend in number of children as percent of the population. Table 2 demonstrates that the percentage of individuals under 18 is slightly higher and the percentage of individuals over 65 is slightly lower than the County and nearby communities.

Figure 2: Age Distribution (2000-2018)



Source: Census 2000-2010; ACS 2014-2018, Table S0101.

Table 2: Age Characteristics (2000-2018)

Jurisdiction	Under 18 Years			65 Years or Older			Median Age 2018
	2000	2010	2018	2000	2010	2018	
El Cajon	27.80%	25.70%	25.40%	11.30%	11.00%	11.90%	34.0
La Mesa	19.80%	19.60%	20.70%	17.10%	14.20%	14.10%	35.5
Lemon Grove	27.60%	25.50%	25.30%	12.00%	11.20%	12.90%	35.4
National City	30.10%	25.50%	21.00%	11.20%	10.60%	12.60%	33.6
San Diego	23.90%	21.40%	20.10%	10.40%	10.70%	12.30%	34.7
Santee	28.30%	23.80%	21.60%	8.90%	10.70%	14.20%	38.8
San Diego County	25.60%	23.40%	22.00%	11.10%	11.40%	13.30%	35.6

Sources: Bureau of the Census, 1990-2010 Census; ACS 2014-2018, Table S0101.

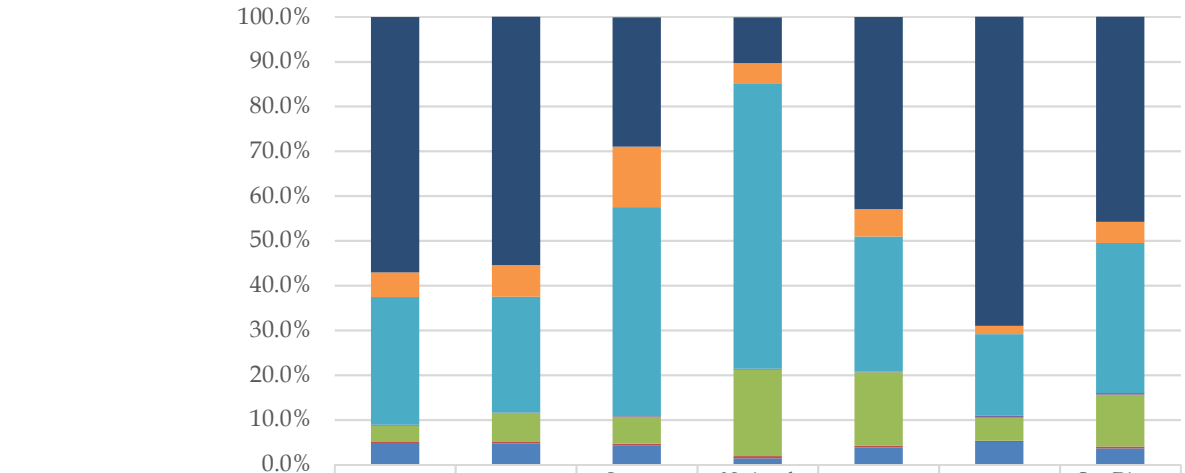
3. Race/Ethnic Composition

The race/ethnic composition of residents may have implications for housing needs to the extent that different groups have different household characteristics, income levels, and cultural backgrounds that may affect their housing needs and preferences. Studies have also suggested that different racial and ethnic groups differ in their attitudes toward and/or tolerance for "housing problems" as defined by the federal Department of Housing and Urban Development (HUD), including overcrowding and housing cost burden.

Between 1990 and 2000, El Cajon became increasingly diverse in its racial and ethnic makeup. This trend follows County, state and national trends. In California, no one ethnic group holds a

majority. In El Cajon, the White population constituted more than half the City residents in 2010. The Hispanic/Latino population was the second largest racial/ethnic group in the City at 23 percent. By 2018, El Cajon was 57 percent White, 29 percent Hispanic, six percent Black/African American, five percent Other, four percent Asian, and less than one percent Pacific Islander and American Indian (Figure 3).

Figure 3: Race/Ethnicity (2018)



	El Cajon	La Mesa	Lemon Grove	National City	San Diego	Santee	San Diego County
White	57.1%	55.5%	28.9%	10.2%	42.9%	69.1%	45.9%
Black/African American	5.5%	7.1%	13.5%	4.5%	6.2%	1.9%	4.7%
Hispanic/Latino	28.5%	25.9%	46.7%	63.8%	30.1%	18.1%	33.5%
American Indian and Alaksa Native	0.2%	0.1%	0.1%	0.2%	0.2%	0.5%	0.4%
Asian	3.7%	6.5%	6.0%	19.3%	16.4%	5.2%	11.6%
Native Hawaiian or Pacific Islander	0.4%	0.3%	0.4%	0.5%	0.4%	0.3%	0.4%
Other	4.6%	4.7%	4.3%	1.4%	3.8%	5.0%	3.6%

Source: ACS 2014-2018, Table DP03.

El Cajon had a noticeably higher proportion of White residents and smaller proportion of Hispanic/Latino residents than Lemon Grove and National City in 2018 (Figure 3). The City's proportion of Black/African-Americans was roughly similar to that of neighboring jurisdictions and the County, with the exception of Santee and Lemon Grove. The City has a slightly lower population of Asian residents compared to nearby cities and the County. Culturally, Hispanic/Latino and Asian/Pacific Islander households exhibit a greater propensity for living in extended families or other household arrangements than the White population. Communities with larger proportions of Hispanic/Latino and Asian households tend to have larger average household sizes. The City has a sizeable population of foreign born individuals and those for whom English is not their primary language. There is a sizeable Middle Eastern population in El Cajon, which identifies as Caucasian in the Census Data. According to the ACS 2014-2018 approximately 44 percent of people in El Cajon speak a language other than English at home.

B. Economic Characteristics

Employment has an important impact on housing needs. Incomes associated with different jobs and the number of workers in a household often determines the type and size of housing a household can afford. In some cases, the types of jobs themselves can affect housing needs and demand (such as in communities with military installations, college campuses, and large amounts of seasonal agriculture). Employment growth typically leads to strong housing demand, while the reverse is true when employment contracts.

The San Diego Region has a large and diverse economy that has grown steadily over the past several decades and has attracted workers from all over the southwestern United States. El Cajon is situated east of the County's largest employment center, the City of San Diego.

1. Occupations

The labor statistics reported by the American Community Survey (ACS) reflect a similar employment profile in 2018 as in 2010, with the top three largest occupational categories for City residents being Sales and Office; Management, Business, Science and Arts; and Service. These categories accounted for a majority (77 percent) of the jobs held by El Cajon residents (Table 3). By comparison, these occupations accounted for 83 percent of the jobs held by County residents.

Table 3: Employment Characteristics (2006-2018)

Occupation	2006-2010 ACS		2014-2018 ACS	
	% of City Employment	% of Region Employment	% of City Employment	% of Region Employment
Management, Business, Science, and Arts	25.80%	39.50%	26.67%	41.69%
Service	24.90%	18.10%	25.12%	19.47%
Sales and Office	28.10%	25.30%	24.90%	21.73%
Natural Resources, Construction, and Maintenance	10.70%	8.80%	10.92%	7.63%
Production, Transportation, and Material Moving	10.50%	8.30%	12.40%	9.47%

Source: ACS 2006-2010; ACS 2014-2018, Table S2401.

2. Wages

The Management, Business, Science and Arts occupations usually generate employment at the above moderate income levels. Many El Cajon residents, however, are employed in Sales and Office and Service occupations, which generally provide jobs at lower income scales.

Table 4 displays mean annual wage data for occupations compiled by the California Employment Development Department (EDD) for the San Diego Metropolitan Statistical Area in 2020. Table 4 shows that the food preparation and serving, farming, fishing and forestry, personal care and service, and healthcare support occupations offer the lowest wages.

Table 4: Mean Salary by Occupation - San Diego Region (2020)	
Occupations	**Average Salary**
Management	$136,531
Legal	$120,265
Computer and Mathematical	$104,627
Healthcare Practitioners and Technical	$102,053
Architecture and Engineering	$99,949
Life, Physical and Social Science	$87,579
Business and Financial Operations	$80,850
Educational Instruction and Library	$66,690
Arts, Design, Entertainment, Sports and Media	$61,614
Construction and Extraction	$60,047
Protective Service	$58,837
Community and Social Service	$56,793
Installation, Maintenance and Repair	$54,945
Sales	$45,974
Office and Administrative Support	$45,385
Production	$43,823
Transportation and Material Moving	$39,362
Building, Grounds Cleaning, and Maintenance	$36,248
Healthcare Support	$35,609
Personal Care and Service	$34,806
Farming, Fishing and Forestry	$33,243
Food Preparation and Serving Related	$31,942
All Occupations	**$61,770**

Source: California Employment Development Department (EDD), Occupational Wage data, 2020.

3. Unemployment

The current COVID-19 crisis is expected to have long-lasting impacts on the economy. According to the State Employment Development Department, 45,900 El Cajon residents were in the labor force as of June 2020, with an unemployment rate of 17.9 percent. Unemployment rate in San Diego County was 9.9 percent. The "pre-COVID" unemployment rate in El Cajon was reported at 4.6 percent as of March 2020. The impacts of COVID-19 on housing affordability and housing problems (such as cost burden) are expected to worsen, although no data is available yet to substantiate the projections.

C. Household Characteristics

The Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories or other group living situations are not considered households. Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents, their preferences, and their ability to obtain housing that meets their needs. This section details the various household characteristics affecting housing needs.

According to the 2014-2018 ACS, 1,118,980 households occupied housing units in San Diego County. Of these households, 32,844 households (about three percent) were located in El Cajon.

1. Household Type and Size

Housing need generally varies by household type and size. Single-person households, typified by seniors or young adults, tend to reside in apartment units or smaller single-family homes. Families typically prefer and occupy single-family homes. However, with limited vacant land remaining, opportunity for new single-family construction is limited. Future residential growth in El Cajon will most likely focus on the repurposing of underutilized properties with various housing types.

a. Household Type

The number of households in El Cajon decreased from 34,134 households in 2010 to 32,844 households in 2018 according to the ACS. Average household size in the City increased from 2.84 persons in 2010 to 3.06 persons in 2018, potentially reflecting a trend of extended families living together or families/individuals sharing housing arrangements.

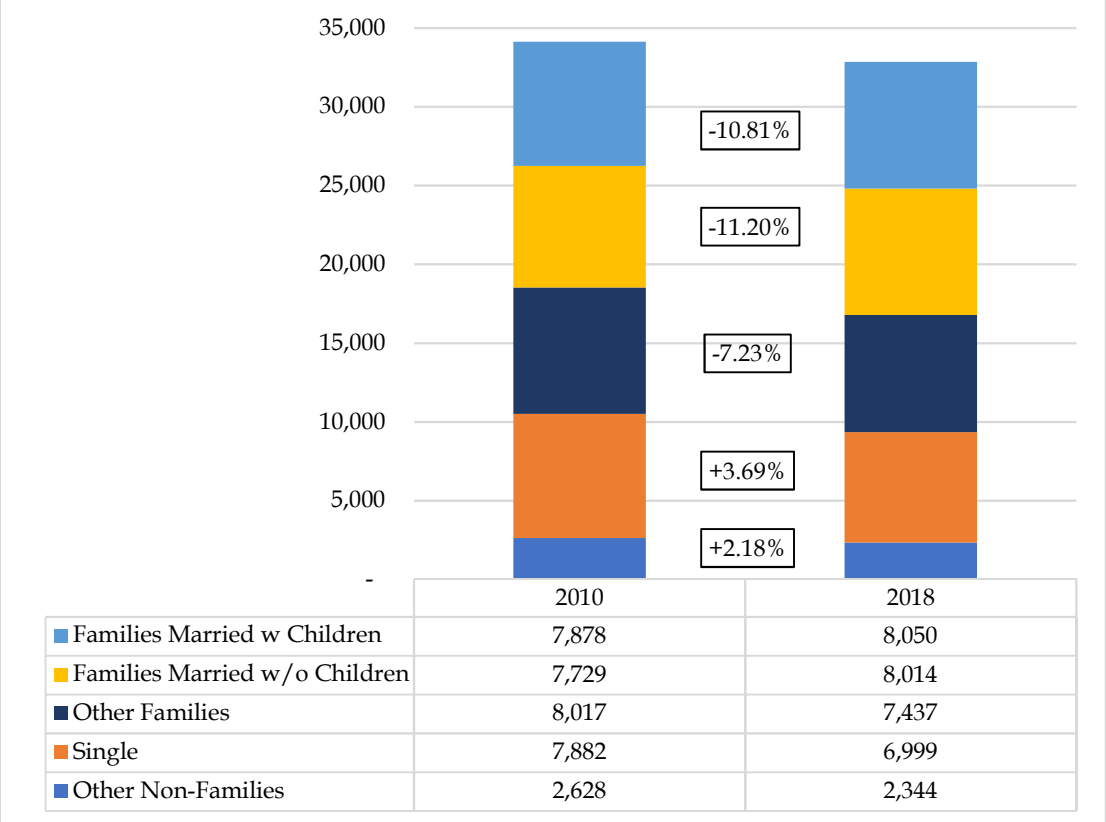
Of the 32,844 households in El Cajon, 21 percent were single-persons and 19 percent were headed by seniors (65+) (Table 5). Single person households in El Cajon made up a similar proportion of total households in neighboring jurisdictions. The proportion of senior-headed households in the City was generally lower than nearby cities and the County. About 35 percent of El Cajon's households consisted of families with children; a larger proportion than that found in most nearby cities and the County. The proportion of single-parent households is the third highest among jurisdictions compared in Table 5. El Cajon's proportion of large renter-households is significantly greater than that in other jurisdictions and throughout the County.

Table 5 shows that in 2018, El Cajon households consisted mostly of families (72 percent, including families with or without children, and other families), evenly split between married couples with children (8,050 families) and married couple families without children (8,014 families). Between 2010 and 2018, El Cajon saw a decrease of approximately 11 percent of both married households with children and married households without children. There was also a decrease (-7 percent) in other family households, and a slight increase in single and other non-family households. Other non-family households are defined as households which do not have any members related to the householder.

Table 5: Household Characteristics (2018)						
Jurisdiction	Single Person Households	Senior Headed Households	Families with Children	Single-Parent Households	Large Households	
					Owner-Occupied	Renter-Occupied
El Cajon	21.3%	19.4%	35.2%	11.1%	28.5%	71.5%
La Mesa	31.3%	24.6%	26.8%	9.1%	42.0%	58.0%
Lemon Grove	21.9%	25.2%	33.2%	11.4%	61.0%	39.0%
National City	21.4%	23.5%	32.8%	13.1%	44.1%	55.9%
San Diego	27.4%	19.8%	26.6%	7.4%	46.6%	53.4%
Santee	21.0%	24.6%	31.1%	8.4%	63.0%	37.0%
San Diego County	23.7%	22.3%	30.0%	8.2%	50.5%	49.5%

Source: ACS 2014-2018, Tables DP03, B25009, B25007.

Figure 4: Distribution of Household Types (2010-2020)



Sources: Bureau of the Census, 2000-2010 Census ACS 2014-2018, Table DP02.

b. Household Size

Household size is a significant factor in housing demand. Often, household size can be used to predict the unit size that a household will select. In 2018, the average number of persons per household in El Cajon and nearby jurisdictions ranged from 2.52 to 3.39. El Cajon had an average of 3.06 persons per household. All the jurisdictions shown in Table 6 have seen an increase in household size since 2010. The average household size in El Cajon was larger than surrounding

cities and the County, with the exception of Lemon Grove and National City. SANDAG estimates that average household size in El Cajon will decrease slightly over the next 20 years.

Table 6: Average Persons per Household (2010-2050)

Jurisdiction	Average Household Size		Projected Average Household Size (2050)
	2010	2018	
El Cajon	2.84	3.06	2.89
La Mesa	2.3	2.52	2.39
Lemon Grove	2.96	3.13	3.04
National City	3.41	3.39	3.55
San Diego	2.6	2.71	2.7
Santee	2.72	2.83	2.96
San Diego Region	2.75	2.87	2.87

Sources: Bureau of the Census, 2010 Census; ACS 2014-2018, Table DP02; SANDAG Regional Growth Forecast, 2010.

c. Household Income

Household income is an indication of wealth in a community and therefore is directly connected to the ability of residents to afford housing. As household income increases, a household is more likely to be a homeowner. As household income decreases, a household is more likely to pay a disproportionate amount of their income for housing or reside in overcrowded or inadequate housing.

For planning and funding purposes, the California State Department of Housing and Community Development (HCD) has developed the following income categories based on the Area Median Income (AMI) of a metropolitan area (such as San Diego County):

- Extremely Low Income: households earning up to 30 percent of the AMI
- Very Low Income: households earning between 31 and 50 percent of the AMI
- Low Income: households earning between 51 percent and 80 percent of the AMI
- Moderate Income: households earning between 81 percent and 120 percent of the AMI
- Above Moderate Income: households earning over 120 percent of the AMI

Combined, the extremely low, very low, and low income groups are referred to as lower income.

The 2014-2018 ACS does not contain information on household income. Household income data was collected by the Census Bureau through the American Community Survey (ACS). Table 5 presents the ACS household income data categorized into income levels by HUD in the Comprehensive Housing Affordability Strategy (CHAS). Between 2013 and 2017, approximately 41 percent of El Cajon households earned moderate or above moderate incomes, while 59 percent of households had lower incomes.

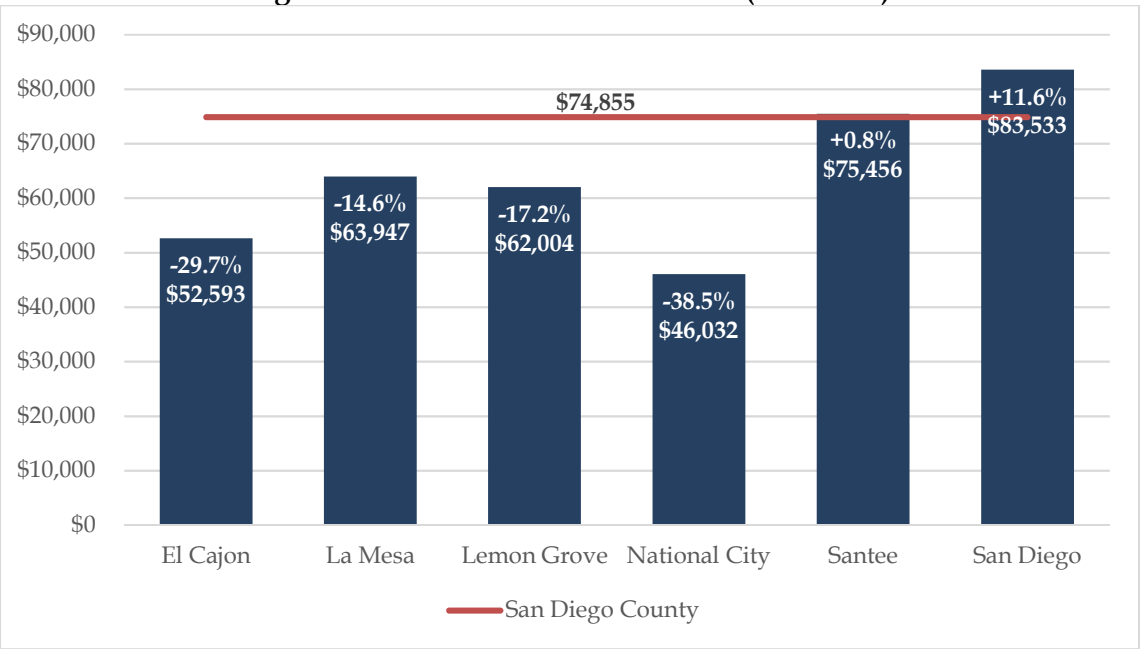
Table 7: Households by Income Category (2013-2017)				
Income Category (% of County AMI)	El Cajon		San Diego County	
	Households	Percent	Households	Percent
Extremely Low (30% or less)	7,460	22.90%	155,060	13.95%
Very Low (31 to 50%)	5,590	17.16%	136,890	12.31%
Low (51 to 80%)	6,240	19.16%	186,170	16.75%
Moderate or Above (over 80%)	13,285	40.78%	633,615	56.99%
Total	**32,575**	**100%**	**1,111,740**	**100%**

Note: This data was developed using the average results from the 2013-2017 American Community Survey, utilizing only small samples of the population. Therefore, the total number of households is only an extrapolation and does not match the total reported number of households in the community.
Source: HUD, 2013-2017 Comprehensive Housing Affordability Strategy (CHAS).

Household incomes in El Cajon tend to be lower than those in the region as a whole. Median household income in the City was $47,084 in 2010, compared to the San Diego County median household income of $63,069. Figure 5 compares household income in El Cajon with that of neighboring jurisdictions and the County between 2014 and 2018. Median household income in the City was on the lower end of the spectrum in the region but comparable to surrounding jurisdictions. Specifically, the ACS estimates that the median household income in El Cajon during the same period was $52,593, compared to $74,456 in the County.

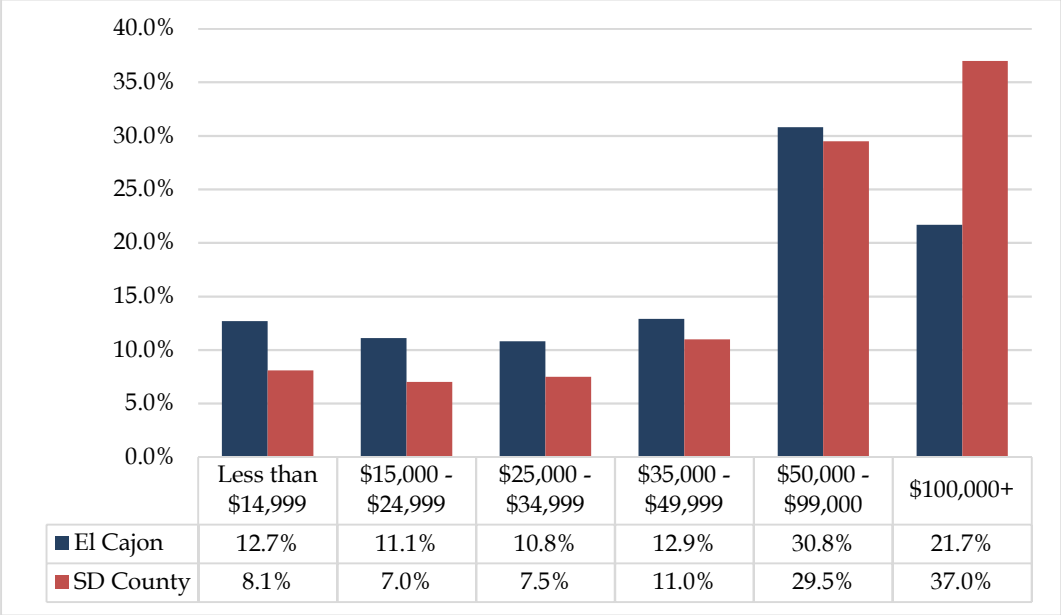
According to the 2014-2018 ACS, nearly 13 percent of El Cajon households had incomes lower than $15,000, while 24 percent of households earned less than $25,000 (Figure 6). Approximately 24 percent of the City's households earned incomes between $25,000 and $49,999, while 52.5 had incomes between $50,000 and $99,999. Nearly 22 percent of El Cajon households earned $100,000 or more annually between 2014 and 2018. By comparison, the County's income distribution during this time period was skewed toward the higher income categories.

Figure 5: Median Household Income (2014-2018)



Source: ACS 2014-2018, Table S1901.

Figure 6: Household Income (2014-2018)



Source: ACS 2014-2018, Table S1901.

D. Housing Problems

The Comprehensive Housing Affordability Strategy (CHAS) developed by HUD and using ACS data provides detailed information on housing needs by income level for different household types in El Cajon (Table 8). Housing problems considered by CHAS include:

- Units with physical defects (lacking complete kitchen or bathroom);
- Overcrowded conditions (housing units with more than one person per room);
- Housing cost burden, including utilities, exceeding 30 percent of gross income; or
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income.

The types of problems vary according to household income, type, and tenure. Some highlights include:

- In general, renter-households had a higher level of housing problems (64 percent) compared to owner-households (64 percent).
- Large renter-families had the highest level of housing problems regardless of income level (84 percent).
- Extremely low income (86 percent) and very low income households (86 percent) had the highest incidence of housing problems.
- Housing problems disproportionately affected elderly renters (62 percent) compared to elderly owners (32 percent).

Table 8: Housing Assistance Needs of Lower Income Households (2013-2017)									
Household by Type, Income, and Housing Problem	Renters				Owners				Total
	Elderly	Small Families	Large Families	Total Renters	Elderly	Small Families	Large Families	Total Owners	
Extremely Low Income (0-30% AMI)	1,270	2,565	1,345	6,340	625	275	65	1,120	7,460
With any housing problem	76%	94%	95%	88%	77%	87%	92%	75%	86%
With cost burden >30%	72%	93%	94%	87%	74%	84%	100%	73%	85%
With cost burden > 50%	58%	85%	90%	80%	58%	51%	85%	53%	76%
Very Low Income (31-50% AMI)	570	2,275	665	4,310	690	405	55	1,280	5,590
With any housing problem	89%	97%	97%	95%	43%	65%	100%	56%	86%
With cost burden >30%	89%	94%	80%	90%	41%	65%	91%	55%	82%
With cost burden > 50%	32%	37%	28%	36%	24%	40%	64%	33%	35%
Low Income (51-80% AMI)	420	1,995	725	4,015	910	740	250	2,225	6,240
With any housing problem	49%	43%	88%	50%	39%	69%	76%	55%	52%
With cost burden >30%	42%	35%	31%	35%	36%	65%	62%	51%	41%
With cost burden > 50%	8%	2%	0%	2%	15%	28%	12%	19%	8%
Total Households	**2,815**	**9,510**	**3,445**	**20,125**	**4,185**	**5,760**	**1,235**	**12,450**	**32,575**
With any housing problem	62%	64%	84%	64%	32%	32%	45%	34%	52%

Note: Data presented in this table are based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% total due to the need to extrapolate sample data out to total households. Interpretations of these data should focus on the proportion of households in need of assistance rather than on precise numbers. Source: HUD, 2013-2017 CHAS. Small families are defined as less than 5 persons and large families are more than 5 persons.

1. Cost Burden

Measuring the portion of a household's gross income that is spent for housing is an indicator of the dynamics of demand and supply. This measurement is often expressed in terms of "cost burden": households paying an excessive amount of their income for housing, therefore decreasing the amount of disposable income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies use overpayment indicators to determine the extent and level of funding and support that should be allocated to a community. State and federal programs typically define cost burden as those lower income households paying over 30 percent of household income for housing costs. A household is considered experiencing a severe cost burden if it spends more than 50 percent of its gross income on housing.

Table 9 presents cost burden detail by income group for El Cajon. Approximately 70 percent of lower income households experienced a housing cost burden between 2013 and 2017 versus 14 percent of moderate and above moderate income households. The CHAS data indicate cost burden impacted renter-households more as a group than owner-households. Approximately 56 percent of renter-households paid more than 30 percent of their income on housing compared to 31 percent of owner-households. Extremely low and very low income renter-households experienced the highest incidence of cost burden (87 percent and 90 percent, respectively).

Table 9: Cost Burden by Tenure and Income Level (2013-2017)

Household Income Group	Total Renters	Total Owners	Total
Extremely Low (0-30% AMI)	6,340	1,120	7,460
Cost Burden >30%	5,500	815	6,315
%Cost Burden >30%	86.8%	72.8%	84.7%
Very Low (31-50% AMI)	4,310	1,280	5,590
Cost Burden >30%	3,900	700	4,600
%Cost Burden >30%	90.5%	54.7%	82.3%
Low (51-80% AMI)	4,015	2,225	6,240
Cost Burden >30%	1,400	1,130	2,530
%Cost Burden >30%	34.9%	50.8%	40.5%
Moderate & Above Moderate (>80% AMI)	5,460	7,825	13,285
Cost Burden >30%	565	1,260	1,830
%Cost Burden >30%	10.4%	16.1%	13.8%
Total	**20,125**	**12,450**	**32,575**
Cost Burden >30%	11,365	3,905	15,275
%Cost Burden >30%	56.5%	31.4%	46.9%

Note: Totals may not be exact due to rounding. Please note the Census Bureau uses a special rounding scheme for special tabulations such as these. Therefore, totals may not match other census datasets.
Source: HUD, 2013-2017 CHAS.

2. Overcrowding

The combination of low incomes and high housing costs has forced many households to live in overcrowded housing conditions. "Overcrowding" is generally defined as a housing unit occupied by more than one person per room in house (including living room and dining rooms, but excluding hallways, kitchen, and bathrooms). Severe overcrowding is defined as more than 1.5 occupants per room. Overcrowding can indicate that a community does not have an adequate supply of affordable housing, especially for large families. Overcrowding tends to accelerate the deterioration of housing. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowding are critical to enhancing the quality of life.

As indicated by the 2006-2010 ACS, approximately nine percent of the City's households were overcrowded. Nearly three percent of El Cajon households were severely overcrowded in 2010 (Table 10). Overcrowding disproportionately affected renters (13 percent of renters versus just four percent of owners); indicating overcrowding may be the result of an inadequate supply of larger sized rental units.

Between 2014 and 2018, overcrowding in the City, as documented by the Census, stayed relatively constant (Table 10). Eleven percent of El Cajon households lived in overcrowded conditions

during this time period. The incidence of overcrowding in El Cajon was higher than that of the County (seven percent). Overcrowding continued to have a disproportionate impact on renters, however. Approximately 16 percent of renter-households lived in overcrowded units compared to less than four percent of owner-households.

Table 10: Overcrowded Housing Units (2006-2018)

Overcrowding	Owner Households		Renter Households		Total Households	
	Number	% of Owners	Number	% of Renters	Number	% of Total
2014-2018 ACS						
Total Overcrowded (>1.0 persons/room)	429	3.3%	3,184	16.0%	3,613	11.0%
Severely Overcrowded (>1.5 persons/room)	94	0.7%	836	4.2%	930	2.8%
2006-2010 ACS						
Total Overcrowded (>1.0 persons/room)	504	3.5%	2,502	13.4%	3,006	9.1%
Severely Overcrowded (>1.5 persons/room)	148	1.0%	694	3.7%	842	2.6%

Sources: ACS 2006-2010; ACS 2014-2018, Table S2501.

E. Special Needs Groups

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special needs. Special circumstances may be related to one's employment and income, family characteristics, disability, and household characteristics, among other factors. Consequently, certain residents in El Cajon may experience higher incidences of housing cost burden, overcrowding, or other housing problems. As required by State law, the special needs groups analyzed in this Housing Element include seniors, persons with disabilities, large households, single-parent households, farmworkers, and the homeless (Table 11).

Table 11: Special Needs Groups in El Cajon (2020)

Special Needs Group	# of People or Households	Number of Owners	% Owner	Number of Renters	% Renter	% of Total Households or Population
Households with Seniors	8,103	--	--	--	--	24.7%
Senior Headed Households	6,363	4,117	64.7%	2,246	35.3%	19.3%
Seniors Living Alone	2,693	1,622	60.2%	1,071	39.8%	8.2%
Persons with Disabilities*	13,195	--	--	--	--	13.0%
Large Households	4,966	1,416	28.5%	3,550	71.5%	15.1%
Single-Parent Households	3,631	--	--	--	--	11.1%
Female Headed Households with children	2,744	--	--	--	--	8.4%
Farmworkers**	57	--	--	--	--	0.1%
Homeless (310 unsheltered)	784	--	--	--	--	0.8%

Sources: ACS 2014-2018, Tables S1810, S2502, DP02; Regional Housing Task Force on the Homeless, 2020 WeAllCount Report.

The following sections provide a detailed discussion of the housing needs facing each particular group as well as programs and services available to address their housing needs.

1. Seniors

Many senior-headed households have special needs due to relatively low or fixed incomes, disabilities or limitations, and health care or dependency needs. Limited discretionary income and impaired physical mobility can make it difficult for seniors to maintain their homes. Many elderly persons also rely on public transportation, especially those with disabilities.

In the San Diego region, seniors spend a higher percentage of their income for food, housing, medical care, and personal care than non-elderly families. Many senior households need smaller units to make independent living possible and many single elderly persons need some form of housing assistance.

According to the Census, approximately 10,930 seniors (65 years of age and older) resided in El Cajon in 2010, representing 11 percent of the total population. Approximately 47 percent of the senior population was reported as having one or more disabilities in the 2008-2010 ACS.

Table 12 shows that 12,341 persons were age 65 and over in El Cajon in 2018. This accounted for about 12 percent of residents, slightly lower than the percentage found in the region as a whole. In 2018, 19 percent of City households were headed by someone 65 years old or older (Table 11). Of these households, the majority (65 percent) owned their homes, while the remainder (35 percent) rented their homes. Housing cost burden has a greater impact on lower income elderly renters. According to CHAS data, 72 percent of extremely low income elderly renter households were cost burdened between 2013 and 2017 (Table 9). Aside from cost burden problems faced by seniors due to their relatively fixed incomes, many seniors also lived with various disabilities. According to the 2014-2018 ACS, 5,367 elderly residents experience a disability (Table 13).

Table 12: Persons Age 65 and Over (2018)

Jurisdiction	Total	Age 65+	Percent Age 65+
El Cajon	103,285	12,341	11.9%
La Mesa	59,562	8,590	14.4%
Lemon Grove	26,767	3,448	12.9%
National City	60,896	7,643	12.6%
San Diego	1,401,932	171,804	12.3%
Santee	57,615	8,190	14.3%
San Diego Region	3,302,833	439,595	13.3%

Source: ACS 2014-2018, Table DP05.

Resources

The following senior apartments are located in El Cajon:

- Lexington Senior, 250 E. Lexington Avenue – 100 units
- El Cajon Senior Towers, 180 Ballantyne Street - 88 units
- Solterra Senior Residences, 131 and 151 Chambers Street – 49 units
- Silvercrest El Cajon, 175 S. Anza Street - 73 units

In addition to affordable housing apartments, the housing needs of the elderly also include supportive housing, such as care facilities, group homes, and other housing that includes a planned service component. As of October 2020, 34 State licensed residential care facilities for the elderly and seven adult day care facilities serve seniors in El Cajon.[1]

The East County Action Network (ECAN) is a community-based network established to act and advocate for elderly persons and adults with disabilities. ECAN holds monthly general meetings at the County of San Diego – El Cajon Branch Library that are open to the public.

2. Persons with Disabilities

Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or make it difficult to care for oneself. Thus, disabled persons often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health costs associated with a disability. Some residents suffer from disabilities that require living in a supportive or institutional setting.

According to 2014-2018 ACS data, approximately 13 percent of El Cajon residents had a disability. The ACS also tallied the number of disabilities by type for residents with one or more disabilities. Among the disabilities tallied, ambulatory and independent living difficulties were the most prevalent (Table 13).

Table 13: Disability Status (2014-2018)

Disability Type	Age 5 to 17	Age 18 to 64	Age 65+	Total
With a hearing difficulty	196	1,088	1,767	3,051
With a vision difficulty	130	1,038	1,133	2,301
With a cognitive difficulty	485	3,171	1,750	5,406
With an ambulatory difficulty	127	3,202	3,457	6,786
With a self-care difficulty	292	1,361	1,994	3,647
With an independent living difficulty	--	2,908	3,117	6,025
Total Disabled Persons	**891**	**6,937**	**5,367**	**13,195**

Source: ACS 2014-2018, Table S1810.

State law also requires that the Housing Element discuss the housing needs of persons with developmental disabilities. As defined by federal law, "developmental disability" means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 18;
- Is likely to continue indefinitely;
- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency; and

[1] California Department of Social Services. 2020. https://www.ccld.dss.ca.gov/carefacilitysearch/. Accessed October 2020.

- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census does not record developmental disabilities. According to the U.S. Center for Disease Control and Prevention (CDC) Developmental Disabilities department, approximately 17 percent of children between ages 3 and 17 have one or more developmental disabilities.[2] This equates to 3,098 persons under the age of 18 in the City of El Cajon with developmental disabilities, based on 2014-2018 ACS population estimates.

According to the State Department of Developmental Services, there are 2,295 persons with a disability that were assisted at the San Diego Regional Center that live in El Cajon. In El Cajon, 1,064 (46 percent) of those persons are 17 years of age or younger and 1,231 (54 percent) are over the age of 18. A majority of the persons with disabilities reside in the 92021 ZIP code (41 percent), followed by 92020 (35 percent) and 92019 (24 percent).

Developmental Disabilities

The California Department of Developmental Services (DDS) serves over 330,000 Californians with developmental disabilities. The San Diego Regional Center served approximately 29,206 residents as of 2019, 17 percent of which were served at the East County Office located in Santee. Most of these individuals reside in a private home with their parent or guardian and over 50 percent were under the age of 18.[3]

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

Four factors – affordability, design, location, and discrimination – significantly limit the supply of housing available to households of persons with disabilities. The most obvious housing need for persons with disabilities is housing that is adapted to their needs. Most single-family homes are inaccessible to people with mobility and sensory limitations. Housing may not be adaptable to widened doorways and hallways, access ramps, larger bathrooms, lowered countertops, and other features necessary for accessibility. Location of housing is also an important factor for many persons with disabilities, as they often rely upon public transportation to travel to necessary services and shops.

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[2] CDC. 2019. Facts About Developmental Disabilities. https://www.cdc.gov/ncbddd/developmentaldisabilities/facts.html. Accessed October 2020.

[3] San Diego Regional Center. 2019. Demographic Information. http://www.sdrc.org/wp-content/uploads/2019/04/Demographic-Survey-2019.pdf. Accessed October 2020.

Resources

There are 60 licensed adult residential facilities with capacity for 462 residents located in El Cajon.[4] In addition, a number of resources are available in the East County area to assist persons with disabilities:

- The San Diego County Adult/Older Adult System of Care offers a wide variety of treatment, rehabilitation and recovery services to help people who are experiencing persistent and severe mental illness or an addiction health crisis.
- The San Diego County Aging and Independence Services department (AIS) provides services to older adults, people living with disabilities and their families, to keep clients safe and promote healthy and vital living.
- The San Diego County Regional Center (SDCRC) serves as a resource where families of the developmentally disabled can obtain services and/or be referred to appropriate community resources in the fields of health, welfare, and education.

3. Large Households

Large households are defined as those consisting of five or more members. These households comprise a special need group because of the often limited supply of adequately sized and affordable housing units in a community. To save for other basic necessities such as food, clothing and medical care, it is common for lower income large households to reside in smaller units, which frequently results in overcrowding and can result in accelerated unit deterioration.

The 2010 Census reported that there were 5,346 households with five or more members in El Cajon, representing nearly 16 percent of total households in the City. According to the 2014-2018 ACS, the number of large households decreased to 4,966. The 2014-2018 ACS reports that there were approximately 13,997 housing units in El Cajon with three or more bedrooms, indicating the City has an adequate supply of housing units capable of supporting the number of large households in El Cajon. However, the issue often relates to affordability. Table 14 compares the number of large households in El Cajon to that of the San Diego region. Over 15 percent of households in El Cajon consisted of five or more persons, a higher proportion compared to the region-wide proportion of 12 percent.

Table 14: Large Households (2018)

Jurisdiction	Persons in Household			Total Large Households
	5	6	7+	
El Cajon	3,181	1,246	539	4,966
Percent of Total	9.7%	3.8%	1.6%	15.1%
San Diego County	78,930	32,607	21,051	132,588
Percent of Total	7.1%	2.9%	1.9%	11.9%

Source: ACS 2014-2018, Table B25009.

[4] DDS. 2020. Care Facility Search. https://www.ccld.dss.ca.gov/carefacilitysearch/. Accessed October 2020.

Table 8 includes a breakdown of the incidence of housing problems among larger households by income and tenure between 2013 and 2017. Housing problems can be defined as cost burden greater than 30 percent of income, and/or overcrowding, and/or without complete kitchen (space for food preparation, serving, and cleanup) or plumbing facilities. A greater percentage of large households had housing problems than all households. Renter-occupied large households (as a group) tend to have more housing problems than owner-occupied large households. The vast majority of renter-occupied large households (84 percent) had one or more housing problems, while less than half of owner-occupied large households (45 percent) had one or more housing problems.

Resources

Lower and moderate income large households can benefit from many of the same programs (outlined in this section under different special needs groups) that benefit other special needs households. To provide affordable homeownership opportunities for low income families, the City uses HOME funds to assist in the construction of family housing.

4. Single-Parent Households

Single-parent households, particularly female-headed families 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. Female-headed families with children are a particularly vulnerable group because they must balance the needs of their children with work responsibilities, often while earning limited incomes.

According to the 2010 Census, there were approximately 4,131 single-parent households (12 percent of all households) in El Cajon. Of these households, 3,094 (75 percent) were female-headed households with children. As of 2018, an estimated 11 percent of El Cajon households were headed by single parents (Table 15); the large majority of which were headed by females with children (76 percent). The 2014-2018 ACS reports that 35.4 percent of female-headed families with children had incomes below the poverty level.

Table 15: Single-Parent Households (2018)

	Total Households	Single-Parent Households	Percent Total Households	Female-Headed Households with Children	Percent Single-Parent Households
El Cajon	32,844	3,631	11.1%	2,744	75.6%
San Diego Region	1,118,980	92,411	8.3%	66,423	71.9%

HHs = Households
Source: ACS 2014-2018, Table DP02.

Resources

Lower income single-parent households can benefit from City programs that provide direct rental assistance or that will facilitate the development of affordable housing. Several local and regional organizations provide social services that can help stabilize female-headed households:

- Boys and Girls Club of East County

- CSA San Diego County
- Crisis House (Family Resources Program)
- East County Public Health Center
- Volunteers of America
- YMCA - Childcare Resource Service
- El Cajon Family Resource Center
- San Diego County Maternal, Child, and Family Services (MCFHS)
- San Diego County CalWORKs – Child Care Services
- The Salvation Army
- Catholic Charities
- Home Start
- Interfaith Shelter Network
- CSA San Diego County

5. Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or support activities on a generally year-round basis. When workload increases during harvest periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. For some crops, farms may employ migrant workers, defined as those whose travel distance to work prevents them from returning to their primary residence every evening.

Due to the high cost of housing in the region and low wages, a significant number of migrant farmworkers have difficulty finding affordable, safe and sanitary housing. According to the State Employment Development Department, the average farmworker in San Diego County earned $31,729 annually in 2020.[5] This limited income is exacerbated by their tenuous and/or seasonal employment status. According to the 2014-2018 ACS, 150 persons, less than one percent of the employed population, in the City of El Cajon were employed in the agriculture, forestry, fishing, hunting, and mining industry. El Cajon's farmworker population accounts for 0.01 percent of the County's 13,471 population employed in agriculture, forestry, fishing and hunting, and mining. However, the San Diego County's Farm Bureau has a lower estimate of farmworkers in the San Diego region at approximately 5,000 farmers.

The Farm Bureau reports that San Diego County surpasses other urbanized counties in terms of average dollar value per acre. While it is the 19th largest farm economy among 3,000 counties in the country, prime farmland and farmland of statewide importance in San Diego region is concentrated in the northern portion of the County, according to the Farmland Mapping and Monitoring Program of the California Department of Conservation.

The US Department of Agriculture's 2017 Census of Agriculture reported that in San Diego County, 2,202 persons were hired farm labor (fulltime), 7,982 persons were employed for 150 days or more, and 4,353 were hired for 150 days or less.

[5] State Employment Development Department, Occupational Employment (May 2019) and Wage Data (1st Quarter, 2020).

Resources

Because only limited agriculture production is allowed within the Open Space land use designation in El Cajon and the City's farmworker population is small, the housing needs of this group are addressed through its standard affordable housing strategies.

6. Homeless

Homelessness has become an increasingly critical issue in El Cajon and throughout the county. Factors contributing to the rise in homelessness include unemployment and underemployment, a lack of housing affordable to lower and moderate income persons, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidies to the poor, and the de-institutionalization of the mentally ill.

California Government Code Section 65583(a)(7) mandates that municipalities address the special needs of homeless persons within their jurisdictional boundaries. "Homelessness" as defined by the U.S. Department of Housing and Urban Development (HUD), describes an individual (not imprisoned or otherwise detained) who:

- Lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who resided in an emergency shelter or a place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
- Will imminently lose their primary nighttime residence;
- Are unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; and
- Are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.

This definition does not include persons living in substandard housing, (unless it has been officially condemned); persons living in overcrowded housing (for example, doubled up with others); persons being discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge); or persons who may be at risk of homelessness (for example, living temporarily with family or friends.)

The Regional Task Force on the Homeless (RTFH) is San Diego County's leading resource for information on issues of homelessness. The RTFH compiles data from a physical Point-In-Time (PIT) count of sheltered (emergency and transitional) and street homeless persons. The most recent data available was from the count that took place in January 2020 and the results are shown in Table 16. El Cajon was reported to have 784 homeless persons. Among El Cajon's homeless population, 474 were sheltered at emergency shelters, safe haven housing, and transitional housing. The remaining 310 homeless persons were unsheltered, including individuals who were living in their cars, vans, trucks, or RVs.

Table 16: Homelessness in El Cajon and San Diego Region (2020)			
Jurisdiction	Sheltered Homeless	Unsheltered Homeless	Total Homeless
El Cajon	474	310	784
La Mesa	0	52	52
Lemon Grove	0	18	18
National City	3	125	128
Santee	0	25	25
San Diego Region	3,648	3,971	7,619

Source: Regional Housing Task Force on the Homeless, WeAllCount Report 2020.

Resources

The County of San Diego has primary responsibility for providing regional homeless services. El Cajon is part of the Regional Continuum of Care (CoC) system that provides services and facilities for the homeless and is comprised of local government jurisdictions, federal agencies, non-profit service and housing providers, technical assistance organizations, and organizations from the faith community.

Emergency shelters offer temporary overnight sleeping accommodations for generally up to a month. Emergency shelters provide a means of temporarily housing for homeless persons, but also offer opportunities to provide referrals and services. Currently, one emergency shelter operates in the City of El Cajon, and other agencies provide homeless services:

- East County Transitional Living Center: Provides 28-day emergency shelter, meals, clothing, and health/hygiene services for homeless families. The East County Transitional Living Center has 100 beds for families, including mothers and fathers with children.
- Crisis House: Serves victims of domestic violence (male/female/LGBTQ) with children when at immediate risk of safety. Provides short-term emergency motel vouchers, food, clothing, transportation, case management, and counseling.
- San Diego Youth Services: San Diego Youth Services has multiple locations and provides emergency night shelter for minors.
- Veterans Community Services (VCS): Identifies emergency housing options for clients within 24 hours of intake.

Transitional housing is distinguished from emergency shelters in that it provides shelter for an extended period of and generally includes integration with other social services and counseling programs to assist in the transition to self-sufficiency through the attainment of a permanent income and housing. Transitional shelters offer housing, case management, and support services to return people to independent living.

Crisis House operates one transitional housing facility (seven unit apartment) in El Cajon for victims of domestic violence. Maximum stay is six to twelve months.

In addition, case management agencies offer emergency and supportive services to assist clients in developing a plan for achieving independent living. In El Cajon, Crisis House, East County Transitional Living Center and the Interfaith Shelters serve as case management agencies.

Another form of emergency shelter assistance is programs that offer vouchers so that families can stay together at local motels. The Crisis House and Home Start offer emergency hotel/motel vouchers to families with children, elderly or disabled persons, and individuals experiencing homelessness.

The City is dedicated to homeless prevention services and assisting the homeless to transition back to permanent housing. In 2019, El Cajon implemented the following programs to address homelessness:

- Homeless Outreach with Housing Navigator: Assists homeless individuals in finding permanent housing using City funds under contract with Home Start.
- A Way Back Home (Salvation Army): Reunites homeless individuals with relatives outside the region.
- Shelter (East County Transitional Living Center): Provides a shelter to those experiencing homelessness and assists individuals in finding permanent housing.
- Task Forces: The City participates in the East County and San Diego Regional Homeless Task Forces for collaboration and assistance with program implementation.
- City's Quality of Life Team: A team of City staff addresses quality of life through outreach, enforcement, and community cleanup.

F. Housing Stock Characteristics

The characteristics of the housing stock, including growth, type, availability and tenure, age and condition, and affordability are important in determining the housing needs for the community. This section details the housing stock characteristics of El Cajon to identify how well the current supply of housing meets the needs of existing and future residents of the City.

1. Housing Growth

The 2010 Census reported 35,850 housing units in El Cajon, representing an increase of two percent since 2000. This level of growth was significantly lower than nearby jurisdictions, including the County which increased 12 percent. Since 2010, the City's housing stock grew one percent to 36,282 units by 2020 (Table 17). Limited housing growth also occurred in La Mesa, Lemon Grove, and National City during this time period.

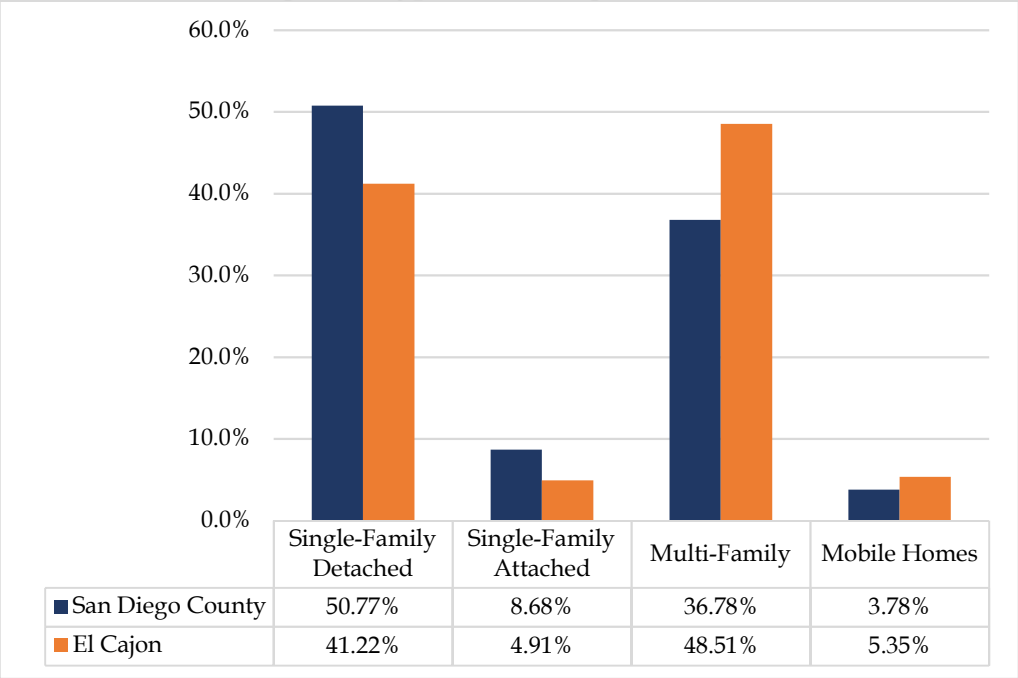
Table 17: Housing Unit Growth (2000-2020)					
Jurisdiction	2000	2010	2020	Percent Change	
				2000-2010	2010-2020
El Cajon	35,190	35,850	36,282	1.9%	1.2%
La Mesa	24,943	26,167	26,929	4.9%	2.9%
Lemon Grove	8,722	8,868	9,139	1.7%	3.1%
National City	15,422	16,762	17,290	8.7%	3.2%
San Diego City	469,689	516,033	549,070	9.9%	6.4%
Santee	18,833	20,048	21,248	6.5%	6.0%
San Diego Region	1,040,149	1,164,786	1,226,879	12.0%	5.3%

Source: Bureau of the Census, 2000-2010 Census; DOF, E-5 Population and Housing Estimates 2020.

2. Housing Type

El Cajon maintains a diverse housing stock, with multi-family homes as the predominant housing type. Figure 7 shows that in 2020, a majority (54 percent) of the City's housing stock was comprised of units that were attached to another dwelling, and detached single-family homes accounted for 41 percent of housing units. By comparison, over half (51 percent) of the region's housing stock consisted of detached single-family dwellings. The dominance of multi-family housing reflects the limited remaining vacant land in El Cajon available for new housing. Table 18 shows the SANDAG forecast of the El Cajon housing stock being increasingly comprised of multi-family housing through 2050.

Figure 7: Type of Housing Unit (2020)



Source: DOF, E-5 Population and Housing Estimates 2020.

Table 18: Projected Housing Unit by Type (2020-2050)						
Housing Type	2020	% of Total	2030 (Projected)	% of Total	2050 (Projected)	% of Total
Single-Family	16,740	46.1%	15,283	40.7%	15,102	37.1%
Multi-Family	17,601	48.5%	20,210	53.9%	23,868	58.6%
Mobile Homes	1,941	5.4%	2,020	5.4%	1,788	4.4%
Total Housing	**36,282**	**100.0%**	**37,513**	**100.0%**	**40,758**	**100.0%**

Source: SANDAG Series 13 Regional Growth Forecast, City of El Cajon 2013; DOF E-5 Population and Housing Estimates 2020.

3. Housing Availability and Tenure

Housing tenure and vacancy rates are important indicators of the supply and cost of housing. Housing tenure refers to whether a unit is owned or rented. Tenure is an important market characteristic because it is directly related to housing types and turnover rates. The tenure distribution of a community's housing stock can be an indicator of several aspects of the housing market, including the affordability of units, household stability, and residential mobility, among others. In most communities, tenure distribution generally correlates with household income, composition and age of the householder.

a. Tenure

El Cajon is a predominantly renter-occupied community. The Census reported that approximately 60 percent of dwelling units in the City were occupied by renters in 2010 and 2018 (Table 19). The large proportion of renters in El Cajon is partially explained by the large amount of multi-family housing in the City.

Table 19: Tenure of Occupied Units (2010-2020)				
Tenure	2010		2018	
	Number	Percent	Number	Percent
Owner-Occupied	14,087	41.3%	12,922	39.3%
Renter-Occupied	20,047	58.7%	19,922	60.7%
Total	34,134	100.0%	32,844	100.0%

Source: Bureau of the Census, 2010 Census; ACS 2014-2018, Table DP04 (5-year estimates).

As shown in Table 19, renter-occupied households had a slightly larger average household size than owner-occupied households. In 2010, average renter-household size was 2.94 persons compared to 2.70 persons for the average owner-household. In 2019, average renter-household size increased to 3.23 persons compared to 2.96 persons for the average owner-household, increasing the discrepancy in average household size based on tenure.

Table 20: Household Size by Tenure (2010-2019)		
Tenure	Average Household Size	
	2010	2019
Owner-Occupied	2.70	2.96
Renter-Occupied	2.94	3.23
Total	**2.84**	**3.12**

Source: Bureau of the Census, 2010 Census; ACS 2019, Table B25010 (1-year estimates).

b. Vacancy

Vacancy rates are an important housing indicator because they indicate the degree of choice available. High vacancy rates usually indicate low demand and/or high supply conditions in the housing market. Too high of a vacancy rate can be difficult for owners trying to sell or rent. Low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. Too low of a vacancy rate can force prices up making it more difficult for lower and moderate income households to find housing. Vacancy rates between two and three percent are usually considered healthy for single-family housing; and between five and six percent is considered sufficient to balance supply and demand in the multi-family housing market. However, vacancy rates are not the sole indicator of market conditions. They must be viewed in the context of all the characteristics of the local and regional market.

According to the 2014-2018 ACS, the rental vacancy rate was 2.5 percent and the homeowner vacancy rate was 0.3 percent, including units vacant for seasonal or occasional use, rented and sold units that were vacant at the time of the survey, and other unclassified vacant units.

Additional vacancy information was obtained for Spring 2019 from the San Diego County Apartment Association (SDCAA) and is shown in Table 21. Vacancy rates in El Cajon were slightly higher than those in neighboring communities and the San Diego region. Apartment properties in El Cajon that were built more than 25 years ago had a vacancy rate comparable to the vacancy rate of all properties (5.3 percent vs. 5.1 percent), suggesting a similar demand for rental housing of all ages.

Table 21: Vacancy Rates by Community and Property Age (2019)						
Jurisdiction	All Properties			Over 25 Years		
	% Vacant	Total Units Surveyed	# Vacant	% Vacant	Total Units Surveyed	# Vacant
El Cajon	5.1%	2,043	104	5.3%	1,874	100
La Mesa	3.6%	938	34	4.3%	533	23
Lemon Grove	4.3%	70	3	4.3%	70	3
National City	1.3%	154	2	1.3%	154	2
Santee	3.7%	656	24	5.7%	263	15
East County San Diego	4.3%	3,893	167	5.0%	2,797	141
San Diego County	4.1%	23,000	936	---	---	---

Source: San Diego County Apartment Association Survey, Spring 2019.

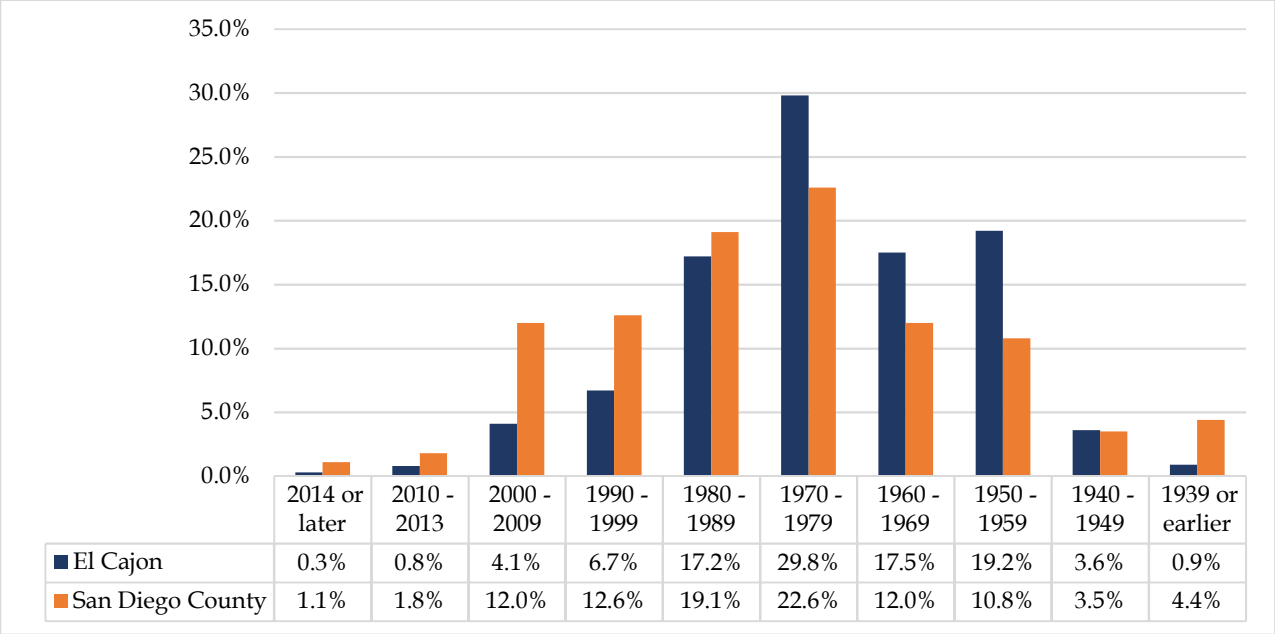
4. Housing Age and Condition

a. Housing Age

If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Many federal and state programs use the age of housing as one factor in determining housing rehabilitation needs. Typically, housing over 30 years of age is more likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work and other repairs.

El Cajon's housing stock is significantly older than the County's housing stock (Figure 8); about 88 percent of the City's housing stock was constructed over 30 years ago, while only 72 percent of the County's housing stock is of this age.

Figure 8: Housing Stock Age (2018)



	2014 or later	2010 - 2013	2000 - 2009	1990 - 1999	1980 - 1989	1970 - 1979	1960 - 1969	1950 - 1959	1940 - 1949	1939 or earlier
El Cajon	0.3%	0.8%	4.1%	6.7%	17.2%	29.8%	17.5%	19.2%	3.6%	0.9%
San Diego County	1.1%	1.8%	12.0%	12.6%	19.1%	22.6%	12.0%	10.8%	3.5%	4.4%

Source: ACS 2014-2018, Table DP04 (5-year estimates).

b. Housing Condition

Overall, about 29,000 units in the City are at least 30 years of age. Approximately 41 percent of the housing units are at least 50 years of age, indicating a significant portion of the City's housing stock may need some levels of improvements and rehabilitation. The City's Building Safety Group handles substandard housing conditions and violations, typically based on citizen's complaints filed with the City.

In an effort to improve overall housing conditions in El Cajon, the City operates a Code Compliance program. The Community Development department performs the code compliance function for the City. Identification of potential code violations occurs primarily through informal field observations, as well as complaints received from residents. Code violations can be reported by citizens on the City website or by phone. El Cajon also administers the housing rehabilitation loan program using CDBG and/or home funds. Rehabilitation assistance is available for single-

family residences located within the city limits or for mobile homes located in an eligible mobile-home park.

Furthermore, in June 2017, at the direction of the City Council, a new program was established dedicated to the proactive inspection of multi-family housing units within the City. The goals of the program include maintenance and preservation of multi-family dwelling units, enforcement of minimum housing standards of the El Cajon Municipal Code and State Housing Code, and improve El Cajon neighborhoods. The City Council indicated the importance of assuring the inspection program maintained a singular focus and that a staff member within the Community Development Department would carry out this program as their primary function. The inspection program only inspects complexes that contain three or more units. According to City records, approximately 14,500 units are planned to be inspected. The program is currently on hiatus due to the COVID-19 pandemic, but will resume as conditions improve.

Before the program going on hiatus, 441 complexes were inspected (7,479 units). Out of those complexes, only one complex has been in a state that needed substantial redevelopment for substandard conditions. In addition, Community Development tracks approximately 1-2 substandard abatement properties per calendar year. Based on the number of units that the City receives reports on, a projected 250 units are expected to be in substandard condition.

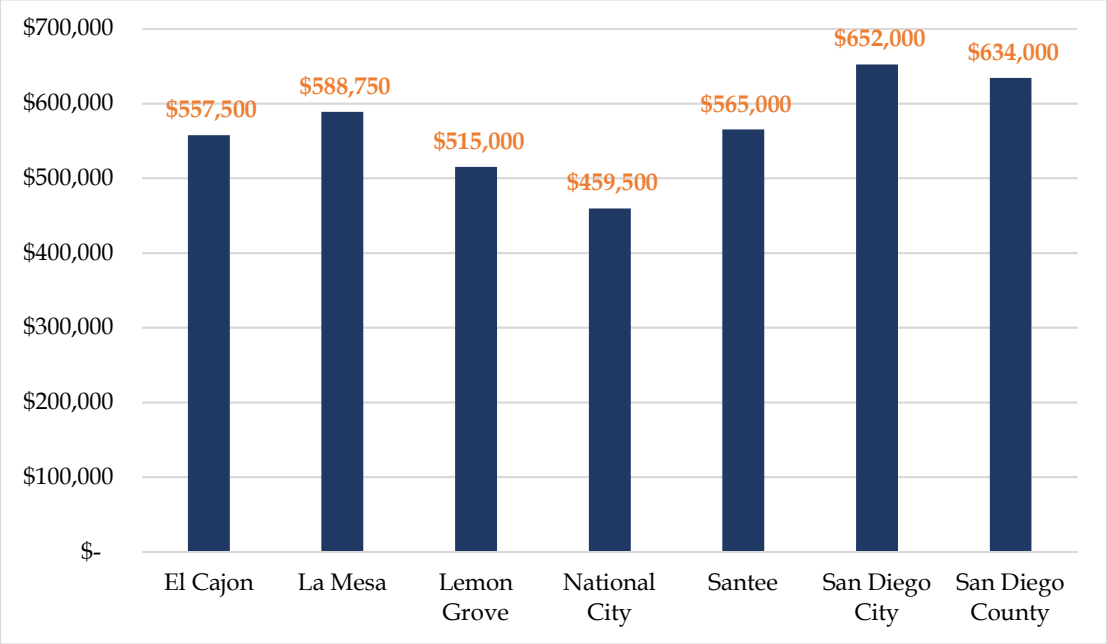
5. Housing Costs and Affordability

Housing costs can indicate whether housing is accessible to all economic segments of the community. Typically, if housing supply exceeds housing demand, housing costs will fall. If housing demand exceeds housing supply, housing costs will rise. This section summarizes the cost and affordability of the housing stock to El Cajon residents.

a. Ownership Housing Cost

Median home prices in the South and East County areas of San Diego ranged from $459,500 in National City to $652,000 in the City of San Diego in 2020 (Figure 9). El Cajon's median home price fell on the lower end of the spectrum at $557,500 but was comparable to neighboring jurisdictions. Median home sale prices in El Cajon increased by six percent between 2019 and 2020 (Table 22). Other southern San Diego cities also saw moderate increases in their median home prices during this time period.

Figure 9: Median Home Sales Price (2020)



Source: Corelogic.com California Home Sale Activity by City, July 2020.

Table 22: Changes in Median Home Sale Prices

Jurisdiction	2019	2020		Percent Change in Median Sale Price
	Price	Number Sold	Price	
El Cajon	$525,000	187	$557,500	+6.2%
La Mesa	$575,000	91	$588,750	+2.4%
Lemon Grove	$471,500	26	$515,000	+9.2%
National City	$460,500	20	$459,500	-0.2%
Santee	$520,000	97	$565,000	+8.7%
San Diego City	$625,000	1,563	$652,000	+4.3%
San Diego County	$580,000	4,253	$634,000	+9.3%

Source: Corelogic.com California Home Sale Activity by City, July 2020.

b. Rental Market

The primary source of information on rental costs in the San Diego region is the San Diego County Apartment Association (SDCAA). SDCAA conducts two surveys of rental properties per year. For the Spring 2019 survey, 6,000 surveys were sent out to rental property owners and managers throughout San Diego County. Responses were received from 23,000 units. Table 23 shows that in the Spring of 2019, average monthly rents in El Cajon ranged from $1,187 for a studio apartment to $2,185 for a three-bedroom apartment. Apartment rents in El Cajon were comparable to surrounding jurisdictions including the County. Rent prices increased slightly in El Cajon between 2018 and 2019.

Table 23: Average Monthly Rent (2019)					
Zip Code	Unit Type	Spring 2019 Units/Properties Surveyed	Spring 2019 Monthly Rent	Fall 2018 Monthly Rent	Spring 2018 Monthly Rent
El Cajon	Studio	37/2	$1,187	$752	$910
	1 BR	766/11	$1,495	$1,724	$1,413
	2 BR	1059/23	$1,663	$1,728	$1,602
	3+ BR	181/10	$2,169	$2,185	$1,901
La Mesa	Studio	34/4	$1,419	$1,168	$1,149
	1 BR	435/13	$1,526	$1,568	$1,619
	2 BR	326/17	$1,826	$1,968	$2,081
	3+ BR	143/5	$2,352	$2,397	$2,410
Lemon Grove	Studio	64/2	$913	$891	$874
	1 BR	2/2	$963	$1,030	$948
	2 BR	1/1	$1,600	$1,282	$1,564
	3+ BR	3/3	$1,558	--	$1,568
National City	Studio	--	--	--	--
	1 BR	137/2	$1,005	--	--
	2 BR	16/2	$1,567	$1,075	--
	3+ BR	1/1	$1,750	$1,900	$1,703
Santee	Studio	--	--	--	--
	1 BR	166/3	$1,552	$1,599	$1,572
	2 BR	468/6	$1,811	$1,740	$1,757
	3+ BR	22/2	$1,983	$1,737	$2,348
City of San Diego	Studio	280/29	$1,367	---	---
	1 BR	4069/121	$1,845	---	---
	2 BR	6416/159	$2,241	---	---
	3+ BR	1104/56	$2,753	---	---
County of San Diego (including City of San Diego)	Studio	659/56	$1,315	---	---
	1 BR	8265/221	$1,684	---	---
	2 BR	12143/301	$2,071	---	---
	3+ BR	1933/121	$2,526	---	---

--- Represents data not available.
Source: San Diego County Apartment Association Survey, Spring 2019

c. Housing Affordability by Income Level

Housing affordability can be inferred by comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

The federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits that can be used to determine the maximum price that could be

affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less by comparison than those at the upper end. The maximum affordable home and rental prices for residents in San Diego County are shown in Table 24.

Table 24 shows the maximum amount that a household can pay for housing each month without incurring a cost burden by income group. This amount can be compared to current housing asking prices (Table 22) and market rental rates (Table 23) to determine what types of housing opportunities a household can afford.

Extremely Low Income Households

Extremely low income households earn 30 percent or less of the County Area Median Income (AMI) – up to $24,300 for a one-person household and up to $37,450 for a five-person household in 2020. Extremely low income households cannot afford market-rate rental or ownership housing in El Cajon without assuming a cost burden.

Very Low Income Households

Very low income households earn between 31 percent and 50 percent of the County AMI – up to $40,450 for a one-person household and up to $62,400 for a five-person household in 2020. Very low income renters will also find it difficult to find affordable appropriately-sized market-rate rental units in El Cajon. Homeownership is generally beyond the reach for very low income households.

Low Income Households

Low income households earn between 51 percent and 80 percent of the County's AMI - up to $64,700 for a one-person household and up to $99,800 for a five-person household in 2020. Few low income households in El Cajon would be able to find adequately sized affordable apartment units (Table 23).

Moderate Income Households

Moderate income households earn between 81 percent and 120 percent of the County's AMI – up to $120,150 depending on household size in 2020. Appropriately-sized market-rate rental housing is generally affordable for households in this income group. However, homeownership is still challenging.

Table 24: Affordable Housing Costs (2020)							
Annual Income		Affordable Housing Cost	Utilities, Taxes and Insurance			Affordable Price	
			Rent	Own	Taxes/ Insurance	Sale	Rent
Extremely Low Income (30% of AMI)							
1-Person	$24,300	$608	$164	$164	$213	$60,846	$444
2-Person	$27,750	$694	$198	$198	$243	$66,792	$496
3-Person	$31,200	$780	$240	$240	$273	$70,498	$541
4-Person	$34,650	$866	$283	$283	$303	$73,809	$583
5-Person	$37,450	$936	$348	$348	$328	$68,801	$589
Very Low Income (50% of AMI)							
1-Person	$40,450	$1,011	$164	$164	$354	$130,009	$847
2-Person	$46,200	$1,155	$198	$198	$404	$145,806	$958
3-Person	$52,000	$1,300	$240	$240	$455	$159,576	$1,061
4-Person	$57,750	$1,444	$283	$283	$505	$172,736	$1,161
5-Person	$62,400	$1,560	$348	$348	$546	$175,652	$1,213
Low Income (80% of AMI)							
1-Person	$64,700	$1,618	$164	$164	$566	$233,862	$1,454
2-Person	$73,950	$1,849	$198	$198	$647	$264,647	$1,651
3-Person	$83,200	$2,080	$240	$240	$728	$293,192	$1,841
4-Person	$92,400	$2,310	$283	$283	$809	$321,128	$2,027
5-Person	$99,800	$2,495	$348	$348	$873	$335,821	$2,148
Moderate Income (120% of AMI)							
1-Person	$77,900	$1,948	$164	$164	$682	$290,392	$1,784
2-Person	$89,000	$2,225	$198	$198	$779	$329,100	$2,028
3-Person	$100,150	$2,504	$240	$240	$876	$365,782	$2,264
4-Person	$111,250	$2,781	$283	$283	$973	$401,855	$2,498
5-Person	$120,150	$3,004	$348	$348	$1,051	$422,971	$2,656

Sources:

6. *California Department of Housing and Community Development Income Limits, 2020*

7. *Veronica Tam and Associates, 2020.*

Assumptions:

1. *30% gross household income as affordable housing cost*
2. *35% of monthly affordable cost for taxes, insurance and HOA*
3. *10% downpayment*
4. *3% interest rate for a 30-year fixed-rate mortgage loan*
5. *Utilities based on San Diego County Utility Allowance, 2019.*

G. Affordable Housing

State law requires that the City identify, analyze, and propose programs to preserve existing multi-family rental units that are eligible to convert to non-low income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions during the next ten years. Thus, this at-risk housing analysis covers the period from 2021 through 2031. Consistent with State law, this section identifies publicly assisted housing units in El Cajon, analyzes their potential to convert to market rate housing uses, and analyzes the cost to preserve or replace those units.

1. Publicly Assisted Housing

The City of El Cajon has a number of publicly assisted rental housing developments providing 1,346 units affordable to lower income households. Table 25 provides a summary listing of affordable projects in the City.

Within the 2021-2031 "at-risk" housing analysis period, seven of the City's affordable housing projects (481 assisted units) are considered at risk of being converted to market rate due primarily the potential, but low-risk expiration of the subsidy contracts. One LIHTC project is within the timeframe when the property owner could opt out of affordability control with a relief process.

The Broadway Apartments I and II at 849 North Third Street and 1562 East Main Street are in the process of being acquired by a preservation developer. The properties are under contract and expected to be preserved entirely for affordable housing by the close of escrow in December 2021.

Table 25: Assisted Housing Inventory and At-Risk Status				
Project	Total Units	Program	Assisted Units	Potential Expiration Date
Broadway Apartments II 849 North Third St.	52	HAP PRES, S8 Preservation	50	12/2021
Broadway Apartments I 1562 East Main St.	161	Section 8	128	5/31/2021
El Cajon Senior Towers 180 Ballantyne Street	88	Section 8	88	12/31/2022
Key Largo Apartments 380 N. Mollison Ave.	132	Section 8 LIHTC	105 130	10/31/2031 2042
Lexington Green Apts. 1415 E. Lexington Ave	144	Section 8 LIHTC	110 142	6/30/2031 2037
Silvercrest El Cajon Apts. 175 S. Anza Street	75	Section 202	74	9/18/2035
Bella Vista Apartments 545 N. Mollison Avenue	150	LIHTC	150	2038
Laurel Village Apartments 909-977 Leslie Road	41	LIHTC	41	2039
Lexington Senior Apartments 250 E. Lexington Avenue	100	HOME LMIHAF LIHTC	11 40 100	2095
Pinewood Apartments 273 Wisconsin Avenue	56	LIHTC	56	2037
Solterra Apartments 131-155 Chambers Street	49	LIHTC	49	2043
Cornerstone Place 230 S. Sunshine Avenue	70	AHSC LMIHAF HOME	69 6 11	2075
Total	1,118	--	1,020	--

Source: HUD Multi-family Assistance and Section 8 Contract Database, 2020.

2. Preservation of At-Risk Housing

State law requires that the Housing Element explore various options to preserve the at-risk housing units. Preservation options typically include: 1) transfer or sale of units to non-profit ownership; 2) purchase of affordability covenants; and 3) provision of rental subsidies. In terms of replacement, the most direct option is the development of new assisted multi-family housing units. The following discussion highlights ways that the City's at-risk projects could be preserved as affordable housing. All of the presented alternatives are costly and beyond the ability of the City of El Cajon to manage without large amounts of subsidy from federal and/or State resources. These options are described below.

a. Transfer of Ownership or Sale

Transferring ownership of an at-risk project to a non-profit housing provider is generally one of the least costly ways to ensure that the at-risk units remain affordable for the long term. By

transferring property ownership or sale to a non-profit organization, low income restrictions can be secured and the project would become potentially eligible for a greater range of governmental assistance, including issuance of Multifamily Housing Revenue Bonds and/or Low-Income Housing Tax Credits. The estimated market value for all of the City's at-risk units is provided in Table 26.

Table 26: Market Value of At-Risk Housing Units

Unit Information	Total
One-Bedroom Units	184
Two-Bedroom Units	214
Three-Bedroom Units	83
Annual Operating Cost	$ 3,487,910
Gross Annual Income	$ 11,128,976
Net Annual Income	$ 7,641,066
Market Value	$ 95,513,330

Market value for at-risk units is estimated with the following assumptions:

1. *Average market rent based on Fair Market Rents (FY 2021) established by HUD (One-bedroom unit = $1,596 , Two-bedroom unit = $2,064 , and Three-bedroom unit = $2,902).*
2. *Average size is assumed to be: 450 square feet for a studio apartment, 600 square feet for a one-bedroom apartment, 850 square feet for a two-bedroom apartment, and 1,200 square feet for a three-bedroom apartment.*
3. *Annual income is calculated on a vacancy rate = 5%*
4. *Annual operating expenses per square foot = $8.90*
5. *Market value = Annual net project income*multiplication factor*
6. *Multiplication factor for a building in good condition is 12.5.*

Current market value for the at-risk units is estimated on the basis of the units' potential annual income, and operating and maintenance expenses. As indicated, the estimated market value of El Cajon's current stock of affordable housing is $125 million. (This estimate is provided for the purpose of comparison and understanding the magnitude of costs involved and does not represent the precise market value of the projects. The actual market value at time of sale would depend on market and property conditions, lease-out/turnover rates, among other factors.)

b. Purchase of Affordability Covenants

Another option to preserve the affordability of the at-risk project is to provide an incentive package to the owner to maintain the project as affordable housing. Incentives could include bonds, writing down the interest rate on the remaining loan balance, providing a lump-sum payment, and/or supplementing the rents to market levels. The feasibility and cost of this option depends on whether the complex is too highly leveraged and interest on the owner's part to utilize the incentives found in this option. By providing lump sum financial incentives or ongoing subsides in rents or reduced mortgage interest rates to the owner, the City could ensure that some or all of the units remain affordable.

c. Rental Assistance

Tenant-based rent subsidies could be used to preserve the affordability of housing. Similar to Housing Choice Vouchers, the City, through a variety of potential funding sources, could provide rent subsidies to tenants of at-risk units. The level of the subsidy required to preserve the at-risk units is estimated to equal the Fair Market Rent (FMR) for a unit minus the housing cost affordable by a lower income household. Table 27 estimates the rent subsidies required to

preserve the affordability of the 272 at-risk units. Based on the estimates and assumptions shown in this table, approximately $7.7 million in rent subsidies would be required annually.

Table 27: Rental Subsidies Required

Unit Size	Total Units	Fair Market Rent	Household Size	Household Annual Income	Affordable Cost (Minus Utilities)	Monthly per Unit Subsidy	Total Monthly Subsidy
Very Low Income (50% AMI)							
1-BR	184	$1,596	2	$46,200	$957	$639	$117,576
2-BR	214	$2,064	3	$52,000	$1,060	$1,004	$214,856
3-BR	83	$2,902	4	$57,750	$1,161	$1,741	$144,503
Total	**481**	--	--	--	--	--	**$476,935**

Notes:

1. *Fair Market Rents (FMR) FY 2021 are determined by HUD.*
2. *San Diego County 2020 Area Median Household Income (AMI) limits set by the California Department of Housing and Community Development (HCD).*
3. *Affordable cost = 30% of household income minus utility allowance.*

d. Construction of Replacement Units

The construction of new low income housing units is a means of replacing the at-risk units should they be converted to market-rate units. The cost of developing housing depends upon a variety of factors, including density, size of the units (i.e. square footage and number of bedrooms), location, land costs, and type of construction.

Assuming an average development cost of $206,451 per unit for multi-family rental housing, replacement of the 606 at-risk units would require approximately $125 million, excluding land costs. When land costs and developer profits are included, the construction costs of new units can easily double.

Table 28: Estimated New Construction Costs

Unit Size	(A) Total Units	(B) Estimated Average Unit Size (sq. ft.)	(C) Estimated Gross Building Size	(D) Estimated Gross Building Costs
1-BR	190	600	113,760	$27,570,900
2-BR	274	850	91,800	$56,326,865
3-BR	142	1,200	34,560	$41,211,240
Total	**606**		**240,120**	**$125,109,005**
Average Per Unit Cost:				$206,451

(C) = (A) x (B) x 1.20 (i.e. 20% inflation to account for hallways and other common areas)
(D) = (C) x $97.27 (per square foot construction costs) x 1.25 (i.e. 25% inflation to account for parking and landscaping costs)
Source: County of San Diego, Building Division. Valuation Multipliers, 2017.

e. Cost Comparisons

The above analysis attempts to estimate the cost of preserving the at-risk units under various options. However, because different projects have different circumstances and therefore different options available, the direct comparison would not be appropriate. In general, providing

additional incentives/subsidies to extend the affordability covenant would require the least funding over the long run, whereas the construction of new units would be the most costly option. Over the short term, providing rent subsidies would be least costly but this option does not guarantee the long-term affordability of the units.

The cost of constructing 606 housing units to replace the currently at-risk units is high, with an estimated total cost of nearly $125 million, including land costs would be significantly higher than the cost associated with the transfer of ownership option ($125 million). While the annual cost of providing rent subsidies similar to Housing Choice vouchers ($7.7 million annually) appears low, once amortized over a long period of affordability, provision of rent subsidies is equally costly.

f. Resources for Preservation

Many nonprofit developers are involved in affordable housing production and preservation in the San Diego region. These include:

- Community HousingWorks
- Meta Housing
- National CORE
- Many Mansions
- Housing Development Partners of San Diego
- Innovative Housing Opportunities

Preservation of at-risk housing requires not only financial resources but also administrative capacity of nonprofit organizations. These resources are discussed in detail later in this Housing Element in the "Housing Resources" section.

Section 4: Housing Constraints

Constraints to the provision of adequate and affordable housing are posed by market, governmental, and infrastructure and environmental factors. These constraints may result in housing that is not affordable or may render residential construction economically infeasible for developers. Constraints to housing production significantly impact lower and moderate income households and those with special needs. This section addresses these potential constraints, both nongovernmental and governmental. Nongovernmental constraints refer to economic and market factors that impact the maintenance, development, and improvement of affordable housing. Although every community is impacted to varying degrees by market constraints, the City of El Cajon has instituted policies and programs to offset the impact of market forces, and conserve and expand the availability of safe, decent, and affordable housing opportunities.

A. Market Constraints

1. Economic Factors

The effects of market forces on the construction industry may act as a barrier to affordable housing. The forces of supply and demand can affect the timing and level of housing construction. Consistent with the California housing market the San Diego regional housing market hit a peak in the summer of 2005, with the median home price of approximately $520,000. In the years following, however, home prices fell dramatically in response to the housing crisis of 2008, finally bottoming out in January of 2009 at approximately $280,000, while the median home price fell to $245,000 in El Cajon. By the summer of 2016, the median home value in San Diego County as a whole had recovered to its pre-recession level and continued to increase; median home prices in El Cajon followed a similar pattern, at a lower median price. By 2017, it was $563,800 in San Diego County, while the median home value in El Cajon was $458,100. By comparison, the median home value in California was $509,400 in 2017. As of July 2020, median home price in El Cajon increased to $557,500.

2. Timing and Density

Over the previous planning cycle, the City of El Cajon has seen a number of entitlements approved prior to the 2008 economic downturn re-initiated and many have been built or are under construction. These include the following projects now under construction: Legacy Townhomes and Rocky Hill Point.

Property owners who have reported delays from entitlement approval to building permits submitted have cited the following reasons: property owner intends to sell the property to a developer or additional processing of Grading, Drainage and Improvement Plans prior to building permit application. Data is not readily available for the entire previous planning period on the period of time between entitlement and building permit application. Most projects that are developer-initiated move to building permits within six months of entitlement approval. Many project applicants are requesting and being permitted to do concurrent processing where they submit building permit applications until the entitlements are approved. Concurrent processing

is not encouraged as it can result in unnecessary delays in processing when project changes need to be made.

The City conducted a market study as part of its Transit District Specific Plan that identifies lower than regional rents and home prices as a constraint to higher density podium-type development which generally increases the cost of construction. The City works with developers to maximize residential density on sites through regularly early preliminary project review. Smaller infill sites are constrained by size and other limitations and may require relief from development standards for parking or recreational open space. Therefore, market-rate housing projects often would propose at density below the maximum allowable density. The City regularly reviews and approves these exceptions in order to facilitate housing projects. The process for administrative relief is discretionary.- The Housing Element includes a program to provide administrative relief from Zoning Code standards when needed to achieve residential density in the Mixed Use Overlay zone.

3. Construction and Land Costs

A significant cost associated with building a new house is the cost of building materials. According to the San Diego Chapter of International Code Council (ICC) valuation data for 2020-2021, construction costs for wood frame, single-family construction of average to good quality average about $156 per square foot while custom homes and units with extra amenities run somewhat higher. The costs for wood frame, multi-family construction average about $167 per square foot, exclusive of parking. The City's ability to mitigate high construction costs is limited without direct subsidy.

The limited supply of residentially designated vacant land in El Cajon contributes to higher land costs in the City when compared to unincorporated areas. Few vacant high-density residential properties remain in the City. Listing prices for several commercial properties that are vacant or advertised for redevelopment in July 2020, which are similar in location and characteristics with properties proposed for rezoning to high-density or mixed use development (discussed later), were reviewed.

- 640 El Cajon Blvd. (Zoning: Transit District Specific Plan [TDSP], Commercial – Village): 0.12 ac @ $295,000 = $56.44/sq ft or $2,458,526/ac
- 401 W. Main St. (Zoning: TDSP, Commercial – Large Scale, Mixed-Use Overlay at 40 du/acre): 0.84 ac @ $3,450,000 = $94.29/sq. ft or $4,107,272/ac
- 300 El Cajon Blvd. (Zoning: TDSP, Commercial at 30 du/ac): 4.5 ac @ $9,995,000 = $50.94/sq ft or $2,218,946/ac

The properties were listed for sale at about $51 to $94 per square foot or approximately $2,219,000 to $4,107,000 per acre. This represents more than a 100 percent increase in land cost in the seven years since the Housing Element was last updated. Higher density zoning could reduce the cost of land per dwelling unit, but the reduction is often not significant enough to ensure affordable housing opportunities because land zoned for higher densities also commands higher relative market prices, as demonstrated by the properties listed above, two of which allow multi-family residential development under the recently adopted Transit District Specific Plan. Density

bonuses may be used by the City as a mechanism to reduce land costs in exchange for guaranteed affordable housing.

3. Availability of Mortgage and Rehabilitation Financing

Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants.

Overall, 724 households applied for government-back mortgage loans and 1,448 households applied for conventional home mortgage loans in El Cajon in 2017. However, approval rate was lower for conventional loans than for government-backed loans, and lower in 2017 than in 2012. Refinancing loan applications were the most frequent type of mortgage loans with an approval rate of 59 percent, lower than the approval rate in 2012.

Table 29: Disposition of Home Loans (2012 and 2017)

Loan Type	Total Applicants		Percent Approved		Percent Denied		Percent Other	
	2012	2017	2012	2017	2012	2017	2012	2017
Government-Backed Purchase	664	724	75.3%	76.1%	9.5%	8.8%	15.2%	15.1%
Conventional Purchase	744	1,448	72.3%	70.4%	14.4%	13.3%	13.3%	16.3%
Refinance	5,224	3,119	70.7%	59.4%	15.3%	17.4%	14.1%	23.1%
Home Improvement	207	389	63.3%	59.6%	30.4%	23.9%	6.3%	16.5%
Total	6,839	5,680	71.1%	64.4%	15.1%	15.7%	13.8%	19.9%

Source: www.lendingpatterns.com, 2020.

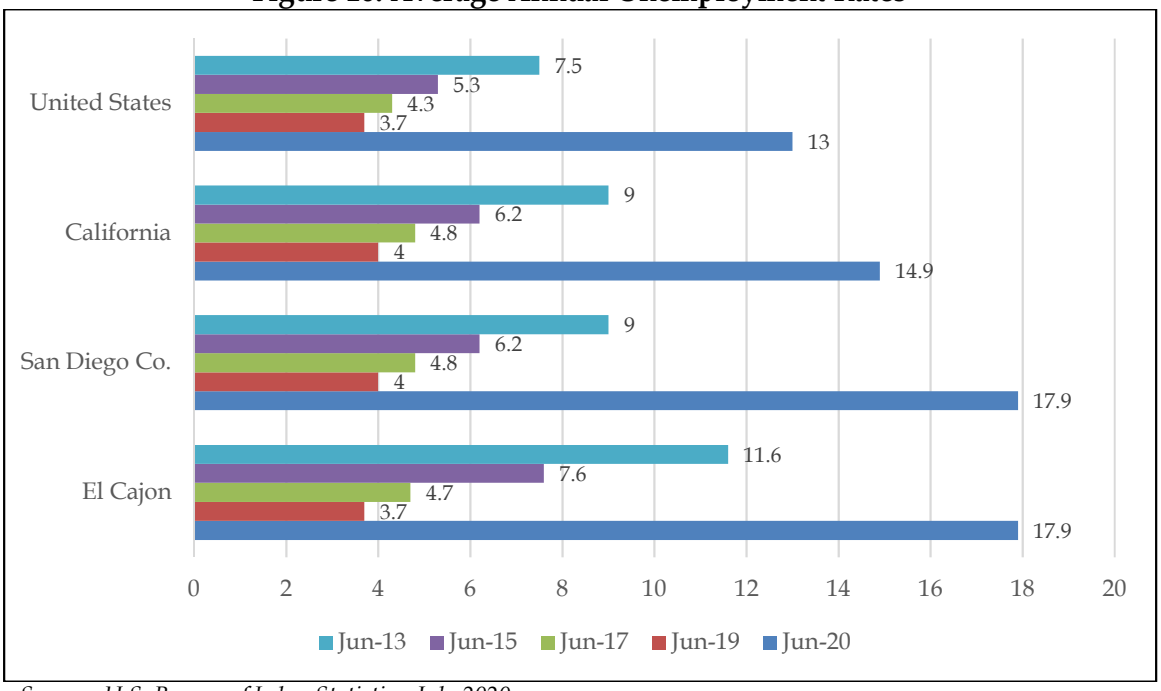
4. Unemployment Rates

As described in the Housing Element for the previous cycle, El Cajon was hit particularly hard in the Great Recession of 2008. By July of 2013, El Cajon was still in the process of recovering, and had an average annual unemployment rate higher than that of the United States, California, and San Diego County. By July of 2019, El Cajon's unemployment rate had recovered and was comparable to the County, statewide, and national averages. Figure 10~~Figure 10~~ shows the comparison of El Cajon's unemployment rates with those of the Unites States, California, and San Diego County during the same timeframes, according to the U.S. Bureau of Labor Statistics.

The recent economic downturn caused by the Coronavirus pandemic starting in March of 2020 has caused unemployment rates to skyrocket throughout the United States, as shown in Figure 1 for June 2020. By June of 2020, El Cajon's unemployment rate jumped to 17.9 percent, up from just 3.7 percent from the previous year. The uncertainties surrounding the Coronavirus pandemic make it impossible to anticipate its impacts on the economy over both the short and long term, but recovery can be expected to have an impact on the City and its residents for the foreseeable future. Unemployment and underemployment have and are expected to continue to force some

families into poverty that will make finding and retaining adequate and affordable housing more difficult in the years ahead.

Figure 10: Average Annual Unemployment Rates



Source: U.S. Bureau of Labor Statistics, July 2020.

5. Community Response to Intensification

In general, the El Cajon community understands the need for additional housing. The community's response to intensification on El Cajon is fairly typical to that of most communities. There may be localized concern over specific projects related to privacy and/or traffic, but there is no organized group that consistently opposes intensification of housing.

B. Governmental Constraints

Actions by the City can impact the price and availability of housing in El Cajon. Land use controls, site improvement requirements, building codes, fees, and other local programs to improve the overall quality of housing can individually and collectively constrain the development, maintenance, and improvement of housing. This section analyzes these potential governmental constraints.

1. Land Use Controls

The Land Use Element of the El Cajon General Plan establishes the amount and distribution of different land uses within El Cajon and provides the overarching policies that guide residential development in the city. These policies are implemented primarily through the Zoning Code (Code), with corresponding zoning that provides for a full range of residential types and densities dispersed throughout the City. Table 30~~Table 30~~ demonstrates the consistency between residential land use categories in the Land Use Element and corresponding zoning in the Zoning Code.

a. Land Use Element

The Land Use Element of the El Cajon General Plan has designated close to 4,200 acres (49 percent) of the City's total land inventory for residential uses, including single-family homes, multi-family units, and mobile homes. Residential densities in El Cajon cover a wide spectrum, including the following residential land use categories established by the Land Use Element, as described below:

- **Low-Low Density (3 or fewer units/net acre):** This category recognizes those portions of the planning area which are more rural in nature and/or which have physical constraints making more intensive development difficult without significant impacts on the environment. This category is prevalent on the southern and eastern fringes of the planning area, which are characterized by steeper terrain.

- **Low Density (3-10 units/net acre):** This category is used to identify areas best suited for the residential densities associated with standards single-family development. The density range allows for a mixture of housing types from single family detached units to low density townhouse developments.

- **Low-Medium Density (10-18 units/net acre):** This category indicates those areas which serve as transitions between single family and multiple family residential neighborhoods, or which have only limited multiple family development potential due to such constraints as public access or lot sizes. This category with an "M: overlay is also used to identify those mobile home parks which should be preserved as a provider of low and moderate income housing.

- **Medium Density (18-20 units/net acre):** This category has become the standard multiple family designation of the General Plan and has been applied primarily to portions of the valley floor.

- **High Density (20-30 units/net acre):** This category is the highest density residential category, with the exception of the Transit District Specific Plan, which is discussed later. The High Density category identifies those areas in the core of the city which are suited to the more intense level of urban development. With one minor exception, this category is limited to an area bounded by Mollison Avenue, Lexington Avenue, Johnson Avenue, and Interstate 8. As the City matures, there will likely be pressure to apply this category outside of this centralized area, but any such expansion should be limited to areas which are logical expansions of the urban core.

Table 30: General Plan/Zoning Consistency Chart						
		General Plan Land Use Designations				
		Low-Low Density	Low Density	Low-Medium Density	Medium Density	High Density
Zone Districts	O-S	○				
	PRD	●	●	●	○	○
	RS-40	●				
	RS-20	●	○			
	RS-14	○	●			
	RS-9		●			
	RS-6		●	○		
	RM-6000		○	○		
	RM-4300		○	●	○	
	RM-2500			●	○	○
	RM-2200				●	○
	RM-1450					●
	RM-HR					○
	M-U				○	●

Source: City of El Cajon, Zoning Consistency Chart, Adopted by City Council on July 13, 2010 (Resolution No. 94-10). Zones as per Zoning Code – Ord. 5018 §39, 2015

Notes:

- ● = *Consistent with general plan land use designation*
- ○ = *May be found consistent with general plan land use designation, if property owner makes such a request and there is no public purpose in requiring a more intense use.*

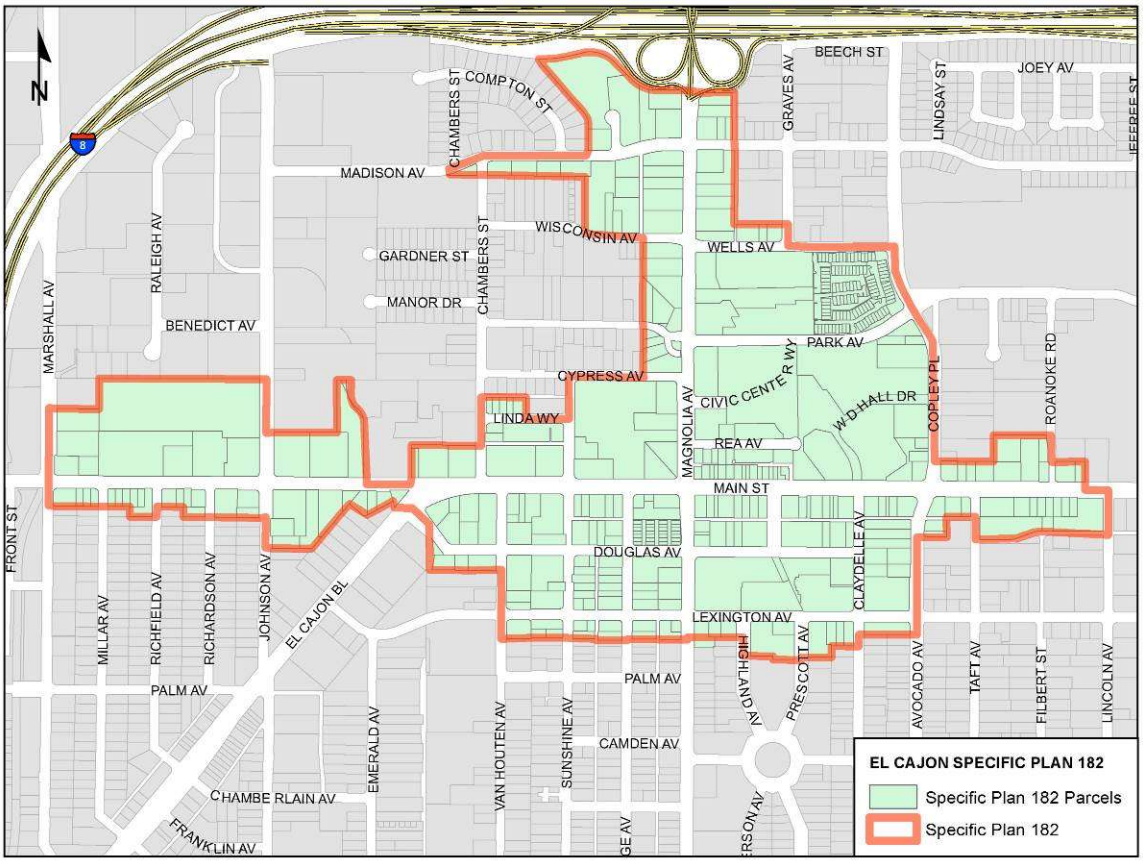
b. Specific Plans

In addition to the residential categories described above, the El Cajon General Plan also establishes "Special Development Areas" (SDA), which identify areas with unique development opportunities or constraints that warrant special consideration. These SDAs have been implemented by accompanying specific plans, which permit more flexibility in achieving the purpose of the General Plan than does standard zoning. Several of these specific plans allow to residential development; they are discussed below.

Downtown El Cajon Specific Plan (SP 182)

The General Plan established the Downtown Special Development Area (SDA 9), which is the area located around the historically important intersection of Main Street and Magnolia Avenue. The City adopted the Downtown El Cajon Specific Plan (SP No. 182) in 1972 to implement SDA 9; SP No. 182 was most recently amended in April 2019. The General Plan recognizes Downtown as the City's central business district, the center of governmental offices and location of City's oldest residential neighborhoods. Consistent with this vision, SP No. 182 facilitates a more urban, mixed-use form of development downtown. Figure 11~~Figure 11~~ illustrates the boundaries of SP No. 182. To encourage higher density and mixed use development within SP No. 182, density bonuses to increase the residential densities beyond permitted by the underlying zone may be requested via the CUP process.

Figure 11: Downtown Specific Plan - SP No. 182



<u>El Cajon Transit District Specific Plan</u>

The El Cajon Transit District Specific Plan (TDSP), which was adopted in 2018, is a framework document intended to guide future development of the 259-acre project area. A key purpose of the TDSP is to support transit-supportive land uses that increase housing opportunities and enhance transit ridership. Figure 3 illustrates the boundaries of the TDSP. The TDSP created 10 land use districts within the planning area, including four residential land use districts, as follows:

- **Residential – 10 DU/AC:** Consistent with the RM-4300 zone, this land use provides for single-family and two-on-one residential development on small lots. In order to incentivize future development of these lots with additional units, this area is exempt from the minimum lot coverage of the RM-4300 zone.

- **Residential – 20 DU/AC:** Consistent with the RM-2200 zone, this land use provides for townhome and rowhome type residential uses that may also serve as a transition between the lower scale and lower density areas to the more active areas. In order to incentivize future development, this area is exempt from the minimum lot coverage of the RM-2200 zone.

- **Residential – 40 DU/AC:** Consistent with the RM-HR zone, this land use is intended for multi-family stacked flats. Accessory commercial uses may be considered on the ground floor to activate the ground floor.

- **Residential – 60 DU/AC:** Consistent with the RM-HR zone, this land use is intended for multi-family stacked flats in the area immediately surrounding the transit station. Parking is typically incorporated into the structure and residential is built above a podium level with retain on the ground floor.

The TDSP also includes three commercial districts that allow a mix of general commercial and residential land uses, as follows:

- **Commercial – Large Scale:** Specific properties within the Mixed Use (MU) Overlay may develop with residential densities up to 40 DU/AC

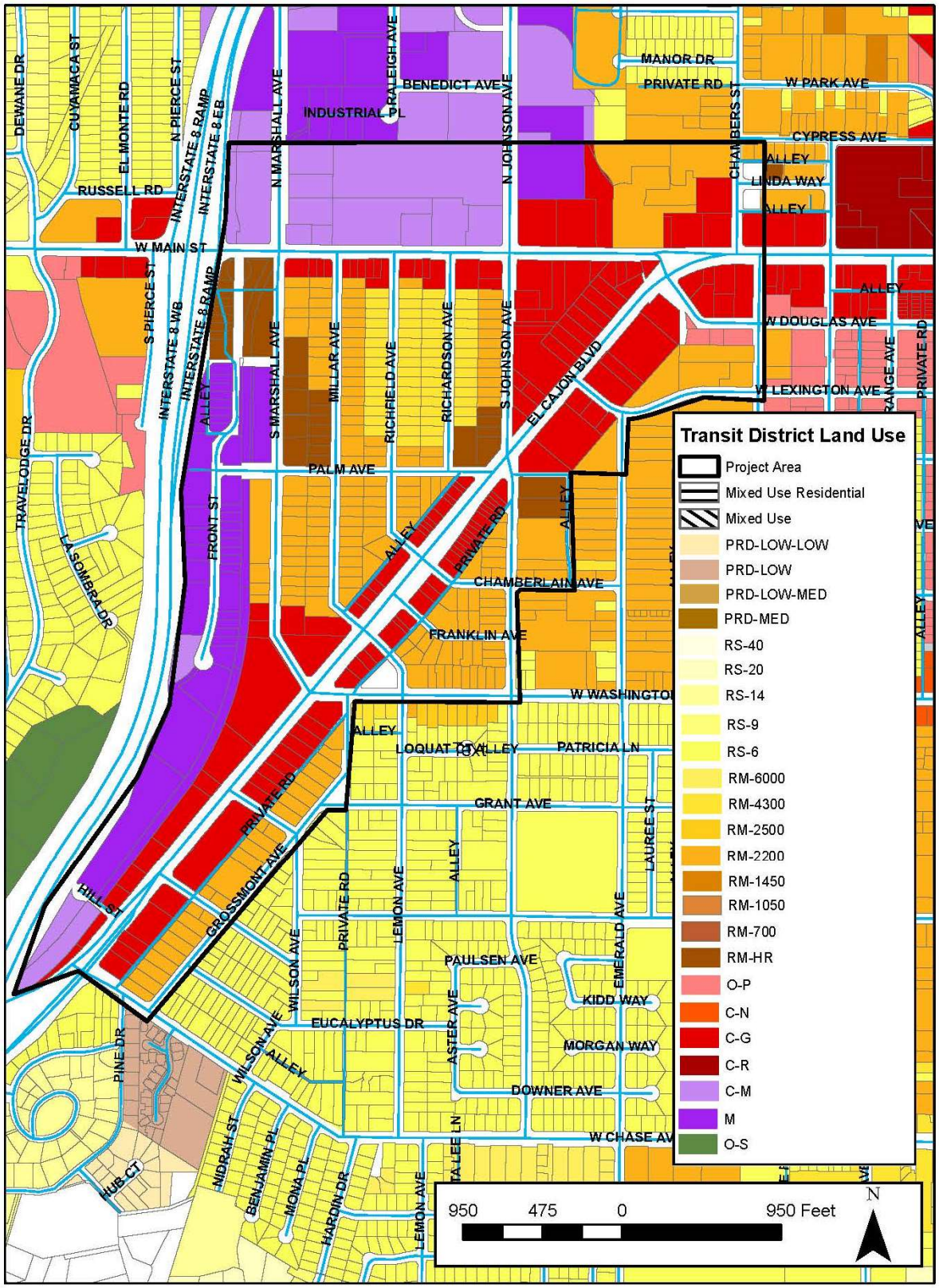
- **Commercial – Village:** Accessory residential units such as shopkeeper units or companion second story residential units are permitted

- **Commercial – 30 DU/AC:** Provides for general commercial uses, a mix of general commercial and multi-family residential uses up to 30 DU/AC, or both, while specific properties within the MU Overlay may develop with residential densities up to 40 DU/AC.

These land use districts are anticipated to result in a residential unit yield of approximately 2,803 units at full build-out, providing a net increase of 1,849 potential residential units.

Projects that are consistent with the TDSP, General Plan, and Zoning Code may be approved by a Site Development Plan permit (SDP). SDP review is discretionary but does not require approval by the Planning Commission or City Council. SDP review and approval are performed administratively by City staff to ensure compliance with City development standards and other codes (e.g. Building and Fire codes). Applicants may seek development incentives and bonuses for increased density and/or deviation from development standards if the project provides certain public benefits or development amenities as defined in the TDSP. Sections 3.14 and 3.15 of the TDSP provide development standards for the residential and commercial districts; they are based on a combination of development standards in the Zoning Code and standards specific to the TDSP.

Figure 12: El Cajon Transit District Specific Plan Land Use



2. Zoning

The Land Use Element is implemented by the Zoning Code of the El Cajon Municipal Code (ECMC). The Zoning Code establishes the residential zones that accommodate housing, which are shown in Table 2. The single-family residential zones are indicated with the "RS" prefix; single-family residential development is also permitted in the Open Space (O-S) zone. The multi-family residential zones are indicated with the "RM" prefix. The densities, allowable uses, and development standards for the RS, RM, and O-S zones are described below.

The Planned Residential Development (PRD) zone also allows residential uses at a range of residential densities—from 3 du/ac to 30 du/ac—based on the particular PRD project. The PRD zone allows for comprehensively planned development and encourages imaginative planning and design that specifically relate to the topography and the natural characteristics of the site as well as the scale, density, and type of development in the surrounding area. Depending upon the density, different PRD zones are consistent with different residential general plan designations. PRD development projects may be approved with greater flexibility in design and building relationships than are permitted within the usual requirements of the El Cajon Zoning Code when the requested flexibility is determined to be in the public interest and consistent with the general plan.

The section below also provides additional information for the Downtown El Cajon Specific Plan and the Transit District Specific Plan, including allowable uses and development standards.

a. Residential Development Standards

The Zoning Code also establishes the development standards pertaining to the residential zones—these are summarized in Table 31: ~~Table 31:~~ and described in greater detail in the following sections. The City periodically reviews and revises its development standards to ensure the orderly development of land uses and improve the quality of the physical environment.

Maximum Density

Maximum allowable density varies from less than one unit per acre to 7.2 units per acre in single-family (RS) districts, and from 7.2 units per acre and up in multi-family (RM) districts; the RM-HR zone has no maximum density. (Note: Since the last Housing Element update, the City has amended Chapter 17.140 of the Zoning Code by changing the RM-1500 Zone to the RM-1450 Zone, which increased allowable density from 29 to 30 dwelling units per acre.)

Maximum Height Limit

Maximum building height is 35 feet in single-family zones and 20 to 35 feet and up in multi-family zones. The height of buildings within SDA No. 9 of SP 182 is subject to the standards of the underlying zone unless specified otherwise in the SP; if the property is located within 100 feet of another property zoned for or developed with a residential use, the maximum height is 35 feet, unless a greater height is approved by CUP. The maximum height of buildings in the residential districts of the TDSP vary from 35 feet to 60 feet, while the maximum height in the commercial districts (which allow residential uses as noted above) vary from 35 to 45 feet.

Parking Standards

The El Cajon Zoning Code establishes a minimum requirement of two parking spaces for single-family dwelling units in any residential zone and in the O-S zone. The RM-6000 zone requires two spaces per unit plus one supplemental space per unit. For multi-family developments in the RM-4300 through RM-HR zones, the parking requirements are as follows: one space per studio unit; 1.5 spaces per one bedroom unit; two spaces per unit with two or more bedrooms; 0.25 supplemental spaces per unit; and one additional designated space for temporary loading activities per every 25 units, or fraction thereof. Affordable and senior housing that meets State density bonus requirements is eligible to use lower State-established parking standards.

Within SP No. 182, parking requirements are addressed as part of the development review process. Within the TDSP, the parking requirement for the residential districts is 1.5 spaces per unit with two or more bedrooms, and 1 space per unit with 1 bedroom or studio unit.

Table 31: Residential Development Standards

Zoning	Density	Min. Lot Area	Min. Lot Width	Setback			Max. Height	Max. Lot Coverage	Open Space	Parking
				Front	Side	Rear				
O-S	0.5-1 du/ac	2-5 acres	100 ft	20-30 ft	15-20 ft	25 ft	35 ft	10-40%	*	2
PRD	3-30 du/ac	1 ac/PRD	N/A	5-10 ft	N/A	N/A	35-45 ft	40-60%	225-1,000 sf/unit	2 plus 1 guest
RS-40	1 du/ac	40,000 sf	100 ft	30 ft	15 ft	25 ft	35 ft	30%	*	2
RS-20	2.1 du/ac	20,000 sf	100 ft	20 ft	6-12 ft	25 ft	35 ft	40%	*	2
RS-14	3.1 du/ac	14,000 sf	90 ft	20 ft	6-12 ft	25 ft	35 ft	40%	*	2
RS-9	4.8 du/ac	9,000 sf	70 ft	20 ft	6-10 ft	25 ft	35 ft	40%	*	2
RS-6	7.2 du/ac	6,000 sf	60-70 ft	20 ft	5-10 ft	15 ft	35 ft	40%	*	2
RM-6000	7.2 du/ac	6,000 sf	50 ft	20 ft	5-10 ft	10 ft	20 ft	40%	*	2 plus 1 guest
RM-4300	10.1 du/ac	6,500 sf	65 ft	20 ft	6-10 ft	12 ft	35 ft	50%	*	Per Unit: SFR: 2 Studio: 1 1 BD: 1.5 2+ BD:2 Guest: .25 **
RM-2500	17.4 du/ac	7,000 sf	70 ft	20 ft	6-10 ft	12 ft	20 ft	55%	*	
RM-2200	19.8 du/ac	7,000 sf	70 ft	10 ft	6-10 ft	12 ft	35 ft	55%	*	
RM-1450	30 du/ac	7,000 sf	70 ft	10 ft	5-10 ft	10 ft	45 ft	60%	*	
RM-HR	No Max Density	20,000 sf	100-110 ft	20 ft	15-20 ft	15 ft	35ft-No Max or provision of applicable Specific Plan	50%	*	

Source: City of El Cajon Zoning Ordinance, 2020.
**Open space requirements are determined by the maximum lot coverage standards. Maximum lot size standards within multi-family zones include parking areas and driveways.*
***The City requires one additional designated space for temporary loading activities for every 25 units or fraction thereof.*

Building Setbacks

Table 31~~Table 31~~ provides the building setbacks required in the RS and RM residential zones. Mixed use development within SDA No. 9 has the following setback requirements; Setback requirements may be further reduced via the SDP process.:

Front Yard Setbacks:

- One- to two-story buildings: no requirements
- Three- to six-story buildings: 10 feet
- Seven- to ten-story buildings: 15 feet
- Interior Setbacks: as required by building and fire codes

In the TDSP, residential development has the following setbacks:

- **Residential – 10 du/ac:** Minimum front yard setback is 10 feet; remaining setbacks are as per the ECMC, **c**onsistent with the RM-4300 zone.

- **Residential – 20 du/ac:** Minimum front yard setback is 10 feet; street side yard and interior side yard setbacks are as per the ECMC, **c**onsistent with the RM-2200 zone; rear yard setback is 10 feet or 0 feet when abutting an alley.

- **Residential – 40 du/ac:** Minimum front yard and street side yard setbacks are 0 feet; minimum interior side yard and rear yard setbacks are 10 feet.

- **Residential – 60 du/ac:** Minimum front yard, street side yard, and rear yard setbacks are 0 feet; interior side yard setback is 10 feet.

Residential development in the TDSP commercial zones, whether stand-alone (if allowed) or part of a mixed use development, has the following setbacks:

- **Commercial – Large Scale:** All setbacks are a minimum of 10 feet.

- **Commercial – Village:** All setbacks are a minimum of 0 feet.

- **Commercial – 30 du/ac:** Minimum front yard and street side yard setbacks are 0 feet; minimum interior side yard and rear yard setbacks are 10 feet.

Flexibility in Development Standards

Both the Mixed-Use Overlay Zone and the TDSP permit deviations from development standards when findings can be made to support the request. These deviations can include reduced parking or setbacks or increases in lot coverage or building height. The deviation process is intended to facilitate high quality infill projects.

The City facilitates development of housing for lower income households (income restricted) and for the elderly or persons with disabilities (age or disability restricted) by allowing deviations from established development standards, when such housing and requested deviations meet criteria established in Section 17.140.200 of the Zoning Code. The following list is a summary of

deviations listed in the Zoning Code that may be allowed with approval of a CUP by the City Council:

- Income restricted housing may be granted up to a 30 percent reduction in required parking.
- Age and disability restricted housing may be granted reduced parking (as low as one space per two dwelling units) and a density bonus of up to 50 units per acre in the RM-2500 and RM-2200 zones or up to 75 units per acre for Section 202 projects.

Alternatively, developers of housing for seniors and lower or moderate-income households may apply for a density bonus, reduced parking standards, and associated incentives, waivers, or modifications consistent with the State Density Bonus Law as implemented by Chapter 17.220 of the El Cajon Zoning Ordinance and described below.

b. Density Bonus Ordinance

State Density Bonus Law, which is found in California Government Code Sections 65915 – 65918, provides incentives to developers for the production of housing affordable to lower income households, moderate income households and senior citizens. The Density Bonus Law is a state mandate, such that any developer who meets the requirements of the law is entitled to receive the density bonus and applicable incentives and concessions.

In 2018, the City of El Cajon updated its Density Bonus Ordinance. State Density Bonus Law has been revised since the City's most recent update; therefore, the existing ordinance is no longer in compliance with state law and will be required to be revised as an implementation program.

3. Provisions for a Variety of Housing

Housing Element law specifies that jurisdictions must identify sites to be made available through appropriate zoning and implement development standards to encourage and facilitate the development of housing for all economic segments of the community.

El Cajon provides for a wide range of housing types throughout the community. Table 32~~Table 32~~ summarizes the housing types permitted in each of the City's primary residential zones. Each residential use is designated by a letter denoting whether the use is permitted by right (P), requires a Site Development Plan (SDP), requires an Administrative Zoning Permit (AZP), requires a Conditionally Use Permit (CUP), or is not permitted (--). SDPs and AZPs are discretionary but do not require Planning Commission review or approval; review and approval is performed administratively by City staff to ensure compliance with City development standards and other codes (e.g. Building and Fire codes). CUPs are also discretionary but do require Planning Commission approval.

Table 32: Housing Types in Zones that Allow Residential Uses											
Housing Type	**OS**	**PRD**	**RS-40**	**RS-20 RS-14 RS-9 RS-6**	**RM-6000**	**RM-4300**	**RM-2500 RM-2200 RM-1450 RM-HR**	**C-G C-R**	**C-M**	**O-P C-N**	**M**
Single-Family	P	P	P	P	P[1]	P	P	--	--	--	--
Multi-Family	--	--	--	--	--	P[2]	P[2]	SDP[3] or CUP[3]	--	SDP[3] or CUP[3]	--
Accessory or Junior Accessory Unit	P	P	P	P	P	P	P	--	--	--	--
Farmworker Housing	P		P	P							
Residential Care Facility for 6 or Less	P	P	P	P	P	P	P	--	--	--	--
Residential Care Facility for 7 or More	AZP	--	--	--	--	CUP	CUP	CUP	--	CUP	CUP
Congregate Care Facilities	--	--	--	--	--	--	P	--	--	--	--
Group Residential	--	--	--	--	CUP	CUP	CUP	--	--	--	--
Manufactured Home	P	P	P	P	P	P	P	--	--	--	--
Supportive Housing	P	P	P	P	P	P	P	--	--	--	--
Transitional Housing	P	P	P	P	P	P	P	--	--	--	--
Emergency Shelter	--	--	--	--	--	--	--	CUP	SDP	--	SDP
Transition Service Center	--	--	--	--	--	--	--	CUP	P	--	P

"P" = Permitted; "SDP" = Site Development Plan; "AZP" = Administrative Zoning Permit; "CUP" = Conditional Use Permit; "- -" = Not Permitted.

Notes: [1]Second and third detached single-family dwellings are permitted on a single lot.

[2]An SDP is required for all buildings or developments proposing four or more dwelling units

[3]Residential permitted only if developed as part of a mixed use development within a MU or MU-RR Overlay

[4]Permitted in RS-20 zone only

Source: El Cajon Zoning Code, 2020

a. Single-Family Housing

Single-family housing is permitted in all residential districts, and the O-S zone. Single-family residences on individual legal lots are approved by building permit.

b. Multi-Family Housing

Multi-family housing is allowed by-right within the RM-4300, RM-2500, RM-2200, RM-1450, and RM-HR districts. However, multi-family development of four or more dwelling units requires the approval of a Site Development Plan (SDP). Findings apply uniformly to all uses that require a SDP; no use-specific findings are required.

c. Accessory and Junior Accessory Dwelling Units

Accessory dwelling units (ADUs) and junior accessory dwelling units (JADUs), or "second units" and "granny flats" as they are commonly known, are attached or detached dwelling units that provide complete independent facilities for one or more persons on the same lot as a primary dwelling unit. ADUs and JADUs provide a cost effective means of providing additional housing units through the use of existing infrastructure and provide affordable housing for lower income households. A JADU is a type of ADU that is allowed to be created within the walls of a proposed or existing single-family residence and may share central systems, contain a basic kitchen utilizing small plug-in appliances, and may share a bathroom with the primary dwelling, all to reduce development costs. JADUs are restricted to a maximum of 500 square feet (with potential for an additional 150 square feet for the purposes of ingress and egress only).

The California State legislature has been promoting the development of ADUs and JDUs as one solution to increase the supply of affordable housing. In recent years, State laws regarding them have been amended many times to reduce barriers to their development. The City allows ADUs and JADUs as a permitted use in all residential zones and regulates them pursuant to Section 17.140.180 of the Zoning Code. Although El Cajon updated the Zoning Code in 2019 to include amendments to State law, additional bills that became effective in 2020 have caused the City's ADU/JADU ordinance to be inconsistent with certain provisions in State law. The City will update the Zoning Code to comply with the requirements of State law regarding ADUs and JADUs.

Between January 1, 2010 and August of 2013 (the date of adoption of the last cycle Housing Element), only one second unit had been approved in the City. In recent years, the number of ADUs constructed within the City has increased, with 20 ADUs and one JADU in 2018 and 10 ADUs in 2019. AB 671 (Friedman), which became effective January 1, 2020, requires that local jurisdictions develop a plan that incentivizes and promotes the creation of accessory dwelling units that can be offered at affordable rents for very-low, low- or moderate-income households. The City will develop a plan to comply with this requirement.

d. Manufactured Housing

Pursuant to State law, manufactured housing must be allowed by-right in all zones that allow single-family dwellings so long as it is a mobile home built since June 15, 1976, and certified under the National Mobile Home Construction and Safety Standards Act of 1975, installed on a permanent foundation, and having surrendered to the Community Development Department any State registration or certification pertaining to mobile homes. Such housing is subject to the same development standards and design review criteria as wood-framed housing as set forth by the zoning district. Mobile Home Parks are permitted subject to the approval of a CUP within the Mobile Home Overlay Zone. Manufactured homes are permitted by right in all residential zones.

e. Residential Care Facilities

The City's Zoning Code defines "residential care facility" as a residential home or facility providing 24-hour non-medical care for persons in need of personal services, protection, supervision, counseling, guidance, or assistance essential for sustaining the activities of daily living. This use classification only includes those facilities described above that are licensed by

the State Department of Social Services, such as elder care facilities and sober living facilities. Small residential care facilities serving six or fewer clients are allowed by-right in all residential zones and in the O-S zone, where single-family uses are also allowed by-right. Larger facilities serving seven or more individuals are allowed with approval of an AZP in the O-S zone and a CUP in the RM-4300, RM-2500, RM-2200, RM-1450, and RM-HR residential zones and the O-P, C-N, C-G, C-R, and M non-residential zones. This Housing Element includes a program to amend the City's Zoning Code to permit large residential care facilities in all residential zones as similar uses in the same zone.

f. Congregate Care Facilities

These facilities are multi-family residential developments designed and devoted to housing persons of impaired physical and/or mental capacities, such as frail elderly and the handicapped, and offering limited 24-hour non-medical care. The development contains small individual dwelling units of usually only one or two rooms with a small kitchen allowing for independent living, but also providing common dining, recreational and social facilities on site, and minimal convenience services such as housekeeping and transportation services for the residents. Congregate care facilities are permitted by right in the RM-2500, RM-2200, RM-1450, and RM-HR zones.

g. Group Residential

Group residential facilities require a CUP in the multi-family (RM) zones. These facilities are defined in the Zoning Code as shared living quarters without separate kitchen and bathroom facilities for each room or unit. This classification includes "boardinghouse," dormitory, fraternity house, and sorority house.

h. Emergency Shelters

Section 65583(a)(4) of the California Government Code requires jurisdictions to identify at least one zone where an emergency shelter, with adequate capacity to accommodate the jurisdiction's unsheltered homeless population, can be located by-right without discretionary review; any development standards must be consistent with SB 2. Section 17.225.180 of the El Cajon Zoning Code provides for emergency shelters and transition service centers and includes development standards and operational procedures for both uses, consistent with State law. The El Cajon Zoning Code defines an emergency shelter and a transition service center as follows:

- **"Emergency shelter"** mean housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.

- **"Transition service center"** means a permanent facility designed and operated to provide direct, indirect, referral and/or counseling services to persons who have no permanent residence or who are in need of assistance.

Emergency shelters and transition service centers are permitted by right in C-M and M zones as shown in Table 32~~Table 32~~, subject to approval of an SDP. Within the C-G and C-R zones, shelters and transition service centers require approval of a CUP. The Downtown Specific Plan and the

TDSP prohibit emergency shelters, although they are silent on transition service centers. SDP review is based on specific development and performance standards; no public hearing is required.

The C-M and M zones include close to 500 parcels over 1,000 acres. Even excluding the properties located within Gillespie Airfield Safety Zones that do not allow residential land uses, more than 300 parcels totaling 400 acres are zoned C-M and M. These parcels vary in size, ranging from less than one acre to larger than ten acres, but average to about one acre. Many industrial properties were developed decades ago and at low intensity and include such uses as warehousing, trucking, and auto-related uses. Adequate capacity exists to accommodate the City's estimated unsheltered homeless population of 310 unsheltered persons. Furthermore, these parcels are located in proximity to a transit center and a high concentration of community and supportive services.

Another type of use designed to provide assistance for those who are homeless or at risk of becoming homeless is addressed in AB 101, which requires jurisdictions to allow a "low barrier navigation center" as a use that is permitted by right (no discretionary review) in areas zoned for mixed uses if it meets specified requirements. The bill defines "low barrier navigation center" as housing or shelter in which a resident who is homeless or at risk of homelessness may live temporarily while waiting to move into permanent housing. The bill authorizes these developments to include recuperative or respite care, navigation centers, transitional housing, and emergency shelters. The City will update the Zoning Code to allow low barrier navigation centers as a use permitted by right in area zoned for mixed use consistent with AB 101.

i. Transitional and Supportive Housing

California Health and Safety Code (Section 50801(i)) defines "transitional housing" and "transitional housing development" as buildings configured as rental housing developments, but operated under program requirements that call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months. Residents of transitional housing are usually connected to supportive services designed to assist the homeless in achieving greater economic independence and a permanent, stable living situation. Transitional housing can take several forms, including group quarters with beds, single-family homes, and multi-family apartments, and typically offers case management and support services to help return people to independent living (often six months to two years).

"Supportive housing" links the provision of housing and social services for the homeless, people with disabilities, and a variety of other special needs populations. California Health and Safety Code (Section 50675.2) defines "supportive housing" as housing with no limit on length of stay, that is occupied by low income adults with disabilities, and that is linked to on-site or off-site services that assist the supportive housing resident in retaining the housing, improving their health status, and maximizing their ability to live and, when possible, work in the community. Target population includes adults with low incomes having one or more disabilities, including mental illness, HIV or AIDS, substance abuse, or other chronic health conditions, or individuals eligible for services provided under the Lanterman Developmental Disabilities Services Act (Division 4.5, commencing with Section 4500, of the Welfare and Institutions Code) and may, among other populations, include families with children, elderly persons, young adults aging out

of the foster care system, individuals exiting from institutional settings, veterans, or homeless people.

Transitional and supportive housing can take several physical forms, including group quarters (congregate living) with beds, single-family homes, and multi-family apartments. El Cajon's Zoning Code allows supportive and transitional housing as a permitted use in all residential (RS and RM) zones and in the O-S zone, subject to the same development standards as other housing development. The City will amend the Zoning Code to permit transitional and supportive housing in other zones such as mixed use zones where multi-family housing is also permitted.

Recent changes to State law (AB 2162) further identifies supportive housing meeting certain criteria as a permitted use in all zones where multi-family housing is also permitted, including mixed use and nonresidential zones. The City will review and amend as necessary, the Zoning Code to comply with these recent changes.

j. Single Room Occupancy (SRO)

SRO units are one-room units intended for occupancy by a single individual. They are 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. SRO units can be an effective method to meet the affordable housing needs of extremely low income individuals and small households. SRO units are permitted in El Cajon within the C-G (General Commercial) zone, subject to approval of a CUP. Between 2017 and 2020, the City permitted the conversion of three existing motels to SROs:

- Vista Pines at 1549 East Main Street - 75 residential units;
- Vista Oaks at 1556 East Main Street - 85 residential units; and
- Vista Palms at 1250 El Cajon Boulevard - 113 residential units.

The conversions resulted in complete building rehabilitation for each of the three motels, installation of efficiency kitchens, and new resident amenities. The efficiency units include a bathroom, kitchenette, living and sleeping space, are offered at more affordable rents, and can serve as a step up into permanent long-term housing.

k. Mixed Use

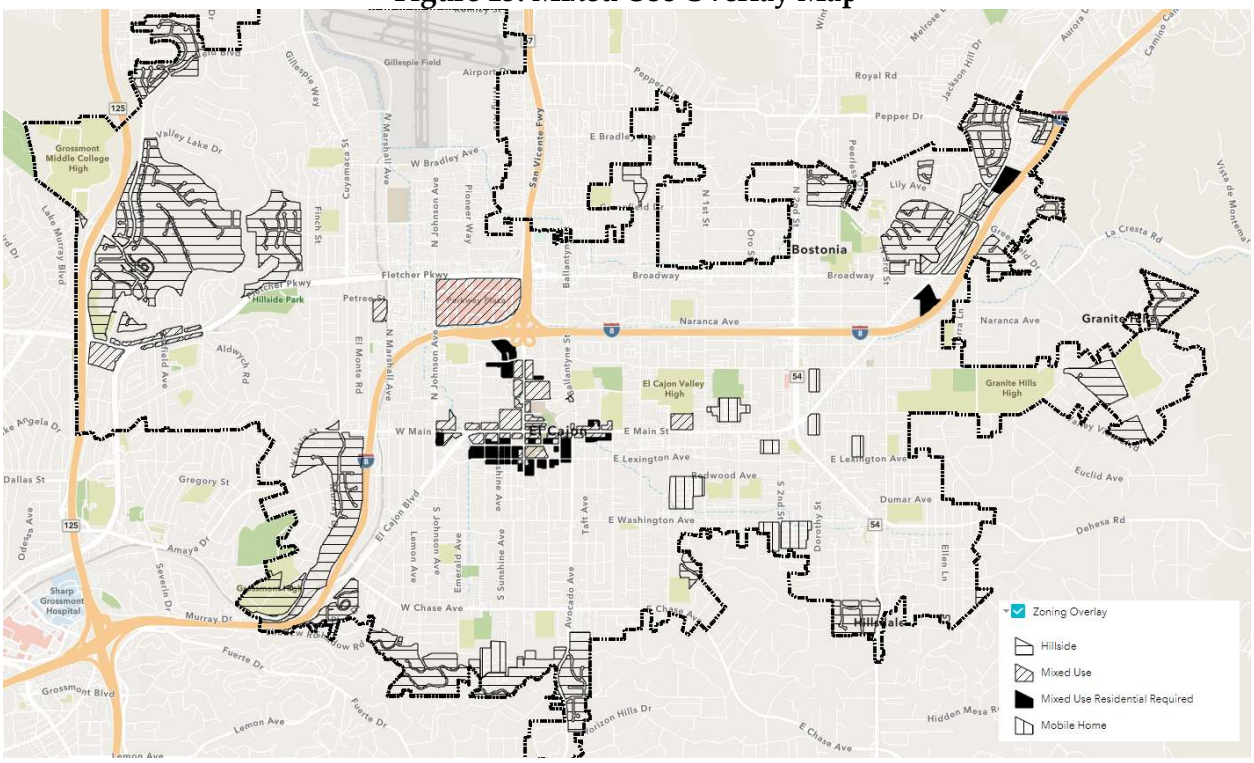
The City established the MU (Mixed-Use) overlay zone in 2017 as one of the programs to implement the previous cycle Housing Element. Although the Downtown Specific Plan already allowed mixed use development with a CUP prior to adoption of the MU overlay, the new MU overlay zone made approval of mixed-use projects consistent citywide, and also allowed for stand-alone residential projects in the downtown area. The intent of the MU overlay zone is to reinvigorate key areas of the city and transform them into walkable districts by locating new housing in proximity to commercial uses, public facilities, and transit where accessible, while protecting existing uses. It also provides an added layer of opportunity specifically designed to allow residential and mixed-use development options in existing commercial areas, and higher density residential developments in existing residential zones. The MU overlay allows for commercial, mixed use, or residential use up to 40 dwelling units per acre, while the Residential

Required (RR) sub-designation of the MU overlay zone requires residential uses as properties redevelop.

As shown in Figure 13~~Figure 13~~, the mixed use overlay has been applied to a wide range of parcels throughout the city, from small lots on Fletcher in the western portion of the city, to the entire Parkway Plaza mall site, to a significant portion of properties within the Downtown Specific Plan, and to zones as diverse as O-P, C-N, C-G, and C-R.

Within the mixed use overlay, residential mixed-use and residential-only projects with a density of up to 40 dwelling units per acre are permitted by right with approval of a Site Development Plan (SDP) permit, while a CUP is required for all proposed residential mixed-use and residential-only projects with a density above 40 dwelling units per acre up to 60 units per acre. As previously discussed, mixed use development is permitted within the TDSP commercial zones subject to approval of an SDP.

Figure 13: Mixed Use Overlay Map



l. Farmworker Housing

Pursuant to the State Employee Housing Act (Section 17000 of the Health and Safety Code), employee housing for agricultural workers consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single-family or household is permitted by right in an agricultural land use designation. Therefore, for properties that permit agricultural uses by right, a local jurisdiction may not treat employee housing that meets the above criteria any differently than an agricultural use. Furthermore, any employee housing providing accommodations for six or fewer employees shall be deemed a single-family structure within a residential land use designation, according to the Employee Housing Act. Employee housing for six or fewer persons

is permitted wherever a single-family residence is permitted. To comply with State law no conditional use permit or variance will be required.

Given the limited farmworker population in El Cajon, no policies or programs are needed to address farmworker housing in El Cajon because the City's population employed in agricultural industry is negligible. The City currently allows agricultural production and related uses by-right in the O-S, RS-40, and RS-20 zones. In accordance with State law, farmworker housing is allowed as a permitted use in these zones. Employee housing in El Cajon for six or fewer persons is treated as a residential use and subject to regulations that apply to other residential dwellings of the same type in the same zone.

m. Housing for Persons with Disabilities

The City reviewed its land use controls, zoning regulations, building codes, and development procedures to determine if constraints exist to accommodate the housing needs of persons with disabilities. The following summarizes the findings of this review:

Definition of Family

The El Cajon Zoning Code defines a family as "an individual, or two or more persons related by blood or marriage, or a group of unrelated individuals living together and bearing the generic character of a relatively permanent housekeeping unit in a dwelling unit." This definition does not limit the number of related or unrelated individuals living together and therefore is not considered restrictive.

Building Code

The City adopted the California Building Code (CBC), 2019 Edition. No local amendments have been made which would limit housing opportunities for persons with disabilities. The City has not adopted any occupancy standards except for those prescribed in the CBC and Health and Safety Code.

Reasonable Accommodation

The City established a formal procedure for approving requests for reasonable accommodation in 2015 (see Chapter 17.255 – Reasonable Accommodation). Any individual with a disability or person acting on their behalf may submit a request in writing to the director for reasonable accommodation. The Planning Division works with residents with disabilities to ensure their needs are addressed without compromising health and safety standards. Accessibility improvements are eligible activities under the City's various rehabilitation assistance programs.

Residential Care Facilities

The Lanterman Development Disabilities Services Act (Section 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 disabled persons is a residential use for the purposes of zoning. A State-licensed residential care facility serving six or fewer disabled persons on a 24-hour-a-day basis is considered a residential use that is permitted in all zones that permit residential uses. No local agency can impose stricter zoning or building and safety standards on these homes than otherwise required for homes in the same district.

The El Cajon Zoning Code permits residential care facilities for six or fewer residents within all residential zones and within the O-S zone. Residential care facilities serving more than six residents are permitted with an AZP in the O-S zone and with a CUP in RM-4300, RM-2500, RM-2200, RM-1450, and RM-HR zones. Furthermore, residential care facilities, regardless of size, require a CUP in the O-P, C-N, C-G, C-R, and M commercial/industrial zones.

The City also has provisions for congregate care and group residential facilities, which can serve persons with disabilities. Congregate care facilities are permitted by-right within the RM-2500, RM-2200, RM-1450, and RM-HR zones. Group residential facilities are conditionally permitted within the RM-6000, RM-4300, RM-2500, RM-2200, RM-1450, and RM-HR zones.

Supportive and Transitional Housing

As stated before, the City's Zoning Code allows supportive and transitional housing as a permitted use in all residential zones and in the O-S zone. In addition, the City will amend the Zoning Code to comply with recent changes to supportive housing requirements for projects meeting specific criteria.

4. Development and Planning Fees

The City charges various fees and assessments to cover the cost of processing permits and providing certain services and utilities. Table 33 summarizes the City's planning fees for the development process and the building permit process.

Table 33: Planning Fee Schedule

Development Process	Related Fee
Planning and Zoning:	
• Variance	$1,075
• Conditional Use Permit	$5,525
• Conditional Use Permit (Minor)	$2,180
• Specific Plan	$6,260
• General Plan Amendment	$3,680
• Zone Reclassification	$4,335
• Zoning Ordinance Amendment	$2,500
• Site Development Plan	$4,095
• Director's Determination	$145
• Administrative Zoning Permit	$350
• Zoning Letter	$140
Subdivisions:	
• Lot Line Adjustment	$1,500
• Tentative Parcel Map	$3,885 + $26/lot
• Tentative Subdivision Map	$6,355 + $74/lot
• Planned Residential Development	$7,100
• Planned Unit Development	$7,100
• Certificate of Compliance	$1,210
• Extension of Time	$550

Table 33: Planning Fee Schedule	
Development Process	**Related Fee**
Miscellaneous Charges for Current Services: • Negative Declaration/Initial Study • Mitigated Negative Declaration/Initial Study • Environmental Impact Report (EIR) • Appeal to Planning Commission • Appeal to City Council • Minor Amendment	 $5,355 + $263 per report $5,355 + $263 per report Cost ($10,000 deposit) $280 $1,000 $1,265
Building Permit Process	**Related Fee**
Planning Division Plan Check: • Residential Addition/Remodel/Accessory Structure/Patio • New SFR/ ADU; duplex; or minor MFR addition (less than 500 sq ft) • Major MFR addition or new MFR building or subdivision • Planning Reinspection (each inspection after 2 failed final inspections)	 $60 $110 $330 $110

Source: City of El Cajon, Resolution No. 064-20 (June 23, 2020).

When compared to other agencies in the region, El Cajon's permitting fees are relatively low and do not impact the feasibility of a residential project. El Cajon does not currently impose any development impact fees for new residential development. The City imposes a one-time fee ranging from $188 per unit for apartments to $300 for each single-family residence, which are designated for park land acquisition and park development. This fee is minimal and therefore does not impact the feasibility of a residential project. The City monitors all regulations, ordinances, departmental processing procedures, and residential fees to assess their impact on housing costs and may offer HOME funds to off-set development fees for affordable and senior citizen housing projects. The comparisons of fees from different types of residential developments can be seen in Table 34. Fees in El Cajon fall in the lower end compared to other jurisdictions in the region.

Table 34: Planning Fee Schedule				
Jurisdictions	Per Unit Permit and Impact Fees			
	Single Family	Townhome (Type V)	Condominium (Type III)	Apartment (Type V)
Carlsbad	$42,616.78	$23,012.02	$17,086.21	$16,762.04
El Cajon	$13,681.15	$14,374.26	$11,347.16	$11,306.80
Encinitas	$22,932.15	$15,984.48	---	$15,233.65
Escondido	$37,044.15	$31,185.86	$29,360.35	$29,360.35
Imperial Beach	$15,161.22	$11,262.71	$9,832.14	$21,010.37
La Mesa	$27,442.49	$19,242.63	$14,248.72	$12,906.75
Lemon Grove	$13,563.65	$6,259.63	$4,870.52	$5,106.55
National City	$15,025.99	$5,655.93	$4,175.54	$4,175.54
Oceanside	$68,235.30	$25,089.74	$17,254.33	$17,178.01
Poway	$26,528.05	$21,194.22	$2,059.13	$20,898.17
San Diego	$155,367.00	$103,121.73	$95,731.81	$97,461.70
San Marcos	$30,761.34	$25,588.10	$23,410.80	$14,184.14
Santee	$78,142.00	$67,667.00	$64,247.00	$57,827.00
San Diego County	$21,797.00	$12,793.00	$10,900.00	$11,156.00
Vista	$27,546.37	$20,804.79	$23,176.90	$18,608.86

Source: BIA 2019-2020 Fees Study for San Diego County; City of Santee Fee Schedule FY2020-21; Padre Dam Municipal Water District Sewer and Water Capacity Fee Schedule 2021; Santee Elementary School District Developer Fees 2021; Grossmont Union High School District Developer Fees 2021

5. Transparency in the Development Process

To increase transparency and certainty in the development application process as required by law, the City has a variety of tools available for developers. The City's Community Development home page has links to the City's zoning ordinance, zoning map, planning and zoning services forms and fees schedules at:

https://www.cityofelcajon.us/your-government/departments/community-development

6. Building Codes and Enforcement

The City of El Cajon has adopted the 2019 edition of the California Building Code with minor local administrative amendments primarily related to fire sprinklers and roof coverings for enhanced fire protection. These local amendments are intended to enhance public health, safety, and welfare. The limited scope of the local amendments would not result in a significant cost increase to housing construction or serve to constrain housing development. The Community Development Department-Building Division enforces the City's building codes.

7. Local Processing and Permit Procedures

The Community Development Department provides a Guide to Planning Project Reviews, which is available on the City's website. It explains the purpose of planning project reviews, an overview of the various processes, and forms and submittal requirements. The various types of projects are organized by review level—each review level includes the type of action, decision-maker, maximum review cycles, staff review times, applicant response times, and total process time. The

following section provides an overview of local processing and permit procedures for various types of residential projects. In all cases, the timeframes provided below are estimates and assume that the projects are exempt from the California Environmental Quality Act (CEQA). The timeframe for projects subject to CEQA is much longer but varies depending on scope and associated environmental issues; a project requiring an Environmental Impact Report (EIR) can add up to a year to the timeframe. Approximately 90 percent of development projects proposed in El Cajon qualify for a CEQA exemption.

a. New Single-Family Residence

Construction of a new single-family residence on an existing lot that is zoned appropriately is considered a Level 1-C review level and typically takes three to six weeks.

b. New Lots for Single-Family Development

The creation of new lots for new single-family development requires the processing of a Tentative Parcel Map (TPM) (if four lots or less) or a Tentative Subdivision Map (TSM) (five lots or more). A TPM requires an administrative level of approval and takes approximately three to seven weeks. If the application is for a vesting TPM, also known as a minor subdivision, the process involves a public hearing by the Planning Commission and takes approximately seven to 16 weeks. An application for a TSM also requires approval by the Planning Commission; the Planning Commission decision, if approved, is then forwarded to the City Council for a second public hearing within 30 days. The City Council makes the final decision and establishes the final conditions of approval. The timeframe for a TSM is approximately 11 to 20 weeks. Compared to many other California agencies, El Cajon processes entitlements and permits quickly.

Once a TPM or TSM is approved, a final parcel or subdivision map must be prepared and recorded before the new lots are considered suitable for construction. The processing of a final parcel or subdivision map is coordinated by the City Engineer. Depending upon the complexity of the parcel or subdivision map, the amount of time necessary to process a final parcel or subdivision map averages about nine months.

Once the map is recorded, a building permit must be issued before a single-family residence can be built. The building permit process requires review by the Planning and Building Divisions of the Department of Community Development, as well as the Public Works and Fire Departments. As noted above, the average processing time is approximately three to six weeks.

c. Construction of Apartments

The construction of apartments (four or more units) requires the approval of a Site Development Plan (SDP), which is a staff-administered process, to obtain comments from the Planning and Building Safety Divisions of the Department of Community Development, and the Public Works and Fire Departments, as well as comments from school districts and utility providers. SDP review includes a four- to 12-week process to arrive at a preliminary decision to approve, approve subject to conditions, or to deny. Once the SDP is approved, the applicant can submit plans for building permits, as described above.

The construction of new condominiums or other common interest subdivision or the conversion of existing residential development to condominiums requires the processing of a Planned Unit

Development (PUD) and a TPM or TSM. Both the PUD and TPM or TSM are processed simultaneously as public hearing items before the Planning Commission and City Council as described above. The processing times for a PUD are consistent with those for a TPM or TSM as described above. The conversion of existing apartments to condominiums may require the upgrading of common area facilities and individual unit features depending upon their status at the time of conversion. Relocation assistance for existing residents who may be displaced may also be required.

In 2017, the City adopted a Common Interest Development section in ECMC 17.125.110, which allows for the approval of condominium apartment units without the requirement for a PUD provided that all the developments standards of the underlying zone can be met. This streamlined approvals for multi-family condominium projects.

Occasionally, the City uses the Specific Plan (SP) process to review residential developments. An SP application involves a public hearing by the Planning Commission and a second public hearing by the City Council. The process takes 12-20 weeks. Once an SP is approved, the conditions of approval must be satisfied before an ordinance is adopted. Once the Specific Plan ordinance is effective, building permits can be processed as described above.

d. CUP and SDP Processes

The Planning Commission has decision authority for Conditional Use Permits (CUP). The decision is made as part of a noticed public hearing and the based on the following findings in ECMC 17.50.060:

A. The proposed use is consistent with applicable goals, policies, and programs of the general plan, and with any applicable specific plan;

B. The proposed site plan and building design are consistent with all applicable use and development standards;

C. The proposed use will be operated in a manner that is compatible with existing and planned land uses in the vicinity of the proposed use;

D. The proposed use and project design will not be detrimental to the public health, safety, and general welfare, including but not limited to matters of noise, smoke, dust, fumes, vibration, odors, and hazards or excessive concentrations of traffic; and

E. The proposed use is in the best interest of public convenience and necessity.

The Director of Community Development or his designee has decision authority for Site Development Plan Permits (SDP). The following findings must be made to approve an SDP. There is no public hearing required.

A. The proposed project is consistent with applicable goals, policies and programs of the General Plan, any applicable specific plan or regional planning document;

B. The proposed site plan and building design are consistent with all applicable city ordinances and policies;

C. Easements and rights-of-way are recognized and respected on the site development plan; and

D. Public improvements will be completed, maintained and upgraded in accordance with public improvement thresholds.

The City will review and revise these findings to ensure they represent objective standards.

6. On- and Off-Site Improvements

Requirements for on- and off-site improvements vary depending on the presence of existing improvements, as well as the size and nature of the proposed development. In general, most residential areas in El Cajon are served with infrastructure. However, aging infrastructure continues to be an issue. The City continues to utilize a capital improvement plan to facilitate the upgrading of infrastructure and public facilities. Currently, the City does not impose any development impact fee for traffic, drainage, sanitary sewer, or other public facilities. However, the City may in the future consider impact fees and this would not be a constraint on housing, as it would normalize El Cajon as compared to other agencies and allow for getting infrastructure and public facilities to support the RHNA.

Developers are responsible for all on-site improvements, including parking, landscaping, open space development, walkways, drainage, and all utility connections. Projects must be designed to minimize water quality impacts consistent with Low Impact Development (LID) principles. LID measures minimize or eliminate pollutants in storm water through natural processes by maintaining pre-development hydrologic characteristics, such as flow patterns, surface retention, and recharge rates. Implementation of LID measures can be costly and potentially constrain residential development. However, these requirements are mandated per Federal and State water quality regulations.

In addition, new subdivisions are required to underground all utility lines. Public street widths are specified in the El Cajon Public Works Improvement Standards Manual, 1996. This document establishes street classifications, right-of-way widths, and improvement standards. For a typical residential street, the standard is 36 feet of paved roadway within a 56-foot right of way.

7. Other Policies and Regulations

a. Proposition 13

Proposition 13, a voter initiative that limits increases in property taxes except when there is a transfer of ownership, may have increased the cost of housing. The initiative forced local governments to pass on more of the costs of housing development to new homeowners. The law also increased the initial cost of purchasing a home as future tax savings are imputed into the purchase price.

b. Article 34 of the California Constitution

Article 34 requires that low-rent housing projects developed, constructed, or acquired in any manner by any State or public agency, including cities, receive voter approval. There are costs

associated with the process and with the uncertainty and delay caused by the process. At this time, the City has voter approval for senior housing projects only.

c. Federal and State Environmental Protection Regulations

Federal and State regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs resulting from the environmental review process are also added to the cost of housing and are passed on to the consumer. These costs include fees charged by local government and private consultants needed to complete the environmental analysis, and from delays caused by the mandated public review periods. However, the presence of these regulations helps preserve the environment and ensure environmental safety to the El Cajon residents.

d. Local Tax Policies

El Cajon voters authorized a local transactions and use (sales) tax increase to fund public services and facilities in 2008, which authorized an additional half-cent sales tax increase. Voters narrowly approved Proposition J in 2008, with only 51.77 percent supporting the measure, which will be in effect for 20 years (it expires in 2029). Waning public support for potential further tax increases to support critical services and facilities may force the City to place a larger burden for new infrastructure construction on future developers.

C. Availability of Public Services and Facilities and Environmental Constraints

1. Availability of Public Services and Facilities

As a highly urbanized community, public services and facilities are available to facilitate development throughout the City. All of the residentially designated land in El Cajon is served with water lines, streets, storm drains, and other infrastructure and utilities. The majority of properties are serviced by the public sewer system, and approximately 40 properties still rely on a septic system.

The Helix Water District and Padre Dam Municipal Water District provide potable water in the City. Wastewater is collected and transmitted to the San Diego Metropolitan Sewer District for treatment. State law requires that water and sewer providers develop written policies that grant priority to proposed development that includes housing affordable to lower income households. The legislation also prohibits water providers from denying or conditioning the approval of development that includes housing affordable to lower income households unless specific written findings are made. The City will provide a copy of the adopted Housing Element to the Helix Water District, Padre Dam Municipal Water District, and the San Diego Metropolitan Sewer District within 30 days of adoption. The City will coordinate with these providers to ensure priority service provision to affordable housing developments.

2. Environmental Constraints

The identified sites for future residential development are located in urbanized areas of the City; most sites have been previously developed and are not subject to significant environmental

constraints. Individual sites may have hazardous materials that require cleanup efforts depending on prior uses. Portions of the very-low density residential areas in the City are constrained by topography and may be subject to wildfires.

Section 5: Housing Resources

Resources that are available for the development, rehabilitation, and preservation of housing in the City of El Cajon are discussed in this section. The analysis demonstrates the City's ability to satisfy its share of the region's future housing need, and identifies administrative resources available to support housing activities and facilitate implementation of City housing policies and programs. Opportunities for energy conservation are also explored.

A. Future Housing Needs

State law requires each community to play a role in meeting the region's housing needs. Specifically, a jurisdiction must demonstrate in the Housing Element that its land inventory is adequate to accommodate its share of the region's projected growth. This section assesses the adequacy of El Cajon's land inventory in meeting future housing needs.

1. RHNA Requirement

SANDAG developed a Regional Housing Needs Assessment (RHNA) based on the California Department of Housing and Community Development (HCD) determination for the region's "fair share" of statewide forecasted growth through April 15, 2029. Overall, the region needs to plan for an additional 171,685 units. El Cajon's share of the regional housing need for the 2021-2029 period is allocated by SANDAG based on factors such as recent growth trends, income distribution, and capacity for future growth. El Cajon must identify adequate land with appropriate zoning and development standards to accommodate its allocation of the regional housing need.

According to the RHNA, El Cajon's share of regional future housing needs is a total of 3,280 new units. This allocation is distributed into different income categories, as shown below in Table 35~~Table 35~~. The RHNA includes a fair share adjustment which allocates future (construction) need by each income category in a way that meets the State mandate to reduce over-concentration of lower income households in historically lower income communities or areas within the region.

Table 35: Housing Needs for 2021-2029		
Income Category (% of County AMI)	Number of Units	Percent
Extremely Low (30% or less)*	240	7.3%
Very Low (31 to 50%)	241	7.3%
Low (51 to 80%)	414	12.6%
Moderate (81% to 120%)	518	15.9%
Above Moderate (Over 120%)	1,867	56.9%
Total	**3,280**	**100.0%**

Source: Final Regional Housing Needs Allocation, SANDAG, August 2020.
AMI = Area Median Income
*Note: * The City has a RHNA allocation of 481 very low income units (inclusive of extremely low income units). Pursuant to State law (AB 2634), the City must project the number of extremely low income housing needs based on Census income distribution or assume 50 percent of the very low income units as extremely low. Assuming an even split, the City's RHNA allocation of 481 very low income units may be divided into 240 very low and 241 extremely low income units. However, for purposes of identifying adequate sites for the RHNA allocation, State law does not mandate the separate accounting for the extremely low income category.*

2. Credits toward RHNA

Since the RHNA uses June 30, 2020 as the baseline for growth projections for the Housing Element planning period of 2021-2029, jurisdictions may count toward the RHNA any new units built or issued permits since June 30, 2020. The City must demonstrate in this Housing Element its ability to meet the remaining housing needs, through the provision of sites, after subtracting units from anticipated ADUs and entitled projects as of July 1, 2020 (Table 36~~Table 36~~).

Table 36: Remaining 2010-2020 Share of Regional Housing Needs				
Income/Affordability Category	RHNA	Entitled	Potential ADU	Remaining RHNA
Extremely Low/Very Low	481	1	0	480
Low Income	414	0	0	414
Moderate	518	0	146	372
Above Moderate	1,867	170	0	1,697
Total	**3,280**	**171**	**146**	**2,963**

a. Units Entitled

As seen in Table 37~~Table 37~~ there are currently 15 projects entitled that provide a mix of single family homes, condominiums, apartments and townhomes. These projects will provide 171 new housing units (170 affordable to above moderate income and one unit affordable to very low income.) All units are considered to be affordable to above moderate income except for one apartment unit that is made affordable through a development agreement for Jumak Residences.

Table 37: Entitled Housing Projects		
Project	**Type**	**Units**
Magnolia Hills	SFR	26
West Main Residential	SFR	5
Shadow Mountain Subdivision	SFR	19
Ballantyne project	SFR	29
Saddlebrook	SFR	12
Via Elise	SFR	2
Tilling Way	SFR	6
Bostonia Greens	SFR	7
1003 Bostonia	MF	8
130 E Washington	two duplexes	4
Skyridge	townhomes	19
636 S Johnson	duplex & SFR	3
Jumak Residences	MF	9
Lexington Apartments	MF	10
Rocky Hill Point	SFR	12
Total		**171**

b. Potential ADU

New State laws passed since 2017 have substantially relaxed the development standards and procedures for the construction of Accessory Dwelling Units (ADUs). With the new ADU laws, El Cajon has seen increased development of ADUs in the community:

- 2018 – 20 ADUs and 1 JADU
- 2019 – 10 ADUs
- 2020 – 25 ADUs

Given the steady rate of ADU development, the City anticipates permitting at least 18 ADUs per year for a total of at least 146 ADUs in the eight-year planning period between 2021 and 2029. With the lack of affordability data available, the City expects that all new ADUs to be affordable to moderate income households based on the City's rental housing market conditions as discussed in previous sections.

c. Remaining RHNA

After accounting for entitled units and potential ADUs, a remaining need of 2,963 units exists, including 480 very low income, 414 low income, 372 moderate income, and 1,683 above moderate income units. The City must demonstrate the availability of sites with appropriate zoning and development standards that can facilitate and encourage the development of such units during the 2021-2029 period.

B. Residential Sites Inventory

1. Density and Affordability

State law requires that jurisdictions demonstrate in the Housing Element that the land inventory is adequate to accommodate that jurisdiction's share of the regional growth. The State has established "default" density standards for local jurisdictions. State law assumes that a density standard of 30 units per acre for suburban jurisdictions, such as El Cajon, is adequate to facilitate the production of housing affordable to lower income households. Therefore, in estimating potential units by income range, it is assumed that:

- A density of 0 to 10 units per acre (primarily for single-family homes) is assumed to facilitate housing in the above moderate income category;
- A density of 10.1 to 29 units per acre (primarily for medium density multi-family developments) is assumed to facilitate housing in the moderate income category; and
- A density of 30 or more units per acre (primarily for higher density multi-family developments) is assumed to facilitate housing in the very low and low income category. However, sites not meeting the minimum size requirement (0.5 acre) are also assumed to facilitate only moderate income housing.

2. Methodology

The development of the sites inventory started with the vacant and non-vacant sites that have been identified by the City based on staff knowledge of existing conditions and development interests expressed by property owners and developers. These sites are labeled in Appendix C in Table C-1. These sites did not utilize the below methodology.~~as "Identified by Local Knowledge."~~ Then a series of GIS analyses were conducted to identify additional vacant and non-vacant sites in the City within the Transit District Specific Plan (TDSP) or Mixed-Use Overlay Zone (M-U) specifically, using data from SANDAG and County Assessor's Office and criteria that demonstrate feasibility for redevelopment. These sites are labeled in Appendix B as "Identified by Objective Criteria." Then sites identified by these objective criteria were reviewed by staff based on knowledge of existing conditions and trends of development in the neighborhoods. The combined sites from staff and the methodology were identified as being MU, TDSP, or as other vacant and underutilized (not within the MU or TDSP) in the sites inventory.

Vacant and non-vacant properties in the areas were identified using the following steps and criteria:

- Improvement-to-land value ratio less than 1.0, indicating the improvements on site are worth less than the land and therefore, conducive to recycling to higher intensity uses. Redevelopment of properties, particularly retail and office uses, into residential uses has been a trend throughout California due to changing landscape of online shopping and remote working. Often properties with even higher improvement-to-land ratio are being redeveloped. While retail and office buildings may be assessed higher than land value for property tax purposes, a property with high vacancy or turnover rate does not

generate adequate revenue to the property owner. Therefore, the higher the improvement value, the bigger the financial burden to the owner.

Properties that appear to house viable uses or with new construction are removed from the potential sites inventory.

- Underutilized sites are those that can accommodate a higher floor to area ratio as compared to similar sites. ~~The TDSP allows a maximum FAR of _____ and M-U sites allow a maximum FAR of _____.~~ Within the TDSP, sites with more than the average 0.45 FAR (Floor Area Ratio) of all parcels in the TDSP were removed. And for the M-U, sites with more than 0.60 FAR were removed. Any property that did not come below the respective average was removed from the list. ~~At these FAR thresholds, parcels that are currently developed at less than XX percent of the allowable FAR would be more conducive to redevelopment due to the substantive potential net yield in square footage and units.~~. The TDSP and M-U do not include a maximum FAR.

- Sites with buildings or structures on the land that were less than 40 years old were also removed from the list. In the inventory, the year built is shown as the ending two digits of a four-~~-~~digit year, e.g. 00 is 2000. Typically structures older than 30 years require significant systems upgrades that may be costly. Therefore, using a threshold of 40 years represent a conservative assumption. In general, retail~~s~~ older than 20 years may be considered outdated already. Also, buildings older than 40 years are likely not compliant with ADA requirements. This can be a constraint to major tenant improvements as such activities would trigger ADA requirements that the existing building may not be able to accommodate.

- Apartments and condominium structures are automatically removed from the list.

- Additional parcels were added or removed based on staff recommendations.

The methodology was developed to align with current trends in the City. The detailed sites inventory in Appendix C provides the justification for choosing the sites and specifies sites that were included in the inventory due to developer interest, preliminary project proposals~~, and projects~~ ~~-~~-even though the methodology may have deemed them unsuitable.~~.~~ The City is experiencing increased development interest in the areas identified for future development and multiple inquiries regarding potential housing projects are received on a monthly basis. Below are examples of inquiries received on specific sites within the past year.

TDSP

- 297 to 333 S Marshall – in escrow with affordable housing developer to construct up to 60 units
- 560 Richfield – A number of inquiries about consolidation and residential development
- 370 Millar existing single-family home – Inquiries to add multi-family housing
- 640 El Cajon Boulevard small lot with billboard – Inquiries about mixed-use development

MU Overlay

- 401 W Main – Ongoing inquiries regarding mixed-use townhomes
- 250 Van Houten – Preliminary plans for multi-family affordable project

Other Non-Vacant Sites

- 1058 Mollison – inquiry into five-unit housing project with preliminary plan

To facilitate development, the City provides a preliminary review process and meeting at no charge to applicants and provides multi-disciplinary feedback within one to two weeks on average.

Based on recent trends in the City, the likelihood for non-residential uses in the mixed use overlay is limited. Furthermore, MU-RR requires a residential component. Below are some examples of recent recycling in the MU-RR and the City's actions to facilitate such

- Lexington Apartments at 235 East Lexington project is a 10-unit multi-family project that is under construction on a 0.27-acre site within the MU-RR overlay within the Downtown area. The project site was previously developed with a small commercial office building. The building had been vacant for a number of years prior to redevelopment. The project site is 0.27 acre and resulted in a density of 37 dwelling units per acre. The allowable density is 40 dwelling units per acre in the MU-RR zone. In order to facilitate the infill housing project, the City approved a parking reduction from 23 to ten required parking spaces.
- A mixed-use project was recently approved at 333 West Lexington to add two residential units above an existing commercial office building on a 0.38-acre site within MU-RR overlay in the Downtown area. The project site is currently developed with a small commercial office building that will be adaptively reused and converted to a medical office use. The resulting density is 5.2 dwelling units per acre. To facilitate the infill housing project, the City approved a reduction to the minimum driveway width.

The TDSP was adopted on May 8, 2018 and has been in place for three years. Due to the limited length of time that the plan has been in place, there have not been any completed housing projects to date. A project is currently in the entitlement phase for 116 new townhomes on a 5.2-acre site at 300 El Cajon. This project would maximize the 30 unit per acre density allocated to a portion of the site and is requesting a density bonus of 14 dwelling units. The density bonus is allowed as part of the TDSP for projects with community benefits or development amenities.

Throughout the City outside TDSP and MU Overlay areas, recycling is also occurring on underutilized sites. The Habitat for Humanity on Ballantyne project developed five residential units on a non-vacant site with an existing single-family home. The project required a rezoning and General Plan amendment to increase the density to allow for this affordable housing project, which was a partnership with the City of El Cajon and Habitat for Humanity. The project site is 0.4-acre and resulted in a density of 12.5 units per acre.

Four new duplex units were approved on a multi-family property 130 East Washington. An existing dilapidated duplex and two detached units were developed on the property.

With the density of recent residential projects achieving either over the maximum density, using a density bonus, or just below maximum density (92 percent of maximum density), the City has elected to perform site capacity calculations at 80 percent of the maximum density allowed. This will allow for a more conservative assumption and provide for larger buffer in capacity on the sites the City has selected.

Development interest in El Cajon has primarily been in residential development in the Mixed-Use Overlay. The most recent projects on Mixed-Use Overlay sites have been residential projects including the ten-unit Lexington Apartment project as 235 East Lexington, which demolished a small, commercial office building and ten multi-family units are under construction and the project at 333 West Lexington for two new residential units to be added to an existing commercial building. Demand for new commercial construction is relatively low in El Cajon and most mixed-use sites would not be attractive to commercial developers. The City continues to see evidence of demand and interest in recycling of commercial buildings to residential uses including the project at 166 Wells Avenue, which converted a 2,800 square-foot commercial office building to two residential units on 5,350 sq. ft. lot. Due to the changing commercial retail market and the minimal demand for lower grade office space, the City expects to see more commercial properties change over to residential and does not anticipate a demand for new commercial uses on these sites.

3. Mixed-Use Overlay Sites

In the Mixed-Use Overlay Zone (M-U), 93 sites were identified as being vacant or underutilized using the methodology described above or by staff. Each of the sites identified in the M-U zone has an allowable maximum density of 40 units per acre. There are 30 sites that meet the size requirements to be feasible for low income housing units (greater than half an acre and less than 10 acres). A total of 48 acres throughout the M-U zone are feasible for low income. Taking into account the existing units already present on the sites and assuming development at 80 percent of the allowable density, a development potential of 1,515 units can be used to accommodate the lower income RHNA. The remaining sites in the M-U zone will be used to accommodate above moderate income, with a net potential of 2,099 units.

Parkway Plaza Shopping Mall: The mall has recently transferred ownership and with the new owner publicly expressing interest in developing residential units on the property. They have reached out to the City for further information on the next step. This project has the potential to provide approximately 1,800 housing units. Parcels within this site are feasible for lower income.

Table 38: Mixed-Use Overlay Sites					
Income/ Affordability	Existing Zoning	Total Acres	Maximum Units		Net Potential Units[2]
			Maximum Density[1]	Units	
Above Moderate Income (<0.5 acres and >10 acres)	C-G	5.01	40	187	148
	C-R	56.01	40	2,239	1,791
	O-P	6.55	40	242	160
	Subtotal:	67.57	--	2,668	2,099
Lower Income 30+ du/ac (<10 acres and >0.5 acres)	RM-2200	0.76	40	30	20
	C-G	17.81	40	708	563
	C-N	3.89	40	155	123
	C-R	21.11	40	840	670
	O-P	4.42	40	~~176~~104	139
	Subtotal:	47.99	--	~~1,091~~1,837	1,515
Total		**115.56**	**--**	**4,~~577~~505**	**~~3,614~~3,542**

Notes:

1. *Maximum Density is based on allowable density per Zoning Code in the M-U Zone.*
2. *Net Potential Units is based on the overall yield in the zone/district, taking into account the following: a) subtracting existing units; and b) assuming only development up to 80 percent of allowable density on individual lots.*

4. Transit District Specific Plan Sites

Within the Transit District Specific Plan (TSDP) there are 77 sites, approximately 25 acres that are either vacant or underutilized according to the sites selection methodology or by staff. In the TDSP, there are 5.54 acres in the C-G zoning that allow densities from 30 to 40 units per acre and are feasible for lower income and account for 130 net potential units. There are also sites zoned RM-HR that immediately surround the transit station that allow for up to 60 units per acre in the TDSP. These sites account for a net potential of 146 low income units. The other remaining sites within the TDSP are not feasible for lower income but account for 195 moderate income units and 111 above moderate income units.

MTS Property: The City and MTS currently have an MOU to jointly solicit a development project that will include residential within the Transit District Specific Plan. There is a group of 14 parcels currently zoned at 60 du/ac and has the potential to provide 82 above moderate income units and 85 low income units.

ECB Property: There are 12 parcels make up several properties that are under contract with a residential developer to build 116 market rate townhomes. There is currently other interest from property owners to sell other parcels not under contract for redevelopment.

Table 39: Transit District Specific Plan Sites

Income/ Affordability	Existing Zoning	Total Acres	Maximum Units		Net Potential Units[2]
			Maximum Density[1]	Units	
Above Moderate Income	C-G	5.26	30.0-40.0	151	111
	Subtotal:	5.26	--	151	111
Moderate Income	RM-HR	2.92	40.0-60.0	150	117
	RM-2200	7.80	20	140	78
	Subtotal:	10.72	--	290	195
Lower Income 30+ du/ac (<10 acres and >0.5 acres)	C-G	5.54	30.0-40.0	164	130
	RM-HR	3.06	40.0-60.0[3]	182	146
	Subtotal:	8.60	--	346	276
Total		**24.58**	**--**	**787**	**582**

Notes:

1. *Maximum Density is based on allowable density per Zoning Code in the TDSP.*
2. *Net Potential Units is based on the overall yield in the zone/district, taking into account the following: a) subtracting existing units; and b) assuming only development up to 80 percent of allowable density on individual lots.*
3. *RM-HR sites within the TDSP immediately surrounding the transit center allow for up to 60 du/acre.*

5. Other Vacant and Underutilized Sites

Outside of the City's Downtown, most of the City's vacant and underutilized residential sites are zoned for low to medium density residential uses and have been previously identified by staff as feasible for development and were not identified using the methodology described above.~~.~~ Based on the allowable density and net potential, the 51 vacant and underutilized residential sites in the City can accommodate 288 units (Table 40~~Table 40~~). Specifically, 106 units can be accommodated on low density residential sites, affordable primarily to above moderate income households. Another 182 units can be accommodated on medium density residential sites that are considered feasible to facilitate moderate income housing.

Table 40: Vacant and Underutilized Residential Sites Citywide

Income/ Affordability	Existing GP	Existing Zoning	Total Acres	Maximum Units		Net Potential Units[2]
				Maximum Density[1]	Units	
Above Moderate Income (<=10 du/ac)	LR, MR	PRD-Low	5.52	10	55	40
	LR, MR	RS-6	11.99	7.2	76	52
	LR	RS-9	5.58	4.8	22	10
	LR, LLR	RS-14	1.25	3.1	3	2
	LR, LLR	RS-20	1.39	2.1	2	2
		Subtotal:	25.73	--	158	106
Moderate Income (10-29 du/ac)	LR, MR, LMR, HR	RM-2200	11.4	19.8	220	154
	LR, MR, LMR	RM-2500	0.90	17.4	14	11
	MR, LMR	PRD-Low-Med	1.14	16.5	18	15
	LR, MR	RM-4300	0.30	10.1	3	2
		Subtotal:	13.74	--	255	182
Total			**39.47**	**--**	**413**	**288**

Notes:

1. *Maximum Density is based on allowable density per Zoning Code.*
2. *Net Potential Units is based on the overall yield in the zone/district, taking into account the following: a) subtracting existing units; and b) assuming only development up to 80 percent of allowable density on individual lots.*

C. Adequacy of Sites Inventory

Table 41~~Table 41~~ summarizes the City's accommodation of the RHNA for all income groups during the planning period. After accounting for development credits and the realistic capacity of sites identified by staff and analyses, the City has identified adequate capacity for its RHNA for the planning period. The City's sites inventory is comprised primarily of nonvacant sites. Vacant sites accommodate less than 15 percent of the potential capacity on the sites identified for lower income.

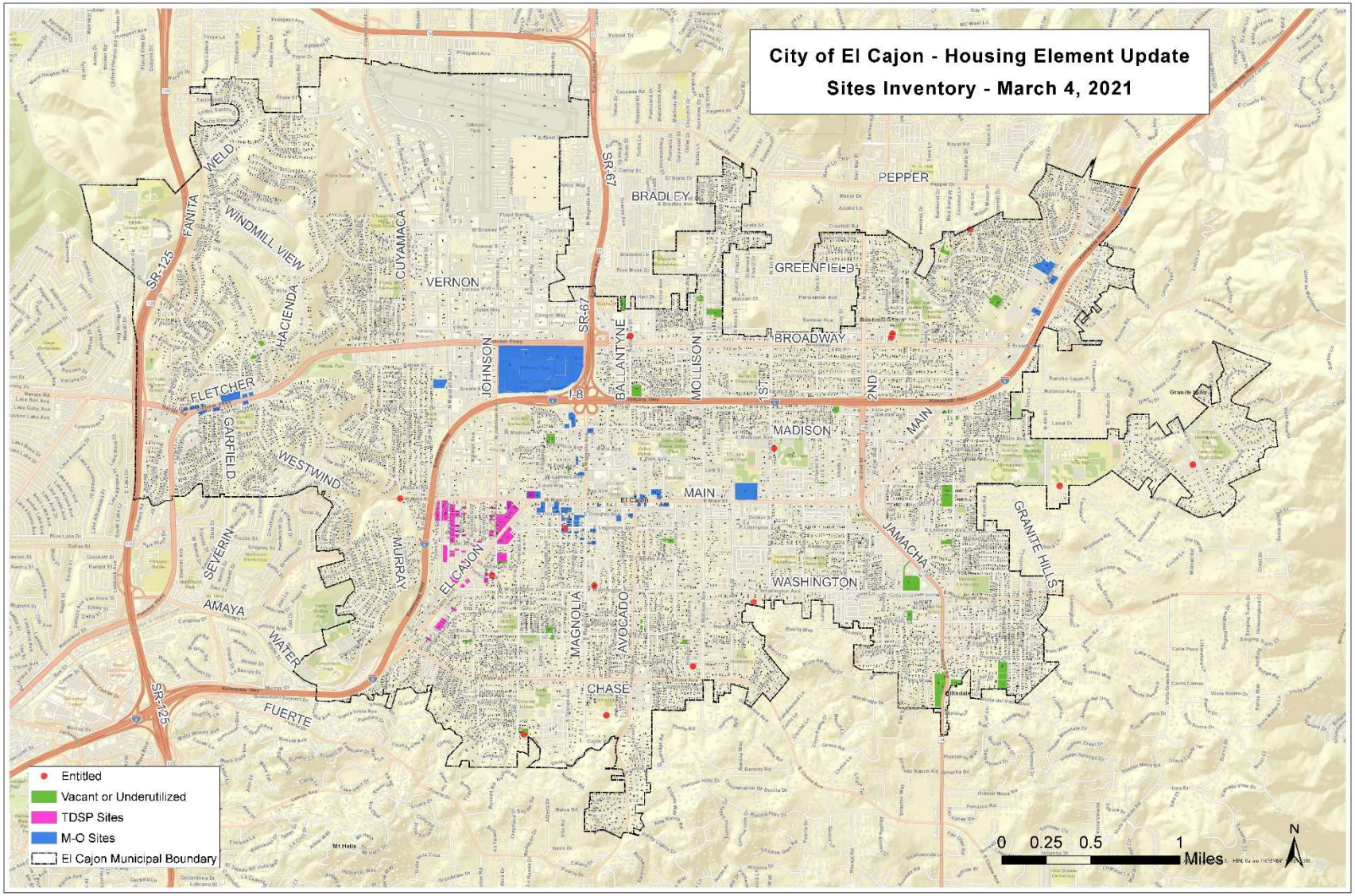
Table 41: Adequacy of Sites to Accommodate RHNA

	Very Low/Low Income	Moderate Income	Above Moderate Income	Total
RHNA	895	518	1,867	3,280
Credits	1	146	170	411
Remaining RHNA	**894**	**372**	**1,697**	**2,963**
Sites Inventory Capacity				
M-U Zone Sites	1,515	0	2,099	~~3,614~~3,542
TDSP Sites	276	195	111	582
Other Vacant and Underutilized	0	182	106	288
Subtotal	**1,791**	**377**	**2,316**	**4,484**
Surplus	**+897**	**+5**	**+619**	**+1,521**

D. Availability of Site Infrastructure and Services

The City of El Cajon provides sewer service, and water supply and distribution is provided by the Helix and Padre Dam Water Districts in their respective service areas. Water and sewer infrastructure is in place throughout the City. There may be a future need to up-size infrastructure depending on development trends in specific areas. The City of El Cajon does not have development impact fees to address future capital needs. Development projects in areas that are nearing infrastructure capacity are required to analyze sewer capacity as a condition of approval and may need to participate in cost-sharing to increase capacity to accommodate the new residential units. The City has sufficient water and sewer capacity to support the RHNA.

Figure 14: Sites Inventory Map



E. Funding Resources

The City of El Cajon has access to several federal and local resources to achieve its housing and community development goals. Specific funding sources will be utilized based on the eligibility and requirements of each project or program. The City leverages, to the maximum extent feasible, local funds with federal and State funds in meeting its housing and community development objectives.

1. SB2 Grants

In 2017, Governor Brown signed a 15-bill housing package aimed at addressing the State's housing shortage and high housing costs. Specifically, it included the Building Homes and Jobs Act (SB 2, 2017), which establishes a $75 recording fee on real estate documents to increase the supply of affordable homes in California. Because the number of real estate transactions recorded in each county will vary from year to year, the revenues collected will fluctuate.

The first year of SB 2 funds are available as planning grants to local jurisdictions. The City of El Cajon received $310,000 for planning efforts to facilitate housing production. For the second year and onward, 70 percent of the funding will be allocated to local governments for affordable housing purposes. A large portion of year two allocations will be distributed using the same formula used to allocate federal Community Development Block Grants (CDBG). HCD is in the process of closing out the Year One planning grant allocations and has not begun the process of allocating the Year Two affordable housing funds.

2. HUD Entitlement Grants

The City of El Cajon receives/manages various funding sources to support affordable housing production and to improve existing housing for lower and moderate income households. Specifically, El Cajon receives Community Development Block Grants (CDBG) and HOME Investment Partnership Act (HOME) funds annually from HUD as an entitlement jurisdiction.

CDBG funds are allocated each year to the City on a formula basis for eligible community development and housing activities. Between 2013 and 2020, the City was allocated an average of $1,243,810 in CBDG funds annually, from a low of $1,157,598 in 2014 to a high of $1,364,440 in 2020. In 2020, the City received an additional $802,656 in CDBG-Coronavirus (CDBG-CV) funding under the CARES Act, which established the Coronavirus Relief Fund. The City utilizes CDGB funds in a variety of ways, as demonstrated in the list above. One of the programs CDBG funds are utilized for is to rehabilitate aging mobile-homes for low-income households living in approved mobile-home parks, including senior parks that maintain compliance with building code standards. Elimination of lead-based paint and other hazards are typically required, except in senior only parks, as part of the program as well.

HOME funds are also allocated each year to the City on a formula basis but are restricted to affordable housing opportunities. Between 2013 and 2020, the City was allocated an average of $445,373 in HOME funds annually, from a low of $404,864 in 2015 to a high of $646,351 in 2020. The City utilizes HOME funds to rehabilitate aging single-family residences to bring the property up to not only Housing Quality Standards, but current Building Code standards as well.

Borrowers must be lower income, have sufficient equity, and utilize City-approved licensed contractors. Lead based paint hazards are identified and abated in each unit as part of the program as well. In addition, HOME funds are utilized to assist lower income households with down-payment assistance to purchase single-family or condominium homes in the City.

Several housing programs currently offered through the City include:

- Housing Rehabilitation Loan Programs, including Single-Family Rehabilitation Program and Mobile-Home Rehabilitation (CDBG & HOME)
- FirstTime Homebuyer Program (HOME)
- CSA San Diego Fair Housing Services (CDBG & HOME)
- Emergency Shelter Program—East County Transitional Living Center (CDBG and CDBG-CV)
- Rotational Shelter Program—Interfaith Shelter Network (CDBG)
- City of El Cajon Community Policing Program, including continuation of Crime-Free Multi-Housing Program (CDBG)
- Rehabilitation/Facility Improvements, such as park improvements, construction and retrofitting of curb ramps and sidewalks for ADA accessibility, maintenance of facilities, and similar improvements (CDBG)
- Rental and Utility Assistance Program—Interfaith Shelter, CSA, and Home Start, Inc. (CDBG-CV)
- Emergency Motel Stays—Home Start, Inc. (CDBG-CV)

El Cajon's current Consolidated Plan (FY 2019 – FY 2023) describes the City's use of CDBG and HOME funds for a five-year period. The Consolidated Plan notes that the City has extensive housing and community development needs, and notes that CDBG and HOME funds alone are not adequate to address the myriad of needs identified during the public outreach process and summarized in the Needs Assessment and Market Analysis of the Consolidated Plan. Each source has had severe funding reductions. According to the current Consolidated Plan, given the limited annual allocations in CDBG and HOME funds, the City may consider pursuing new Section 108 loans within the five-year Consolidated Plan period in order to support large-scale public improvements or housing projects.

F. Administrative Capacity

1. El Cajon Housing Authority

The City Council established and activated the EI Cajon Housing Authority in March 2011, a new agency, and adopted a resolution to become the Successor Agency for all housing assets and functions acquired or assisted with Low and Moderate Income Housing Funds in January 2012. Although no new Low and Moderate Income Housing funds will be available, the El Cajon Housing Authority has accepted responsibility for the physical housing assets and housing loan portfolio which may continue to generate income as loans are repaid. The EI Cajon Housing Authority has the responsibility for determining the direction and focus of any income generated from original Low and Moderate Income Housing Funds.

2. Affordable Housing Partners

The City works closely with affordable housing developers to expand housing opportunities and to preserve existing affordable housing in the City. Specifically, the City of El Cajon has worked closely with the following nonprofit and for-profit affordable housing developers.

- **San Diego Habitat for Humanity:** The City/Housing Authority has provided HOME and LMIHAF funds to San Diego Habitat for Humanity for the acquisition of land and construction of new homeownership housing units for low income first time homebuyers;

- **Domus Development, LLC:** The City/Housing Authority has provided HOME and LMIHAF funds to Domus Development, LLC, for the acquisition of land and construction of a new 70-unit multi-family rental housing project low income families and veterans;

- **Affirmed Housing:** Affirmed Housing provides affordable housing in the San Diego region, with an emphasis on housing for persons with disabilities;

- **Thomas Safran & Associates**: The Housing Authority partnered with TSA to allow for the sale of the leasehold interest in the Lexington Avenue Senior Apartments to TSA from former partner, Goldrich Kest. TSA received a reservation of Low Income Housing Tax Credits and a new HUD first mortgage to fund the transaction, to extend the affordability of the project for an additional 75 years, and to provide for the substantial rehabilitation for the project. In addition, a large portion of the proceeds from the sale will be returned to the project from the Housing Authority in the form of rental subsidies for 40 of the 100 units for 15 years. TSA has developed over 6,000 units, including affordable and mixed-use rental housing throughout Southern California for over 40 years.

3. Housing Authority of the County of San Diego

The Housing Authority of the County of San Diego administers the Housing Choice Voucher Program (Section 8) on behalf of the City of El Cajon. Currently, approximately 2,656 households in El Cajon are utilizing Housing Choice Vouchers.

G. Opportunities for Energy Conservation

1. State Regulations and Programs

Title 24 of the California Administrative Code establishes energy conservation standards that must be applied to all new residential buildings. The regulations specify energy saving design for walls, ceilings and floor installations, as well as heating and cooling equipment and systems, gas cooling devices, conservation standards and the use of non-depleting energy sources, such as solar energy or wind power. Compliance with the energy standards is achieved by satisfying certain conservation requirements and an energy budget. Among the alternative ways to meeting the energy standards are the following:

- **Alternative 1:** The passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels.

- **Alternative 2:** Generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements.

- **Alternative 3:** Also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

Residential developers must comply with these standards while localities are responsible for enforcing the energy conservation regulations.

2. Private Sector Programs

The following private sector energy conservation programs are available to housing developers and El Cajon residents:

- **California Alternative Rates for Energy (CARE):** Lower-income customers enrolled in the CARE program receive a 20 percent discount on their electric and natural gas bills and are not billed in higher rate tiers that were created for San Diego Gas & Electric (SDG&E). CARE is funded through a rate surcharge paid by all other utility customers.

- **Family Electric Rate Assistance Program (FERA):** This program was developed for families whose household income slightly exceeds the threshold for assistance in other energy program allowances. Qualifying households have some of their electricity usage billed at a lower rate.

- **Low Income Energy Efficiency Program (LIEE):** The LIEE program provides no-cost weatherization services to lower income households who meet the CARE guidelines. Services provided include attic insulation, energy efficient refrigerators, energy efficient furnaces, weather stripping, caulking, low-flow showerheads, water heater blankets, and door and building envelop repairs that reduce air infiltration.

- **Residential Energy Standards Training:** SDG&E offers seminars on energy efficiency compliance best practices. Architects, designers, builders, engineers, energy consultants, HVAC contractors, building department inspectors, and plan checkers are encouraged to learn about new technologies that improve energy efficiency and reduce the cost of complying with evolving State energy standards.

- **Energy Savings Assistance Program**: SDG&E offers low- or no-cost products and installation of attic insulation, energy-efficient lighting, door weather-stripping, replacement of qualified appliances, caulking, minor home repairs, water heater blankets, and low-flow showerheads to eligible residents through their Energy Savings Assistance Program.

Section 6: Housing Plan

The Housing Plan identifies the City's housing goals, polices, and implementing programs. The overall strategy is to present a balanced and diverse array of policies that cover four overall areas of concern: construction, rehabilitation, conservation, and administration. The goals and policies of the Housing Element were organized into concise goal and policy directives.

A. Goal, Objectives, and Implementing Programs

The City of El Cajon's overarching housing goal is to:

> ***Increase, improve, and preserve a variety of safe, decent, affordable housing units meeting the existing and future needs of El Cajon residents of all income levels, including special needs populations.***

Objective 1: Accommodate an Increase in Residential Units for All Income Levels

Policy 1-1: Facilitate the production of housing for all segments of the population including those with special needs.

Policy 1-2: Encourage that housing constructed expressly for lower income households not to be concentrated in any single portion of the City.

Policy 1-3: Encourage the development of new housing units in close proximity to public transportation and community services.

Policy 1-4: Ensure that any future development adjacent to or near the railroad/light rail right-of-way is planned with the safety of the rail corridor in mind.

Policy 1-5: Coordinate and collaborate with the San Diego Metro Transit System to facilitate development in Transit District Specific Plan area.

<u>Program 1: Adequate Sites for Meeting RHNA and Monitoring No Net Loss</u>

The City of El Cajon has been assigned a Regional Housing Needs Assessment (RHNA) of 3,280 units (481 very low income, 414 low income, 518 moderate income, and 1,867 above moderate income) for the 2021-2029 Housing Element. With units constructed, under construction and approved at the time of writing this Housing Element, the City has met a portion of its RHNA, with a remaining RHNA of 2,989 units: 894 low income units; 398 moderate income units; and 1,697 above moderate income units. The City is committed to providing adequate sites to accommodate the remaining RHNA and has done so with the sites inventory identified by staff and analyses.

To ensure that the City comply with SB 166 (No Net Loss), the City will monitor the consumption of residential acreage to ensure an adequate inventory is available to meet the City's RHNA

obligations. To ensure sufficient residential capacity is maintained to accommodate the RHNA, the City will continue to implement the formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863. Should an approval of development result in a reduction of capacity below the residential capacity needed to accommodate the remaining need for lower income households, the City will identify replacement sites to accommodate the shortfall and ensure "no net loss" in capacity to accommodate the RHNA.

Funding:	Departmental budget
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council
Objectives and Timeframe:	• Provide appropriate land use designations to fulfill the City's share of regional housing needs of 3,280 units. • Maintain an inventory of vacant and underutilized sites and monitor the development trends to ensure continued adequacy of the sites inventory in meeting the RHNA. • Make available the sites inventory to interested developers on City website and update annually. • Implement the formal evaluation procedure pursuant to Government Code Section 65863. • Monitor and report through the HCD annual report process. • Amend the Zoning Code in 2022 to add a provision for administrative relief from Zoning Code standards when needed to achieve residential density in the Mixed-Use Overlay zone.

Program 2: By-Right Approval of Projects with 20 Percent Affordable Units on "Reuse" Housing Element Sites

Pursuant to AB 1397 passed in 2017, the City will amend the Zoning Code to require by-right approval of housing development that includes 20 percent of the units as housing affordable to lower income households, on sites being used to meet the 6th cycle RHNA that represent "reuse sites" previously identified in the 4th and 5th cycles Housing Element. The "reuse" sites are specifically identified in the inventory (see Appendix C). Prior to amendments, the City shall comply with the by right provisions of AB 1397 pursuant to Government Code Section 65583.2(c).

Funding:	Departmental budget
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council
Objectives and Timeframe:	• Pursue amendment to the Zoning Code to address by-right approval as outlined above within one-year of Housing Element adoption. • In the interim prior to amendment, the City shall comply with the by right provisions of AB 1397 pursuant to Government Code section 65583.2(c).

Program 3: Replacement Housing

Development on nonvacant sites with existing residential units is subject to replacement requirement, pursuant to AB 1397. The City will amend the Zoning Code to require the replacement of units affordable to the same or lower income level as a condition of any development on a nonvacant site consistent with those requirements set forth in State Density Bonus Law.

Funding:	Departmental budget
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council
Objectives and Timeframe:	• Pursue amendment to the Zoning Code to address replacement requirement within one-year of Housing Element adoption.

Program 4: Accessory Dwelling Units (ADUs)

The California State legislature has been promoting the development of ADUs and Junior Accessory Dwelling Units (JADUs) as one solution to increase the supply of affordable housing. In recent years, State laws regarding them have been amended many times to reduce barriers to their development. The City allows ADUs and JADUs as a permitted use in all residential zones and regulates them pursuant to Section 17.140.180 of the Zoning Code. Although El Cajon updated the Zoning Code in 2019 to include amendments to State law, additional bills that became effective in 2020 have caused the City's ADU/JADU ordinance to be inconsistent with certain provisions in State law. The City is in the process of updating the Zoning Code to comply with the requirements of State law regarding ADUs and JADUs. The City may consider to reference the State regulations so that it will remain consistent if/when the State regulations are revised. In addition, AB 671 (Friedman), which became effective January 1, 2020, requires that local jurisdictions develop a plan that incentivizes and promotes the creation of accessory dwelling units that can be offered at affordable rents for very-low, low- or moderate-income households. The City will develop a plan to comply with this requirement.

Funding:	Departmental budget
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council

Objectives and Timeframe:	• Amend Zoning Code within one year of Housing Element adoption to comply with state law. • Promote ADU construction for very-low, low-, or moderate-income households by providing information and resources on City website. • In 2022, evaluate the effective tools used in the region. Develop incentives and feasible mechanisms by 2023 to facilitate ADU production. • Facilitate the construction of 120 ADUs over the eight-year cycle. • Monitor ADU trends frequently and if the City finds that ADU production does not keep pace with the ADU assumptions towards the RHNA identified in Table 36~~Table 36~~ on page 72~~72~~, the City will commit to revising the sites strategy by finding other alternatives such as identifying additional sites within six months.

Program 5: Affordable Housing Development

The City continues to have extensive needs for affordable housing for lower income households (including extremely low income households), especially for seniors, disabled (including persons with developmental disabilities), the homeless, those at imminent risk of becoming homeless, and farmworkers. The City will continue to work with housing developers to expand affordable housing opportunities in the community.

Funding:	HOME; LIHTC; Multi-Family Housing Revenue Bonds; Other resources as available.
Responsible Agencies:	El Cajon Housing Authority; Planning Commission; City Council
Objectives and Timeframe:	• Continue to streamline the environmental review process for housing developments, using available state categorical exemptions and federal categorical exclusions, when applicable. • Annually outreach to developers to promote affordable housing development in the City and support the funding applications by developers in their pursuit for affordable housing funds. Specifically, outreach to developers that are experienced in producing special needs housing. • Annually pursue State, Federal, and other funding opportunities, allocate available affordable housing funds to increase the supply of safe, decent, affordable housing in El Cajon for lower income households (including extremely low income households), such as seniors, disabled (including developmentally disabled), the homeless, those at risk of homelessness, and farmworkers.

	• Expand the City's affordable housing inventory by 250 units over the next eight years (50 very low income, 50 low income, and 150 moderate income units) • Continue to evaluate on a case-by-case basis the potential to convert motels to single-room occupancy dwellings (SROs), which are micro units that may or may not include cooking facilities.

Objective 2: Improve the Quality of Existing and Future Residential Units and Neighborhoods

Policy 2-1: Support the reasonable expansion of older legal nonconforming apartment complexes by allowing additional bedrooms and/or living space as a means to improve the existing housing stock and alleviate overcrowding.

Policy 2-2: Advocate the rehabilitation of substandard residential properties by homeowners and landlords. Promote increased awareness among property owners and residents of the importance of property maintenance to long-term housing quality.

Policy 2-3: Continue to include mandatory lead based paint testing as part of any City-funded housing rehabilitation and other housing assistance programs that may be offered.

Policy 2-4: Promote energy conservation techniques in housing rehabilitation and construction.

Policy 2-5: Continue to implement community policing and other effective crime prevention activities.

Program 6: Housing Rehabilitation Loan Program

Loans are available to rehabilitate/repair single-family detached units and mobile-homes (in eligible parks) in the City of El Cajon for families earning 80 percent or less of the Area Median Income (AMI). Funding priority is given to health and safety repairs, energy efficiency improvements, lead-based paint abatement, and ADA accommodations.

Loans are fully deferred with zero interest and up to $50,000 for single-family units and $20,000 on mobile-homes, that becomes due and payable upon sale, rental, refinance, transfer of the property or when the owner(s) no longer occupy the home as their primary residence. Costs for lead abatement may increase the loan amount beyond the approved amount. In addition to income restrictions, maximum property value restrictions apply. The homeowner, among other requirements, must have owned the property for at least one year and have adequate equity in the home.

Funding:	CDBG; HOME
Responsible Agency:	El Cajon Housing Authority
Objectives and Timeframe:	• As funding permits, assist 12 households during the planning period. • Continue to provide community outreach regarding available loans and grants for needed home improvements. • Continue to refer potential income-eligible property owners cited for code violations to the program for assistance. • Continue to promote energy efficiency techniques where feasible in the scope of a rehabilitation project.

Program 7: Acquisition/Rehabilitation Program

The El Cajon Housing Authority may assist in the acquisition or rehabilitation of existing multi-family housing and set aside of number of the housing units for lower-income households and/or special needs households at affordable rents for not less than 55-years.

Funding:	HOME; In-Lieu Funds; Multi-Family Housing Revenue Bonds; LIHTC; Other resources as available.
Responsible Agency:	El Cajon Housing Authority
Objectives and Timeframe:	• As funding permits, assist in the acquisition and rehabilitation of, 40 housing units during the planning period. • Provide informational materials to encourage and support property owners and developers in locating financing resources and expertise in furtherance of the production of restricted affordable housing units.

Program 8: Crime-Free Multi-Housing

El Cajon's Crime-Free Multi-Housing program consists of three phases: Phase 1 is an eight-hour seminar for owners, property managers, and property staff; Phase 2 is the Safety Inspection; and Phase 3 is the Safety Social. An apartment complex, mobile home or hotel/motel that completes the program is certified as a Crime-Free property for one year. This program is a recognized program in which tenants in search of housing seek out Crime-Free properties. Certified properties are allowed to use the Crime-Free program logo in advertising the properties and the Police Department keeps a list of certified Crime-Free properties.

Funding:	General Funds; CDBG; Other resources as available
Responsible Agency:	Police Department
Objectives and Timeframe:	• Continue to offer the Crime-Free Multi-Housing program and outreach to property owners to increase participation.

Program 9: Proactive Multi-family Inspection Program

The City's proactive multi-family inspection program conducts routine inspections of multi-family properties with three or more units. The inspection program ensures that property owners and managers maintain minimum housing standards for the safety of residents and overall routine property maintenance. This ensures the livability and safety of apartments and the surrounding neighborhoods. A proactive inspection program alleviates the burden on tenants to initiate code compliance cases to address habitability concerns. The program is on pause to the COVID-19 pandemic but will resume once it is safe to do so.

Funding:	General Funds; CDBG; Other resources as available
Responsible Agency:	Community Development Department
Objectives and Timeframe:	• Continue the proactive multi-family inspection program

Objective 3: Preserve Existing Affordable Housing Stock, to the Extent Feasible, When Deemed in the Public Interest

Policy 3-1: Preserve the affordable housing stock in the City.

Policy 3-2: Continue to support applications for State Low-Income Housing Tax Credits, mortgage revenue bonds, and project based Section 8 HUD subsidies for projects that further the City's affordable housing goals.

Program 10: Housing Choice Vouchers

The Housing Authority of the County of San Diego (HACSD) administers the Housing Choice Voucher Program (Section 8) on behalf of most of the cities in the region, including the City of EI Cajon. This program provides rent subsidy payments for very low income households in privately owned rental housing units. Approximately 2,600 households are assisted annually with Housing Choice Vouchers in EI Cajon.

Funding:	Section 8 funds
Responsible Agency:	Housing Authority of the County of San Diego (HACSD)
Objectives and Timeframe:	• Continue to actively provide information and referrals to the County-administered Section 8 Housing Choice Rental Assistance program. • Promote the Housing Choice Voucher program to rental property owners. • Assist approximately 2,600 extremely low and very low income households annually during the planning period. • Expand outreach and education on the recent State laws (SB 329 and SB 222) that lend source of income protection for housing discrimination against low income households using public assistance (such as HCV) for rent payments.

Program 11: Preservation of Assisted Housing at Risk of Converting to Market Rate

In order to meet the housing needs of persons of all economic groups in El Cajon, the City must guard against the loss of housing units available to lower income households. A total of 481 assisted units in seven HUD-insured projects are at risk of conversion to market rate prior to April 15, 2031. The City's objective is to either retain or replace as low-income housing all "at risk" units in the City.

Funding:	CDBG; HOME; Multi-Family Housing Revenue Bonds; LIHTC; Other resources as available
Responsible Agencies:	El Cajon Housing Authority

Objectives and Timeframe:	• Monitor the status of any HUD receipt/approval of Notices of Intent and Plans of Action filed by property owners to convert to market rate units. • Identify non-profit organizations as potential purchasers/ managers of at-risk housing units. • Explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or non-profit agencies, purchase existing buildings to replace at-risk units, or construct replacement units. • Ensure the tenants are properly noticed and informed of their rights that they are eligible to obtain special Section 8 vouchers reserved for tenants of converted properties.

Program 12: Homeless Services

The City provides in-kind and financial assistance to local service providers for emergency shelters and transitional housing facilities, as well as supportive services, which serve the City's homeless population and those at risk of homelessness, as part of the City's commitment to the continuum of care approach to ending homelessness. Specifically, the City prioritizes its funding to assist those who have recently become homeless and those who are at risk of becoming homeless due to economic circumstances.

Funding:	CDBG; Other resources as available
Responsible Agencies:	City Council; El Cajon Housing Authority
Objectives and Timeframe:	• Annually through the Action Plan process allocate funding to provide supportive services for the homeless and those at risk of becoming homeless.

Objective 4: Provide Increased Opportunities for Homeownership

Policy 4-1: Assist in the development of affordable ownership housing for lower income residents.

Policy 4-2: Provide favorable home purchasing options to lower and moderate income households, such as through interest rate write-downs and downpayment assistance.

Program 13: First Time Homebuyer Assistance

The City of EI Cajon offers assistance to eligible first time homebuyers to purchase a new or existing single-family or condominium unit in the City. The program utilizes a combination of HOME, CalHome and/or other resources as they become available. Funds are available on a first-come, first-serve basis.

Funding:	HOME; CalHome; Other resources as available
Responsible Agency:	El Cajon Housing Authority
Objectives and Timeframe:	• Pursue additional funds from State and federal programs to continue provision of homebuyer assistance. • Continue to require First Time Homebuyer Program education through approved providers and provide marketing outreach to minorities in order to improve loan origination/approval rates and increase awareness of and education about homeownership opportunities in this underserved community. • Collaborate with the San Diego Regional Alliance for Fair Housing (SDRAFFH) to provide First time Homebuyer training classes to low- and moderate-income households, including education on how to improve credit history and financial management. • Assist 30 first-time buyers in the purchase of homes over the planning period.

Objective 5: Remove Governmental Constraints to Housing Development

Policy 5-1: Continue to allow Accessory Dwelling Units (ADUs), condominium conversions, and residential units in office/commercial zones as specified in the City's Zoning Code.

Policy 5-2: Encourage the use of density bonuses and provide other regulatory concessions to facilitate affordable housing development.

Policy 5-3: Facilitate building permit and development plan processing for residential construction.

Policy 5-4: Expedite project review of residential developments with an affordable housing component.

Policy 5-5: Continue efforts to streamline permit and plan review and processing through implementation of online tools and services.

Program 14: Zoning Code Amendments

State law requires that Housing Elements address, and where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing. The City will also continue to monitor federal and State legislation that could impact housing and comment on, support, or oppose proposed changes or additions to existing legislation, as well as support new legislation when appropriate. The 2021-2029 Housing Element update identified the following governmental constraints to the development or maintenance of housing in El Cajon, and the City will continue to monitor its development process and zoning regulations to identify and remove constraints to the development of housing. Detailed discussions about these housing options are provided in the Housing Constraints section of this Housing Element.

Funding:	Departmental funds
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council
Objectives and Timeframe:	Within one year of the adoption of the Housing Element, the City of El Cajon will pursue the following: • **Emergency Shelters (AB 139, 2019):** Establish parking requirements based on staffing level only. • **Low Barrier Navigation Center (AB 101, 2019):** Establish provisions for Low Barrier Navigation Centers (LBNC) as development by right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses if it meets specified requirements. A "Low Barrier Navigation Center" is defined as "a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides

	temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing." • **Transitional and Supportive Housing (SB 745, 2014):** Amend Zoning Code to permit transitional and supportive housing as a residential use to be permitted as similar uses in the same zones. • **Supportive Housing (AB 2162, 2019):** Establish provisions for supportive housing. Projects meeting the criteria outlined in AB 2162 will be permitted by right in zones where multi-family and mixed-use developments are permitted, when the development meets certain conditions, such as providing a specified amount of floor area for supportive services. The bill also prohibit minimum parking requirements for such supportive housing within ½ mile of a public transit stop. • **Density Bonus (AB 1763, 2019):** Change density bonus requirements for affordable projects, including an 80 percent increase in density for 100 percent affordable units. • **Residential Care Facilities for Seven or More Persons:** Review and revise the Zoning Code to similarly permit large residential care facilities by right in zones where residential uses are permitted or pursue other mitigating options to remove constraints to development. • **Accessory Dwelling Units (ADUs):** Review ADU requirements to ensure consistency with new State law. • **Update Development Standards and Establish Objective Design Standards (SB 330):** Update residential development standards to further facilitate infill residential development and incorporate objective design standards. • **Affordable Housing Streamlined Approval (SB 35):** Establish a streamlined, ministerial review process for qualifying multi-family residential projects.

Objective 6: Affirmatively Furthering Fair Housing

Policy 6-1: Promote fair housing practices in the sale or rental of housing to all, regardless of their special characteristics as protected under State and Federal fair housing laws.

Policy 6-2: Provide fair housing services to El Cajon residents.

Policy 6-3: Promote and facilitate community awareness of the City of El Cajon's goals, tools, available resources and programs for lower income households.

Policy 6-4: Encourage the dispersion of affordable housing to avoid the over-concentration of such units in any geographic areas.

Program 15: Fair Housing Services and Resources

The City of El Cajon utilizes the service of a nonprofit fair housing service provider to provide a variety of fair housing and tenant/landlord services. Currently, the City contracts with the CSA San Diego County (CSA). The fair housing contract is reviewed annually through the annual CDBG funding allocation process. As part of its contract with the City, the fair housing service provider will:

- Serve as a fair housing resource for the area, including implementation of an affirmative fair housing marketing plan, testing and complaint verification;
- Respond to all citizen complaints regarding violations of the fair housing laws;
- Provide tenant-landlord counseling to all inquiring citizens;
- Promote community awareness of fair housing rights and responsibilities;
- Monitor fair housing legislation, attend training and reports to the City; and
- Maintain a rental listing service of affordable and accessible housing within the City of El Cajon.

The City participated in the Regional Analysis of Impediments to Fair Housing Choice in 2020. Appendix D summarizes the fair housing issues and concerns in El Cajon based on findings from the 2020 Regional AI and additional research conducted as part of this Housing Element update. A summary of the issues, contributing factors, and the City's actions in addressing these issues is summarized below.

Funding:	CDBG; HOME; Other resources as available	
Responsible Agencies:	Community Development Department/Planning Division; fair housing service provider	
Fair Housing Issues, Contributing Factors, and Meaningful Actions		
Fair Housing Issue	**Contributing Factors and Priority**	**Meaningful Action**
Insufficient fair housing testing and limited outreach capacity	• Lack of a variety of inputs media (e.g., meetings, surveys, interviews) • Lack of accessibility to draft documents • Lack of digital access • Lack of resources for fair housing agencies and organizations • Insufficient fair housing law enforcement and testing	Coordinate with the County and the City's current fair housing Provider CSA to produce and distribute a fair housing pamphlet by the end of 2022. The pamphlet will: • Educate residents on their fair housing rights and educational opportunities • Notify landlords of fair housing training opportunities • Provide educational information on the new income protections available (see Program 10)

Fair Housing Issues, Contributing Factors, and Meaningful Actions		
Fair Housing Issue	**Contributing Factors and Priority**	**Meaningful Action**
		Continue to ensure that fair housing services are provided in multiple languages as needed by the City's population. CSA, the City's current fair housing provider, guarantees interpretation and translation into Arabic and Spanish, two of the most commonly spoken languages in El Cajon. • On an annual basis, request a list of up to date services from CSA and the languages they are provided in. Require evidence of effective outreach from the City's fair housing provider. City will require attendance reports to events from fair housing providers. Based on reports, work with fair housing provider on plan to increase attendance to outreach events. • On an annual basis, request roster of participants who have utilized CSA services. Annually review changes in State and federal laws to ensure that all laws, programs and activities affirmatively further fair housing in accordance with state law. Annually participate in regional efforts to address fair housing issues and monitor emerging trends/issues in the housing market. By the end of 2022, include fair housing information on the City's website, including up-to-date fair housing laws, services, and information on filing discrimination complaints.

Fair Housing Issues, Contributing Factors, and Meaningful Actions		
Fair Housing Issue	**Contributing Factors and Priority**	**Meaningful Action**
Concentration of protected persons (LMI households, children in families or single female-headed households) in lower resource areas.	• Lack of private investments • Locating and type of affordable housing • Private discrimination	The following three policies have been established in the City's 2021 update to the Environmental Justice Element: • Ensure that public facilities and services are equitably located and distributed throughout EJCs, allowing easy access for residents. • Continue implementation of the Housing Inspector program to ~~E~~ensure safe and sanitary housing for EJC residents. • Continue to seek grants for public facilities to improve EJCs and RECAP areas. • Prioritize improvements and programs that address the needs of the residents in EJCs. Utilize place-~~-~~based strategies in alignment with the EJ Element and focus fair housing outreach and education in areas with high displacement risk (tracts with higher rates of renter overpayment and tracts in the proximity of other sensitive communities) such as the RECAP areas. • On an annual basis, as a part of the Annual Action Plan, consider funding projects that either serve or improve RECAP areas. Work with the Police and Fire Departments to promote the recruitment of local residents for job openings. • Create language and outreach to local residents on local public safety recruitments by the end

Fair Housing Issues, Contributing Factors, and Meaningful Actions		
Fair Housing Issue	**Contributing Factors and Priority**	**Meaningful Action**
		of 2022 and then continue to do so when new opportunities arise. Develop a Marketing and Outreach Plan for the Housing Element Sites by the end of 2022. • Prioritize SB 2 funds in the areas where Housing Element Sites have been identified. Prioritize use of CHDO, HOME, LMIHAF and SB 2 funds to incentivize/partner with developers to incorporate affordable units in market-rate housing projects to create mixed-income developments. Engage with market-rate developers to include affordable units (See Program 5): • Include information regarding incentives and partnership opportunities in planning permit guidance and application documents. Provide developers with an updated planning application by end of ~~2021~~2022. • Continue to require affordable housing units in the former redevelopment area.
Displacement risk in areas with disproportionate housing needs and populations with special needs	• The availability of affordable units in a range of sizes • Displacement of residents due to economic pressures • Lack of private investments in specific neighborhoods	Continue to offer the mobile home rent mediation program as outline in El Cajon Municipal Code chapter (ECMC) 5.82, which allows for residents of mobile home parks to petition for a rent review and request mediation. The City will continue to subsidize the costs of the mediator as outlined in ECMC 5.82.

Fair Housing Issues, Contributing Factors, and Meaningful Actions		
Fair Housing Issue	**Contributing Factors and Priority**	**Meaningful Action**
		Continue efforts to preserve and enhance mobile home parks through the Mobile Home Overlay zone. Continue to support the creation of new affordable housing opportunities through the conversion of existing poor performing motel properties to Single Room Occupancy (SRO) Lodging as appropriate. • Ensure that the three existing SROs are operated responsibly and enforce conditions of approval, which includes follow up meetings with the Planning Commission ~~that will be completed in the first quarter of 2021~~. Adopt an~~d~~ Economic Development Strategy by the end of 2022. • Include strategies and programs to support small businesses. • Direct resources supporting small businesses in the Downtown and other revitalization focus areas to assist with permitting and other costs associated with public improvements. Owners cited for code violations will be provided pamphlets of the City's available resources for housing rehabilitation.
Place-Based Strategies for Neighborhood Improvements	Lack of street lighting in low income neighborhoods Traffic issues and insufficient pedestrian infrastructure in RECAP areas	In the 2020 CDBG Annual Action Plan, the City Council authorized the Neighborhood Street Light Improvement Program. Funding will provide the installation of an estimated 40 street lights eligible low income census tracts. The street

Fair Housing Issues, Contributing Factors, and Meaningful Actions		
Fair Housing Issue	**Contributing Factors and Priority**	**Meaningful Action**
		lights are anticipated to be installed in 2023. In 2018, the City implemented the Transit District Specific Plan (TDSP), a comprehensive land use program created in accordance with existing environmental conditions that provides a framework for future development of a 259-acre district. This includes the intersection of El Cajon Boulevard and Johnson Avenue, which is adjacent to a census tract with a concentration of persons with disabilities. Following approval of the TDSP, the City pursued received a $2.5M grant through SANDAG's Smart Growth Incentive Program (SGIP) to begin implementation of strategies listed within the TDSP. In addition, the City also received $250,000 of Proposition 68 funds through the San Diego River Conservancy. The El Cajon Boulevard Roundabout and Streetscape project is the first phase of proposed improvements that will revitalize the Transit District by providing a direct link to transit by installing wide sidewalks, enhanced crosswalks, thematic lighting, storm water treatment systems, street trees, site furniture, a traffic roundabout, bulb-outs, signage, and bike lanes. Construction is scheduled to begin in 2022.

B. Summary of Objectives

The following table summarizes the quantifiable objectives outlined in the programs in this Housing Plan.

Table 42: Summary of Quantifiable Objectives					
Income/ Affordability Category	RHNA[1]	New Construction	Units to be Rehabilitated[2]	At-Risk Units to be Preserved[3]	Households to be Assisted[4]
Extremely Low/ Very Low	481	50	26	240	6
Low	414	50	26	241	6
Moderate	518	150	--	--	18
Above Moderate	1,867	500	--	--	--
Total	**3,280**	**750**	**52**	**481**	**30**

Appendix A: Public Outreach

A. Outreach Schedule

The City implemented a public participation program for the development of the Housing Element. Below is an overview of the work program and schedule for public participation.

Table A-1: Public Outreach Schedule

Outreach	Description	Date
Presentation on the Housing Element	East County Task Force on the Homeless	January 29, 2020
Information Item	Planning Commission	February 18, 2020
Article in the El Cajon Gateway	Article about the project including web links and information on how to participate was sent to all households in El Cajon	March 1, 2020
Housing Survey – Housing Story Map	Survey and Story Map were published and promoted through social media	June 2, 2020
El Cajon Collaborative Sent Out Stakeholder Interview invitations	A description of the project and request for stakeholder interviews were sent out by the El Cajon Collaborative to over 80 member organizations	June 22, 2020
IRC Stakeholder Interview with Rashid Essa		June 30, 2020
Environmental Justice Survey	Survey published and promoted through social media	July 16, 2020
Meeting flyer e-mailed to stakeholders and meeting notification blast to El Cajon news subscribers		August 14, 2020
Virtual Outreach Meeting & Same Day Social Media Posting		August 24, 2020
Virtual Outreach Meeting & Same Day Social Media Posting		August 25, 2020
Second Gateway Article	Article about the project and information on how to participate was mailed to all residents in El Cajon	Late August 2020
Stakeholder Interview with Dean Ambrosini and David Shorey, Institute for Public Strategies		September 3, 2020
Stakeholder Interview with Tida Infahsaeng, San Diego Food System Alliance		September 10, 2020
Flyer shared with all students in Cajon Valley School District	Cajon Valley School District sent the 9.29 meeting flyer to all students and families in the City of El Cajon	September 22, 2020
Flyer mailed to all residents in the DAV	Multi-lingual notice in Arabic, Spanish and English mailed to all residents in the DACs	September 23, 2020

	with information about how to participate in the 9.29 meeting	
Social Media Post	Facebook and Twitter posts advertising upcoming virtual outreach meeting	September 25, 2020
Virtual Outreach meeting	A Zoom and Facebook live meeting that included translation and surveys	September 29, 2020
Presentation to the East County Homeless Task Force Shelter Subcommittee	Presentation on the Housing Element focusing on housing unsheltered and affordable housing in El Cajon	October 23, 2020
Stakeholder Interviews	The International Rescue Committee completed thirty stakeholder interviews to identify potential housing issues and concerns.	November and December 2020
Planning Commission Workshop	Workshop on identification of potential housing sites and potential Zoning Code changes	December 1, 2020
Social Media Post	Facebook, Twitter and Instagram posts advertising upcoming Planning Commission Workshop	March 8, 2021
Planning Commission Workshop	Workshop reviewed the draft Housing Element and the completed Sites Inventory	March 16, 2021

B. Community Meetings

1. Virtual Community Meeting – August 24 and 25, 2020

On August 24 and 25, 2020, the City conducted virtual community meetings where staff presented background information and initial finds on the Housing Element. Attendees were invited to participate in interactive polls and speak or share text comments.

Comments Received (including those received regarding the Safety Element update)

Participants were invited to participate in a poll during the August 24 and 25 virtual community meetings. The following key concepts were identified through the polling process:

- Housing supply and affordability are primary issues.
- Programs that promote new innovative projects, additional transitional, supportive, or emergency housing, streamlining permitting, and allowing for additional density are preferred.
- New affordable, senior, and transitional housing will be needed in the future.
- There is concern throughout the community about homelessness.
- Extreme heat and related mitigation programs are a primary safety concern.
- Participants were familiar with how to report various issues to the City.
- City meeting accessibility could be improved by offering more convenient times and information in other languages.
- The neighborhoods identified as disadvantaged communities may need to be expanded.

On August 24, 2020, seven individuals participated and contributed the following comments:

- More time should be spent listening to the community.
- Increased residential density, including affordable housing, surrounding trolley stops is desired.
- Community members seek more involvement in planning community projects.
- The City could see a large increase in community members over the next ten years as families move to the area.
- Fast food availability may be a constraint to those accessing healthy foods.
- An automated notification system for City meetings would be beneficial.

On August 25, 2020, five individuals participated and contributed the following comments:

- More health risk factors should be looked into.
- Marijuana dispensaries and alcohol distributors should be included in a public health analysis.
- Assisting lower income households with for solar panel costs could reduce air conditioning expenses and mitigate extreme heat impacts.
- COVID-19 has increased the importance of housing affordability and security.
- Housing security could be reinforced through outreach to households in danger of losing housing and offering assistance to keep them in their homes or find alternative housing.
- The City should include and inclusionary housing program to set aside a certain number of new housing units for lower income households.

2. Virtual Community Meeting – September 29, 2020

On September 29, 2020, the City conducted an additional virtual community meeting. Staff presented basic information related to the Housing Element and solicited input on community values, housing issues, the identification and accessibility of important community areas, information on healthy food access, and how community members engage in the community and with elected officials. The meeting was also live-streamed on Facebook. Spanish and Arabic translations of the presentation were provided. Attendees were invited to participate in interactive polls to participate in interactive polls and speak or share text comments.

Comments Received

A total of 17 individuals participated in the community meeting and contributed the following comments:

- Notable concerns related to City housing included affordable housing conditions, high property taxes, affordability, stability, condition, and safety.
- Housing policy should benefit people not large companies.
- Affordable housing that benefits those in need should be a community priority.
- Homeless assistance such as shelters should be prioritized to mitigate impacts to neighborhoods such as vandalism and safety.
- Plumbing and electrical upgrades to housing and other infrastructure are needed.
- Roads updates are slow but present and sidewalk and bike lane updates are desired.

- Concern that rental units will not be repaired as needed due to COVID-19.
- Concern surrounding companies buying homes and adding ADUs for profit rather than benefitting individuals.
- Concerns about increased homelessness and community safety.
- Desire for more bike paths/biking opportunities.
- Concerns surrounding crosswalk safety, specifically the school crossing at Mollison Avenue and Ballantyne Street.
- The local magazine, East County Magazine, and social media are the predominant sources for information about City events and development.
- Information about emergency preparedness should be easy to understand and available in multiple languages.

C. Stakeholder Outreach

1. Agencies Invited

Staff conducted outreach to the El Cajon Collaborative, which includes over 60 social service, nonprofit and religious organizations in El Cajon. Members of the collaborative were invited to participate in stakeholder interviews, and information regarding the Housing Element Update was distributed to the members. In addition, staff presented to the Public Health and Safety working group. The following is a partial list of agencies that participate in the El Cajon Collaborative.

- Alliance for African Assistance
- Borrego Health
- Community Action Service Advocacy (CASA)
- Center for Community Solutions
- Chaldean Middle Eastern Social Services
- Crisis House
- CSA San Diego County
- East County Transitional Living Center
- El Cajon Collaborative
- Family Health Centers of San Diego
- Harmonium
- Home Start
- Institute for Public Strategies
- InterFaith Shelter Network
- International Rescue Committee
- Kurdish Human Rights Watch
- La Maestra Community Health Centers
- License to Freedom
- NewcomersSD
- Salvation Army El Cajon Corps.
- San Diego Hunger Coalition
- San Diego Youth Services

The International Rescue Committee (IRC) worked cooperatively with the City of El Cajon to conduct thirty stakeholder interviews. The stakeholders are residents of El Cajon and participate with IRC in their Resident Leadership Academy or through the immigrant and refugee resettlement programs. The stakeholder interviews identified housing concerns to include a lack of maintenance by property owners or managers for rental units, non-working appliances, concerns about safety in the surrounding neighborhood, and the cost of rent.

Table A-2: Public Outreach Comments

Source	Comment	Discussed/Addressed
Survey Result: The City should concentrate on…	1. Focus on transitional, supportive, or other emergency housing types. 2. Focus efforts on rehabilitation of existing housing. 3. Provide incentives for developments that include low-income or affordable units.	1. Discussed pgs. 61-62; Addressed Program 11 2. Addressed Programs 5 & 6 3. Discussed/Addressed pgs. 38, 52, 56 & 57
Survey Result: It is difficult to find affordable rental housing in El Cajon.	77% of respondents somewhat or strongly agree.	Discussed Section 3 (D); Addressed Programs
Survey Result: It is difficult to find available rental housing in El Cajon.	77% of respondents somewhat or strongly agree.	Objective 1, 3 & 5
Survey Result: It is difficult to find available homes for purchase in El Cajon.	68% of respondents somewhat or strongly agree.	Objective 1 & 4
Survey Result:	When ranked in order of greatest need, 48% of respondents agreed the persons experiencing homelessness experience the greatest need, followed by persons with disabilities at 34%	Discussed pgs. 20, 21, 24-26, 60 & 61; Addressed Program 4, Policy 1-1
Survey Result: Adequacy of supply of housing types	Responses were split regarding adequacy of supply of single-family, and small multi-family (duplex/four-plex) development. However the vast majority indicate that there is inadequate supply of transitional, supportive, senior, ADU and emergency housing types.	Addressed Programs 3 & 4, Objective 5
August 24 & 25, 2020 Virtual Meeting Polls	Housing supply and affordability are key issues.	Objectives 1, 4 & 5

Table A-2: Public Outreach Comments		
Source	**Comment**	**Discussed/Addressed**
August 24 & 25, 2020 Virtual Meeting Polls	Programs to focus on new innovative projects, promoting additional transitional, supportive or emergency housing, streamlining permitting, and allowing for additional density are preferred.	Objectives 1, 4 & 5
August 24 & 25, 2020 Virtual Meeting Polls	New affordable or senior housing as well as transitional or supportive housing are needed in the future.	Programs 4 & 11
August 24 & 25, 2020 Virtual Meeting Polls March 10, 2021 Virtual Meeting	There is concern about the homeless in the community.	Discussed pgs. 24-26 & 60-61; Addressed Programs 4 & 11
August 24, 2020 Virtual Meeting	More residential density around the trolley stops is desired along with more affordable housing although it is acknowledged that there is a cost associated with it.	Discussed pgs. 51-56 & 76; Addressed Objective 1, Policies 1-3 & 1-4
August 25, 2020 Virtual Meeting	Housing affordability and security are important issues especially due to COVID-19.	Discussed pgs. 15-21; Addressed
August 25, 2020 Virtual Meeting	Outreach to people in danger of losing housing to offer assistance to keep them in their homes or find alternative housing would help with housing security.	Discussed pgs. 23 & 38-39; Addressed Program 9
August 25, 2020 Virtual Meeting	An inclusionary housing program to set aside a certain number of new housing units for lower income households should be included.	The City decided not to pursue this at this time with concerns over how that may impact the market rate housing.
September 29, 2020 Virtual meeting	Main concerns about the City housing included affordable housing in good condition, high property taxes, affordability, stability, condition, and safety.	Discussed pgs. 30-31; Addressed Objective 2, Programs 5, 6, 7, & 8
	The need for housing policies that benefit people and not big companies was shared. It was also mentioned a community priority should be affordable housing that would benefit people in need.	Policies 1-1 thru -4, 2-2 & 2-3, 3-1 & 3-2, 4-1, 4-2, 5-2, 6-1 thru -4

Table A-2: Public Outreach Comments		
Source	**Comment**	**Discussed/Addressed**
	Homeless citizens impact on neighborhoods involving vandalism, safety, and options to assist such as shelters.	Discussed pgs. 24-26 & 60-61; Addressed Programs 4 & 11
	Afraid the repercussion of COVID, that rental units will not be repaired as needed.	Objective 2; Programs 6 & 8
	A question included "Is there anything we can do to stop companies from buying up houses, adding ADUs, and then selling for a profit? ADUs might be a great way forward--but we need to make sure PEOPLE benefit from that, not companies who drive up property prices higher in order to split a property into a home and an ADU just for more money."	Discussed pgs. 59 & 72-73
East County Homeless Task Force Shelter Group Meeting October 23, 2020	Need more units priced for very low income people who can afford only $300 to $400 per month.	Program 1
Presentation to East County Serving Seniors Group March 10, 2021	Support for affordable housing expressed	The Housing Element includes housing programs to address affordable housing development.
Planning Commission Workshop March 16, 2021	Cost of housing due to state requirements drives up housing costs.	The City must comply with State law requirements.
Virtual Meeting March 10, 2021 Planning Commission Workshop March 16, 2021	Recent significant increases in housing costs are pushing housing out of reach.	Discussed pgs. 41-42

Appendix B: Review of Past Accomplishments

The table below summarizes the City's progress in implementing the housing programs outlined in the 2013-2021 Housing Element. The effectiveness and continued appropriateness of each program in the 2021-2029 Housing Element is also discussed. Based on new State law, housing programs in the Housing Element should contain measurable goals and specific timeline.

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
Accommodate an Increase in Residential Units for All Income Levels		
Adequate Sites for Meeting RHNA	• Pursue amendments to the General Plan, Specific Plans, and Zoning Code as outlined above by June 30, 2015. Establish appropriate development standards to permit residential developments to occur at the allowable maximum densities for the respective zones. • Provide appropriate land use designations to fulfill the City's share of regional housing needs of 5,805 units. • Maintain an inventory of vacant and underutilized sites and monitor the development trends to ensure continued adequacy of the sites inventory in meeting the RHNA. • Make available the sites inventory to interested developers.	The 5th Cycle remaining RHNA was accommodated through two rezoning programs. The first rezoning program was adopted by City Council Ordinance No. 5035 on October 20, 2015 and rezoned twenty-five properties for consistency with the General Plan Land Use increasing the residential capacity of these sites. This resulted in 199 units of housing and these sites were identified in the 5th Cycle Housing Element as General Plan Consistency Rezoning sites. The second rezoning program was adopted by City Council Ordinance No. 5068 on October 3, 2017 and applied a Mixed-Use overlay (M-U) and Mixed-Use Residential Required (MU-RR) overlay to properties within the Fletcher Hills neighborhood commercial corridor, the Parkway Plaza regional shopping area and Arnele Transit Station, the Downtown area, and the East Main and Greenfield commercial area. The Mixed-Use Overlay allows for commercial uses, residential uses or a mix of

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
		both at a density of 40 dwelling units per acre. The Mixed-Use Residential Required (MU-RR) overlay also allows for these options but requires the redevelopment of a property to allocate 50 percent of floor area to residential uses. The lower income RHNA is identified on the MU-RR sites, which require residential use. All of the MU and MU-RR sites are zoned for 40 dwelling units per acre, which are appropriate for lower income residential use. The MU and MU-RR overlay zone has built-in flexibility for in-fill projects within these zones to request deviations from development standards or reduced parking to allow for creative in-fill project design. The MU overlay rezoning program shared some sites from the 5th cycle inventory but substituted other sites that were more in line with the vision for creating mixed-use neighborhoods in areas served by commercial services, public facilities and transit. Although not part of the rezoning program to accommodate the remaining RHNA, the City Council also adopted a Transit District Specific Plan on May 8, 2018 for the 260-acres surrounding the El Cajon Transit Station with one of the stated goals to increase housing opportunities around the transit station. The plan identified specific areas that could transition from older commercial or underutilized industrial uses to residential.

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
		Some of the 5th cycle sites identified within this area were zoned to higher residential densities with reduced parking requirements, increase lot coverage or no lot coverage requirements, and built-in flexibility for in-fill projects to meet modified development standards. All rezoned sites comply with by right requirements pursuant to Government Code sections 65583.2(h) and (i) including permitting multifamily without discretionary action, accommodating at least 16 units per sites, requiring minimum densities of 20 units per acre through a minimum of 50 percent of the floor area dedicated to residential use and residential components on mixed use sites. **Continued Appropriateness:** The City will continue to meet its RHNA obligation by providing adequate sites for future development. This program is modified to reflect new land use strategies for the 2021-2029 planning period.
Monitoring of Residential Capacity (No Net Loss)	• Develop and implement a formal evaluation procedure pursuant to Government Code Section 65863. • Monitor and report through the HCD annual report process.	The City developed an internal policy and work sheet for monitoring the No Net Loss requirement and reports through the HCD Annual Progress Reports. Continued Appropriateness: This program is incorporated with as part of Program 1

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
		(Adequate Sites for Meeting RHNA) in the 2021-2029 Housing Element.
Second Units/Granny Flats	• Amend Zoning Code within one year of Housing Element adoption to address the ministerial approval of second units, to remove the requirement for separate water meters, and to allow the required parking be accommodated on driveways. • Achieve five second units annually for a total of 40 units over the next eight years.	In 2015, the City approved zoning code amendments to allow reduced parking standards, increased size and streamlined processes for those who apply for a building permit. Most recently the City updated its zoning code in 2019 to comply with the latest changes to State Law regarding Accessory Dwelling Units (ADUs). **Continued Appropriateness:** This program is updated and included in the 2021-2029 Housing Element. Specifically, the program will include the City's actions to promote Accessory Dwelling Units as required by AB 671.
Affordable Housing Development	• Continue to streamline the environmental review process for housing developments, using available state categorical exemptions and federal categorical exclusions, when applicable. • Annually allocate designated affordable housing funds to increase the supply of safe, decent, affordable housing in El Cajon for lower income households (including extremely low income households), such as seniors, disabled, the homeless, and those at risk of homelessness.	The City amended the Zoning Code again in 2018, adopting provisions for the Density Bonus ordinance and accommodating for SROs to comply with changes to state law that were going into effect in 2019. The City amended the Zoning Code in 2015 allowing for SROs to comply with changes to state law. During the 5th cycle Housing Element planning period, 84 affordable housing units were developed: Cornerstone Place – 70-unit

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
	• Annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in El Cajon for lower income households (including extremely low income households), such as seniors, disabled, the homeless, and those at risk of homelessness. • Amend the Zoning Code to provide zoning incentives for affordable housing projects, such as increases in density, height and/or lot coverage by June 30, 2015. • Expand the City's affordable housing inventory by 20 units over the next eight years.	Veterans and Family Affordable Housing; Habitat for Humanity Foundation Lane (6 new homebuyer units); Habitat for Humanity Ballantyne (5 new homebuyer units); Habitat for Humanity Grossmont Avenue (3 new homebuyer units) **Continued Appropriateness:** The City continues to facilitate affordable housing development. This program is updated and included in the 2021-2029 Housing Element.
Affordable Housing Ordinance	• Evaluate the need for a citywide Affordable Housing Ordinance by June 30, 2016.	The City did not pursue an inclusionary housing ordinance. **Continued Appropriateness:** This program is not included in the 2021-2029 Housing Element.

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
Improve the Quality of Existing and Future Residential Units and Neighborhoods		
Housing Rehabilitation Loan Program Greenovation Program	• As funding permits, assist 32 households during the planning period. • Continue to provide community outreach regarding available loans and grants for needed home improvements. • Continue to refer potential income-eligible property owners cited for code violations to the program for assistance. • Based on funding availability and allocations, pursue acquisition/ rehabilitation of 10 units (Greenovation Program).	Between 2013 and 2019, the City provided loans to two SFD unit household and 11 mobile home households under the City's Housing Rehabilitation Loan Program. **Continued Appropriateness:** Given the age of the City's housing stock, it is important to continue rehabilitation efforts in the City. However, the Greenovation Program is not included in the 2021-2029 Housing Element.
Crime-Free Multi-Housing	• Continue to offer the Crime-Free Multi-Housing program and outreach to property owners to increase participation.	Between 2013 and 2019, the City provided funding annually, using a combination of CDBG and general funds. The program provided vital crime prevention and safety education and information that benefitted more than 60,000 residents annually **Continued Appropriateness:** This program is included in the 2021-2029 Housing Element.
Code Enforcement and Inspection	• Continue to utilize code enforcement and substandard abatement processes to bring substandard housing units and residential properties into compliance with city codes. • Annually conduct fire and life safety inspections in existing apartment complexes in El Cajon.	The City continues to provide code enforcement services. **Continued Appropriateness:** This routine City service is removed from the 2021-2029 Housing Element as a specific housing program.

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
Development Standards and Design Guidelines	• Establish development standards and design guidelines by the end of 2014.	The program has been completed and the City will continue to implement its development standards for multi-family housing development. **Continued Appropriateness:** Implementing development standards is a routine City service, and therefore this program is removed from the 2021-2029 Housing Element as a specific housing program.
Preserve Existing Affordable Housing Stock, to the Extent Feasible, When Deemed in the Public Interest		
Housing Choice Vouchers	• Continue to actively provide information and referrals to the County-administered Section 8 Housing Choice Rental Assistance program. • Promote the Housing Choice Voucher program to rental property owners. • Investigate the possibility of establishing its own Housing Authority for administering Section 8 Housing Choice Vouchers.	Between 2013 and 2019, an average of 2,600 households in the City are assisted annually by the program. **Continued Appropriateness:** The City will continue to participate in this program, which remains a key component to the City's overall strategy for maintaining and improving its housing stock. It is included in the 2021-2029 Housing Element. The program is expanded to include outreach and education regarding California's new Source of Income protection (SB 329 and SB 222), requiring landlords to accept public assistance (including Section 8) as a legitimate source of income for rent payments.
Preservation of Assisted Housing at Risk of Converting to Market Rate	• Monitor the status of any HUD receipt/approval of Notices of Intent and Plans of Action filed by property owners to convert to market rate units.	Between 2013 and 2019, the City monitored the status of the City's affordable housing projects. No affordable housing converted to market rate housing during this period.

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
	• Identify non-profit organizations as potential purchasers/ managers of at-risk housing units. • Explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or non-profit agencies, purchase existing buildings to replace at-risk units, or construct replacement units. • Ensure the tenants are properly noticed and informed of their rights that they are eligible to obtain special Section 8 vouchers reserved for tenants of converted properties.	**Continued Appropriateness:** A total of 481 units may be considered at risk of converting to market rate housing. This program is updated and included in the 2021-2029 Housing Element.
Homeless Services	• Annually through the Action Plan process allocate funding to provide supportive services for the homeless and those at risk of becoming homeless.	The City continues to utilize CDBG funds to provide services for the homeless and those with special needs. **Continued Appropriateness:** This program is updated and included in the 2021-2029 Housing Element.
Provide Increased Opportunities for Homeownership		
First-Time Homebuyer Assistance	• Pursue additional funds from State and federal programs to continue provision of homebuyer assistance. • Continue to require First-time Homebuyer Program education through approved providers and provide marketing outreach to minorities in order to improve loan origination/approval rates and increase awareness of and education about	Between 2013 and 2019, the City assisted 27 housing units with homebuyer assistance using LMIHAF, HOME, and CalHOME funds. **Continued Appropriateness:** The City will continue to facilitate homeownership opportunities through first time homebuyer assistance. This program is updated and included in the 2021-2029 Housing Element.

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
	homeownership opportunities in this underserved community. • Collaborate with the Community Reinvestment Initiative (CRI) Task Force through the Fair Housing Resources Board to provide First-time Homebuyer training classes to low- and moderate-income households, including education on how to improve credit history and financial management. • Assist 64 first-time buyers in the purchase of homes over the planning period.	
Mortgage Credit Certificates	• Continue to participate in the program and assist the County in promoting program use.	The MCC program is no longer locally available in San Diego and interested households must directly apply to the CalHFA for assistance. **Continued Appropriateness:** This program is removed from the 2021-2029 Housing Element.
Remove Governmental Constraints to Housing Development		
Zoning Code Amendments	Within one year of the adoption of the Housing Element, the City of El Cajon will pursue the following: • **Findings for Multi-Family Housing:** Amend the Zoning Code to include minimum and objective findings for Site Development Plan approval for multi-family housing pursuant to State law to provide certainty for development.	In 2015, the zoning code was amended to include an administrative and ministerial process for reviewing and approving requests for reasonable accommodation. In 2015, the City approved zoning code amendments to allow reduced parking standards, increased size and streamlined processes for those who apply for a building permit for Second Units.

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
	• **Second Units:** Amend the Zoning Code to make second unit approval a ministerial process with established standards for approval, to remove the separate water meters requirement, and to allow the use of driveway of the primary unit to fulfill the parking requirement for the second unit. • **Manufactured Housing:** Amend the Zoning Code to allow manufactured housing by-right in all zones that allow single-family dwellings. Currently the Zoning Code only defines manufactured housing, but does not explicitly allow or prohibit the use. • **Small Residential Care Facilities:** Amend the Zoning Code to allow small residential care facilities in the O-S zone. Currently small residential care facilities are not permitted in the O-S zone, though single family housing is allowed by right in the O-S zone. • **Emergency Shelters:** Amend the Zoning Code to redefine Transitional Service Centers in the Zoning Ordinance as emergency shelters and adopt the State H&S Code definition of emergency shelters. Amend the Zoning Code to permit emergency shelters in the CM and M zones via an administrative review process. • **Transitional/Supportive Housing:** Amend the Zoning Code to specifically define transitional/supportive housing. Transitional housing pursuant to Health and Safety Code Section 50801(i) will be permitted where housing	In 2015, the Zoning Code was amended to permit manufactured homes and transitional/ supportive housing in all residential zones. In 2015, the Zoning Code was amended to permit small residential care facilities in all residential zones as well as all large facilities in multi-family zones subject to a CUP. In 2015, the Zoning Code was amended to permit employee/farmworker housing in the RS-20, RS-40 and O-S zones. In 2018, provisions were adopted for the Density Bonus ordinance and accommodating for SROs to comply with changes to state law that were going into effect in 2019. In 2019 the City updated its Accessory Dwelling Unit Ordinance to be up to date with State Law as of January 1, 2019. **Continued Appropriateness:** This program is updated and included in the 2021-2029 Housing Element to reflect recent changes to State law - including: • AB 101 (Low Barrier Navigation Centers);

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
	is permitted, and subject to the same development standards as other housing development. Supportive housing pursuant to Health and Safety Code Section 50675.14(a)(B)(2) will be permitted where housing is permitted, and subject to the same development standards as other housing development. • **Single-Room Occupancy Housing:** Amend the Zoning Code to allow Single-Room Occupancy Housing in the C-G zone via a Conditional Use Permit. • **Farmworker Housing:** Amend the Zoning Code to allow farmworker housing (up to 12 units or 36 beds) as an accessory use to the agricultural production and permitted by right in the O-S, RS-40, and RS-20 zones pursuant to State law. • **Reasonable Accommodation:** Revise the Zoning Code to include an administrative and ministerial process for reviewing and approving requests for reasonable accommodation.	• AB 139 (Emergency and Transitional Housing); • AB 2162 and AB 2988 (Supportive Housing); and • AB 1763 (Density bonus for 100 percent affordable housing projects).
Reduce Impediments to Fair Housing Choice		

Table B-1: Program Review		
Program	**Objectives**	**Progress and Continued Appropriateness**
Fair Housing/ Housing and Public Service Resources	• Actively advertise services provided by the Center for Social Advocacy through brochures at the public counter, community service agencies, public libraries, and City website. • Continue to comply with the fair housing planning requirements of the CDBG and HOME programs, including cooperating in updating the Analysis of Impediments (AI) to Fair Housing Choice every five years and incorporating actions to address any impediments in its annual Action Plans to HUD.	The City continues to offer fair housing services through a qualified fair housing services provider. The City continued to implement the recommendations of the 2010 San Diego County Regional Analysis of Impediments to Fair Housing Choice (AI) and contract with a fair housing service provider to provide fair housing services to El Cajon residents. In 2015 and 2020, the City participated in the regional effort to update the AI. **Continued Appropriateness:** The City continues to promote fair housing in the community. This program is included in the 2021-2029 Housing Element. Specifically, this program is expanded to include relevant actions outlined in the San Diego Regional Analysis of Impediments to Fair Housing Choice.

Appendix C: Sites Inventory

Table C-1: Vacant and Underutilized											
Parcel Number (APN)	General Plan	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income/ Feasibility	Identified by Local Knowledge or Objective Criteria	In 5th HE	Status
3882031400	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.42	0	2	Above Mod	Local Knowledge	N	Vacant; Within existing single-family neighborhood
4811403500	LR	RS-9	100; VACANT RESIDENTIAL - GENERIC	4.8	0.40	0	1	Above Mod	Local Knowledge	N	Vacant; Within existing single-family neighborhood
4811404100	LR	RS-9	100; VACANT RESIDENTIAL - GENERIC	4.8	0.56	0	2	Above Mod	Local Knowledge	N	Vacant; Within existing single-family neighborhood
4830902800	LMR	PRD-LOW-MED	130; 2 - 4 UNITS - GENERIC	16.5	1.14	0	15	Moderate	Local Knowledge	N	Underutilized; Aging; Zoned for greater density; Broadway Creek improvements planned and subsequent removal from 100 year flood plain (Zone AE currently)
4831812600	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	19.8	0.39	3	3	Moderate	Local Knowledge	N	Underutilized; Zoned for multi-family development
4831812700	MR	RM-2200	100; VACANT RESIDENTIAL - GENERIC	19.8	0.36	0	5	Moderate	Local Knowledge	N	
4831822100	MR	RM-2200	710; CHURCH	19.8	2.33	0	36	Moderate	Local Knowledge	N	
4832721500	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.84	0	4	Above Mod	Local Knowledge	N	
4832721600	LR	RS-6	810; MEETING HALL/GYM	7.2	1.35	0	7	Above Mod	Local Knowledge	N	Vacant; Zoned for multi-family development
4842614700	MR	RM-4300	100; VACANT RESIDENTIAL - GENERIC	10.1	0.30	0	2	Moderate	Local Knowledge	N	Underutilized; Aging
4871710400	MR	RM-2200	130; 2 - 4 UNITS - GENERIC	19.8	0.41	5	1	Moderate	Local Knowledge	N	Underutilized; Aging

Table C-1: Vacant and Underutilized											
Parcel Number (APN)	General Plan	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income/ Feasibility	Identified by Local Knowledge or Objective Criteria	In 5th HE	Status
4871710500	MR	RM-2200	120; DUPLEX - GENERIC	19.8	0.42	4	2	Moderate	Local Knowledge	N	Underutilized; Aging
4871710600	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	19.8	0.39	2	4	Moderate	Local Knowledge	N	Underutilized; Aging
4871710700	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	19.8	0.42	1	5	Moderate	Local Knowledge	N	Underutilized; Zoned for multi-family development
4871731800	HR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	19.8	0.26	3	1	Moderate	Local Knowledge	N	
4875412800	MR	RM-2200	120; DUPLEX - GENERIC	19.8	0.43	0	6	Moderate	Local Knowledge	N	Underutilized; Potential for subdivision; Aged single-family
4882502600	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.90	3	2	Above Mod	Local Knowledge	N	Aging duplex development; Underutilized
4891611000	MR	RM-2200	130; 2 - 4 UNITS - GENERIC	19.8	0.30	2	2	Moderate	Local Knowledge	N	Previously entitled for multi-family development (expired); Vacant; Zoned for multi-family development
4893102000	MR	RM-2200	100; VACANT RESIDENTIAL - GENERIC	19.8	0.10	0	1	Moderate	Local Knowledge	N	Aging single-family unit; Potential for subdivision
4921522500	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.83	3	1	Above Mod	Local Knowledge	N	Aging single-family unit; Underutilized
4922310600	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.54	2	1	Above Mod	STAFF	N	Vacant; Potential for subdivision
4923310600	MR	RM-2500	100; VACANT RESIDENTIAL - GENERIC	17.4	0.33	0	4	Moderate	Local Knowledge	N	

Table C-1: Vacant and Underutilized											
Parcel Number (APN)	General Plan	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income/ Feasibility	Identified by Local Knowledge or Objective Criteria	In 5th HE	Status
4925806400	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.18	0	1	Above Mod	Local Knowledge	N	
4925806500	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.19	0	1	Above Mod	Local Knowledge	N	
4925806600	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.21	0	1	Above Mod	Local Knowledge	N	
4925806700	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.23	0	1	Above Mod	Local Knowledge	N	
4925806800	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.18	0	1	Above Mod	Local Knowledge	N	
4930400400	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.21	0	1	Above Mod	Local Knowledge	N	
4930400900	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.22	0	1	Above Mod	Local Knowledge	N	Vacant; Underutilized; Zoned for multi-family development
4932246400	LMR	RM-2500	100; VACANT RESIDENTIAL - GENERIC	17.4	0.57	0	7	Moderate	Local Knowledge	N	Vacant; Recent discussions with property owner to complete grading
5070603500	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.55	0	3	Above Mod	Local Knowledge	N	Vacant; Recent discussions with property owner to complete grading
5070603600	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.55	0	3	Above Mod	Local Knowledge	N	Vacant; Potential for subdivision
5072001100	LR	RS-14	100; VACANT RESIDENTIAL - GENERIC	3.1	1.11	0	2	Above Mod	Local Knowledge	N	Underutilized; Potential for subdivision
5072001200	LR	RS-14	100; VACANT RESIDENTIAL - GENERIC	3.1	0.14	0	0	Above Mod	Local Knowledge	N	Vacant
5110130300	GC	RS-6	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	7.2	0.32	0	1	Above Mod	Local Knowledge	N	Vacant; Building permits under review

Table C-1: Vacant and Underutilized											
Parcel Number (APN)	General Plan	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income/ Feasibility	Identified by Local Knowledge or Objective Criteria	In 5th HE	Status
5110220600	MR	RM-2200	100; VACANT RESIDENTIAL - GENERIC	19.8	0.19	0	3	Moderate	Local Knowledge	N	Underutilized; Discussed development options with property owner
5112607200	MR	RM-2200	810; MEETING HALL/GYM	19.8	5.41	0	85	Moderate	Local Knowledge	N	Underutilized; Previous discussions to develop with residential
5112805200	LR	RS-9	710; CHURCH	4.8	1.03	0	3	Above Mod	Local Knowledge	N	
5113912600	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.07	0	0	Above Mod	Local Knowledge	N	Underutilized; Potential for subdivision; Potential to incorporate with adjacent lots for larger development potential
5113912700	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.97	2	3	Above Mod	Local Knowledge	N	Vacant; Recently sold Caltrans property; Discussions with new owners to develop Planned Unit Development
5113914700	LR	RS-6	000; UNKNOWN	7.2	2.44	0	14	Above Mod	Local Knowledge	N	Recently subdivision approved for 5 lots; Final map in process; Potential for single-family development with ADUs
5113914800	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.80	0	4	Above Mod	Local Knowledge	N	Underutilized; Potential for subdivision
5140211500	LR	RS-9	110; SINGLE FAMILY RESIDENCE - GENERIC	4.8	1.11	2	2	Above Mod	Local Knowledge	N	Vacant; Potential for subdivision
5141600800	LR	PRD-LOW	100; VACANT RESIDENTIAL - GENERIC	10.0	1.18	0	9	Above Mod	Local Knowledge	N	Vacant; Potential to incorporate with adjacent lots for larger development potential
5141602200	LR	PRD-LOW	100; VACANT RESIDENTIAL - GENERIC	16.5	0.48	0	6	Above Mod	Local Knowledge	N	Underutilized; Potential to incorporate with adjacent lots for larger development potential
5141602300	LR	PRD-LOW	110; SINGLE FAMILY	10.0	3.06	4	20	Above Mod	Local Knowledge	N	Underutilized; Potential to incorporate with adjacent lots for larger development

Table C-1: Vacant and Underutilized											
Parcel Number (APN)	General Plan	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income/ Feasibility	Identified by Local Knowledge or Objective Criteria	In 5th HE	Status
			RESIDENCE - GENERIC								potential; Potential to subdivide
5141602400	LR	PRD-LOW	110; SINGLE FAMILY RESIDENCE - GENERIC	10.0	0.80	1	5	Above Mod	Local Knowledge	N	Underutilized; Potential to incorporate with adja~~n~~cent lots for larger development potential
5141800400	LR	RS-9	110; SINGLE FAMILY RESIDENCE - GENERIC	4.8	0.17	1	-1	Above Mod	Local Knowledge	N	Underutilized; Potential to incorporate with adjacent ~~adjancet~~ lots for larger development potential; Potential to subdivide
5141800600	LR	RS-9	110; SINGLE FAMILY RESIDENCE - GENERIC	4.8	0.22	1	-1	Above Mod	Local Knowledge	N	Underutilized; Potential to incorporate with adjacent ~~adjancet~~ lots for larger development potential; Potential to subdivide
5141802200	LR	RS-9	110; SINGLE FAMILY RESIDENCE - GENERIC	4.8	2.08	3	4	Above Mod	Local Knowledge	N	Vacant; Potential to incorporate with adjacent ~~adjancet~~ lots for larger development potential; Potential to subdivide
5144322100	LR	RS-20	100; VACANT RESIDENTIAL - GENERIC	2.1	1.39	0	2	Above Mod	Local Knowledge	N	Vacant; Within existing single-family neighborhood
				Total	39.5	42	288				

~~Table C-1: Vacant and Underutilized~~										
~~Parcel Number (APN)~~	~~General Plan~~	~~Zoning~~	~~Current Use~~	~~Allowable Density~~	~~Acres~~	~~Existing Units~~	~~Net Potential Units~~	~~Income/ Feasibility~~	~~Identified by Local Knowledge or Objective Criteria~~	~~In 5th HE~~
~~3882031400~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~	~~7.2~~	~~0.42~~	~~0~~	~~2~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4811403500~~	~~LR~~	~~RS-9~~	~~100; VACANT RESIDENTIAL - GENERIC~~	~~4.8~~	~~0.40~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4811404100~~	~~LR~~	~~RS-9~~	~~100; VACANT RESIDENTIAL - GENERIC~~	~~4.8~~	~~0.56~~	~~0~~	~~2~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4830902800~~	~~LMR~~	~~PRD-LOW-MED~~	~~130; 2 - 4 UNITS - GENERIC~~	~~16.5~~	~~1.14~~	~~0~~	~~15~~	~~Moderate~~	~~Local Knowledge~~	~~N~~

Table C-1: Vacant and Underutilized												
Parcel Number (APN)	General Plan	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income/ Feasibility		Identified by Local Knowledge or Objective Criteria	In 5th HE	Status
~~4831812600~~	~~MR~~	~~RM-2200~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~19.8~~	~~0.39~~	~~3~~	~~3~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4831812700~~	~~MR~~	~~RM-2200~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~19.8~~	~~0.36~~	~~0~~	~~5~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4831822100~~	~~MR~~	~~RM-2200~~	~~710; CHURCH~~			~~19.8~~	~~2.33~~	~~0~~	~~36~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4832721500~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.84~~	~~0~~	~~4~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4832721600~~	~~LR~~	~~RS-6~~	~~810; MEETING HALL/GYM~~			~~7.2~~	~~1.35~~	~~0~~	~~7~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4842614700~~	~~MR~~	~~RM-4300~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~10.1~~	~~0.30~~	~~0~~	~~2~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4871710400~~	~~MR~~	~~RM-2200~~	~~130; 2 - 4 UNITS - GENERIC~~			~~19.8~~	~~0.41~~	~~5~~	~~1~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4871710500~~	~~MR~~	~~RM-2200~~	~~120; DUPLEX - GENERIC~~			~~19.8~~	~~0.42~~	~~4~~	~~2~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4871710600~~	~~MR~~	~~RM-2200~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~19.8~~	~~0.39~~	~~2~~	~~4~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4871710700~~	~~MR~~	~~RM-2200~~	~~111; SINGLE FAMILY RESIDENCE~~			~~19.8~~	~~0.42~~	~~1~~	~~5~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4871731800~~	~~HR~~	~~RM-2200~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~19.8~~	~~0.26~~	~~3~~	~~1~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4875412800~~	~~MR~~	~~RM-2200~~	~~120; DUPLEX - GENERIC~~			~~19.8~~	~~0.43~~	~~0~~	~~6~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4882502600~~	~~LR~~	~~RS-6~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~7.2~~	~~0.90~~	~~3~~	~~2~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4891611000~~	~~MR~~	~~RM-2200~~	~~130; 2 - 4 UNITS - GENERIC~~			~~19.8~~	~~0.30~~	~~2~~	~~2~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4893102000~~	~~MR~~	~~RM-2200~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~19.8~~	~~0.10~~	~~0~~	~~1~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4921522500~~	~~LR~~	~~RS-6~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~7.2~~	~~0.83~~	~~3~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4922310600~~	~~LR~~	~~RS-6~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~7.2~~	~~0.54~~	~~2~~	~~1~~	~~Above Mod~~	~~STAFF~~	~~N~~
~~4923310600~~	~~MR~~	~~RM-2500~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~17.4~~	~~0.33~~	~~0~~	~~4~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~4925806400~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.18~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4925806500~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.19~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~

Table C-1: Vacant and Underutilized												
Parcel Number (APN)	General Plan	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income/ Feasibility		Identified by Local Knowledge or Objective Criteria	In 5th HE	Status
~~4925806600~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.21~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4925806700~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.23~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4925806800~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.18~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4930400400~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.21~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4930400900~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.22~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~4932246400~~	~~LMR~~	~~RM-2500~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~17.4~~	~~0.57~~	~~0~~	~~7~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~5070603500~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.55~~	~~0~~	~~3~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5070603600~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.55~~	~~0~~	~~3~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5072001100~~	~~LR~~	~~RS-14~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~3.1~~	~~1.11~~	~~0~~	~~2~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5072001200~~	~~LR~~	~~RS-14~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~3.1~~	~~0.14~~	~~0~~	~~0~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5110130300~~	~~GC~~	~~RS-6~~	~~210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES~~			~~7.2~~	~~0.32~~	~~0~~	~~1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5110220600~~	~~MR~~	~~RM-2200~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~19.8~~	~~0.19~~	~~0~~	~~3~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~5112607200~~	~~MR~~	~~RM-2200~~	~~810; MEETING HALL/GYM~~			~~19.8~~	~~5.41~~	~~0~~	~~85~~	~~Moderate~~	~~Local Knowledge~~	~~N~~
~~5112805200~~	~~LR~~	~~RS-9~~	~~710; CHURCH~~			~~4.8~~	~~1.03~~	~~0~~	~~3~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5113912600~~	~~LR~~	~~RS-6~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~7.2~~	~~0.07~~	~~0~~	~~0~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5113912700~~	~~LR~~	~~RS-6~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~7.2~~	~~0.97~~	~~2~~	~~3~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5113914700~~	~~LR~~	~~RS-6~~	~~000; UNKNOWN~~			~~7.2~~	~~2.44~~	~~0~~	~~14~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5113914800~~	~~LR~~	~~RS-6~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~7.2~~	~~0.80~~	~~0~~	~~4~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5140211500~~	~~LR~~	~~RS-9~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~4.8~~	~~1.11~~	~~2~~	~~2~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5141600800~~	~~LR~~	~~PRD-LOW~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~10.0~~	~~1.18~~	~~0~~	~~9~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~

Table C-1: Vacant and Underutilized												
Parcel Number (APN)	General Plan	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income/ Feasibility		Identified by Local Knowledge or Objective Criteria	In 5th HE	Status
~~5141602200~~	~~LR~~	~~PRD-LOW~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~16.5~~	~~0.48~~	~~0~~	~~6~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5141602300~~	~~LR~~	~~PRD-LOW~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~10.0~~	~~3.06~~	~~4~~	~~20~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5141602400~~	~~LR~~	~~PRD-LOW~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~10.0~~	~~0.80~~	~~1~~	~~5~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5141800400~~	~~LR~~	~~RS-9~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~4.8~~	~~0.17~~	~~1~~	~~-1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5141800600~~	~~LR~~	~~RS-9~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~4.8~~	~~0.22~~	~~1~~	~~-1~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5141802200~~	~~LR~~	~~RS-9~~	~~110; SINGLE FAMILY RESIDENCE - GENERIC~~			~~4.8~~	~~2.08~~	~~3~~	~~4~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
~~5144322100~~	~~LR~~	~~RS-20~~	~~100; VACANT RESIDENTIAL - GENERIC~~			~~2.1~~	~~1.39~~	~~0~~	~~2~~	~~Above Mod~~	~~Local Knowledge~~	~~N~~
						~~Total~~	~~39.5~~	~~42~~	~~288~~			

Table C-2: Mixed-Use Overlay Sites													
APN	GP	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income Level	Identified by Local Knowledge or Objective Criteria	Imprv. To Land Ratio	Extg FAR	Year Built	Status
4811506800	GC	C-G	250; NEIGHBORHOOD SHOPPING CENTER	40	2.90	0	92	Lower	Local Knowledge	0.79	0.29	58	Fletcher Parkway - existing strip commercial - studied this for adding residential as part of the MU overlay
4811506900	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.36	0	11	Above Mod	Objective Criteria	0.80	0.28	68	
4811507100	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.30	0	9	Above Mod	Objective Criteria	0.79	0.26	55	
4813220800	O/NR	O-P	210; GENERIC COMMERCIAL	40	0.17	0	5	Above Mod	Objective Criteria	0.61	0.14	50	

Table C-2: Mixed-Use Overlay Sites													
APN	GP	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income Level	Identified by Local Knowledge or Objective Criteria	Imprv. To Land Ratio	Extg FAR	Year Built	Status
			OFFICE/RETAIL 1-3 STORIES										
4813220900	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.17	0	5	Above Mod	Objective Criteria	0.72	0.46	52	
4813221000	O/N R	O-P	280; GENERIC MEDICAL/DENTAL OFFICE	40	0.16	0	5	Above Mod	Objective Criteria	0.48	0.15	50	
4813221200	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.16	0	5	Above Mod	Objective Criteria	0.42	0.15	52	
4813221300	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.17	3	2	Above Mod	Objective Criteria	0.85	0.15	50	
4813621900	O/N R	O-P	280; GENERIC MEDICAL/DENTAL OFFICE	40	0.16	0	5	Above Mod	Objective Criteria	0.56	0.21	80	
4813622100	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.17	0	5	Above Mod	Objective Criteria	0.53	0.19	66	
4813711300	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.15	0	4	Above Mod	Objective Criteria	0.63	0.22	51	
4813711500	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.08	0	2	Above Mod	Objective Criteria	0.77	0.14	68	
4813711800	O/N R	O-P	212; OFFICE/RETAIL BUILDING	40	0.29	0	9	Above Mod	Objective Criteria	0.44	0.29	53	
4813930100	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.29	0	9	Above Mod	Objective Criteria	0.62	0.28	60	

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4814010200	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.27	0	8	Above Mod	Objective Criteria	0.67	0.11	79	
4814310500	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.41	0	13	Above Mod	Objective Criteria	0.97	0.27	60	
4821904700	RC	C-R	410; FACTORY/LIGHT MANUFACTURING	40	2.21	0	70	Lower	Objective Criteria	0.93	0.59	55	Prime site right at Arnele transit station
4822703300	RC	C-R	230; REGIONAL SHOPPING CENTER	40	16.33	0	522	Above Mod	Local Knowledge	2.30	0.00	00	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822703400	RC	C-R	200; VACANT LAND COMMERCIAL	40	0.38	0	12	Above Mod	Local Knowledge	0.00	0.00	00	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4822703500	RC	C-R	230; REGIONAL SHOPPING CENTER	40	0.91	0	29	Lower	Local Knowledge	1.70	16.20	90	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822703600	RC	C-R	200; VACANT LAND COMMERCIAL	40	0.92	0	29	Lower	Local Knowledge	0.00	0.00	00	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822703700	RC	C-R	230; REGIONAL SHOPPING CENTER	40	7.96	0	254	Lower	Local Knowledge	2.60	0.29	73	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
													residential in the property and reach out to the City for further info.
4822704200	RC	C-R	230; REGIONAL SHOPPING CENTER	40	2.21	0	70	Lower	Local Knowledge	1.16	7.86	91	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822704700	RC	C-R	200; VACANT LAND COMMERCIAL	40	0.68	0	21	Lower	Local Knowledge	0.00	0.00	00	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4822704800	RC	C-R	200; VACANT LAND COMMERCIAL	40	3.67	0	117	Lower	Local Knowledge	0.00	0.00	00	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822705500	RC	C-R	200; VACANT LAND COMMERCIAL	40	0.65	0	20	Lower	Local Knowledge	0.00	0.00	00	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822705600	RC	C-R	230; REGIONAL SHOPPING CENTER	40	39.04	0	1249	Above Mod	Local Knowledge	1.25	0.00	00	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
													residential in the property and reach out to the City for further info.
4822705700	RC	C-R	250; NEIGHBORHOOD SHOPPING CENTER	40	1.89	0	60	Lower	Local Knowledge	1.36	0.00	00	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4823010900	GC	O-P	280; GENERIC MEDICAL/DENTAL OFFICE	40	0.45	0	14	Above Mod	Objective Criteria	0.82	0.24	75	
4823011100	GC	O-P	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	1.53	0	49	Lower	Objective Criteria	0.16	0.28	79	
4871600400	GC	C-G	380; AUTO SALES/SERVICE AGENCY	40	0.91	0	29	Lower	Objective Criteria	0.78	0.35	65	Used Auto/VFW - large underutilized former auto dealership and veteran meeting hall
4871600500	GC	C-G	380; AUTO SALES/SERVICE AGENCY	40	0.20	0	6	Above Mod	Objective Criteria	0.64	0.48	50	

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4871600700	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.11	0	3	Above Mod	Objective Criteria	19.60	0.00	00	Used Auto/VFW - large underutilized former auto dealership and veteran meeting hall
4871722700	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.37	0	11	Above Mod	Objective Criteria	0.70	0.18	61	
4871733700	O/N R	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.55	0	17	Lower	Objective Criteria	0.59	0.44	54	
~~48732133004~~ 873313300	GC	C-G	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	40	0.79	0	25	Lower	Objective Criteria	0.72	0.26	75	
4873312600	GC	C-G	200; VACANT LAND COMMERCIAL	40	0.39	0	12	Above Mod	STAFF	0.00	0.00	00	403 W Main - Developer has been in contact with the City on development proposals for residential development.
4873313500	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.84	0	26	Lower	STAFF	1.77	1.27	64	~~402~~ 403 W Main - Developer has been in contact with the City on development proposals for residential development.
4873410400	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.33	0	10	Above Mod	Objective Criteria	0.90	0.43	59	

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4873410500	GC	C-G	250; NEIGHBORHOOD SHOPPING CENTER	40	0.99	0	31	Lower	Objective Criteria	0.53	0.54	80	
4880103600	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.56	0	18	Lower	Objective Criteria	0.49	0.15	60	Vacant commercial building with large parking lot recently for sale
4881110600	HR	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.15	0	4	Above Mod	Objective Criteria	0.65	0.25	65	
4881112400	RC	C-R	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.25	0	8	Above Mod	Objective Criteria	0.42	0.34	77	
4881121900	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.16	0	5	Above Mod	Objective Criteria	0.29	0.18	54	
4881122300	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.70	0	22	Lower	Objective Criteria	0.43	0.04	67	551 E Main - underutilized property - previous preliminary concept for mixed-use project
4881124300	HR	RM-2200	111; SINGLE FAMILY RESIDENCE	40	0.76	4	20	Lower	Objective Criteria	0.15	0.04	21	~~550~~ 551 E Main - underutilized property - previous preliminary concept for mixed-use project
4881126700	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.31	0	9	Above Mod	Objective Criteria	0.54	0.39	73	
4881511200	O/NR	C-G	210; GENERIC COMMERCIAL	40	0.38	0	12	Above Mod	Objective Criteria	0.48	0.17	30	

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
			OFFICE/RETAIL 1-3 STORIES										
4881511500	O/N R	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.19	0	5	Above Mod	Objective Criteria	0.42	0.15	65	
4881511600	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.02	0	0	Above Mod	Objective Criteria	0.00	0.00	00	
4881512100	O/N R	C-G	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	40	0.25	0	8	Above Mod	Objective Criteria	0.63	0.47	60	
4881610300	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.15	2	2	Above Mod	Objective Criteria	0.46	0.24	51	
4881610400	O/N R	O-P	111; SINGLE FAMILY RESIDENCE	40	0.16	2	2	Above Mod	Objective Criteria	0.91	0.18	49	
4881610700	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.10	2	1	Above Mod	Objective Criteria	0.21	0.17	65	
4881611100	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.02	0	0	Above Mod	Objective Criteria	0.00	0.00	00	
4881611200	O/N R	O-P	111; SINGLE FAMILY RESIDENCE	40	0.17	3	2	Above Mod	Objective Criteria	0.25	0.18	27	
4881611300	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.17	2	3	Above Mod	Objective Criteria	0.42	0.12	36	
4881611400	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.17	4	1	Above Mod	Objective Criteria	0.87	0.25	50	

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4881611700	O/N R	O-P	710; CHURCH	40	0.30	0	9	Above Mod	Objective Criteria	0.51	0.27	48	
4881620400	O/N R	O-P	130; 2 - 4 UNITS - GENERIC	40	0.19	2	4	Above Mod	Objective Criteria	0.55	0.23	30	Former Assessor's Office and board and care and two SFRS - County is interested in developing the property with affordable residential
4881620500	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.19	2	2	Above Mod	Objective Criteria	0.60	0.17	36	Former Assessor's Office and board and care and two SFRS - County is interested in developing the property with affordable residential
4881621300	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.26	0	8	Above Mod	Objective Criteria	0.83	0.22	30	Former Assessor's Office and board and care and two SFRS - County is interested in developing the property with affordable residential
4881621700	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.11	0	3	Above Mod	Objective Criteria	0.00	0.00	00	Former Assessor's Office and board and care and two SFRS - County is interested in developing the property with

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
													affordable residential
4881710300	O/N R	O-P	130; 2 - 4 UNITS - GENERIC	40	0.14	3	1	Above Mod	Objective Criteria	0.76	0.30	49	
4881710900	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.20	2	4	Above Mod	Objective Criteria	0.99	0.09	37	
4881711700	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.14	2	2	Above Mod	Objective Criteria	0.24	0.13	27	
4881720200	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.17	2	3	Above Mod	Objective Criteria	0.73	0.15	50	
4881721500	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.22	0	7	Above Mod	Objective Criteria	0.60	0.14	30	
4881721800	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.10	0	3	Above Mod	Objective Criteria	0.25	0.17	59	
4881910600	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.16	0	5	Above Mod	Objective Criteria	0.31	0.46	40	
4882000100	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.23	0	7	Above Mod	Objective Criteria	0.67	0.10	68	
4882000200	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.18	0	5	Above Mod	Objective Criteria	0.58	0.47	59	
4882000700	O/N R	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.32	0	10	Above Mod	Objective Criteria	0.67	0.16	81	

Table C-2: Mixed-Use Overlay Sites													
APN	GP	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income Level	Identified by Local Knowledge or Objective Criteria	Imprv. To Land Ratio	Extg FAR	Year Built	Status
4882003200	O/N R	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.16	3	2	Above Mod	Objective Criteria	0.47	0.14	45	
4882121703	O/N R	O-P	300; OFFICE CONDOS	40	0.58	0	~~18~~4	Lower	Objective Criteria	0.80	0.06	80	
4882121711	O/N R	O-P	300; OFFICE CONDOS	40	0.58	0	~~18~~4	Lower	Objective Criteria	0.83	0.06	80	
4882121714	O/N R	O-P	300; OFFICE CONDOS	40	0.58	0	~~18~~3	Lower	Objective Criteria	0.94	0.05	80	
4882121715	O/N R	O-P	300; OFFICE CONDOS	40	0.58	0	~~18~~3	Lower	Objective Criteria	0.90	0.05	80	
4882121716	O/N R	O-P	300; OFFICE CONDOS	40	0.58	0	~~18~~4	Lower	Objective Criteria	0.60	0.07	80	
4882312400	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.05	0	1	Above Mod	Objective Criteria	10.58	0.00	00	Avocado - Vacant property and adjacent small dental office. Presubmittal review for 7 attached residential units on the vacant parcel in 2020
4882320400	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.17	0	5	Above Mod	Objective Criteria	0.49	0.19	45	
4882323100	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.27	0	8	Above Mod	Objective Criteria	0.33	0.23	46	
4882330400	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.14	0	4	Above Mod	Objective Criteria	0.85	0.40	63	
4882330600	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.14	0	4	Above Mod	Objective Criteria	0.88	0.21	61	
4882330700	GC	C-G	210; GENERIC COMMERCIAL	40	0.02	0	0	Above Mod	Objective Criteria	0.00	0.00	00	

Table C-2: Mixed-Use Overlay Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
			OFFICE/RETAIL 1-3 STORIES										
4882330800	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.14	0	4	Above Mod	Objective Criteria	0.46	0.17	55	
4891301900	GC	C-G	200; VACANT LAND COMMERCIAL	40	6.55	0	209	Lower	Local Knowledge	0.00	0.00	00	East Main Vacant - Large vacant property - several interested buyers over the years
4891304300	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.96	0	30	Lower	Local Knowledge	6.56	0.25	55	East Main Vacant - Large vacant property - several interested buyers over the years
5071202000	NC	C-N	250; NEIGHBORHOOD SHOPPING CENTER	40	0.78	0	24	Lower	Objective Criteria	0.79	0.42	79	
5071202100	NC	C-N	250; NEIGHBORHOOD SHOPPING CENTER	40	3.11	0	99	Lower	Objective Criteria	0.40	0.48	79	
5072004500	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.99	0	31	Lower	Objective Criteria	0.22	0.06	46	
5072110200	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	1.06	0	33	Lower	Objective Criteria	0.21	0.10	77	
				Total	115.5	38	~~3,614~~3,542						

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4871600400	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.91	0	21	Lower	Objective Criteria	0.78	0.35	65	Used Auto/VFW - large underutilized former auto dealership and veteran meeting hall
4872610300	HR	RM-HR	000; UNKNOWN	60	0.02	0	0	Moderate	Local Knowledge	0.00	9.30	67	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872610400	HR	RM-HR	000; UNKNOWN	60	0.13	0	6	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872610500	HR	RM-HR	000; UNKNOWN	60	0.14	0	6	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872610600	HR	RM-HR	000; UNKNOWN	60	0.02	0	0	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872610700	HR	RM-HR	000; UNKNOWN	60	0.02	0	0	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872610800	HR	RM-HR	000; UNKNOWN	60	0.15	0	7	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872611200	HR	RM-HR	000; UNKNOWN	60	0.14	0	6	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential

Table C-3: Transit District Specific Plan Sites													
APN	GP	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income Level	Identified by Local Knowledge or Objective Criteria	Imprv. To Land Ratio	Extg FAR	Year Built	Status
4872611400	HR	RM-HR	000; UNKNOWN	60	0.40	0	19	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872611500	HR	RM-HR	000; UNKNOWN	60	0.12	0	5	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872611600	HR	RM-HR	000; UNKNOWN	60	0.09	0	4	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872620400	HR	RM-HR	000; UNKNOWN	60	1.09	0	52	Lower	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872620700	HR	RM-HR	000; UNKNOWN	60	0.69	0	33	Lower	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872620800	HR	RM-HR	000; UNKNOWN	60	0.13	0	6	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872620900	HR	RM-HR	000; UNKNOWN	60	0.48	0	23	Moderate	Local Knowledge	0.00	0.00	00	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872810400	MR	RM-2200	430; WAREHOUSE-PROCESSI	20	0.03	0	0	Moderate	Local Knowledge	2.67	7.00	68	Marshall Ave properties - several under one owner under contract with affordable housing

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
			NG/STORAGE/DISTRIBUTION										developer to build 60 supportive housing units, older industrial ready for redevelopment
4872810500	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.05	0	0	Moderate	Local Knowledge	0.57	0.00	00	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872810700	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.05	0	0	Moderate	Local Knowledge	1.64	0.00	00	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872810800	HR	RM-HR	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	60	0.78	0	37	Lower	Local Knowledge	0.26	0.07	57	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872811400	MR	RM-2200	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	20	0.18	0	2	Moderate	Objective Criteria	0.58	0.27	60	

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4872812900	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.38	0	6	Moderate	Objective Criteria	0.70	0.32	71	
4872813400	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.03	0	0	Moderate	Local Knowledge	0.46	0.00	00	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872820500	MR	RM-2200	120; DUPLEX - GENERIC	20	0.19	2	1	Moderate	Objective Criteria	0.75	0.12	57	
4872820800	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.19	2	1	Moderate	Objective Criteria	0.81	0.09	49	
4872910100	HR	RM-HR	410; FACTORY/LIGHT MANUFACTURING	60	0.27	0	13	Moderate	Local Knowledge	1.12	0.00	00	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872910200	HR	RM-HR	410; FACTORY/LIGHT MANUFACTURING	60	0.50	0	24	Lower	Local Knowledge	0.97	0.25	51	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
													ready for redevelopment
4872911000	HR	RM-HR	111; SINGLE FAMILY RESIDENCE	40	0.21	2	4	Moderate	Objective Criteria	0.30	0.10	47	
4872911300	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.26	0	4	Moderate	Objective Criteria	0.30	0.24	51	
4872911700	HR	RM-HR	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	40	0.19	0	6	Moderate	Objective Criteria	0.56	0.12	62	
4872912500	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.07	0	1	Moderate	Local Knowledge	0.60	0.18	74	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872912700	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.06	0	0	Moderate	Local Knowledge	0.94	0.31	72	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4872920700	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.20	2	1	Moderate	Objective Criteria	0.13	0.10	47	
4873021400	MR	RM-2200	120; DUPLEX - GENERIC	20	0.21	2	1	Moderate	Objective Criteria	0.67	0.17	51	
4873022000	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.20	2	1	Moderate	Objective Criteria	0.82	0.09	53	
4873023000	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.20	2	1	Moderate	Objective Criteria	0.71	0.10	50	
4873111100	MR	RM-2200	120; DUPLEX - GENERIC	20	0.19	2	1	Moderate	Objective Criteria	0.70	0.13	47	
4873121100	HR	RM-HR	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	40	0.20	0	6	Moderate	Objective Criteria	0.36	0.24	54	Palm - Existing church and adjacent vacant light industrial property - church has inquired about adding residential
4873121200	HR	RM-HR	000; UNKNOWN	40	0.03	0	0	Moderate	Local Knowledge	0.00	0.00	00	Palm - Existing church and adjacent vacant light industrial property - church has inquired about adding residential

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4873121300	HR	RM-HR	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.20	0	6	Moderate	Objective Criteria	0.51	0.42	66	
4873210100	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.16	2	1	Above Mod	Local Knowledge	0.59	0.14	27	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873210200	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	1.78	0	42	Lower	Local Knowledge	1.11	2.57	57	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873210300	GC	C-G	200; VACANT LAND COMMERCIAL	30	0.25	0	5	Above Mod	Local Knowledge	0.00	0.00	00	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873211700	GC	C-G	390; GENERIC-RADIO STATION/BANK/MISC	30	0.41	2	7	Above Mod	Objective Criteria	0.13	0.03	24	
4873211800	GC	C-G	200; VACANT LAND	30	0.41	0	9	Above Mod	Local Knowledge	0.24	0.00	00	ECB - several properties under contract with residential developer to

Table C-3: Transit District Specific Plan Sites													
APN	GP	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income Level	Identified by Local Knowledge or Objective Criteria	Imprv. To Land Ratio	Extg FAR	Year Built	Status
			COMMERCIAL										build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873211900	GC	C-G	200; VACANT LAND COMMERCIAL	30	0.41	0	9	Above Mod	Local Knowledge	0.24	0.00	00	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212000	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.40	0	9	Above Mod	Local Knowledge	0.15	0.00	00	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212100	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.41	0	9	Above Mod	Local Knowledge	0.22	0.00	00	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212200	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.42	0	10	Above Mod	Local Knowledge	0.00	0.00	00	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212300	GC	C-G	310; GARAGE PARKING	30	0.41	0	9	Above Mod	Local Knowledge	0.01	0.00	00	ECB - several properties under contract with residential developer to

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
			LOT/USED CAR										build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212400	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.23	0	5	Above Mod	Local Knowledge	0.54	0.00	00	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212500	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.34	0	8	Above Mod	Local Knowledge	0.50	0.00	0	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212600	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.21	0	5	Above Mod	Local Knowledge	0.94	0.00	00	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873213300	GC	C-G	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	30	0.79	0	19	Lower	Objective Criteria	0.72	0.26	75	
4873231700	GC	C-G	310; GARAGE PARKING	30	0.87	0	20	Lower	Objective Criteria	0.11	0.02	64	Existing auto dealership and vacant commercial building - potential for redevelopment

Table C-3: Transit District Specific Plan Sites													
APN	GP	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Income Level	Identified by Local Knowledge or Objective Criteria	Imprv. To Land Ratio	Extg FAR	Year Built	Status
			LOT/USED CAR										
4873232400	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	30	0.34	0	8	Above Mod	Objective Criteria	0.35	0.13	55	Existing auto dealership and vacant commercial building - potential for redevelopment
4873232600	GC	C-G	270; SERVICE - GENERIC	30	0.26	0	6	Above Mod	Local Knowledge	0.37	0.76	06	Existing auto dealership and vacant commercial building - potential for redevelopment
4874800400	MR	RM-2200	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	20	0.21	0	3	Moderate	Objective Criteria	0.53	0.15	65	
4874800500	MR	RM-2200	458; OPEN STORAGE	20	0.39	0	6	Moderate	Objective Criteria	0.04	0.03	31	
4874802600	MR	RM-2200	120; DUPLEX - GENERIC	20	0.19	2	1	Moderate	Objective Criteria	0.67	0.13	67	
4874901800	GC	C-G	360; CAR WASH	30	1.19	0	28	Lower	Objective Criteria	0.86	0.05	66	Super Star - existing car wash and auto repair - prime site
4875001600	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.21	2	1	Lower	Objective Criteria	0.66	0.13	50	
4875001800	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.20	2	1	Lower	Objective Criteria	0.61	0.08	46	
4875002300	MR	RM-2200	110; SINGLE	20	0.19	2	1	Lower	Objective Criteria	0.87	0.11	46	

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
			FAMILY RESIDENCE - GENERIC										
4875110100	GC	C-G	270; SERVICE STATION - GENERIC	30	0.27	0	6	Above Mod	Objective Criteria	0.07	0.06	72	
4875110500	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.17	0	4	Above Mod	Objective Criteria	0.00	0.19	44	
4875110700	GC	C-G	130; 2 - 4 UNITS - GENERIC	30	0.17	3	1	Above Mod	Objective Criteria	0.17	0.14	45	
4875120900	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.19	2	1	Moderate	Objective Criteria	0.17	0.09	46	

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4875121000	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.22	2	1	Moderate	Objective Criteria	0.87	0.11	47	
4875200100	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.19	2	1	Moderate	Objective Criteria	0.87	0.12	45	
4875310800	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.20	2	1	Moderate	Objective Criteria	0.50	0.10	46	
4875413400	MR	RM-2200	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	20	0.21	0	3	Moderate	Local Knowledge	1.71	0.00	00	
4876401600	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	1.47	0	23	Moderate	Objective Criteria	0.22	0.06	50	Redwood Lumber- large lumber yard and older industrial properties
4926411500	MR	RM-2200	120; DUPLEX - GENERIC	20	0.32	2	3	Moderate	Objective Criteria	0.73	0.09	42	
4926421200	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.32	1	4	Moderate	Objective Criteria	0.44	0.07	45	

Table C-3: Transit District Specific Plan Sites													
APN	**GP**	**Zoning**	**Current Use**	**Allowable Density**	**Acres**	**Existing Units**	**Net Potential Units**	**Income Level**	**Identified by Local Knowledge or Objective Criteria**	**Imprv. To Land Ratio**	**Extg FAR**	**Year Built**	**Status**
4926431000	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.32	2	3	Moderate	Objective Criteria	0.72	0.11	46	
4926431100	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.33	2	3	Moderate	Objective Criteria	0.74	0.05	45	
4926431700	MR	RM-2200	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	20	0.13	0	2	Moderate	Local Knowledge	0.00	0.00	00	Grossmont - vacant with existing non-required parking lot - owner has inquired about residential uses here
				Total	24.58	46	582						

Appendix D: Assessment of Fair Housing (AFH)

D.1 Introduction and Overview of AB 686

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined "affirmatively further fair housing" to mean "taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity" for persons of color, persons with disabilities, and other protected classes. The Bill added an assessment of fair housing to the Housing Element which includes the following components:

- a summary of fair housing issues and assessment of the City's fair housing enforcement and outreach capacity;
- an analysis of segregation patterns and disparities in access to opportunities;
- an assessment of contributing factors; and
- an identification of fair housing goals and actions.

The AFFH rule was originally a federal requirement applicable to entitlement jurisdictions (with population over 50,000) that can receive HUD Community Planning and Development (CPD) funds directly from HUD. Before the 2016 federal rule was repealed in 2019, entitlement jurisdictions were required to prepare an Assessment of Fair Housing (AFH) or Analysis of Impediments to Fair Housing Choice (AI). AB 686 states that jurisdictions can incorporate findings from either report into the Housing Element.

D.2 Assessment of Fair Housing Issues

D.2.1 Fair Housing Enforcement and Outreach

San Diego County jurisdictions are served by two fair housing service providers, CSA San Diego and Legal Aid Society of San Diego (LASSD), that investigate and resolve discrimination complaints, conduct discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. These service providers also provide landlord/tenant counseling, which is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection regulations, as well as mediating disputes between tenants and landlords. El Cajon is currently served by CSA. Walk-in services are offered at the CSA office location in the City. The agency has a mission to actively support and promote fair housing through education and advocacy. To remain involved and up-to-date on issues concerning fair housing, CSA attends the quarterly meetings and serves on the steering committee of the San Diego Regional Alliance for Fair Housing (SDRAFFH). During these meetings CSA and other fair housing providers discuss challenges, resources and strategies for addressing fair housing in San Diego County.

Between 2014 and 2019, CSA served 2,191 El Cajon residents (Table D-43). Out of the all the residents served a majority of the clients were white and non-Hispanic. Also, 85 percent of clients were of extremely low income. As well as CSA, HUD maintains a record of all housing discrimination complaints filed in local jurisdictions. These grievances can be filed on the basis of race, color, national origin, sex, disability, religion, familial status and retaliation. From October 1, 2014 to September 30, 2019, 414 fair housing complaints in San Diego County were filed with HUD. Around 6 percent (25 cases) were filed by El Cajon residents. In the County and the City of El Cajon, disability-related discrimination was the most commonly reported, comprising 53 percent of all cases in the County and 40 percent of El Cajon cases.

Table D-43: Residents in El Cajon Served by CSA	
Total Residents	**2,191**
Race	
Hispanic	549
Non-Hispanic	1,642
Ethnicity	
White	1,018
Black/African American	246
Asian	35
Hawaiian/Pacific Islander	25
American Indian/Alaska Native	47
Other/Multi-Racial	820
Income Level	
Extremely Low Income (<30% AMI)	1,858
Very Low Income (<50% AMI)	258
Low Income (<80% AMI)	43
>80% AMI or income not reported	32
Source: CSA San Diego County, FY 2014-2019.	

The 2020 Regional AI found that outreach services were inadequate in the region as residents may find it hard to navigate the service system and identify the appropriate agency to contact. The City of El Cajon advertises fair housing services through placement of a fair housing services brochure at public counters, local library and provides a link to CSA on its website.

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 established a program in May 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. 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. Residents in El Cajon residents have access to DFEH services.

With state housing laws, the City ensures it complies and makes necessary changes to the Zoning Code as needed every year. To ensure that the City complies with SB 166 (No Net Loss), continuous monitoring of the consumption of residential acreage is done to ensure an adequate inventory is available to meet the City's RHNA obligations. To ensure sufficient residential capacity is maintained to accommodate the RHNA, the City will continue to implement the formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863. Also, pursuant to AB 1397 passed in 2017, the City will amend the Zoning Code to require by-right approval of housing development that includes 20 percent of the units as housing affordable to lower income households, on sites being used to meet the 6th cycle RHNA that represent "reuse sites" previously identified in the 4th and 5th cycles Housing Element. Development on nonvacant sites with existing residential units is subject to replacement requirement, pursuant to AB 1397 and this means the City will be amending the Zoning Code to require the replacement of units affordable to the same or lower income level as a condition of any development on a nonvacant site consistent with those requirements set forth in State Density Bonus Law.

The California State legislature has been promoting the development of ADUs and Junior Accessory Dwelling Units (JADUs) as one solution to increase the supply of affordable housing. In recent years, State laws regarding them have been amended many times to reduce barriers to their development. The City allows ADUs and JADUs as a permitted use in all residential zones and regulates them pursuant to Section 17.140.180 of the Zoning Code. In addition, AB 671, which became effective January 1, 2020, requires that local jurisdictions develop a plan that incentivizes and promotes the creation of accessory dwelling units that can be offered at affordable rents for very-low, low- or moderate-income households. The City will develop a plan to comply with this requirement.

Existing Fair Housing Law Compliance

The City implements existing fair housing laws and has not been subject to lawsuits, enforcement actions, settlements or judgements related to fair housing or civil rights. The following summary includes state and federal fair housing law references and associated implementation actions and procedures that the City conducts.

- California Fair Employment and Housing Act ("FEHA") California Government Code ("GC") §§12900-12996,12955; 2 California Code of Regulations ("CCR") §§12005-12271; Prohibits discrimination in sales, rental or financing of housing opportunity against persons in protected classes by providers of housing accommodation and financial assistance services as related to housing.

Center for Social Advocacy (CSA) San Diego County currently provides fair housing services to the City. Between 2014 and 2019, CSA served 2,191 El Cajon residents. CSA tested for housing discrimination in El Cajon based on familial status (families with children), race, and gender. Of the eight sites tested, five showed differential treatment – three due to familial status and two due to race. More testing is planned in coordination with CSA. The City will also continue to comply with the fair housing planning requirements of the CDBG and HOME programs, including cooperating in updating the Analysis of Impediments (AI) to Fair Housing Choice every five years and incorporating actions to address any impediments in its annual Action Plans to HUD. The City also actively advertises services provided by the CSA through brochures at the public counter, community service agencies, public libraries, and City website. Program 15 of the Housing Element includes meaningful coordination with CSA to produce and distribute a fair housing pamphlet by the end of 2022 that will educate residents on their fair housing rights and educational opportunities, notify landlords of fair housing training opportunities, and provide educational information on the new income protections available (see Program 10).

- Government Code section 65008 covers actions of a city, county, city and county, or other local government agency, and makes those actions null and void if the action denies an individual or group of individuals the enjoyment of residence, landownership, tenancy, or other land use in the state because of membership in a protected class, the method of financing, and/or the intended occupancy. For example, a violation under Government Code section 65008 may occur if the City applied more scrutiny to reviewing and approving an affordable development as compared to market-rate developments, or multifamily housing as compared to single family homes. Government Code section 65008, subdivision (e), also authorizes preferential treatment of affordable housing.

  The City offers expedited review and processing for affordable housing and density bonus projects. Program 14 of the Housing Element will update development standards and establish objective design standards (SB 330). Implementation of objective design standards will ensure that affordable housing or density bonus projects receive the same level of scrutiny.

- Government Code section 8899.50 requires all public agencies to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with its obligation to affirmatively further fair housing.

  Program 15 of the Housing Element indicates that the City utilizes the service of a nonprofit fair housing service provider to provide a variety of fair housing and tenant/landlord services. Currently, the City contracts with the CSA Center for Social Advocacy (CSA) San Diego County. The fair housing contract is reviewed annually through the annual CDBG funding allocation process. Meaningful actions that will be taken with fair housing service implementation include, coordinating with CSA to produce and distribute a fair housing pamphlet by the end of 2022 to educate residents on their fair housing rights and educational opportunities, notifying landlords of fair housing training opportunities, and providing educational information on the new

income protections available (see Program 10). The City will also continue to ensure that fair housing services are provided in multiple languages as needed by the City's population. CSA, the City's current fair housing provider, guarantees interpretation and translation into Arabic and Spanish, two of the most commonly spoken languages in El Cajon. On an annual basis, the City will request a list of up to date services from CSA and the languages they are provided in. The City will also require evidence of effective outreach from the City's fair housing provider and require attendance reports to events from fair housing providers, including working with the fair housing provider on plan to increase attendance to outreach events. On an annual basis, the City will also request a roster of participants who have utilized CSA services.

Annually, the City will review changes in State and federal laws to ensure that all laws, programs and activities affirmatively further fair housing in accordance with state law and participate in regional efforts to address fair housing issues and monitor emerging trends/issues in the housing market. By the end of 2022, the City will include fair housing information on the City's website, including up-to-date fair housing laws, services, and information on filing discrimination complaints.

The City has also adopted policies within the General Plan Environmental Justice (EJ) Element to ensure that public facilities and services are equitably located and distributed throughout environmental justice communities, allowing easy access for residents, to ensure safe and sanitary housing for environmental justice community residents, and to prioritize improvements and programs that address the needs of residents in environmental justice communities. The City will also utilize place based strategies in alignment with the EJ Element and focus fair housing outreach and education in areas with high displacement risk (tracts with higher rates of renter overpayment and tracts in the proximity of other sensitive communities) such as the RECAP areas. On an annual basis, as a part of the Annual Action Plan, the City will consider funding projects that either serve or improve RECAP areas.

City staff will also work with the Police and Fire Departments to promote the recruitment of local residents for job openings and to create language and outreach to local residents on local public safety recruitments by the end of 2022 and then continue to do so when new opportunities arise.

The City will also develop a Marketing and Outreach Plan for the Housing Element Sites by the end of 2022 and prioritize SB 2 funds in the areas where Housing Element Sites have been identified as well as use of CHDO, HOME, LMIHAF and SB 2 funds to incentivize/partner with developers to incorporate affordable units in market-rate housing projects to create mixed-income developments. The City will also engage with market-rate developers to include affordable units (See also Program 5), to include information regarding incentives and partnership opportunities in planning permit guidance and application documents, to provide developers with an updated planning application by end of 2022, and continue to require affordable housing units in the former redevelopment area.

The City will also continue to offer the mobile home rent mediation program as outline in El Cajon Municipal Code chapter (ECMC) 5.82, which allows for residents of mobile home

parks to petition for a rent review and request mediation, continue to subsidize the costs of the mediator as outlined in ECMC 5.82, and continue efforts to preserve and enhance mobile home parks through the Mobile Home Overlay zone.

The City will also continue to support the creation of new affordable housing opportunities through the conversion of existing poor performing motel properties to Single Room Occupancy (SRO) Lodging as appropriate and ensure that the three existing SROs are operated responsibly and enforce conditions of approval, which include follow up meetings with the Planning Commission.

Lastly, the City will adopt an Economic Development Strategy by the end of 2022, which will include strategies and programs to support small businesses and direct resources supporting small businesses in the Downtown and other revitalization focus areas to assist with permitting and other costs associated with public improvements.

- Government Code section 11135 et seq. requires full and equal access to all programs and activities operated, administered, or funded with financial assistance from the state, regardless of one's membership or perceived membership in a protected class.

  The City provides full and equal access to all program and activities and prohibits discrimination or harassment based on the following categories: race, color, religion, religious creed (including religious dress and grooming practices), national origin, ancestry, citizenship, physical or mental disability, medical condition (including cancer and genetic characteristics), genetic information, marital status, sex (including pregnancy, childbirth, breastfeeding, or related medical conditions), gender, gender identity, gender expression, age (40 years and over), sexual orientation, veteran and/or military status, protected medical leaves (requesting or approved for leave under the Family and Medical Leave Act or the California Family Rights Act), domestic violence victim status, political affiliation, and any other status protected by state or federal law. In addition, the City prohibits retaliation against a person who engages in activities protected under the policy. Reporting, or assisting in reporting, suspected violations of the policy and cooperating in investigations or proceedings arising out of a violation of the policy are protected activities under this policy. All employees are expected to assume responsibility for maintaining an environment that is free from discrimination, harassment, and retaliation. Employees are also encouraged to promptly report conduct that they believe violates the policy so that there is an opportunity to address and resolve any concerns. Managers and supervisors are required to promptly report conduct that they believe violates the policy. The City is committed to responding to alleged violations of the policy in a timely and fair manner and to taking appropriate action aimed at ending the prohibited conduct.

- Density Bonus Law (Gov. Code, § 65915.) is intended to support the construction of affordable housing by offering developers the ability to construct additional housing units above an agency's otherwise applicable density range. The ability to construct additional units is offered to help off-set a developer's costs to subsidize affordable housing units in a project. Generally, density bonus law operates as an incentive to provide affordable housing units.

Pursuant to AB 1397 passed in 2017 and in accordance with Program 14, the City will amend the Zoning Code to require by-right approval of housing development that includes 20 percent of the units as housing affordable to lower income households, on sites being used to meet the 6th cycle RHNA that represent "reuse sites" previously identified in the 4th and 5th cycles Housing Element. Development on nonvacant sites with existing residential units is subject to replacement requirement, pursuant to AB 1397 and this means the City will be amending the Zoning Code to require the replacement of units affordable to the same or lower income level as a condition of any development on a nonvacant site consistent with those requirements set forth in State Density Bonus Law.

The City also offers expedited review and processing for affordable housing and density bonus projects. Program 14 of the Housing Element will update development standards and establish objective design standards (SB 330). Implementation of objective design standards will ensure that affordable housing or density bonus projects receive the same level of scrutiny.

- Housing Accountability Act (Gov. Code, § 65589.5.) is designed to promote infill development by speeding housing approvals. The Act was passed in 1982 in recognition that "the lack of housing, including emergency shelter, is a critical statewide problem," and has also been referred to as "the anti-NIMBY law." It empowers the State of California to limit the ability of local government to restrict the development of new housing. The Act was strengthened by its amendment in 2017.

  The Community Development Department provides a Guide to Planning Project Reviews, which is available on the City's website. The purpose of the guide to ensure accountability and to promote infill development through speedy approval processes. It explains the purpose of planning project reviews, an overview of the various processes, and forms and submittal requirements. The various types of projects are organized by review level—each review level includes the type of action, decision-maker, maximum review cycles, staff review times, applicant response times, and total process time.

  In accordance with Program 14, within one year of the adoption of the Housing Element, the City of El Cajon will pursue an amendment to the Zoning Code to establish parking requirements for emergency shelters based on staffing level only (AB 139, 2019) in order to facilitate future emergency shelter developments.

  As a community that is primarily built-out, the City is proud to note that no infill housing projects were denied during the previous Housing Element cycle. In 2017, the City also adopted a Common Interest Development section in ECMC 17.125.110, which allows for the approval of condominium apartment units without the requirement for a planned unit development provided that all the developments standards of the underlying zone can be met. This streamlined approvals for multi-family planned unit development projects.

- No-Net-Loss Law (Gov. Code, § 65863) is intended to ensure development opportunities remain available throughout the planning period to accommodate a jurisdiction's regional housing need allocation (RHNA), especially for lower- and moderate- income households.

To ensure that the City comply with SB 166 (No Net Loss), and in accordance with Housing Element Program 1, the City will monitor the consumption of residential acreage to ensure an adequate inventory is available to meet the City's RHNA obligations. To ensure sufficient residential capacity is maintained to accommodate the RHNA, the City will continue to implement the formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863. Should an approval of development result in a reduction of capacity below the residential capacity needed to accommodate the remaining need for lower income households, the City will identify replacement sites to accommodate the shortfall and ensure "no net loss" in capacity to accommodate the RHNA.

- Least Cost Zoning Law (Gov. Code, § 65913.1) indicates that the City shall designate and zone sufficient vacant land for residential use with appropriate standards, in relation to zoning for nonresidential use, and in relation to growth projections of the general plan to meet housing needs for all income categories as identified in the housing element of the general plan.

  Table 41 of the Housing Element summarizes the City's accommodation of the RHNA for all income groups during the planning period. After accounting for development credits and the realistic capacity of sites identified by staff and analyses, the City has identified adequate capacity for its RHNA for the planning period. The City was allocated 3,280 units as part of the RHNA, however, the sites inventory accommodates a surplus of 1,521 units thus confirming adequate supply.

  The Zoning Code also establishes the development standards pertaining to the residential zones—these are summarized in Table 31 and described in greater detail in the subsequent sections of the Housing Element. The City periodically reviews and revises its development standards to ensure the orderly development of land uses and improve the quality of the physical environment. Both the Mixed-Use Overlay Zone and the TDSP permit deviations from development standards when findings can be made to support the request. These deviations can include reduced parking or setbacks or increases in lot coverage or building height. The deviation process is intended to facilitate high quality infill projects. The review of development standards in conjunction with the Housing Element update found that current standards are appropriate in relation to zoning for nonresidential use, and in relation to growth projections of the general plan to meet the housing needs for all income categories.

- Gov. Code, § 65913.2 prohibits excessive subdivision standards. As such, the City may not render infeasible the development of housing for any and all economic segments of the community and may not impose standards and criteria for public improvements including, but not limited to, streets, sewers, fire stations, schools, or parks, which exceed the standards and criteria being applied by the city at that time to its publicly financed improvements located in similarly zoned districts within the City.

  When compared to other agencies in the region, El Cajon's permitting fees are relatively low and do not impact the feasibility of a residential project. El Cajon does not currently impose any development impact fees for new residential development. The City imposes

a one-time fee ranging from $188 per unit for apartments to $300 for each single-family residence, which are designated for park land acquisition and park development. This fee is minimal and therefore does not impact the feasibility of a residential project. The City monitors all regulations, ordinances, departmental processing procedures, and residential fees to assess their impact on housing costs and may offer HOME funds to off-set development fees for affordable and senior citizen housing projects. The comparisons of fees from different types of residential developments can be seen in Table 34. Fees in El Cajon fall in the lower end compared to other jurisdictions in the region and do not render infeasible the development of housing for any and all economic segments of the community. Furthermore, the review of development standards in conjunction with the Housing Element update found that current standards are appropriate in relation to zoning for nonresidential use, and in relation to growth projections of the general plan to meet the housing needs for all income categories.

- (Gov. Code, § 65302.8. indicates that is the City adopts or amends a mandatory general plan element which operates to limit the number of housing units which may be constructed on an annual basis, such adoption or amendment shall contain findings which justify reducing the housing opportunities of the region.

  The City has not taken any action to limit growth or the number of housing units that may be constructed on an annual basis. Rather, to the contrary, the City has taken steps to increase housing capacity. The primary actions were through the adoption of the Transit District Specific Plan (TDSP) and the Mixed-Use Overlay Zone. The TDSP was adopted in 2018 and will guide future development of the 259-acre project area to support transit-supportive land uses that increase housing opportunities and enhance transit ridership. The City has also adopted the Mixed-Use Overlay zone to increase housing opportunities. The Mixed-Use Overlay Zone is an added layer of opportunity specifically designed to allow residential and mixed-use development options in existing commercial areas, and higher density residential developments in existing residential zones. The Mixed-Use Overlay Zone was most recently amended in 2018 as part of the annual code update which to address parking standards and eliminate the need to provide additional parking solely for a change of use in an existing building.

- Housing Element Law: Gov. Code, § 65583(c)(5) requires that the City promote and affirmatively further fair housing opportunities and promote housing throughout the community or communities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability, and other characteristics protected by the California Fair Employment and Housing Act (Part 2.8 (commencing with Section 12900) of Division 3 of Title 2), Section 65008, and any other state and federal fair housing and planning law.

  Program 15 of the Housing Element indicates that the City utilizes the service of a nonprofit fair housing service provider to provide a variety of fair housing and tenant/landlord services. Currently, the City contracts with the CSA Center for Social Advocacy (CSA) San Diego County. The fair housing contract is reviewed annually through the annual CDBG funding allocation process. Meaningful actions that will be taken with fair housing service implementation include, coordinating with CSA to

produce and distribute a fair housing pamphlet by the end of 2022 to educate residents on their fair housing rights and educational opportunities, notifying landlords of fair housing training opportunities, and providing educational information on the new income protections available (see Program 10). The City will also continue to ensure that fair housing services are provided in multiple languages as needed by the City's population. CSA, the City's current fair housing provider, guarantees interpretation and translation into Arabic and Spanish, two of the most commonly spoken languages in El Cajon. On an annual basis, the City will request a list of up to date services from CSA and the languages they are provided in. The City will also require evidence of effective outreach from the City's fair housing provider and require attendance reports to events from fair housing providers, including working with the fair housing provider on plan to increase attendance to outreach events. On an annual basis, the City will also request a roster of participants who have utilized CSA services.

The City provides full and equal access to all program and activities and prohibits discrimination or harassment based on the following categories: race, color, religion, religious creed (including religious dress and grooming practices), national origin, ancestry, citizenship, physical or mental disability, medical condition (including cancer and genetic characteristics), genetic information, marital status, sex (including pregnancy, childbirth, breastfeeding, or related medical conditions), gender, gender identity, gender expression, age (40 years and over), sexual orientation, veteran and/or military status, protected medical leaves (requesting or approved for leave under the Family and Medical Leave Act or the California Family Rights Act), domestic violence victim status, political affiliation, and any other status protected by state or federal law.

- Housing Element Law: Gov. Code, § 65583(c)(10) requirement that the City Affirmatively further fair housing in accordance with Chapter 15 (commencing with Section 8899.50) of Division 1 of Title 2, including a summary of enforcement and outreach capacity, an analysis of available federal, state, and local data and knowledge to identify integration and segregation patterns and trends, racially or ethnically concentrated areas of poverty and affluence, disparities in access to opportunity, and disproportionate housing needs, including displacement risk, an assessment of the contributing factors, including the local and regional historical origins and current policies and practices, an identification of the jurisdiction's fair housing priorities and goals, giving highest priority to those factors identified in the previous clause, and strategies, and actions to implement those priorities and goals, which may include, but are not limited to, enhancing mobility strategies and encouraging development of new affordable housing in areas of opportunity, as well as place-based strategies to encourage community revitalization, including preservation of existing affordable housing, and protecting existing residents from displacement.

  An analysis of Government Code section 8899.50 is provided above and confirms the meaningful actions that are currently being taken and will be taken in the future with fair housing service implementation which include programs and activities relating to housing and community development in a manner to affirmatively further fair housing and avoid any action that is materially inconsistent with the City's obligation to affirmatively further fair housing.

- Additional Federal and State Fair Housing Laws apply to decisions made by the City regarding programs, policies, ordinances, and other applicable decisions.

  When preparing programs, policies, ordinances, and other applicable decisions the City will complete research regarding applicable Federal and State Fair Housing Laws prior to making a decision or forwarding a recommendation to a decision making body.

D.2.2 Integration and Segregation

Race and Ethnicity

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. According to the 2014-2018 ACS, approximately 43 percent of the El Cajon's population belong to a racial or ethnic minority group compared to only 36 percent in 2010. HUD defines Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) as census tracts with a non-White population over 50 percent and with 40 percent or three times the overall poverty rate. Currently, there are two R/ECAPs located in the City. Figure D-15 shows racial/ethnic concentrated block groups from in 2010 and Figure D-16 shows them in 2018. Consistent with the increase Citywide, most block groups in El Cajon have seen an increase in racial/ethnic minority populations since 2010. The City has a sizeable population of foreign born individuals and those for whom English is not their primary language. There is a sizeable Middle Eastern population in El Cajon, which identifies as Caucasian in the Census Data. According to the ACS 2014-2018 approximately 44 percent of people in El Cajon speak a language other than English at home.

Figure D-15: Racial/Ethnic Minority Concentrations (2010)

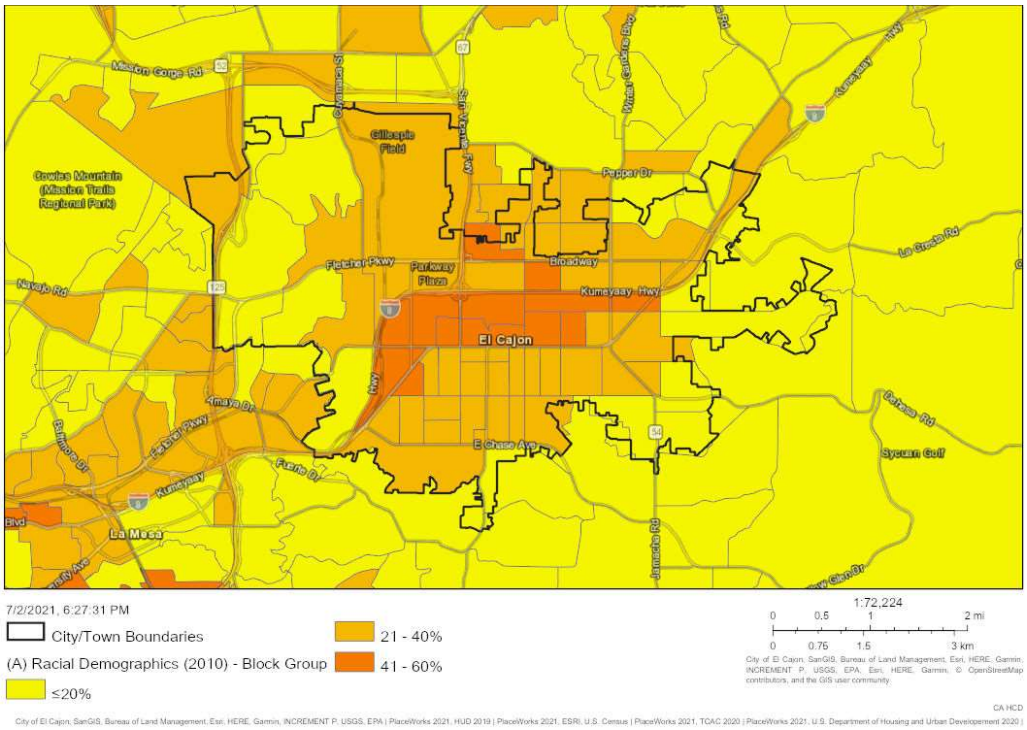
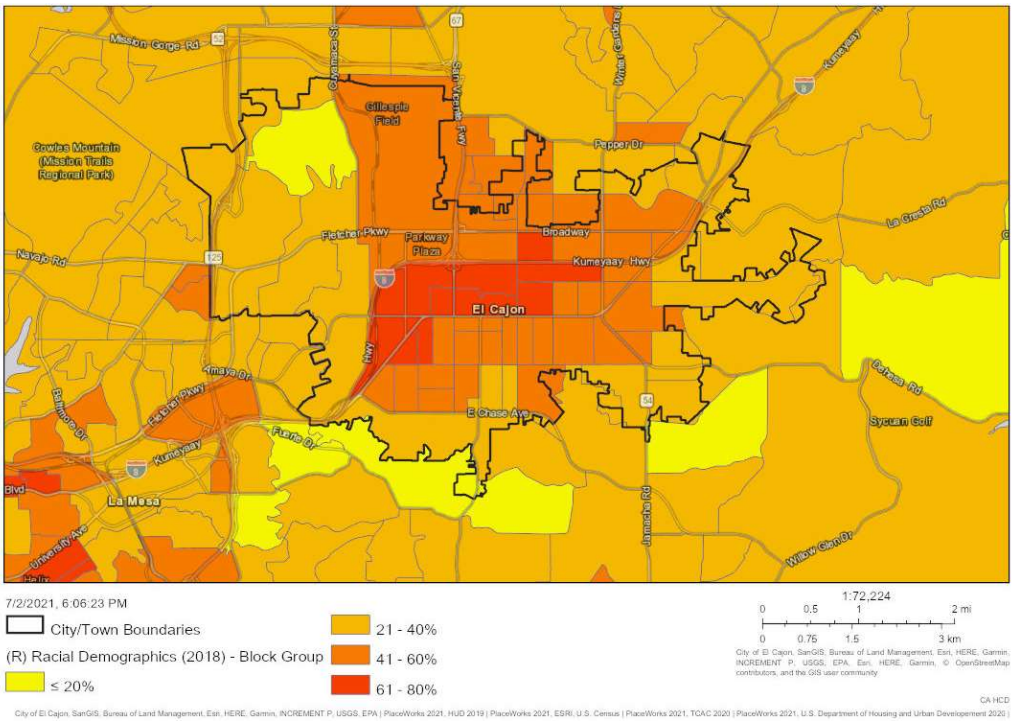


Figure D-16: Racial/Ethnic Minority Concentrations (2018)



HUD tracks racial or ethnic dissimilarity[6] trends for jurisdictions and regions. Dissimilarity indices show the extent of distribution between two groups, in this case racial/ethnic groups, across census tracts. The following shows how HUD views various levels of the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

The indices for El Cajon and The San Diego County region from 1990 to 2020 are shown in Table D-44~~Table D-44~~. Dissimilarity between non-White and White communities in El Cajon and throughout the San Diego County region has worsened since 1990. In El Cajon, dissimilarity between Non-White/White, Black/White, Hispanic/White and Asian or Pacific Islander/White communities has worsened. In the County the dissimilarity between Black/White communities has improved. Based on HUD's index, segregation in El Cajon among residents is very low compared to San Diego County as a whole.

Table D-44: Racial/Ethnic Dissimilarity Trends

	1990 Trend	2000 Trend	2010 Trend	Current
El Cajon, CA				
Non-White/White	17.95	25.66	22.50	25.22
Black/White	27.38	32.71	29.13	33.53
Hispanic/White	17.21	26.35	23.10	25.21
Asian or Pacific Islander/White	15.02	14.51	16.35	21.07
San Diego-Carlsbad, CA Region (County)				
Non-White/White	43.40	45.18	42.85	46.42
Black/White	58.00	53.80	48.37	54.08
Hispanic/White	45.22	50.59	49.61	51.74
Asian or Pacific Islander/White	48.06	46.83	44.38	49.75

Source: Decennial Census, 1990-2010. HUD AFFH Data, 2020.

Most of the City's block groups have a minority population between 41 and 60 percent (Figure D-16). Below in Table D-45, about 68 percent of the City's RHNA is in the block groups of 41 and 60 percent minority concentration consistent with the proportion of those block groups in the City (

Figure **D-17**

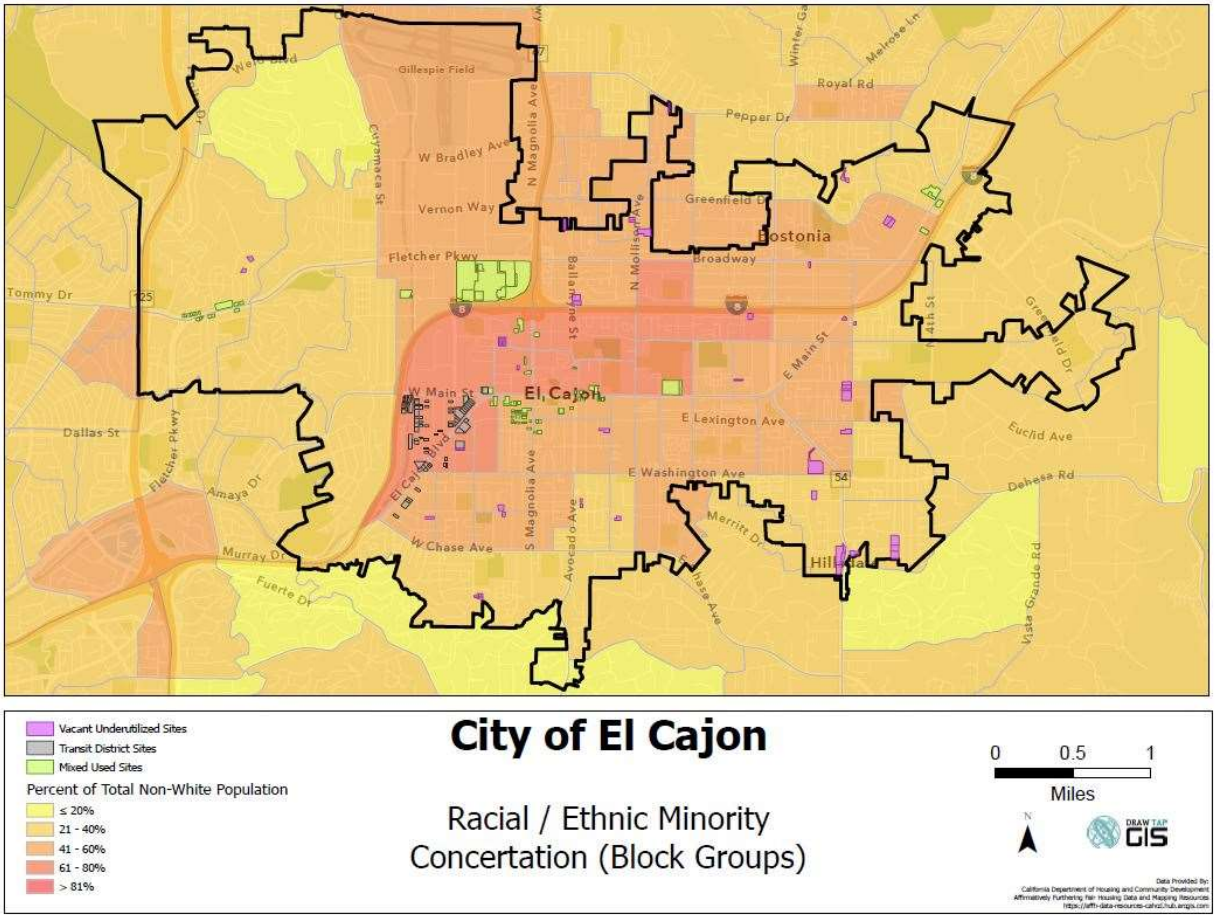
~~Figure **D-17**~~). The rest of the City's RHNA is spread between the 21-40 and 61-80 percent minority concentration blocks. ~~The location of the City's RHNA sites does not exacerbate existing conditions.~~ The only concentration of RHNA sites in a high racial /ethnic minority concentration area is within the Transit District Specific Plan (TSDP) which includes approximately 25 acres that are either vacant or underutilized according to the sites selection methodology or by staff, including commercially zoned properties that are currently vacant or

[6] Index of dissimilarity is a demographic measure of the evenness with which two groups are distributed across a geographic area. It is the most commonly used and accepted method of measuring segregation.

unleased. The City has approved public infrastructure investment in this area to widen sidewalks, slow traffic, and attract investment in this area. In 2021, the City approved a 116 townhome project in the TDSP on a former automobile dealership site. This project, as well as other projects on commercial properties within the TDSP, will not further exacerbate the existing minority concentration because they are located on former commercial properties.

Table D-45: RHNA Unit Distribution by % Minority Concentration				
% Minority Concentration	Low	Moderate	Above Moderate	Total
<= 20%	0.0%	0.0%	0.0%	0.0%
21 - 40%	13.8%	2.7%	6.9%	9.3%
41 - 60%	48.2%	44.7%	86.4%	67.6%
61 - 80%	38.0%	52.7%	6.8%	23.1%
> 81%	0.0%	0.0%	0.0%	0.0%
Total	1,794	374	2,316	4,484

Figure D-17: RHNA Unit Distribution by % of Minority Concentration



Persons with Disabilities

According to the 2020 Regional AI, housing choices for special needs groups, especially persons with disabilities, are limited in the region. In San Diego County, about 10 percent of the population has a disability. El Cajon has the highest proportion of population with a disability in the county (13 percent). The 2021 County Health Rankings in Figure D-18 show that in the County region concentration of persons with disabilities range between 10 and 20 percent per tract. The City of San Diego and National City have some tracts where the population with disability exceeds 20 percent. Within El Cajon, there is no concentration of persons with disabilities as all tracts within the City have a population with a disability ranging from 10 to 20 percent or below 10 percent (Figure D-19). According to the 2014-2018 ACS, approximately 13 percent of El Cajon residents had a disability. The ACS tallied the number of disabilities by type for residents with one or more disabilities. Among the disabilities tallied, 23 percent were hearing difficulties, 17 percent were vision difficulties, 41 percent were cognitive difficulties, 51 percent were ambulatory difficulties, 28 percent were self-care difficulties, and 46 percent were independent living difficulties. During the Housing Element outreach process, a resident brought concerns forward regarding protection for persons with disabilities specifically in housing. There are concerns of property managers in the City violating fair housing laws and tenant rights. The City will take appropriate actions to educate and inform local landlords on fair housing laws as ~~aparta~~ part of their affirmative actions.

El Cajon's RHNA units are not disproportionately concentrated in areas with a concentration of persons with disabilities. The majority of the City is designated as having 10 to 20 percent of the population with a disability in each census tract (Figure D-19). All RHNA units are located in tracts with less than 10 percent or between 10 and 20 percent of the population having a disability (Table D-46). The location of the City's RHNA sites does not exacerbate existing conditions.

Table D-46: RHNA Unit Distribution by % Population with Disabilities

% Persons with Disabilities	Low	Moderate	Above Moderate	Total
< 10%	5.1%	0.0%	2.9%	3.6%
10% - 20%	94.9%	100.0%	97.1%	96.4%
20% - 30%	0.0%	0.0%	0.0%	0.0%
30% - 40%	0.0%	0.0%	0.0%	0.0%
> 40%	0.0%	0.0%	0.0%	0.0%
Total Units	1,794	374	2,316	4,484

In 2018, the City implemented the Transit District Specific Plan (TDSP), a comprehensive land use program created in accordance with existing environmental conditions that provides a framework for future development of a 259-acre district. This includes the intersection of El Cajon Boulevard and Johnson Avenue, which is adjacent to a census tract with a concentration of persons with disabilities. Following approval of the TDSP, the City pursued received a $2.5M grant through SANDAG's Smart Growth Incentive Program (SGIP) to begin implementation of strategies listed within the TDSP. In addition, the City also received $250,000 of Proposition 68 funds through the San Diego River Conservancy. The El Cajon Boulevard Roundabout and

Streetscape project is the first phase of proposed improvements that will revitalize the Transit District by providing a direct link to transit by installing wide sidewalks, enhanced crosswalks, thematic lighting, storm water treatment systems, street trees, site furniture, a traffic roundabout, bulb-outs, signage and bike lanes. Construction is scheduled to begin in 2022. Program 15 of the Housing Element indicates that the City will continue to seek grants to improve public infrastructure and implement significant and beneficial actions to affirmative further fair housing opportunities.

Figure D-18: Percent Population with Disabilities in the South County Region

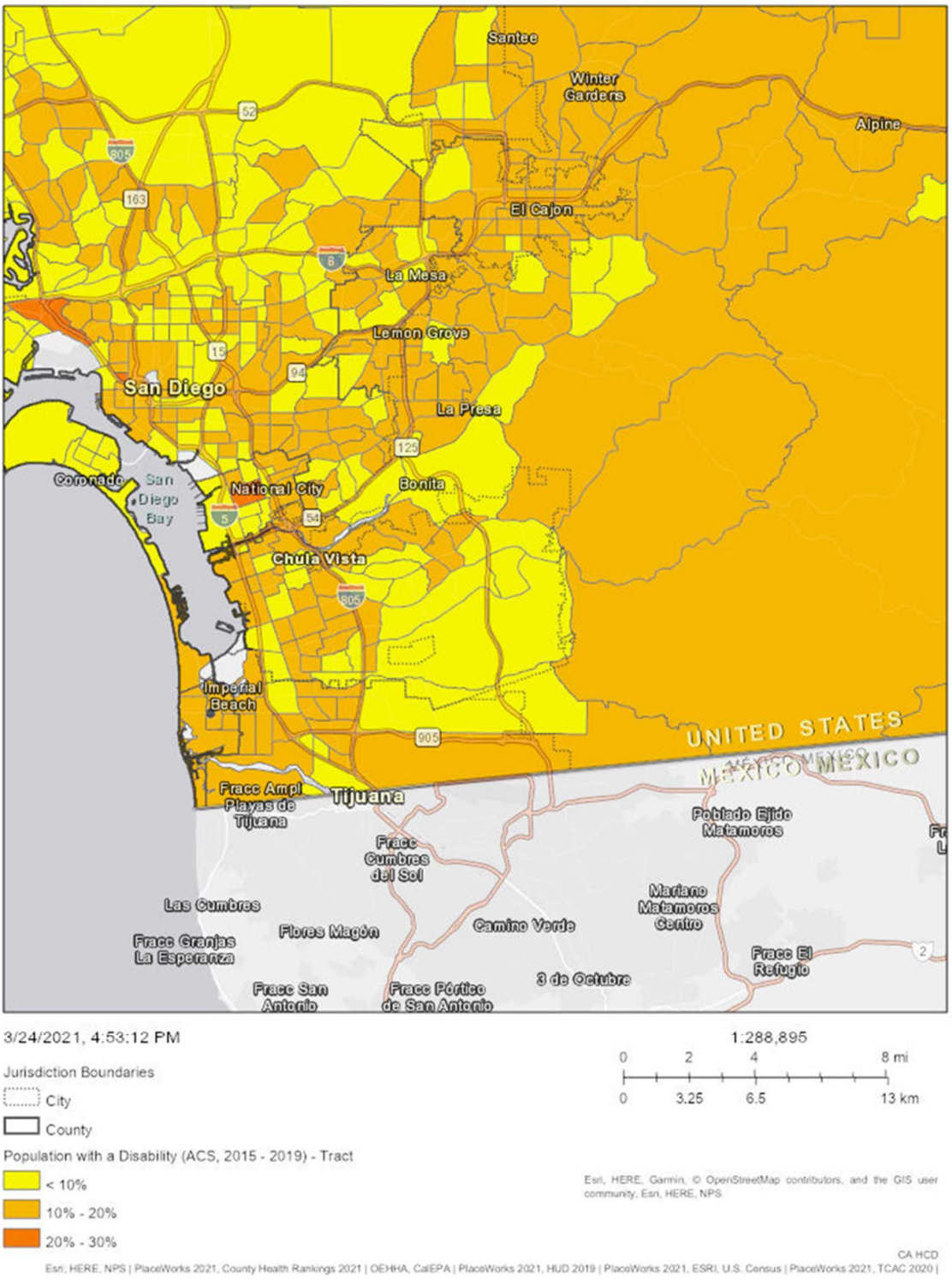
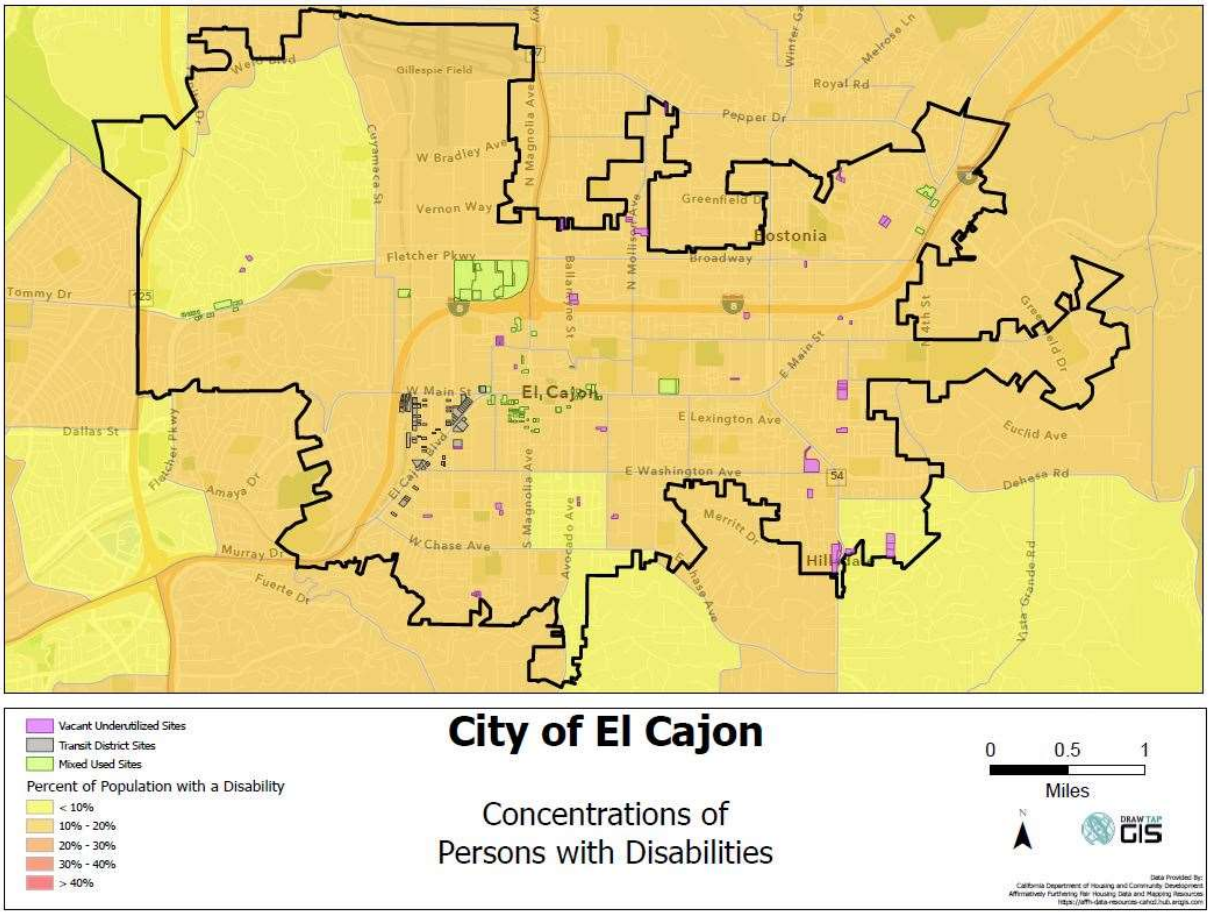


Figure D-19: Percent Population with Disabilities in El Cajon and Distribution of RHNA



Familial Status

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the martial status of the head of households. According to the HCD AB686/AFFH data tool maps (Figure D-20), there are a few areas with a small concentration of households with adults living alone in the City. Adults living with their spouse are concentrated in southern tracts of the City, where the population of adults living with their spouse is 40 to 60 percent, compared to the 20 to 40 percent in other tracts in the City (Figure D-21).

Families with children may face housing discrimination by landlords who fear that children will cause property damage. Some landlords may have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. Single parent households are also protected by fair housing law. As shown in Table D-47, 36 percent of El Cajon households are families with children. The City's share of families with children is slightly higher than the neighboring cities of La Mesa (25 percent) and Santee (33 percent) as well as the County overall (30 percent). According to the HCD AFFH map in Figure D-22, children in married households are most concentrated in areas on the outer edge of the City. The percent of

households with children in these tracts is above 80 percent (probably due to the housing types available), higher than the other tracts where the percentage ranges from 20 to under 80 percent. The majority of the City's RHNA units are located in census tracts with 60 to 80 percent of children in married-couple households (Table D-48). The location of the City's RHNA sites does not exacerbate existing conditions because the RHNA sites are distributed throughout the City and not in a specific area where families concentrate. Program 15 of the Housing Element indicates that the City will continue to utilize place-based strategies in alignment with the EJ Element and focus fair housing outreach and education in areas with high displacement risk (including tracts with concentrations of families) On an annual basis, as a part of the Annual Action Plan, the City will consider funding projects that serve families based on need.

Table D-47: Household Characteristics

Jurisdiction	% Families	% Families with Children	% Female-Headed Households with Children
La Mesa	58.4%	24.5%	6.5%
El Cajon	72.0%	35.8%	20.7%
Santee	73.4%	32.8%	6.4%
San Diego County	67.2%	30.2%	6.0%

Source: 2014-2018 ACS.

Table D-48: RHNA Unit Distribution by % Children in Married-Couple Households

% Children in Married-Couple HH	Low	Moderate	Above Moderate	Total
< 20%	0.0%	0.0%	0.0%	0.0%
20% - 40%	0.0%	0.0%	0.0%	0.0%
40% - 60%	20.2%	11.5%	3.7%	11.0%
60% - 80%	78.0%	60.7%	93.0%	84.3%
> 80%	1.8%	27.8%	3.3%	4.8%
Total Units	1,794	374	2,316	4,484

Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. In El Cajon, female headed households with children are in census tracts with concentrations of 20 to 40 percent (Figure D-23). An estimated 11 percent of El Cajon households were headed by single parents, with or without children, in 2018. The large majority of the single parent households were headed by females (76 percent). According to the 2014-2018 ACS, 35 percent of the female-headed households with children had incomes below the poverty level. The City's RHNA units are mainly in the census tracts with 20 to 40 percent of children in female-headed households (Table D-49). The location of the City's RHNA sites does not exacerbate existing conditions because the RHNA sites are distributed throughout the City and not in a specific area where female households concentrate. Program 15 of the Housing Element indicates that the City will continue to utilize place-based strategies in alignment with the EJ

Element and focus fair housing outreach and education in areas with high displacement risk (including tracts with concentrations of female-headed households) On an annual basis, as a part of the Annual Action Plan, the City will consider funding projects that serve families based on need.

Table D-49: RHNA Unit Distribution by % Children in Female-Headed Households				
% Children in Female-Headed HH	Low	Moderate	Above Moderate	Total
< 20%	22.3%	45.7%	14.1%	20.0%
20% - 40%	77.7%	54.3%	85.9%	80.0%
40% - 60%	0.0%	0.0%	0.0%	0.0%
60% - 80%	0.0%	0.0%	0.0%	0.0%
> 80%	0.0%	0.0%	0.0%	0.0%
Total Units	1,794	374	2,316	4,484

Figure D-20: Percent Population of Adults Living Alone

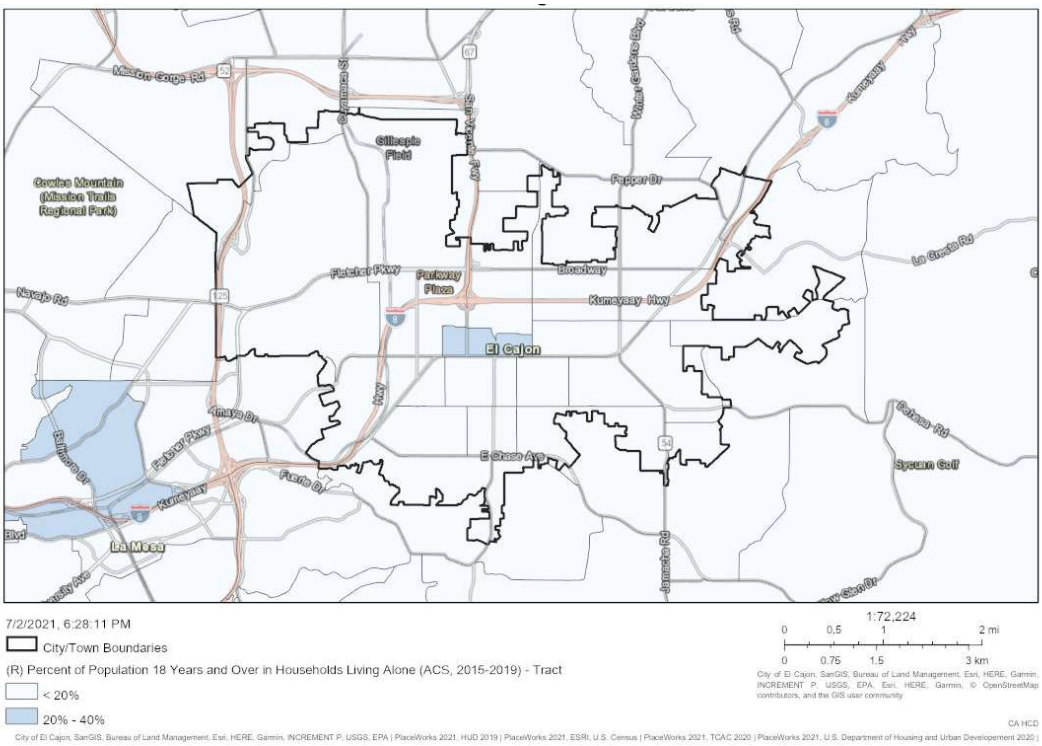


Figure D-21: Percent Population of Adults Living with their Spouse

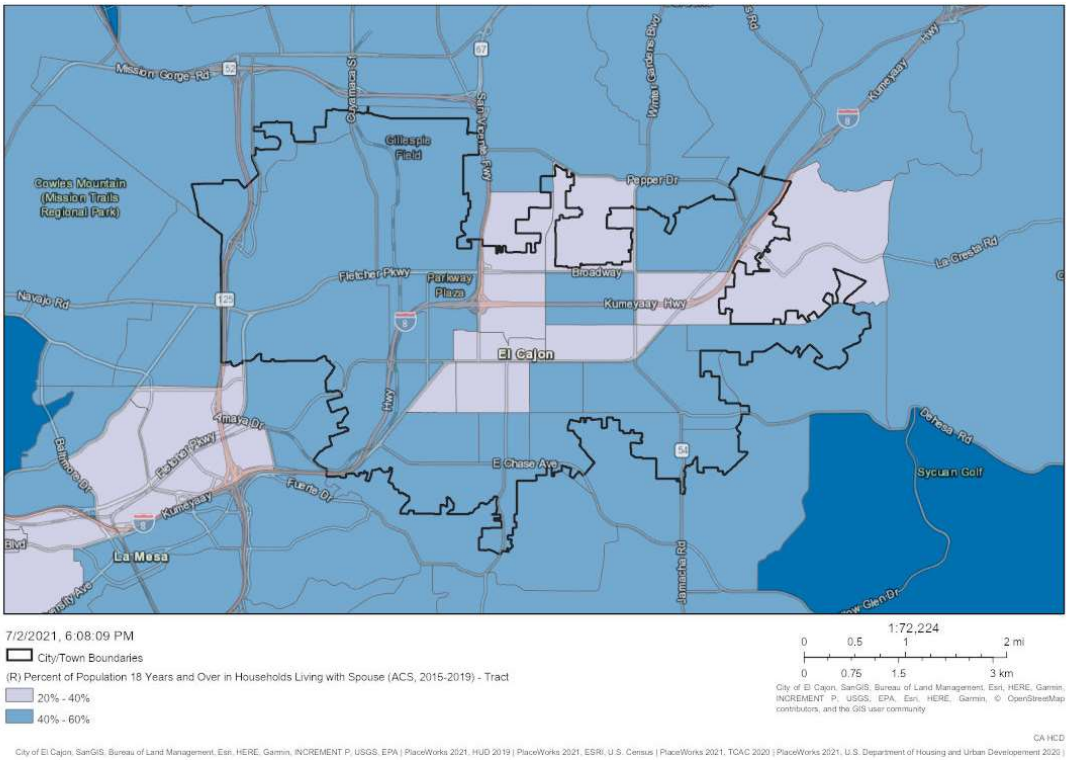


Figure D-22: Percent of Children in Married Couple Households and RHNA Distribution

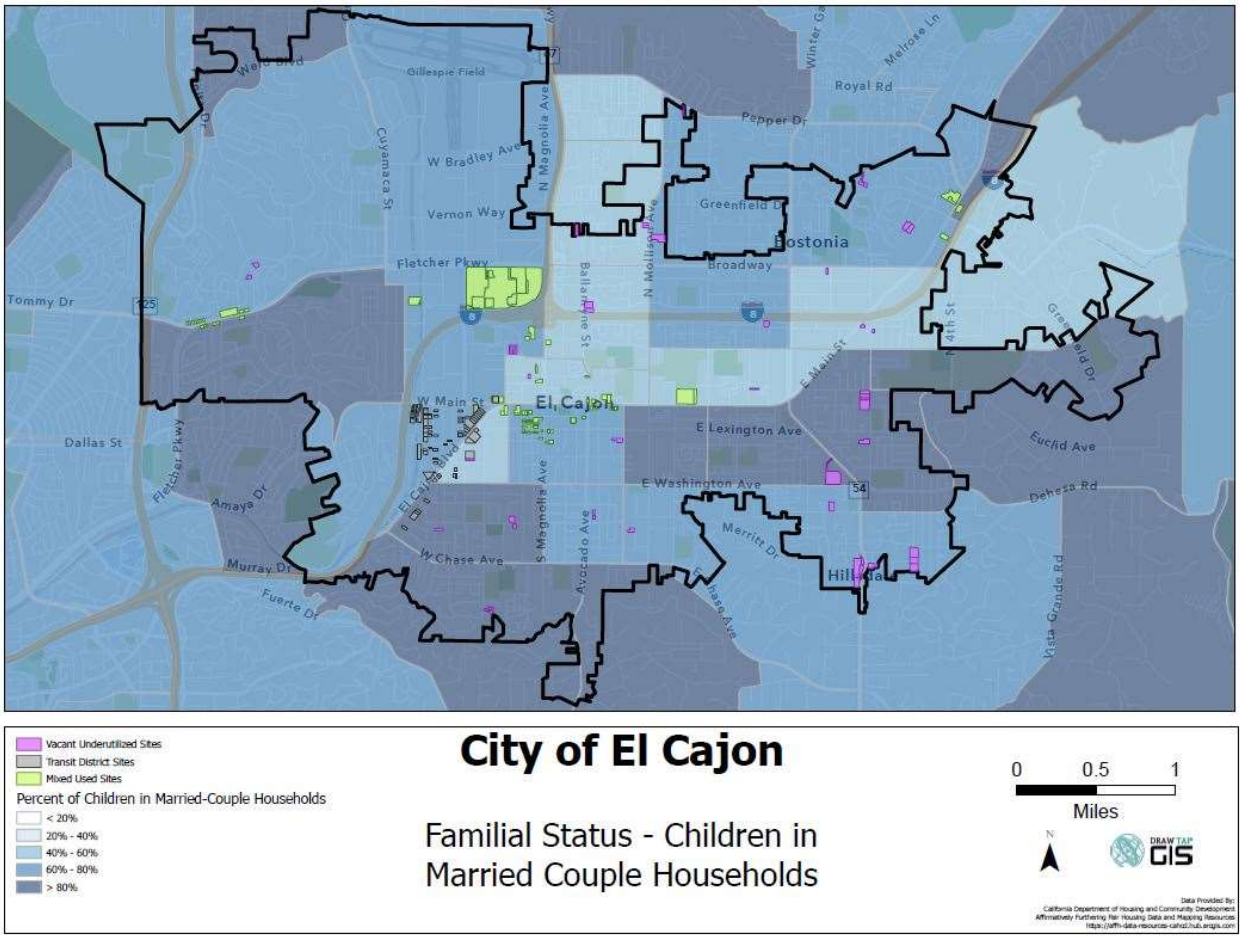
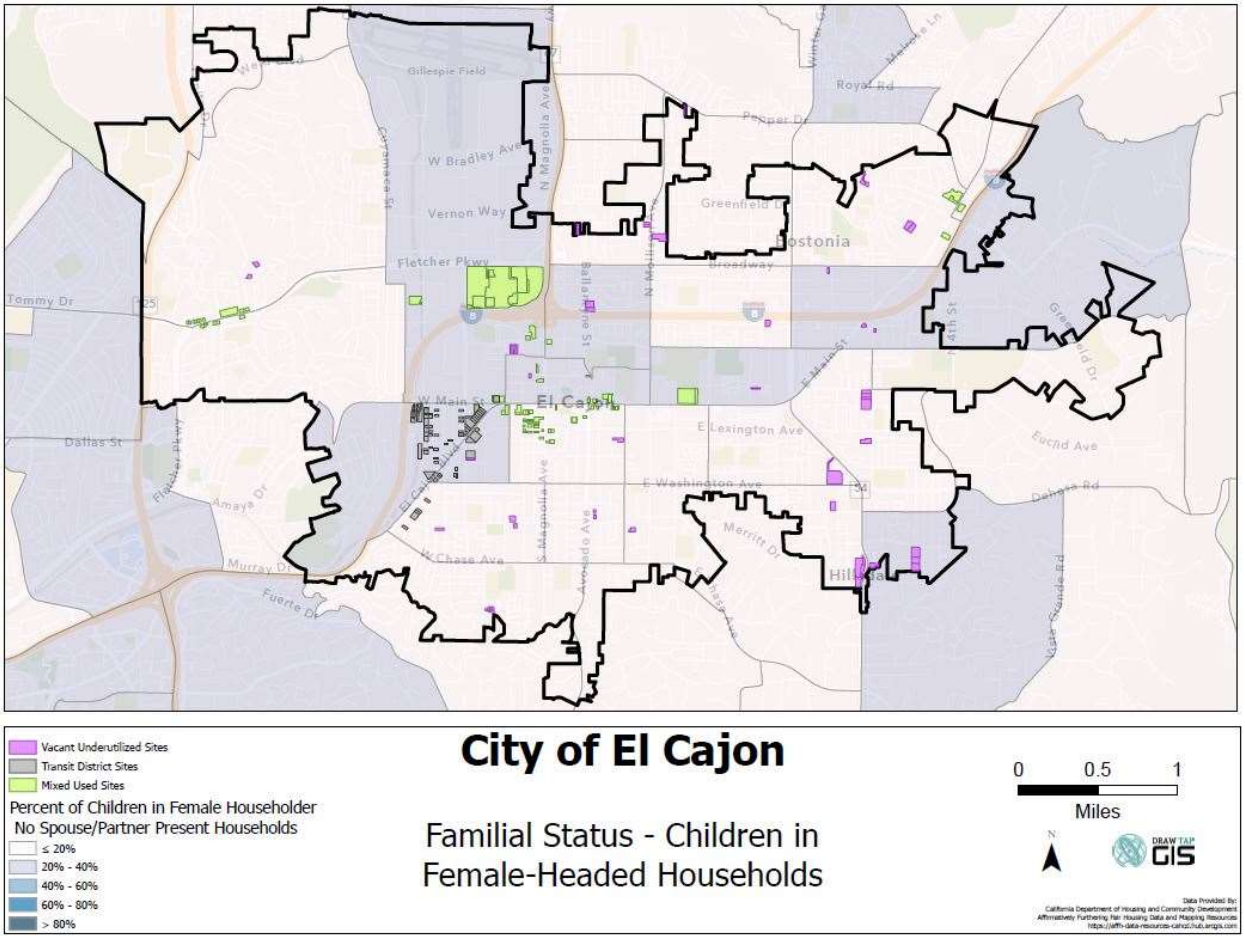


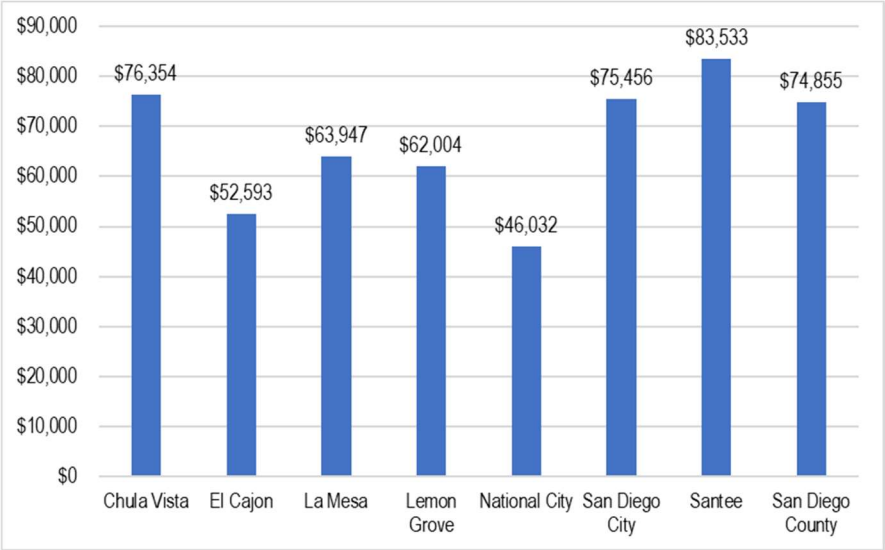
Figure D-23: Percent of Children in Single Female-Headed Households and RHNA Distribution



Income Level

Household incomes in El Cajon tend to be slightly lower than many cities in the region as a whole. Median household income in the City was $52,593 in 2018, compared to the San Diego County median household income of $74,855. Figure D-24 compares household income in El Cajon and in the San Diego region in 2018.

Figure D-24: Median Household Income



Source: 2014-2018 ACS.

Identifying low or moderate income (LMI) geographies and individuals is important to overcome patterns of segregation. Figure D-25 shows the Lower and Moderate Income (LMI) areas in the County by Census block group. HUD defines a LMI area as a Census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the AMI). LMI areas are concentrated in three very general areas in the County. In the North County area, LMI areas are seen at Camp Pendleton and in the cities of Oceanside, Vista, San Marcos, and Escondido, in a pattern generally following State Route 78. In the southern portion of the County, clusters of LMI areas are seen in the central and southern areas of the City of San Diego and continuing down to the U.S./Mexico border. There are some areas of El Cajon considered LMI with the highest concentration of LMI population located through the center of the City along El Cajon Boulevard and Main Street (Figure D-26). The location of the City's RHNA sites does not exacerbate existing conditions because t~~T~~he City's RHNA is spread out through census tracts with different percentages of low to moderate income households. In El Cajon however, more RHNA units are present in the 50 to 75 percent range as it is the most prevalent percentage of LMI population per census tract in the City (Table D-50). ~~The location of the City's RHNA sites does not exacerbate existing conditions.~~ Program 15 of the Housing Element indicates that the City will continue to utilize place-based strategies in alignment with the EJ Element and focus fair housing outreach and education in areas with high displacement risk (including low or moderate income level areas). On an annual basis, as a part of the Annual Action Plan, the City will consider funding projects that serve low and moderate income level areas.

Table D-50: RHNA Unit Distribution by % LMI Households in Census Tract				
% LMI HH	**Low**	**Moderate**	**Above Moderate**	**Total**
< 25%	0.0%	0.0%	0.0%	0.0%
25% - 50%	30.2%	47.1%	10.1%	21.3%
50% - 75%	50.6%	48.9%	86.7%	69.1%
75% - 100%	19.2%	4.0%	3.2%	9.7%
Total Units	1,794	374	2,316	4,484

Figure D-25: Low and Moderate Income (LMI) areas in San Diego County

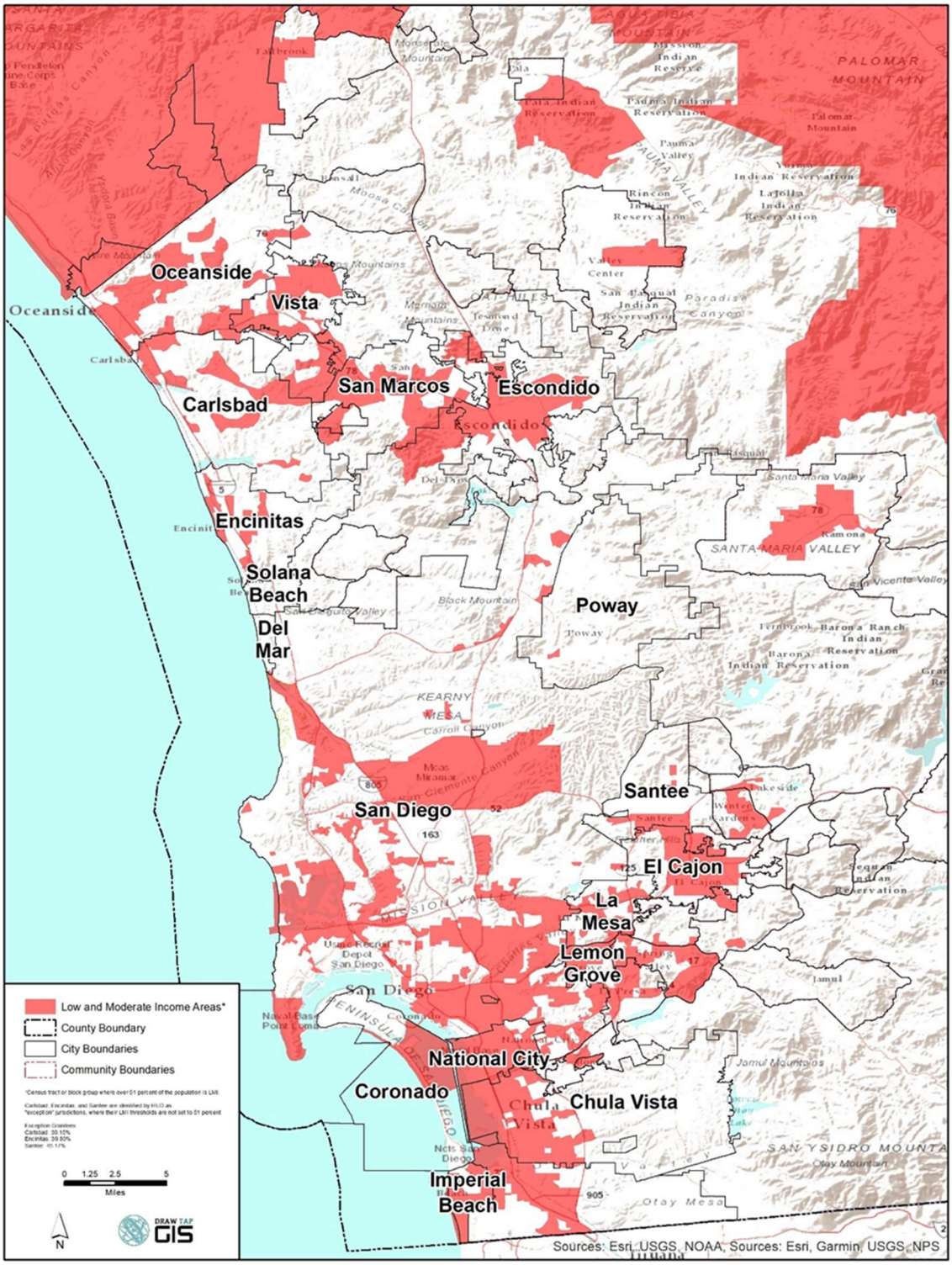
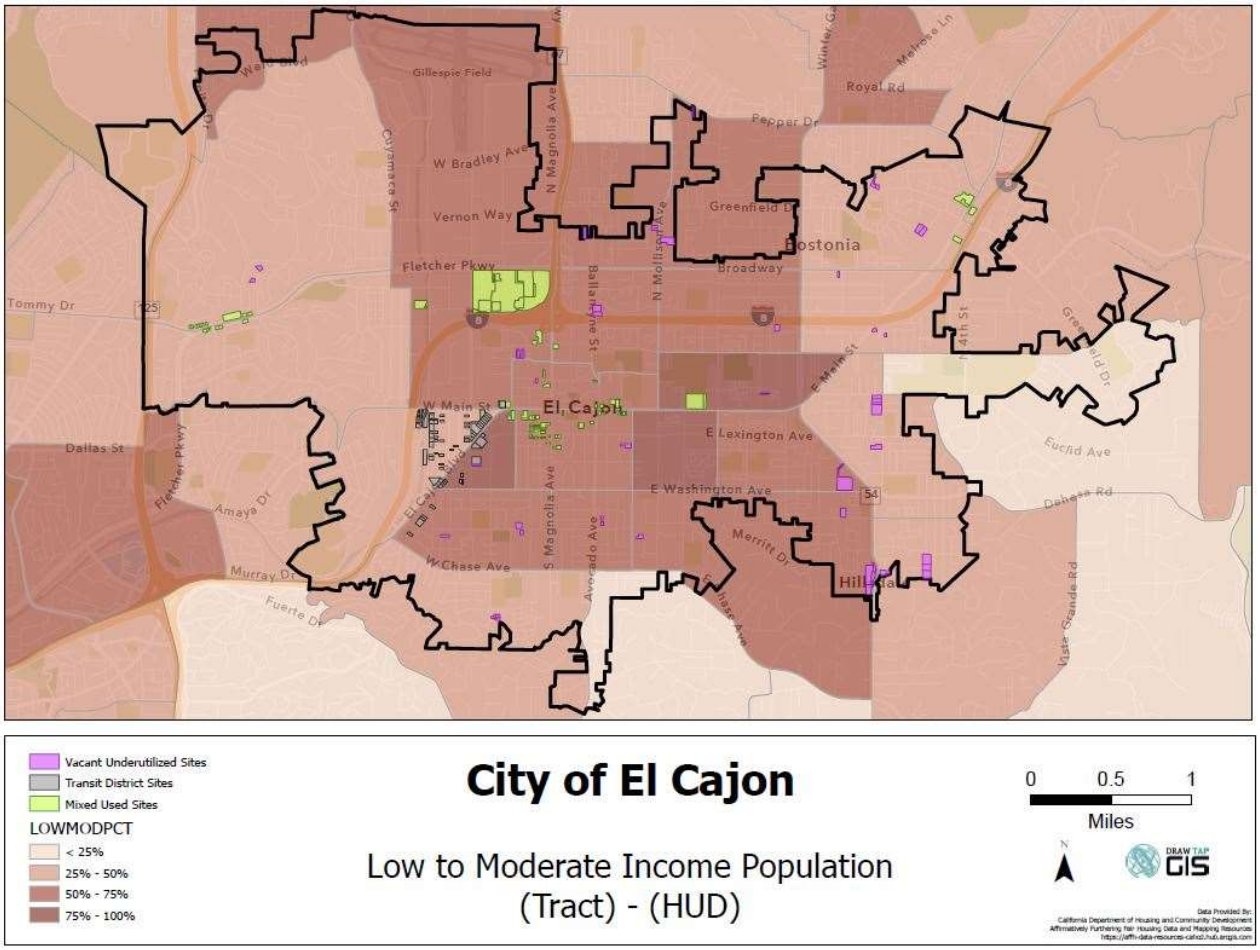


Figure D-26: Low and Moderate Income (LMI) Areas in El Cajon and RHNA Distribution



D.2.3 Racially and Ethnically Concentrated Areas

Racially/Ethnically Concentrated Areas of Poverty

In an effort to identify racially/ethnically-concentrated areas of poverty (RECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) and has a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. In San Diego County, there are RECAPs scattered in small sections of Escondido, Lemon Grove, National City, and Chula Vista (Figure D-27). Larger RECAP clusters can be seen in the central/southern portion of the City of San Diego. In El Cajon, there are two RECAP areas in the center of the City, however the majority of the City's RHNA units are not in a RECAP area (Table D-51). The location of the City's RHNA sites does not exacerbate existing conditions.

Table D-51: RHNA Unit Distribution by R/ECAP				
% LMI HH	Low	Moderate	Above Moderate	Total
In R/ECAP	5.9%	3.5%	3.2%	4.3%
Not In R/ECAP	94.1%	96.5%	96.8%	95.7%
Total Units	1,794	374	2,316	4,484

The two areas identified as RECAP areas are also areas of overcrowded households, housing overpayment, sensitive communities, social vulnerability, and disadvantaged communities. These areas also fall into the areas designated in the City's updated Environmental Justice Element as Environmental Justice Communities (EJCS) which suffer from a combination of economic, health, and environmental burdens. These burdens include poverty, high unemployment, air and water pollution, presence of hazardous wastes as well as high incidence of asthma and heart disease. These communities are also referred to as Disadvantaged Communities in various State laws and guidance documents. The Downtown EJC and the Bostonia EJC were identified in El Cajon in the EJ element. The RECAP areas identified overlap in the middle of the city in both of the EJCs. The areas covered by the RECAPs have a higher rate of pollution and residents are consistently exposed to some sort of housing burden.

During the last Housing Element cycle the City observed increases in complaints regarding housing conditions, including the areas identified as RECAP areas. The City then utilized this local knowledge and created a new position in Fiscal Year 16-17 budget for a housing inspector. In 2017, a new City program was established dedicated to the proactive inspection of multi-family rental housing units within the City. The goals of the program include maintenance and preservation of multi-family dwelling units, enforcement of minimum housing standards of the El Cajon Municipal Code and State Housing Code, and improve El Cajon neighborhoods. The City Council indicated the importance of assuring the inspection program maintained a singular focus and that a new staff member within the Community Development Department would be recruited to carry out this program as their primary function.

The apartment inspection program began in the RECAP area at West Lexington and Emerald Avenues in June of 2017. Inspections include assistance from the Building Official/Fire Marshal and Code Compliance staff on an as needed basis. The inspection process begins with a street level survey to identify all multi-family developments within the designated area. An inspection schedule is then generated and letters are sent to property owners informing them of the program, and the date and time of the inspection. Owners are advised to give at least 24-hour notice to their tenants before the inspection date. If a property owner refuses a request for inspection, the City has the ability to obtain an inspection warrant, although none have been needed to date. On the day of the scheduled inspection, staff meets with the property owner or on-site manager to explain the inspection purpose and process. Staff then conducts the inspection. Violations are documented and provided to the property owner and on-site manager if applicable. Follow up inspections are conducted and progress tracked through completion.

In many cases, inspections have revealed a high level of degradation and deferred maintenance. However, there are examples of well-maintained properties. While code violations exist on virtually all properties, inspections to date have shown that approximately 20% of complexes

contain only minor violations, such as faulty smoke detectors, missing electrical plate covers, dilapidated landscaping, and lack of simple maintenance. These violations can be corrected within a couple of days or in some cases a week or two. The remaining 80% have code violations that range from insect infestation, structural degradation, boarded up windows, electrical hazards, and illegal conversion of storage/recreation space to a dwelling unit. These violations generally take more time to correct due to hiring a contractor, securing a permit, and scheduling the work.

The housing inspection program in ongoing. The City continues to use local knowledge regarding complaints to ensure that beneficial and targeted actions are taken through the program to improve conditions in RECAP areas. Program 15 includes the continuation of the Housing Inspector program.

Program 15 of the Housing Element also indicates that the City will utilize place-based strategies in alignment with the EJ Element and focus fair housing outreach and education in areas with high displacement risk (tracts with higher rates of renter overpayment and tracts in the proximity of other sensitive communities) such as the RECAP areas, and on an annual basis, as a part of the Annual Action Plan, consider funding projects that either serve or improve RECAP areas.

The City also offers the mobile home rent mediation program as outline in El Cajon Municipal Code chapter (ECMC) 5.82, which allows for residents of mobile home parks to petition for a rent review and request mediation, including mobile home parks in RECAP areas. The City will continue to subsidize the costs of the mediator for this program as outlined in ECMC 5.82.

In 2018, the City implemented the Transit District Specific Plan (TDSP), a comprehensive land use program created in accordance with existing environmental conditions that provides a framework for future development of a 259-acre district. This includes the intersection of El Cajon Boulevard and Johnson Avenue, which is the road boundary of a RECAP area. Following approval of the TDSP, the City pursued received a $2.5M grant through SANDAG's Smart Growth Incentive Program (SGIP) to begin implementation of strategies listed within the TDSP. In addition, the City also received $250,000 of Proposition 68 funds through the San Diego River Conservancy. The El Cajon Boulevard Roundabout and Streetscape project is the first phase of proposed improvements that will revitalize the Transit District by providing a direct link to transit by installing elements that encourage smart growth such as wide sidewalks, enhanced crosswalks, thematic lighting, storm water treatment systems, street trees, site furniture, a traffic roundabout, bulb-outs, signage and bike lanes. Construction is scheduled to begin in 2022. Program 15 of the Housing Element indicates that the City will continue to seek grants to improve public infrastructure and implement significant and beneficial actions in RECAP areas.

Figure D-27: Racially Concentrated Areas of Poverty (RECAPs) in San Diego County

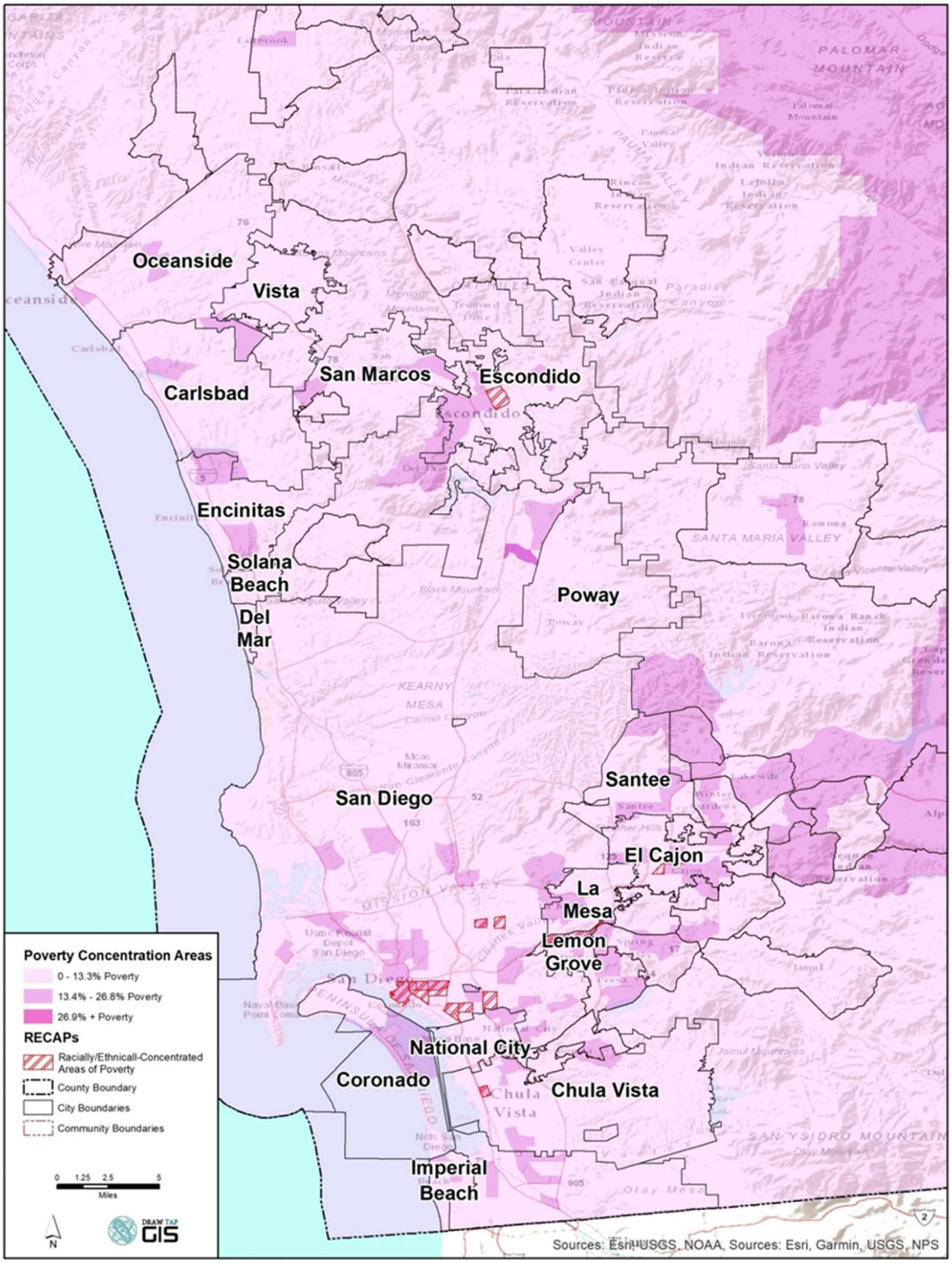
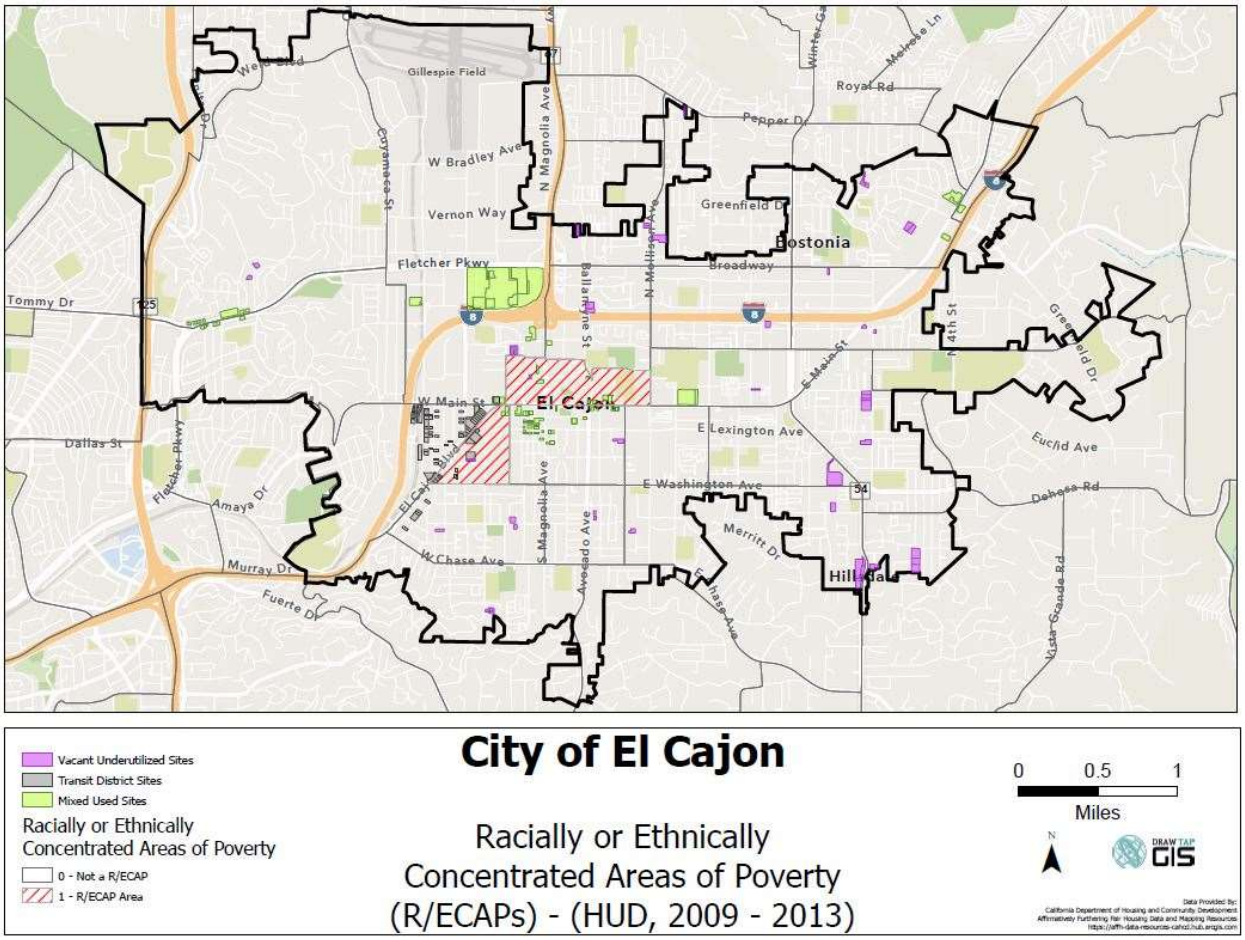


Figure D-28: Racially Concentrated Areas of Poverty (RECAPs) in El Cajon



Racially Concentrated Areas of Affluence

While racially concentrated areas of poverty and segregation (RECAPs) have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAAs) must also be analyzed to ensure housing is integrated, a key to fair housing choice. According to a policy paper published by HUD, RCAA is defined as affluent, White communities.[7] According to HUD's policy paper, Whites are the most racially segregated group in the United States and in the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, White communities."

RCAAs have not been studied extensively nor has a standard definition been published by HCD or HUD, this fair housing assessment uses the percent White population and median household income as proxies to identify potential areas of affluence. As Figure D-29 and Figure D-30 show, census tracts with a large white population (over 50 percent) and highest median ~~income~~

[7] Goetz, Edward G., Damiano, A., & Williams, R. A. (2019) Racially Concentrated Areas of Affluence: A Preliminary Investigation.' Published by the Office of Policy Development and Research (PD&R) of the U.S. Department of Housing and Urban Development in Cityscape: A Journal of Policy Development and Research (21,1, 99-123).

~~are~~income are located on the outer edges of the City. As Table D-52~~Table D-52~~ shows, White households also tend to have higher median incomes than all the population as seen in the County as a whole. In El Cajon however, the median incomes among all households are comparable.

Table D-52: White Household Income and Percent Population				
Median HH Income	**La Mesa**	**El Cajon**	**Santee**	**San Diego County**
All Households	$63,947	$52,593	$83,533	$74,855
White alone	$69,288	$52,429	$82,183	$84,785
White Population	56%	57%	69%	46%
Source: 2014-2018 ACS.				

The RHNA sites inventory includes sites in higher income areas including Fletcher Hills and E. Main St. near Greenfield Dr. The RHNA sites inventory identifies underutilized commercial properties in these areas that were rezoned as part of the Mixed-Use Overlay Zone. Development of these properties in the Mixed-Use Overlay zone will allow for higher density housing in RCAAs that qualify in the RHNA inventory as lower income sites. This approach for the RHNA sites will not further exacerbate RCAAs.

Figure D-29: White Majority Population

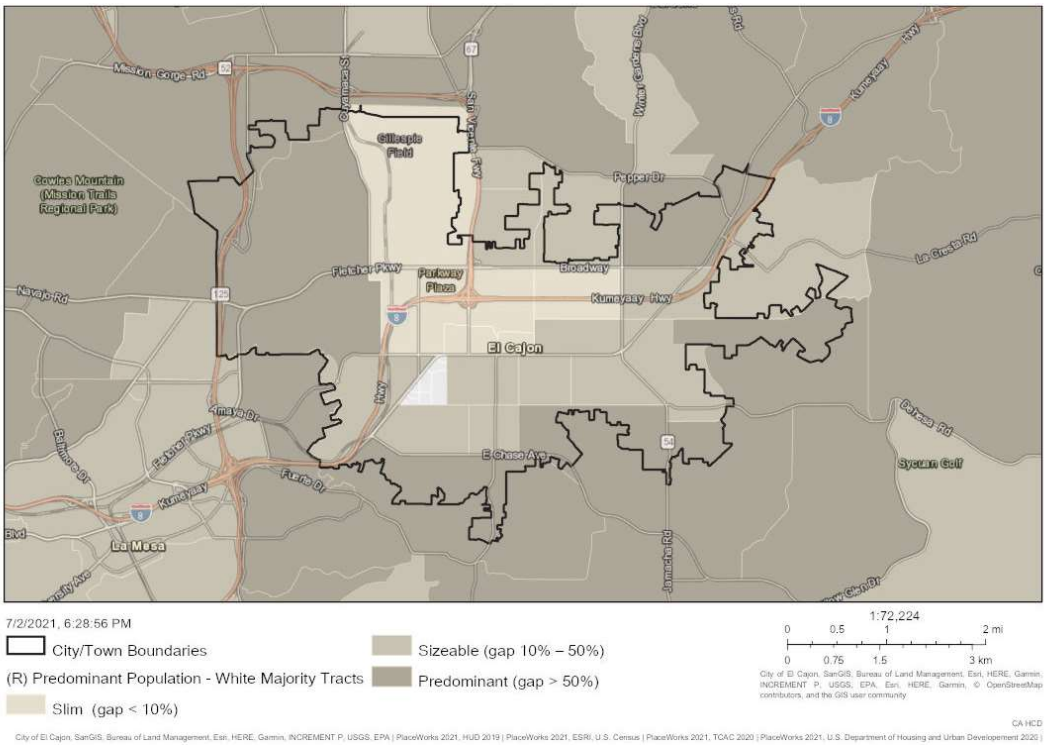
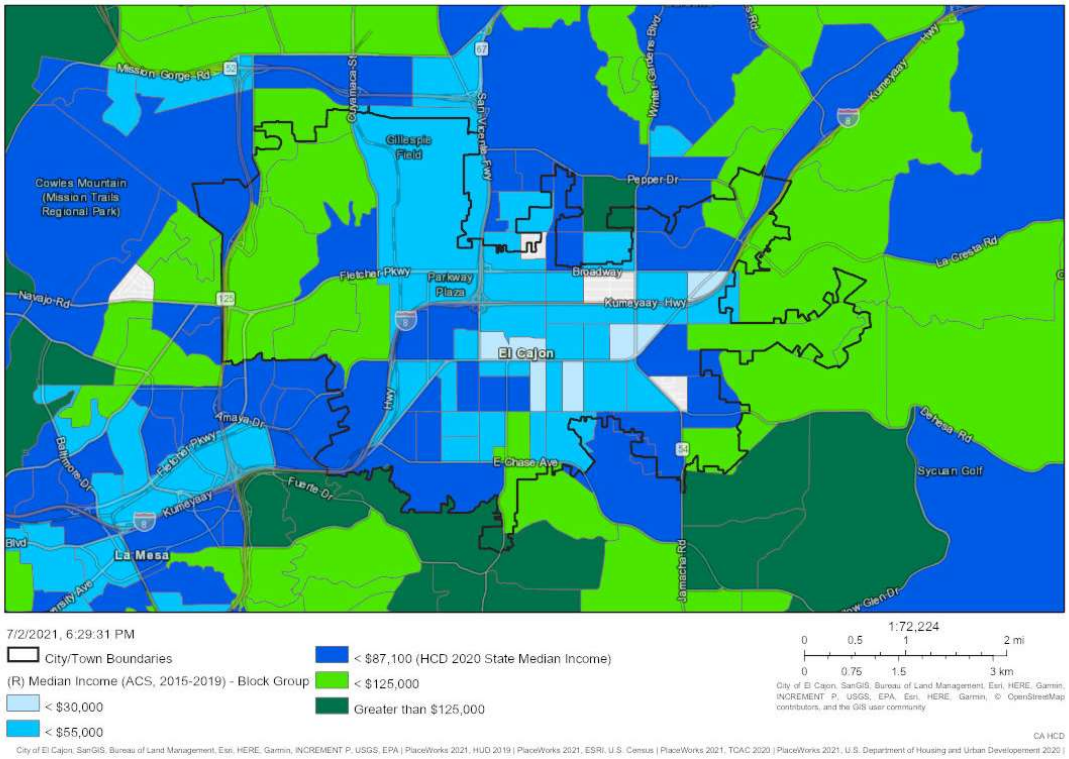


Figure D-30: Median Income



D.2.4 Access to Opportunities

HUD developed an index for assessing fair housing by informing communities about disparities in access to opportunity based on race/ethnicity and poverty status. Table D-53 shows index scores for the following opportunity indicator indices (values range from 0 to 100):

- **Low Poverty Index:** The higher the score, the less exposure to poverty in a neighborhood.
- **School Proficiency Index:** The higher the score, the higher the school system quality is in a neighborhood.
- **Labor Market Engagement Index:** The higher the score, the higher the labor force participation and human capital in a neighborhood.
- **Transit Trips Index:** The higher the trips transit index, the more likely residents in that neighborhood utilize public transit.
- **Low Transportation Cost Index:** The higher the index, the lower the cost of transportation in that neighborhood.
- **Jobs Proximity Index:** The higher the index value, the better access to employment opportunities for residents in a neighborhood.
- **Environmental Health Index:** The higher the value, the better environmental quality of a neighborhood.

In San Diego County, Native American, Black, and Hispanic residents were more likely (compared to other racial/ethnic groups) to be impacted by poverty, limited access to proficient schools, and lower labor participation rate (Table D-53). Black residents were most likely to reside in areas with the lowest environmental quality levels, the lowest accessibility to employment centers, and the lowest cost of transportation. Black and Asian residents scored highest as most likely to utilize public transportation. Compared to the County of San Diego, El Cajon residents are more exposed to poverty, poorer quality schools, and environmental hazards across all racial/ethnic groups. The differences are even more pronounced among El Cajon residents living below the federal poverty line.

Table D-53: Opportunity Indicators by Race/Ethnicity							
	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
El Cajon							
Total Population							
White, Non-Hispanic	37.89	51.04	31.97	81.26	78.16	35.51	24.63
Black, Non-Hispanic	23.82	45.82	21.09	85.95	83.37	35.40	23.12
Hispanic	26.63	47.66	22.90	84.66	81.73	34.57	23.61
Asian or Pacific Islander, Non-Hispanic	33.67	49.09	28.70	83.35	80.33	36.83	23.65
Native American, Non-Hispanic	31.75	48.34	27.09	82.04	79.72	34.68	24.43
Population below federal poverty line							
White, Non-Hispanic	22.74	46.58	19.43	84.95	82.08	31.95	24.10
Black, Non-Hispanic	14.17	44.24	13.12	87.95	85.68	35.61	22.36
Hispanic	20.52	45.46	18.21	86.31	83.43	33.52	23.23
Asian or Pacific Islander, Non-Hispanic	23.01	45.26	18.82	87.68	83.96	31.45	23.25
Native American, Non-Hispanic	13.95	53.40	11.24	92.93	89.83	31.85	23.61
San Diego County							
Total Population							
White, Non-Hispanic	61.91	64.61	48.93	70.89	55.42	52.89	54.81
Black, Non-Hispanic	51.74	53.72	35.21	78.11	63.07	49.79	43.66
Hispanic	51.71	53.49	37.87	75.68	60.19	51.28	47.15
Asian or Pacific Islander, Non-Hispanic	65.75	64.96	55.06	78.19	59.63	51.68	47.98
Native American, Non-Hispanic	50.41	48.00	31.93	54.60	47.68	56.76	67.85
Population below federal poverty line							
White, Non-Hispanic	51.94	58.45	41.93	72.79	58.18	52.36	51.65
Black, Non-Hispanic	42.16	42.08	33.28	86.15	69.30	48.05	36.75
Hispanic	39.99	46.71	32.57	79.68	65.00	48.70	42.87
Asian or Pacific Islander, Non-Hispanic	60.01	60.14	48.58	75.21	59.26	51.72	50.68
Native American, Non-Hispanic	45.10	37.12	34.42	64.82	54.52	51.65	57.91
Source: Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool (AFFH-T), 2020.							

To assist in this analysis, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened in the California Fair Housing Task Force (Task Force) to "provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD)." The Task force has created Opportunity Maps to identify resources levels across the state "to accompany new policies aimed at increasing access to high

opportunity areas for families with children in housing financed with 9% Low Income Housing Tax Credits (LIHTCs)". These opportunity maps are made from composite scores of three different domains made up of a set of indicators. Higher composite scores mean higher resources. Regionally, high and highest resource areas are located in the North County. Most tracts along the coast from Carlsbad to Point Loma are high or highest resource. South County from San Diego to the Mexico border is mostly low resource. Table D-54 shows the full list of indicators that go into the calculation of the index scores.

Table D-54: Domains and List of Indicators for Opportunity Maps

Domain	Indicator
Economic	Poverty Adult education Employment Job proximity Median home value
Environmental	CalEnviroScreen 4.0 pollution Indicators and values
Education	Math proficiency Reading proficiency High School graduation rates Student poverty rates

Source: California Fair Housing Task Force, Methodology for the 2020 TCAC/HCD Opportunity Maps, December 2020.

The following opportunity map scores are for the census tracts that make up El Cajon (Table D-55). Consistent with the HUD's R/ECAP database, there are two areas of high segregation and poverty in the City. Approximately 24 percent (4 tracts) of the Census tracts in the City are designated as moderate resource and 65 percent (11 tracts) are of low resource. Opportunity map scores by Census tract are presented in Figure D-31. Economic, environmental, and education scores for the City are further detailed below. The City's RHNA is consistent with the resources available in the City (Table D-56). With a majority of the census tracts in the City being low resource, the majority of the City's RHNA is also within low resource areas. The location of the City's RHNA sites does not exacerbate existing conditions.

Table D-55: Domains and List of Indicators for Opportunity Maps					
Census Tract	**Economic Domain Score**	**Environmental Domain Score**	**Education Domain Score**	**Composite Index Score**	**Final Category**
6073015601	0.23	0.53	0.02	-0.63	Low Resource
6073015602	0.48	0.37	0.12	-0.33	Low Resource
6073015701	0.00	0.47	0.01	0.00	High Segregation & Poverty
6073015801	0.06	0.15	0.24	-0.65	Low Resource
6073016100	0.61	0.21	0.61	0.10	Moderate Resource
6073016201	0.62	0.08	0.61	0.01	Moderate Resource
6073016202	0.25	0.03	0.08	-0.82	Low Resource
6073016301	0.06	0.16	0.01	-0.95	Low Resource
6073016302	0.03	0.38	0.02	-0.80	Low Resource
6073016401	0.33	0.51	0.12	-0.41	Low Resource
6073016402	0.12	0.44	0.11	-0.58	Low Resource
6073016502	0.03	0.27	0.03	-0.81	Low Resource
6073016503	0.25	0.44	0.03	-0.58	Low Resource
6073016504	0.06	0.15	0.04	-0.79	Low Resource
6073016807	0.39	0.40	0.55	-0.06	Moderate Resource
6073016809	0.43	0.34	0.44	-0.13	Moderate Resource
6073015703	0.00	0.52	0.34	0.00	High Segregation & Poverty
Source: California Fair Housing Task Force, TCAC/HCD Opportunity Maps, 2021 Statewide Summary Table. December 2020.					

Table D-56: RHNA Unit Distribution by Opportunity Score				
Opportunity Category	**Low**	**Moderate**	**Above Moderate**	**Total**
High Segregation & Poverty	13.3%	0.5%	0.0%	5.4%
Low Resource	65.1%	53.7%	91.0%	77.5%
Moderate Resource	21.6%	45.7%	9.0%	17.1%
Total Units	1,794	374	2,316	4,484

Figure D-31: Opportunity Score by Census Tract and RHNA Distribution

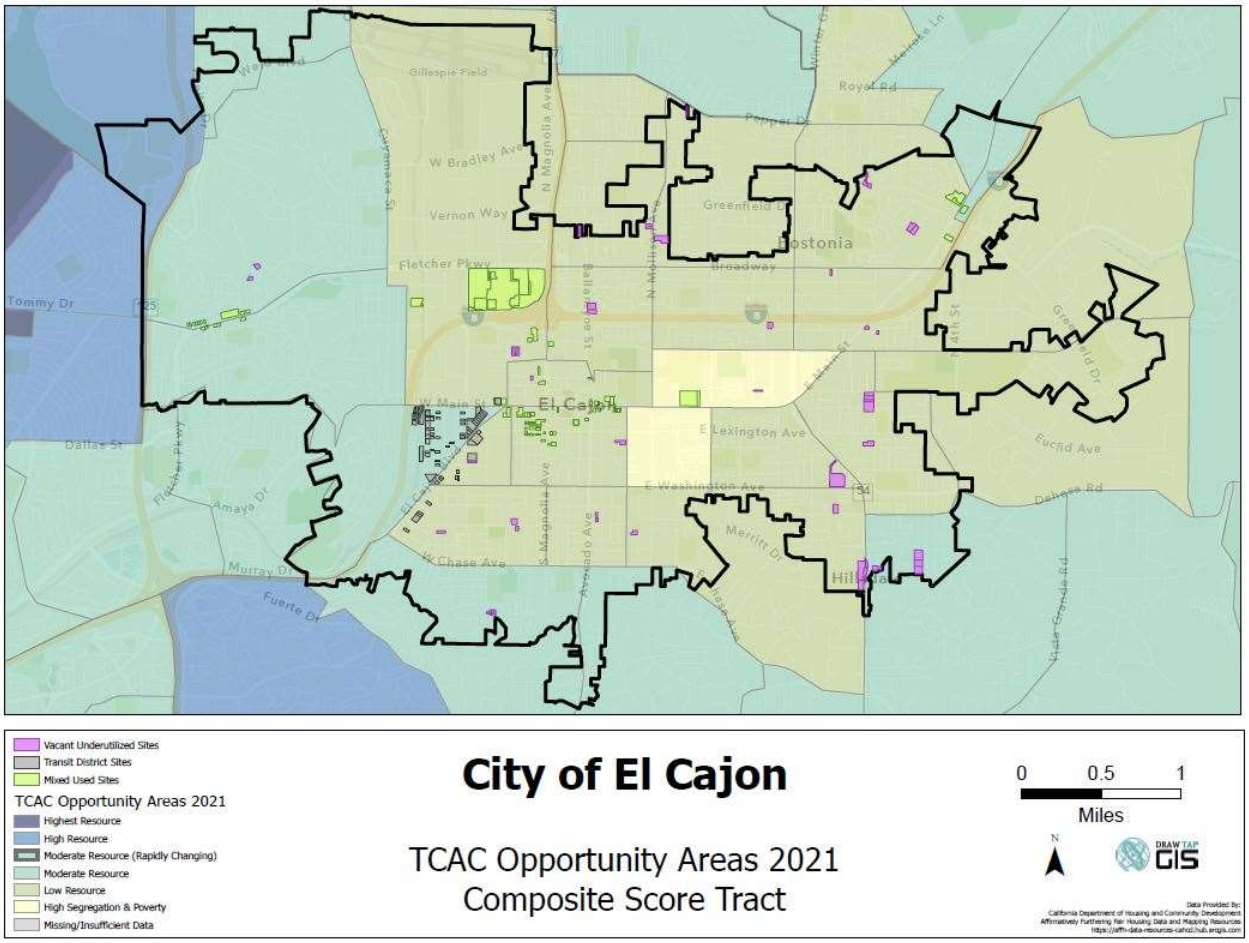


Table D-57: RHNA Units by AFFH Indicators									
	Unit Capacity			AFFH Indicators					
Census Tract	Lower	Mod.	Above Mod.	Percent* Minority	Income	TCAC Opportunity Category	Percent Overpayment by Renters	Percent Overcrowded Households	Vulnerable to Displacement
153.01	-	-	-	47%	$63k	Low Resource	20%-40%	12%-15%	Not Vulnerable
153.02	-		-	27%	$107k	Moderate Resource	20%-40%	<8.2%	Not Vulnerable
154.03	-	-	-	17%	$129k	Moderate Resource	20%-40%	<8.2%	Not Vulnerable
156.01	-		-	36%	$60k	Low Resource	20%-40%	<8.2%	Vulnerable
156.02	-	-		22%	$107k	Low Resource	20%-40%	<8.2%	Not Vulnerable
157.01	-	-	-	55%	$31k	High Segregation & Poverty	20%-40%	8.3%-12%	Vulnerable
157.03	-	-	-	46%	$27k	High Segregation & Poverty	60%-80%	12%-15%	Vulnerable
157.04	-	-	-	46%	$48k	Low Resource	20%-40%	12%-15%	Vulnerable
158.01	59	-	37	58%	$41k	Low Resource	60%-80%	12%-15%	Vulnerable
158.02	100	-	159	48%	$53k	Low Resource	20%-40%	12%-15%	Vulnerable
159.01	20	5	26	68%	$36k	Low Resource	20%-40%	>20%	Vulnerable
159.02		15		49%	$54k	Low Resource	20%-40%	12%-15%	Vulnerable
160.00	232	198	86	37%	$77k	Moderate Resource	20%-40%	8.3%-12%	Not Vulnerable
161.00	-	-	45	29%	$97k	Moderate Resource	60%-80%	<8.2%	Not Vulnerable
162.01	92	-	52	22%	$112k	Moderate Resource	<20%	<8.2%	Not Vulnerable
162.02	748	-	1806	57%	$67k	Low Resource	20%-40%	12%-15%	Vulnerable
163.01	18	-	-	56%	$42k	Low Resource	60%-80%	<8.2%	Vulnerable
163.02	-	-	-	58%	$44k	Low Resource	60%-80%	<8.2%	Vulnerable
164.01	-	-	-	29%	$95k	Low Resource	20%-40%	<8.2%	Vulnerable
164.02	426	-	-	29%	$57k	Low Resource	60%-80%	8.3%-12%	Not Vulnerable
165.02	-	-	-	43%	$61k	Low Resource	20%-40%	<8.2%	Vulnerable
165.03	-	-	-	36%	$79k	Low Resource	60%-80%	<8.2%	Vulnerable
165.04	-	-	-	49%	$49k	Low Resource	60%-80%	8.3%-12%	Vulnerable
Subtotal	1695	218	2211						
Total	4124**								
*HUD Office of Policy Development & Research - https://www.huduser.gov/portal/maps/rad/home.html									
**Include MU and TDSP sites only									

Education

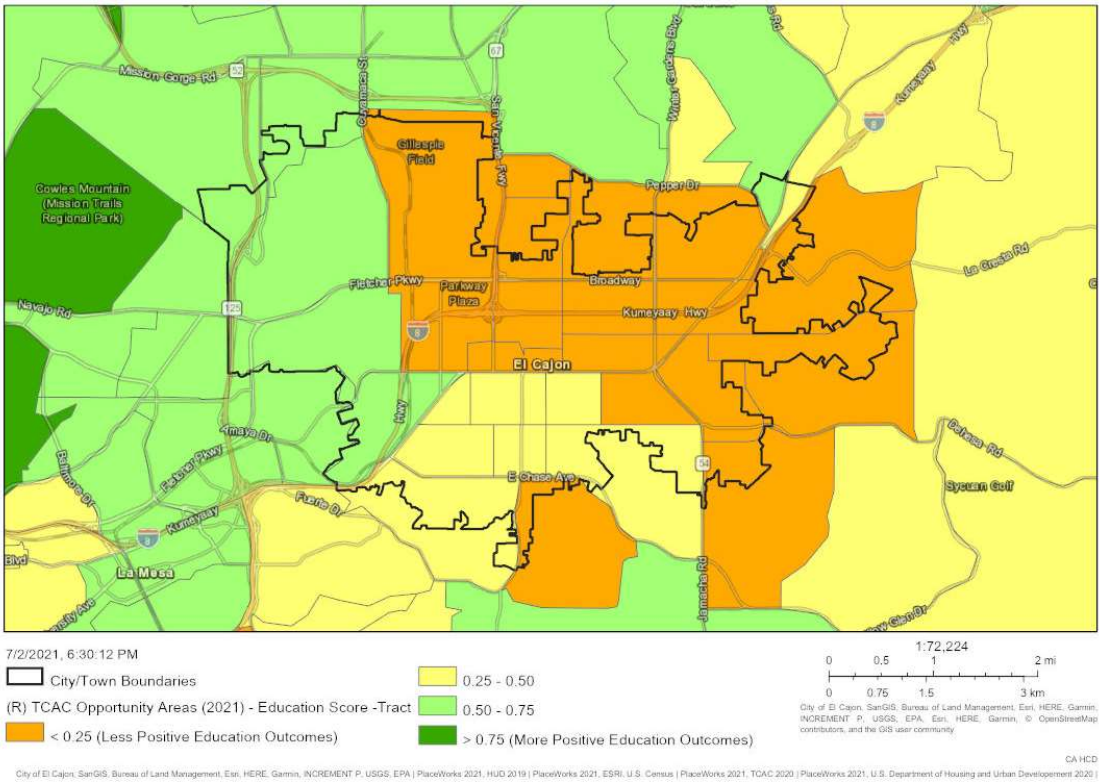
According to the 2020 Regional AI, only one school, Crest Elementary School, is not a Title 1 school. The 15 other schools in the City coordinate and integrate resources and services from federal, state, and local sources.

To be considered for Title 1 school funds, at least 40 percent of the students must be considered low-income. Kidsdata.org, a program of the Lucile Packard Foundation for Children's Health, estimated that 29.4 percent of children aged 0-17 in the Cajon Valley Union School District (which serves El Cajon) were living in low-income working families between 2012 and 2016.[8]

Kidsdata.org also reported that in 2019, 71.2 percent of students are considered high-need (i.e. those who are eligible for free or reduced price school meals, are English Learners, or are foster youth—as reported in the Unduplicated Pupil Count) compared to 54.6 percent of students in the County.

As described above, the Fair Housing Task Force determines education scores based on math and reading proficiency, high school graduation rates, and student poverty rates. Figure D-32 shows the education scores of each census tract in the City. Education scores in the City range from 22 to 68. A majority of the City's census tracts have a less positive education outcome.

Figure D-32: Education Score by Census Tract

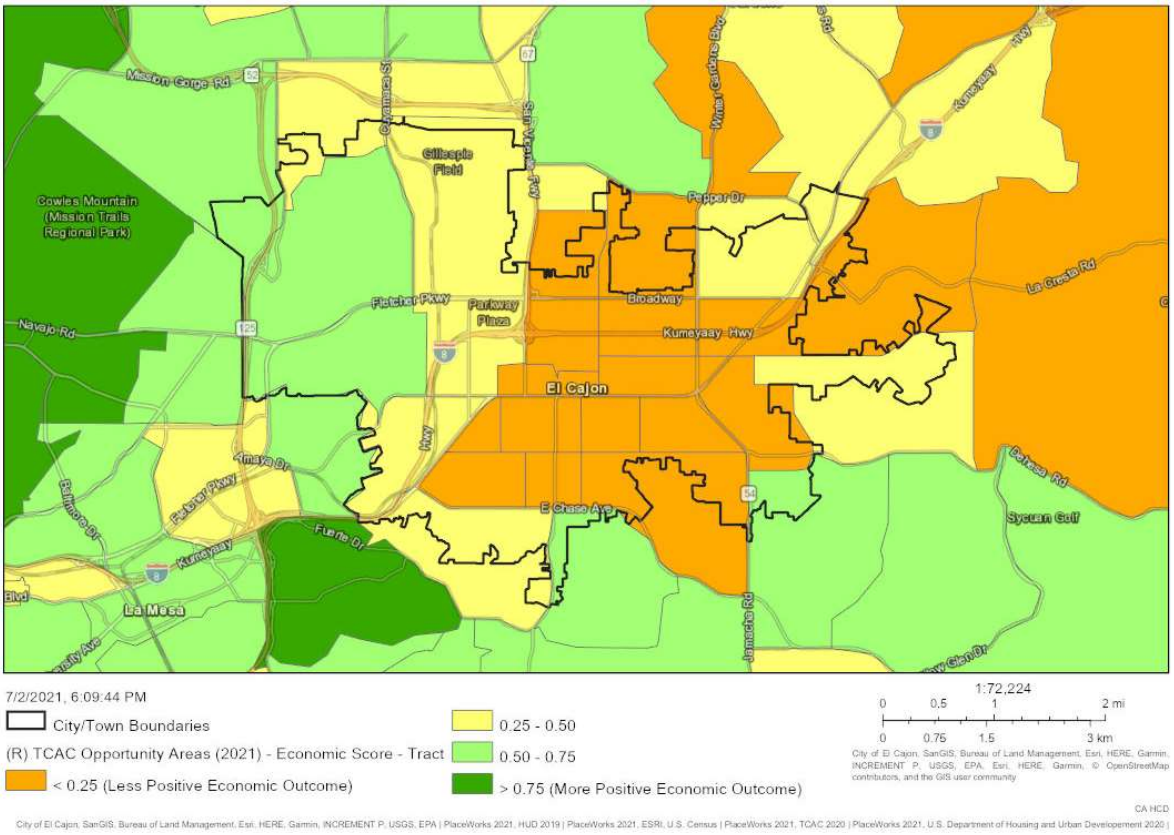


[8] Definition of "low income working family": children ages 0-17 living in families with incomes below 200 percent of their federal poverty threshold and with at least one resident parent who worked at least 50 weeks in the 12 months prior to the survey.

Economic

As described previously, the Fair Housing Task Force calculates economic scores based on poverty, adult education, employment, job proximity, and median home values. According to the 2021 Task Force maps presented in Figure D-33, the census tracts in the City are of lower economic scores ranging from 1 to 62, a large discrepancy by census tract. The most recent unemployment rates published by the California Employment and Development Department (April 2021) show that El Cajon's unemployment rate is slightly higher than the County as a whole (7.0 percent and 9.1 percent, respectively). Pre-COVID unemployment rates in the County were similar to the rates reported in April 2021, however over the last year the unemployment rate in the County spiked to 25.0 percent during May 2020 as reported by SANDAG in the COVID-19 Impact on the San Diego Regional Economy report.

Figure D-33: Economic Score by Census Tract

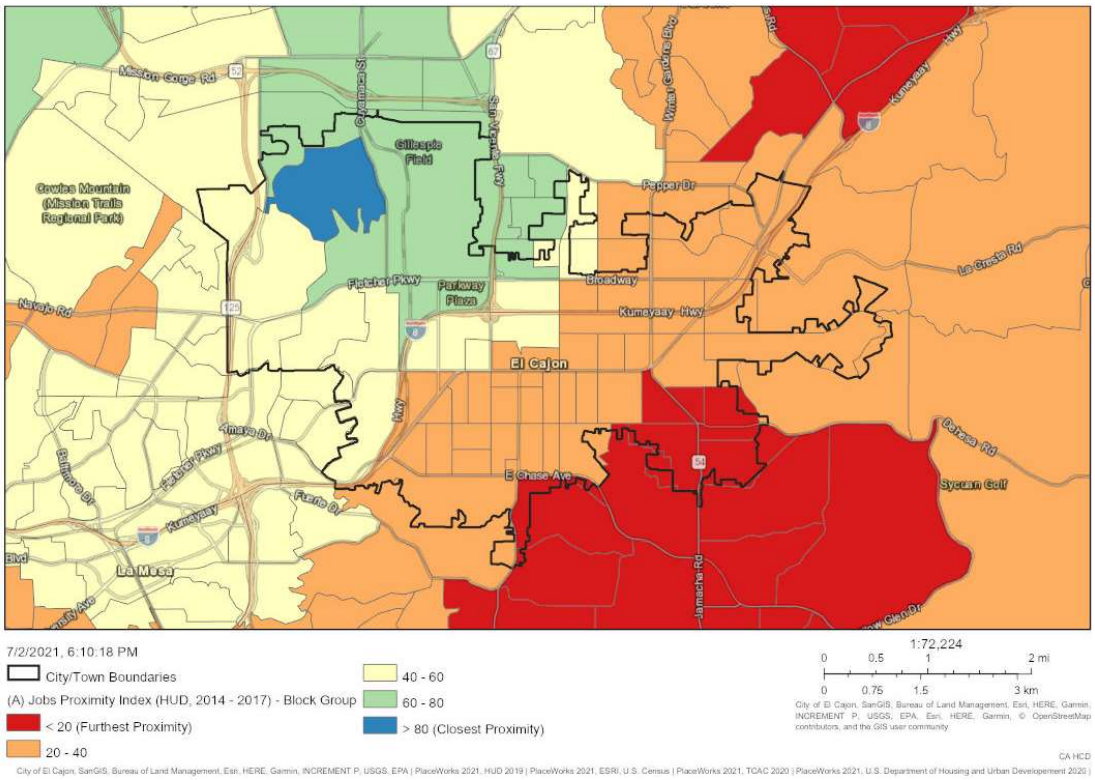


Transportation

All Transit explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service. According to the data provided by All Transit, El Cajon's All Transit Performance score of 6.9 was among the highest for the County, illustrating a moderate combination of trips per week and number of jobs accessible that enable a moderate number of people to take transit to work. The County All Transit score (5.3) was lower than El Cajon's. El Cajon has a higher proportion of commuters that use transit (4.57 percent) than the County (3.28 percent).

HUD's Job Proximity Index, described previously, can be used to show transportation need geographically. Block groups with lower jobs proximity indices are located further from employment opportunities and have a higher need for transportation. As shown in Figure D-34, block groups in the City have scores between 12 to 82 showing that there is low to above moderate proximity to jobs for residents depending on the census tract. The City does not have severe isolation when it comes to job proximity. South of El Cajon has some of the lowest scores when it comes to job proximity in the County as the area is unincorporated.

Figure D-34: Job Proximity Index by Census Block Group



Environmental

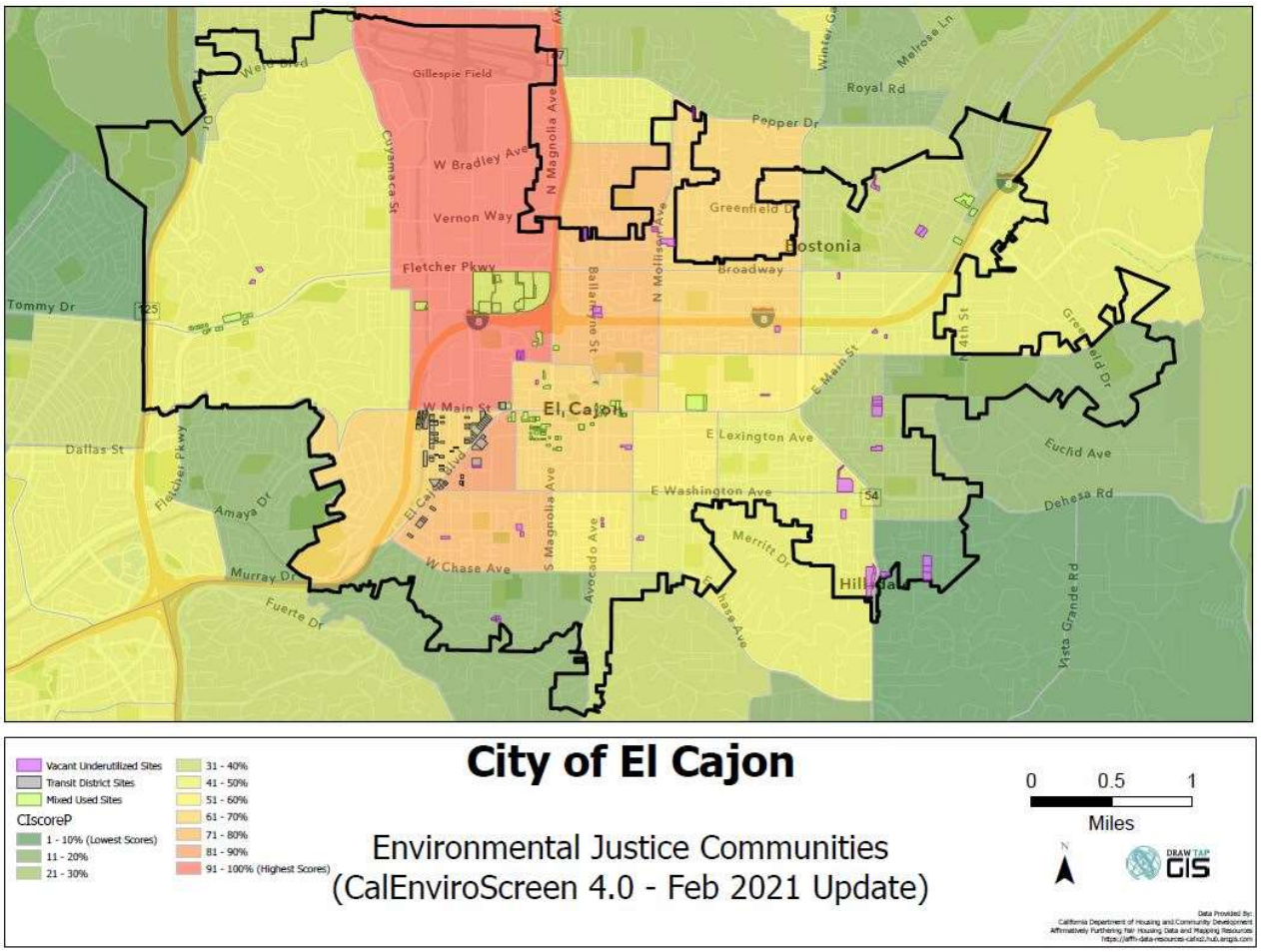
Environmental health scores are determined by the Fair Housing Task Force based on CalEnviroScreen 4.0 pollution indicators and values. Figure D-35 shows that there is one large tract located in the north section of the City with a high environmental score and then a mix of moderate scores throughout the City. The census tracts immediately surrounding Interstate 8 are most impacted by environmental factors and have some of the lowest environmental scores in the City. The City's RHNA is mainly in areas of higher economic scores as the majority of the City's housing are in areas with greater economic impacts (Table D-57~~Table D-57~~). The City's RHNA however is spread out through other parts of the City that have more favorable environmental scores, but less of instances of higher density housing. The location of the City's RHNA sites does not exacerbate existing conditions.

According to the American Lung Association's State of the Air report, San Diego County received an Ozone score of "F", which means that the County experienced numerous days of unhealthy

air pollution as compared to other counties and regions in the study. Over a three-year period, there were 109 days of unhealthy air that contributed to the Ozone score.

Table D-~~57~~58: RHNA Unit Distribution by CalEnviroScreen 4.0 Scores				
% LMI Households	Low	Moderate	Above Moderate	Total
1 - 10% (Lowest Score)	0.0%	0.0%	0.5%	0.2%
11 - 20%	0.0%	0.0%	0.2%	0.1%
21 - 30%	1.8%	0.0%	1.0%	1.3%
31 - 40%	8.6%	0.0%	0.3%	3.6%
41 - 50%	5.1%	25.9%	5.9%	7.2%
51 - 60%	13.3%	0.5%	0.1%	5.4%
61 - 70%	24.7%	55.9%	11.8%	20.7%
71 - 80%	1.0%	11.2%	0.6%	1.6%
81 - 90%	45.4%	6.4%	79.6%	59.8%
91 - 100% (Highest Score)	0.0%	0.0%	0.0%	0.0%
Total Units	1,794	374	2,316	4,484

Figure D-35: Environmental Score by Census Tract and RHNA Distribution



D.2.5 Disproportionate Housing Needs

The AFFH Rule Guidebook defines 'disproportionate housing needs' as 'a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing needs when compared to the proportion of a member of any other relevant groups or the total population experiencing the category of housing need in the applicable geographic area.' 24 C.F.R. § 5.152" The analysis is completed by assessing cost burden, severe cost burden, overcrowding, and substandard housing.

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households in El Cajon. Housing problems considered by CHAS include:

- Housing cost burden, including utilities, exceeding 30 percent of gross income;
- Severe housing cost burden, including utilities, exceeding 50 percent of gross income;
- Overcrowded conditions (housing units with more than one person per room); and/or
- Units with physical defects (lacking complete kitchen or bathroom)

Cost Burden

Measuring the portion of a household's gross income that is spent for housing is an indicator of the dynamics of demand and supply. This measurement is often expressed in terms of "over payers": households paying an excessive amount of their income for housing, therefore decreasing the amount of disposable income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies use overpayment indicators to determine the extent and level of funding and support that should be allocated to a community. State and federal programs typically define over-payers as those lower income households paying over 30% of household income for housing costs. A household is considered experiencing a severe cost burden if it spends more than 50% of its gross income on housing.

Table D-58~~Table D-58~~ presents cost burden detail by income group for El Cajon. Approximately 70 percent of lower income households experienced a housing cost burden between 2013 and 2017 versus 14 percent of moderate and above moderate income households. The CHAS data indicate cost burden impacted renter-households more as a group than owner-households. Approximately 56 percent of renter-households paid more than 30 percent of their income on housing compared to 31 percent of owner-households. Extremely low and very low income renter-households experienced the highest incidence of cost burden (87 percent and 90 percent, respectively).

Table D-~~58~~59: Housing Type and Cost Burden			
Household Income Group	**Total Renters**	**Total Owners**	**Total**
Extremely Low (0-30% AMI)	6,340	1,120	7,460
Cost Burden >30%	5,500	815	6,315
% Cost Burden >30%	86.8%	72.8%	84.7%
Very Low (31-50% AMI)	4,310	1,280	5,590
Cost Burden >30%	3,900	700	4,600
% Cost Burden >30%	90.5%	54.7%	82.3%
Low (51-80% AMI)	4,015	2,225	6,240
Cost Burden >30%	1,400	1,130	2,530
% Cost Burden >30%	34.9%	50.8%	40.5%
Moderate & Above Moderate (>80% AMI)	5,460	7,825	13,285
Cost Burden >30%	565	1,260	1,830
% Cost Burden >30%	10.4%	16.1%	13.8%
Total	**20,125**	**12,450**	**32,575**
Cost Burden >30%	11,365	3,905	15,275
% Cost Burden >30%	56.5%	31.4%	46.9%
Source: HUD CHAS 2013-2017.			

Figure D-36 shows the census tracts in the City and the percent of households in renter-occupied housing units that have a cost burden. A majority of the census tracts in the city have 40 to 80 percent of the renter households over paying for their housing unit. Figure D-37 shows the percent of owner households that have a mortgage or mortgages with monthly owner costs that are 30 percent or more of household income. A majority of the census tracts in the City have 20 to 40 or 40 to 60 percent of households that pay more than 30 percent of their household income to their monthly housing costs.

Figure D-36: Overpayment – Renter Households

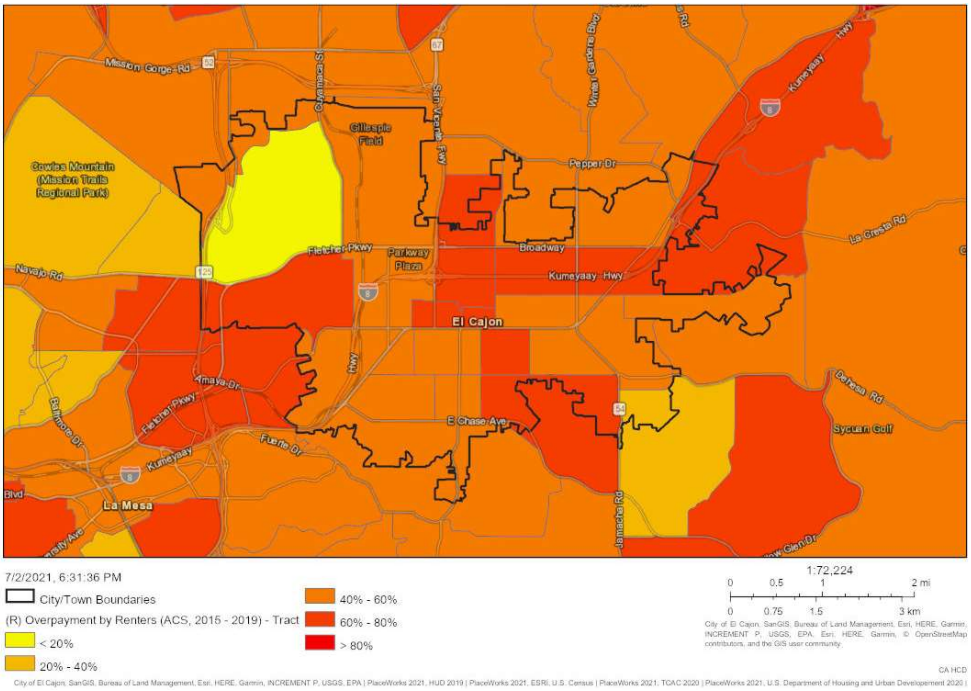
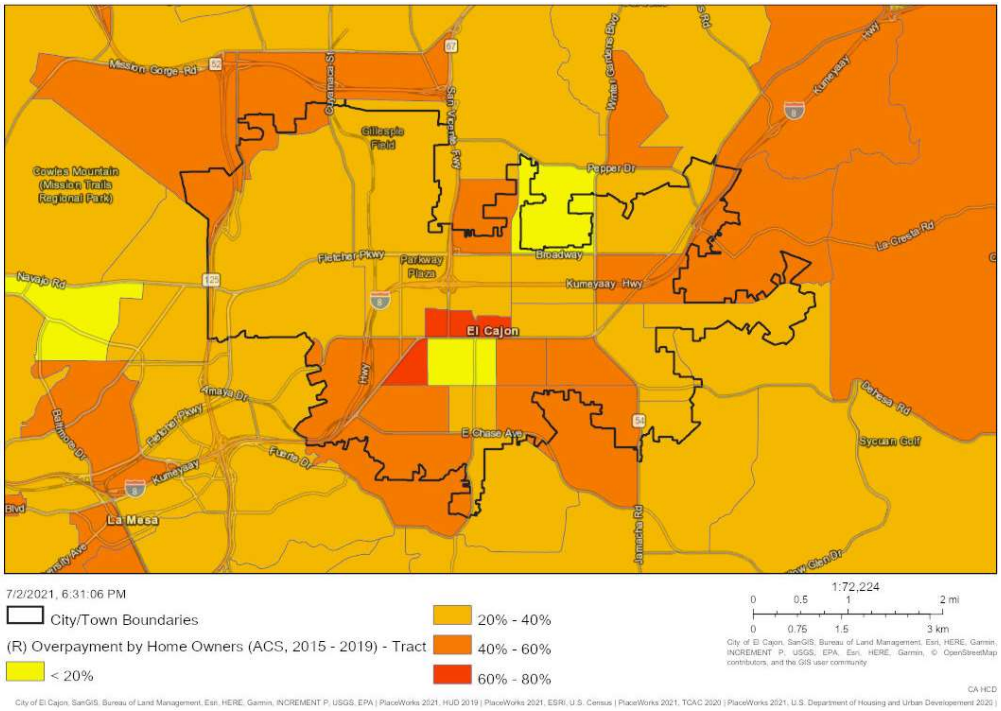


Figure D-37: Overpayment – Owner Households



Overcrowding

Overcrowding is defined as housing units with more than one person per room (including dining and living rooms but excluding bathrooms and kitchen). As indicated by the 2006-2010 ACS, approximately nine percent of the City's households were overcrowded. Nearly three percent of El Cajon households were severely overcrowded in 2010 (Table D-59~~Table D-59~~). Overcrowding disproportionately affected renters (13 percent of renters versus just four percent of owners); indicating overcrowding may be the result of an inadequate supply of larger sized rental units.

Between 2014 and 2018, overcrowding in the City, as documented by the Census, stayed relatively constant. Eleven percent of El Cajon households lived in overcrowded conditions during this time period. The incidence of overcrowding in El Cajon was higher than that of the County (seven percent). Overcrowding continued to have a disproportionate impact on renters, however. Approximately 16 percent of renter-households lived in overcrowded units compared to less than four percent of owner-households.

Table D-~~59~~60: Overcrowded Housing Units

Overcrowding	Owner Households		Renter Households		Total Households	
	Number	% of Owners	Number	% of Renters	Number	% of Total
2018						
Total Overcrowded (>1.0 persons/room)	429	3.3%	3,184	16.0%	3,613	11.0%
Severely Overcrowded (>1.5 persons/room)	94	0.7%	836	4.2%	930	2.8%
2010						
Total Overcrowded (>1.0 persons/room)	504	3.5%	2,502	13.4%	3,006	9.1%
Severely Overcrowded (>1.5 persons/room)	148	1.0%	694	3.7%	842	2.6%

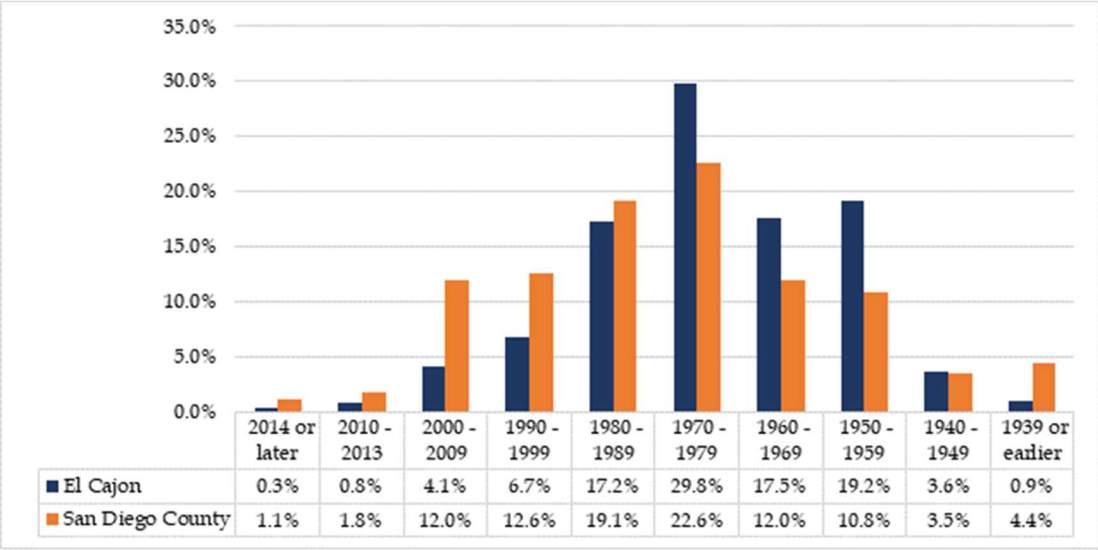
Sources: 2006-2010 ACS; 2014-2018 ACS.

Substandard Conditions

The City estimates that about 250 housing units in El Cajon are in substandard condition. Housing market trends and related recent activity to upgrade existing housing stock, suggest the number of units in substandard condition is decreasing over time. And although some of the units considered as substandard in the Censuses have been rehabilitated, many are in the same condition. This figure is based on a report from the National Center for Healthy Housing, which measures "basic housing quality" throughout the nation. The basic housing quality metric is based on the percentage of homes with "severe" or "moderate" housing problems. In the San Diego Metropolitan Service Area, the basic housing quality statistic is 7.2 percent.

Housing age is frequently used as an indicator of housing condition. In general, residential structures over 30 years of age require minor repairs and modernization improvements, while units over 50 years of age are likely to require major rehabilitation such as roofing, plumbing, and electrical system repairs. About 88 percent of housing is over 30 years old in the City (Figure D-38). El Cajon's housing stock is significantly older than the County's Housing stock.

Figure D-38: Housing Stock Age



	2014 or later	2010 - 2013	2000 - 2009	1990 - 1999	1980 - 1989	1970 - 1979	1960 - 1969	1950 - 1959	1940 - 1949	1939 or earlier
El Cajon	0.3%	0.8%	4.1%	6.7%	17.2%	29.8%	17.5%	19.2%	3.6%	0.9%
San Diego County	1.1%	1.8%	12.0%	12.6%	19.1%	22.6%	12.0%	10.8%	3.5%	4.4%

Source: 2014-2018 ACS.

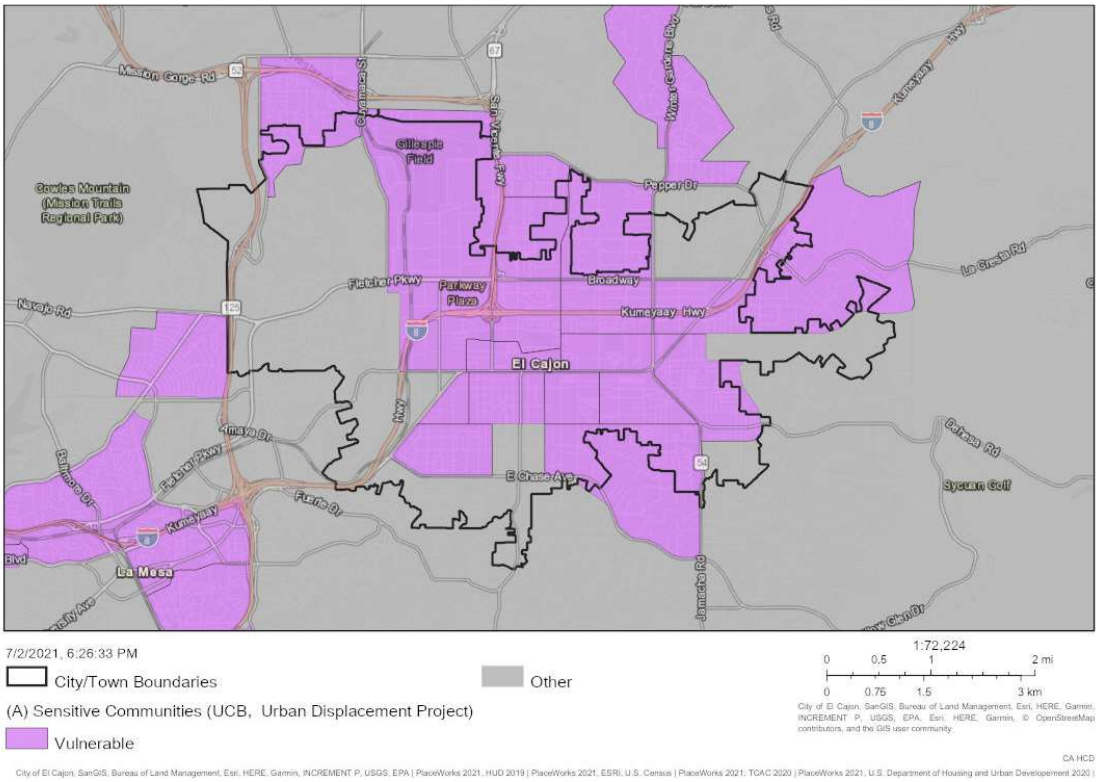
Displacement Risk

HCD defines sensitive communities as "communities [that] currently have populations vulnerable to displacement in the event of increased development or drastic shifts in housing cost." The following characteristics define a vulnerable community:

- The share of very low income residents is above 20%; and
- The tract meets two of the following criteria:
    - Share of renters is above 40%,
    - Share of people of color is above 50%,
    - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median,
    - They or areas in close proximity have been experiencing displacement pressures (percent change in rent above County median for rent increases), or
    - Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap).

Figure D-39 identifies 12 census tracts that are considered to be vulnerable to urban displacement. These communities are areas that have a higher concentration of low- and moderate-income persons (Figure D-26) and female-headed households (Figure D-23).

Figure D-39: Urban Displacement



Homelessness

The most recent Point-in-Time Count (PIT) in 2021 showed that there were 738 sheltered homeless, 339 in emergency shelter and 399 in transitional housing. This accounts for nearly 18 percent of the homeless population in the County. The most comprehensive PIT count was done in 2020, which reported that there were a total of 784 homeless persons in the City at any given time, both sheltered and unsheltered. During this count 162 persons were in a homeless shelter, 312 in transitional housing, and 310 were unsheltered. Of those experiencing homelessness, 22 percent are chronically homeless.

As a service hub in the East County area, El Cajon participates in the Regional Task Force on Homelessness, comprised of 18 cities and the County of San Diego, non-profit service providers, and stakeholders. The RTFH has the mission to provide comprehensive data and trusted analysis that empowers the entire region to identify, implement, and support efforts to prevent and alleviate homelessness. The RTFH is comprised of the Continuum of Care (COC), Coordinated Entry System (CES), and Homeless Management Information System (HMIS). The City also actively participates in the East County Homeless Task Force, which meets regularly to identify solutions to homelessness problems by working collaboratively with all sectors of the East County community.

El Cajon participates in the RTFH's efforts to end chronic and other categories of homelessness. The RTFH coordinates services and funding for the homeless to move people from homelessness

to permanent housing. Chronically homeless persons often require rehabilitation services, employment training and placement, health services, and case management to move from homelessness to transitional housing, and then to supportive/permanent housing. The Continuum of Care Strategy coordinated by the RTFH coordinates a full range of services and facilities to address the needs of families with children, veterans and their families, and unaccompanied youth. The City supports the RTFH's strategy for constructing housing facilities that help transition homeless persons to a stable housing situation and to receive supportive services that would improve their employment skills.

Emergency Shelters

Emergency shelters offer temporary overnight sleeping accommodations for generally up to a month. Emergency shelters operating in El Cajon include:

- Carlton G. Luhman Center operated by the Volunteers of America provides six shelter beds for the general homeless and targets families with children;
- The Interfaith Shelter Network operates a Rotational Shelter in San Diego County for the general population. This shelter has no fixed location and participating churches in East County volunteer to host this rotational center for two weeks at a time. This program has the capacity to serve 12 persons, with a two month maximum stay; and
- East County Transitional Living Center is an additional resource and has the capacity to provide up to 101 beds at any given time.

Another form of emergency shelter assistance is programs that offer motel vouchers to those in need. Crisis House offers a seasonal motel voucher program to serve homeless families and single adults. In emergency cases, the El Cajon Police Department (ECPD) offers families with children motel vouchers that are made available by social services agencies. Homeless persons in non-emergency situations are referred to Crisis House or the East County Transitional Living Center.

Transitional Housing

Transitional housing provides shelter for an extended period of time and includes integration with other social services and counseling programs to assist in the transition to self-sufficiency through the attainment of a more permanent income and housing.

- Crisis House operates transitional shelter facilities in El Cajon. The New Journey Program includes a 12-bed family shelter for victims of domestic violence, and provides a range of support services. Maximum stay is four months.
- East County Transitional Living Center offers temporary housing to individuals and families struggling with homelessness. The agency's Transitional Living Program integrates a variety of support services and provides housing for up to 28 days at a time.
- The Hawley Veterans Services Center in the City offers transitional housing for single disabled male veterans experiencing homelessness. The 20 bed facility provides housing for veterans for up to two years with a range of case management services.

In addition, case management agencies offer supportive services to assist clients in developing a plan for achieving independent living. In El Cajon, Crisis House, Volunteers of America, East County Transitional Living Center and Salvation Army, serve as case management agencies.

Permanent Supportive Housing

The Interfaith Shelter Network Program assists homeless individuals and families in securing permanent housing and income by providing case management and support services from neighborhood agencies coordinated by the Interfaith Network.

Rapid Re-housing

In 2017, the City provided funding to Crisis House for the provision of a full-time dedicated Housing Navigator for El Cajon and East County. The City also provided Housing Assistance funds for rent and other housing costs to help get homeless individuals into permanent housing. Crisis House is applying for a Homeless Emergency Aid Program (HEAP) grant from the Regional Task Force on the Homeless to expand the El Cajon Housing Navigator program to the entire San Diego East County region.

At the same time, the City provided funding for the Salvation Army in El Cajon for a pilot program to reunite homeless individuals with family members outside of the San Diego region. Like Crisis House, the Salvation Army is applying for a Homeless Emergency Aid Program (HEAP) grant from the Regional Task Force on the Homeless to expand the El Cajon pilot program to the entire San Diego region.

Safety Element and Environmental Justice

The City of El Cajon began updating the Safety Element of the General Plan in 2020. The Safety Element will comply with new legislation requiring the general plan to address climate change adaptation and environmental justice policies for disadvantaged communities. The Environmental Justice (EJ) Element will determine how and where to prioritize environmental justice strategies, policies and programs to promote a more equitable community and was updated concurrently with the Safety Element.

The Safety Element helps prioritize actions that address the greatest risks to El Cajon in the next 20 years. The Safety Element guides how El Cajon is built to ensure reduction in the risk from hazards by regulating building in hazardous areas, ensuring streets are adequate for fire trucks and first responders, and using trees and green spaces to improve El Cajon's air quality and provide shade on hot days.

The California Environmental Protection Agency (EPA) defines a "disadvantaged community" or an "environmental justice community" (EJC) as a low-income area that is disproportionately affected by environmental pollution and other hazards that can lead to negative health effects, exposure, or environmental degradation (Section 39711 of the Health and Safety Code). To determine if an area is disproportionately affected and should be designated an EJC, the Office of Planning Research (OPR) requires jurisdictions with census tracts scoring above 75% in CalEnviroScreen to adopt an EJ Element. However, OPR also recommends that once a local government has determined that it meets this threshold it should analyze low income communities in the jurisdiction to determine if they also face pollution burden or other public health factors. CalEnviroScreen identified two census tracts in El Cajon that score above 75%. Additionally, 16 other census tracts in El Cajon, were determined to be low-income. Of these 16 low-income census tracts, nine were determined to have significant public health concerns because they scored in the bottom 25% using the California Healthy Places Index, and therefore these nine census tracts are included as part of the EJCs.

D.2.6 Summary of Fair Housing Issues

Findings from 2020 Regional Analysis of Impediments to Fair Housing Choice

The City of El Cajon participated in the 2020 San Diego Regional Analysis of Impediments to Fair Housing (2020 Regional AI). The 2020 Regional AI concluded that the following were impediments to Fair Housing Choice in the San Diego Area (**regional impediments shown in bold**). The relevance to El Cajon is included below:

- **Hispanics and Blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates.** Approval rates for Black and Hispanic applicants were well below the approval rates for White and Asian applicants in the same income groups. Specifically, Black applicants consistently had the lowest approval rates compared to other racial/ethnic groups in the same income groups. The largest discrepancies (between loan approval rates for White and Asian applicants versus Black and Hispanic applicants) in 2017.
- **Due to the geographic disparity in terms of rents, concentrations of Housing Choice Voucher use have occurred.** El Cajon continues to receive and experience high rates of voucher use with 2,656 vouchers being utilized in the City.
- **Housing choices for special needs groups, especially persons with disabilities, are limited.** Seniors make up over 11 percent of the City's households. There are 34 licensed residential care facilities located in El Cajon.
- **Enforcement activities are limited. Fair housing services focus primarily on outreach and education; less emphasis is placed on enforcement.** CSA San Diego County currently provides fair housing services to the City of El Cajon. Between 2014 and 2019, CSA served 2,191 El Cajon residents. CSA tested for housing discrimination in El Cajon based on familial status (families with children), race, and gender. Of the eight sites tested, five showed differential treatment – three due to familial status and two due to race. More testing is needed.
- **People obtain information through many media forms, not limited to traditional newspaper noticing or other print forms.** A balance of new and old media needs to be found to expand access to fair housing resources and information with an increasing young adult and senior population.
- **Patterns of racial and ethnic concentration are present within particular areas of the San Diego region.** The City has a high percentage of total residents who spoke English "less than very well". Also, the City has two census tracts designated as RECAPs.

Summary of Additional Fair Housing Concerns

Additional fair housing concerns identified as part of this Housing Element update are summarized below:

- Persons with disabilities are most likely to be affected by fair housing issues as they reportedly experience more housing discrimination than other groups. Persons with disabilities are also more likely to experience cost burdens, particularly if they rely on SII

as a form of income. Persons with disabilities are not concentrated in any particular location in the City however.

- Census tracts in areas of the City, in addition to having a high concentration of minority population and LMI households, have had low changes in median income and high changes in gross rents from 2000 to 2015, which could be an indicator of potential urban displacement.

D.2.7 Local Data and Knowledge

Outreach

Six community workshops were held by the San Diego Regional Alliance for Fair Housing in communities throughout the County in October and November 2019 to inform community members about Fair Housing issues, to gather input on housing needs, barriers, and priorities. Community workshops were publicized using multilingual flyers, e-blasts, websites updates, direct emails, and news and social media. The interactive workshop format included brief presentations to describe Fair Housing and protected classes, as well as a description of the analysis of impediments purpose and development process. Next, workshop attendees participated in a large group discussion regarding Fair Housing barriers and issues facing protected classes in San Diego County. Bilingual interpreters and staff assisted with workshop facilitation in areas that were likely to attract Spanish and Arabic speaking residents. Approximately 63 individuals attended the community workshops. The El Cajon Community Workshop occurred on November 6, 2019. A public draft of the Analysis of Impediments was then made available in May of 2020 and subsequently presented to the City Council on June 9, 2020. All previous recommendation specific to El Cajon were addressed prior to the June 9, 2020 City Council meeting.

The report is available on the City's website:
https://www.elcajon.gov/home/showpublisheddocument/22847/637261757323630000

Background

This section summarizes for the City of El Cajon has developed over time using local and City knowledge, identifies factors that contributed to growth patterns seen today, and analyzes why areas of the City lack fair housing opportunities based on community feedback.

The City was generally built out during the 1950s-1970s and the nature of the buildout resulted in inconsistent development standards. This resulted in many streets throughout the City lacking curb, gutter, and sidewalks. Overtime, this has led to fractured community connectivity.

Although there are minority populations throughout the City, 23.1% of the RHNA unit distribution is in block groups south of I-8 along El Cajon Blvd. and Main St. with minority concentrations between 61-80%. These areas have a number of older homes in need of rehabilitation that are mixed-in with older commercial uses that result in negative impacts from traffic and particulate matter.

The City has not taken any action to limit growth or the number of housing units that may be constructed on an annual basis. Rather, to the contrary, the City has taken steps to increase housing capacity. The primary actions were through the adoption of the Transit District Specific

Plan (TDSP) and the Mixed-Use Overlay Zone. The TDSP was adopted in 2018 and will guide future development of the 259-acre project area to support transit-supportive land uses that increase housing opportunities and enhance transit ridership. The City has also adopted the Mixed-Use Overlay zone to increase housing opportunities. The Mixed-Use Overlay Zone is an added layer of opportunity specifically designed to allow residential and mixed-use development options in existing commercial areas, and higher density residential developments in existing residential zones. The Mixed-Use Overlay Zone was most recently amended in 2018 as part of the annual code update which to address parking standards and eliminate the need to provide additional parking solely for a change of use in an existing building.

Table D-61: Nonvacant Trend Summary

Address	Units	Lot Size & Zoning	Year Built	Existing FAR	Existing Use	Project Description & Status
235 E. Lexington Ave. 48822201	10	0.27-acre MU-RR	1956	0.14	2,100 sf office	Demolish office building and build 10 residential units Under construction
333 W. Lexington Ave. 48735113	2	0.28-acre MU-RR	1969	0.18	3,000 sf office	Add two residential units above an existing office building Permit issued 2022
350 S. Magnolia Ave. 48817215	9	0.22 acre MU-RR	Unknown	0.14	Office	Demolish office and construct 9 residential units Building demolished in 2020, building permit not yet submitted
101 E. Main St. 48819001	15	0.25-acre MU	Unknown	0.9	Commercial	Demolish commercial building and construct 11,000 sq. ft. of commercial space and 15 residential units

300 El Cajon Blvd. 48732102 with adjacent APNs	116	5.3 acres C-G (TDSP)	1984 (Toyota)	0.40	Car dealership	Demolish car dealership and build 116 townhomes Grading underway

The City of El Cajon has a high percentage of "legacy property owners". A large number of these residents bought their homes during the buildout of El Cajon and have lived there for most of their lives with little turnover. Likely due in part to the low turnover, residential projects trend towards smaller infill projects on underutilized properties or accessory dwelling units on existing single-family properties. Public outreach comments included a lack of housing options with many residents finding it increasing difficult to find affordable housing, downsize, or even buy a home under current circumstances.

During the last Housing Element cycle the City observed increases in complaints regarding housing conditions, including the areas identified as RECAP areas. The City then utilized this local knowledge and created a new position in Fiscal Year 16-17 budget for a housing inspector. In 2017, a new City program was established dedicated to the proactive inspection of multi-family rental housing units within the City. The goals of the program include maintenance and preservation of multi-family dwelling units, enforcement of minimum housing standards of the EI Cajon Municipal Code and State Housing Code, and improve El Cajon neighborhoods. The City Council indicated the importance of assuring the inspection program maintained a singular focus and that a new staff member within the Community Development Department would be recruited to carry out this program as their primary function.

The apartment inspection program began in the RECAP area at West Lexington and Emerald Avenues in June of 2017. Inspections include assistance from the Building Official/Fire Marshal and Code Compliance staff on an as needed basis. The inspection process begins with a street level survey to identify all multi-family developments within the designated area. An inspection schedule is then generated and letters are sent to property owners informing them of the program, and the date and time of the inspection. Owners are advised to give at least 24-hour notice to their tenants before the inspection date. If a property owner refuses a request for inspection, the City has the ability to obtain an inspection warrant, although none have been needed to date. On the day of the scheduled inspection, staff meets with the property owner or on-site manager to explain the inspection purpose and process. Staff then conducts the inspection. Violations are documented and provided to the property owner and on-site manager if applicable. Follow up inspections are conducted and progress tracked through completion.

In many cases, inspections have revealed a high level of degradation and deferred maintenance. However, there are examples of well-maintained properties. While code violations exist on virtually all properties, inspections to date have shown that approximately 20% of complexes

contain only minor violations, such as faulty smoke detectors, missing electrical plate covers, dilapidated landscaping, and lack of simple maintenance. These violations can be corrected within a couple of days or in some cases a week or two. The remaining 80% have code violations that range from insect infestation, structural degradation, boarded up windows, electrical hazards, and illegal conversion of storage/recreation space to a dwelling unit. These violations generally take more time to correct due to hiring a contractor, securing a permit, and scheduling the work.

The housing inspection program in ongoing. The City continues to use local knowledge regarding complaints to ensure that beneficial and targeted actions are taken through the program to improve conditions in RECAP areas. Program 15 includes the continuation of the Housing Inspector program

In the 2020 CDBG Annual Action Plan, the City Council authorized the Neighborhood Street Light Improvement Program. Funding will provide the installation of an estimated 20 street lights eligible low income census tracts. The street lights are anticipated to be installed in 2023.

D.3 Identification and Prioritization of Contributing Factors

The following are contributing factors that affect fair housing choice in El Cajon.

D.3.1 Insufficient and Inaccessible Outreach and Enforcement

The 2020 Regional AI and the Fair Housing assessment found that outreach and enforcement were inadequate. This was due most to the reliance on old print media to advertise meetings.

Contributing Factors:

- Lack of a variety of inputs media (e.g., meetings, surveys, interviews)
- Lack of accessibility to draft documents
- Lack of digital access
- Lack of resources for fair housing agencies and organizations
- Insufficient fair housing law enforcement and testing

D.3.2 Segregation and Integration

The analysis found a concentration of low and moderate and minority households in a few census tracts of the City. These tracts also had a high concentration of single-female headed households with children. These tracts were also found to have higher environmental burdens. These households need increased access to affordable housing and improved infrastructure and public facilities.

By focusing housing in mixed-use zones designated for high-density, multi-family developments subject to ADA will bring housing choices accessible to persons with disabilities.

Contributing Factors:

- Lack of private investments
- Locating and type of affordable housing
- Private discrimination

D.3.3 Disproportionate Housing Needs, Including Displacement Risks

There are Census tracts in the City are at risk of displacement as a high portion of their renters experience cost burdens and gross rents continue to increase.

Contributing Factors:

- The availability of affordable units in a range of sizes
- Displacement of residents due to economic pressures
- Lack of private investments in specific neighborhoods

D.4 Affirmative Furthering Fair Housing Meaningful Actions Matrix

Table D-62: Affirmative Furthering Fair Housing Meaningful Actions Matrix				
HE Program or Other Activities	Specific Commitment	Timeline	Geographic Targeting	2021-2029 Metrics
Fair Housing Outreach and Education – Moderate Priority				
Program 5: Affordable Housing Development	Conduct outreach to developers to promote affordable housing development in the City and support the funding applications by developers in their pursuit for affordable housing funds. Specifically, outreach to developers that are experienced in producing special needs housing.	Annually	Citywide	Conduct at least one fair housing workshop annually
Program 6: Housing Rehabilitation Loan Program	Continue to provide community outreach regarding available loans and grants for needed home improvements.	Annually	Citywide	As funding permits, assist 12 households during the planning period.

Program 10: Housing Choice Vouchers	Expand outreach and education on the recent State laws (SB 329 and SB 222) that lend source of income protection for housing discrimination against low income households using public assistance (such as HCV) for rent payments.	Annually	Citywide	Conduct at least one fair housing workshop annually
Program 13: First Time Homebuyer Assistance	Continue to require First Time Homebuyer Program education through approved providers and provide marketing outreach to minorities in order to improve loan origination/approval rates and increase awareness of and education about homeownership opportunities in this underserved community.	Annually	Citywide	Conduct at least one fair housing workshop annually
Program 15: Fair Housing Services and Resources	Coordinate with the County and the City's current fair housing Provider CSA to produce and distribute a fair housing pamphlet by the end of 2022. The pamphlet will: • Educate residents on their fair housing rights and educational opportunities • Notify landlords of fair housing training opportunities • Provide educational information on the new	Annually	Citywide	Distribute materials during implementation of the Housing Inspector program and distribute materials at annual fair housing workshop

	income protections available			
	Require evidence of effective outreach from the City's fair housing provider. City will require attendance reports to events from fair housing providers. Based on reports, work with fair housing provider on plan to increase attendance to outreach events. On an annual basis, request roster of participants who have utilized CSA services.	Annually	Citywide	Increased attendance on annual basis for workshops
	Utilize place- based strategies in alignment with the EJ Element and focus fair housing outreach and education in areas with high displacement risk (tracts with higher rates of renter overpayment and tracts in the proximity of other sensitive communities) such as the RECAP areas.	Annually	RECAP areas	Increased funding for projects that either serve or improve RECAP areas.
	Develop a Marketing and Outreach Plan for the Housing Element Sites by the end of 2022.	Annually	Citywide	Distribute materials at annual fair housing workshop
Housing Mobility – Low Priority				
Program 5: Affordable Housing Development	Implement ECMC Section 17.255 allowing reasonable accommodation for	Annually	Citywide	Reduced processing time

	housing for people with disabilities			
Program 10: Housing Choice Vouchers	Continue to actively provide information and referrals to the County-administered Section 8 Housing Choice Rental Assistance program.	Annually	Citywide	Assist approximately 2,600 extremely low and very low income households annually during the planning period.
Program 11: Preservation of Assisted Housing	In order to meet the housing needs of persons of all economic groups in El Cajon, the City must guard against the loss of housing units available to lower income households	Annually	Properties with Assisted Housing	Monitor the status of any HUD receipt/approval of Notices of Intent and Plans of Action filed by property owners to convert to market rate units. Identify non-profit organizations as potential purchasers/ managers of at-risk housing units.
Program 15: Fair Housing Services and Resources	Annually participate in regional efforts to address fair housing issues and monitor emerging trends/issues in the housing market.	Annually	Citywide	Continued annual participation and increased meeting attendance
	Prioritize use of CHDO, HOME, LMIHAF and SB 2 funds to incentivize/partner with developers to incorporate affordable units in market-rate housing	Annually	Citywide	Increased numbers of affordable units reported in the General Plan Annual Progress Report

	projects to create mixed-income developments.			
	Continue to offer the mobile home rent mediation program as outline in El Cajon Municipal Code chapter (ECMC) 5.82, which allows for residents of mobile home parks to petition for a rent review and request mediation. The City will continue to subsidize the costs of the mediator as outlined in ECMC 5.82.	Annually	Citywide	Successful mediation processes
	Continue to support the creation of new affordable housing opportunities through the conversion of existing poor performing motel properties to Single Room Occupancy (SRO) Lodging as appropriate.	Annually	Citywide	Increased numbers of affordable units reported in the General Plan Annual Progress Report
New Opportunities in High Resource Areas – High Priority				
Program 1: Adequate Sites	Maintain an inventory of vacant and underutilized sites and monitor the development trends to ensure continued adequacy of the sites inventory in meeting the RHNA. Make available the sites inventory to interested developers on City website and, update annually, and distribute at fair housing workshops.	Annually	Citywide	Distribute materials at annual fair housing workshop

Program 2: By-Right Approval	Pursue amendment to the Zoning Code to address by-right approval with 20 Percent Affordable Units on "Reuse" Housing Element Sites within one-year of Housing Element adoption. In the interim prior to amendment, the City shall comply with the by right provisions of AB 1397 pursuant to Government Code section 65583.2(c).	Annually	RHNA Sites	Initiate Zoning Code amendment in 2022
Program 4: ADUs	Amend Zoning Code within one year of Housing Element adoption to comply with state law. Promote ADU construction for very-low, low-, or moderate-income households by providing information and resources on City website. In 2022, evaluate the effective tools used in the region. Develop incentives and feasible mechanisms by 2023 to facilitate ADU production.	Annually	Citywide	Facilitate the construction of 120 ADUs over the eight-year cycle.
Place-Based Strategies for Neighborhood Improvements – High Priority				
Program 15: Fair housing Services and Resources	Increase private investment and reduce private discrimination through continued implementation of the Housing Inspector program to ensure safe and sanitary housing for EJC residents	Annually	EJCs	Increases in building permits in EJCs

	Owners cited for code violations are also provided pamphlets of the City's available resources for housing rehabilitation	Annually	Citywide	As funding permits, assist 12 households during the planning period.
	Increase street lighting in eligible low income census tracts	2023	Eligible low income census tracts, beginning with 160.00 and 157.01.	Funding will provide the installation of an estimated 40 street lights in eligible residential neighborhoods.
	Providing a direct link to transit by installing wide sidewalks, enhanced crosswalks, thematic lighting, storm water treatment systems, street trees, site furniture, a traffic roundabout, bulb-outs, signage, and bike lanes at the intersection of El Cajon Blvd. and N. Johnson Ave.	2022-2023	Area of Disability Concentration adjacent to a RECAP area	Complete construction of planned public improvements
Tenant Protection and Anti-Displacement – Moderate Priority				
Program 15: Fair Housing Services and Resources	Continue to offer the mobile home rent mediation program as outline in El Cajon Municipal Code chapter (ECMC) 5.82, which allows for residents of mobile home parks to petition for a rent review and request mediation. The City will continue to subsidize the costs of the	Annually	Citywide	Successful mediation processes

	mediator as outlined in ECMC 5.82.			
	Utilize place- based strategies in alignment with the EJ Element and focus fair housing outreach and education in areas with high displacement risk (tracts with higher rates of renter overpayment and tracts in the proximity of other sensitive communities) such as the RECAP areas.	Annually	Citywide	Annual funding of projects that either serve or improve RECAP areas.