

PUBLIC OUTREACH

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

From December 2014 through February 2015, the San Diego Regional Alliance for Fair Housing (SDRAFFH) conducted outreach to the community and key stakeholders to inform development of San Diego Regional Analysis of Impediments to Fair Housing (AI) for the period of Fiscal Year 2015/2016 to Fiscal Year 2019/2020. This report summarizes the comprehensive outreach process undertaken to build awareness of and engagement in the analysis process across the San Diego region, as well as detailed findings.

A.1 Outreach Summary

Background

The SDRAFFH is the leading voice for fair housing advocacy in the San Diego region; working to eliminate housing discrimination and to ensure equal housing opportunity for all people through leadership, education, outreach, public policy initiatives, advocacy and enforcement. SDRAFFH includes the geographic area of the San Diego region, including the 18 incorporated cities and all unincorporated areas. This includes the HUD entitlement jurisdictions of Carlsbad, Chula Vista, El Cajon, Encinitas, Escondido, La Mesa, National City, Oceanside, San Diego, San Marcos, Santee, and Vista, and the County of San Diego (with the participating jurisdictions of Coronado, Del Mar, Imperial Beach, Lemon Grove, Poway, Solana Beach and the unincorporated areas of the County).

The Fair Housing Act specifies that the Secretary of Housing and Urban Development shall administer programs and activities relating to housing and urban development in a manner that affirmatively furthers the policies outlined in 42 USC 3608 / Title VIII of the 1968 Civil Rights Act, Section 808 (e) 5. This responsibility is assigned to HUD-funded grant recipients as well. The AI is a comprehensive review of an entitlement jurisdiction's laws, regulations and administrative policies, procedures and practices. The AI involves an assessment of how these laws, regulations, policies and procedures affect the location, availability, and accessibility of housing, and how conditions, both private and public, affect fair housing choice.

The outreach approach focused on engaging the key stakeholders and the general public to educate them on the AI process and outcomes, and to provide the process with qualitative, first-hand experiences and knowledge related to fair housing in the San Diego region's communities. The end result is an adopted AI developed through a rigorous technical process and informed by public involvement and direct experiences from the San Diego region's communities.

Outreach Goals

The overall outreach goal was to educate and engage key stakeholders and the public related to the AI process and outcomes. To do so, the outreach goals included:

- Develop an inclusive and expansive database of key stakeholders and interested parties to involve in the process
- Create and communicate clear, consistent and understandable explanations and messages about the purpose, process, and desired outcomes for the SDRAFFH and AI
- Engage key stakeholders and interest groups early in the process to:
 - build interest in, commitment to and trust in the process;
 - develop initial understandings of issue areas, opportunities and constraints across the region and within specific communities; and
 - extend outreach through their networks to hard-to-reach stakeholders
- Apply a selection of targeted communications and public participation activities that meet stakeholders' varying needs and ways of accessing information, and that best inform the technical process
- Identify stakeholders' needs and priorities for fair housing at the local and levels to effectively inform the AI

Stakeholders

The list below represents key stakeholder groups that formed the basis of the outreach database.

- Elected officials
- Executive staff from local jurisdictions and partner agencies
- Housing advocates
- Disability advocates
- Minority advocates
- Real estate industry
- Apartment management associations and representatives
- Legal aid
- Non-profit and social service providers
- Neighborhood organizations

Outreach Activities

The project team implemented a range of outreach activities and tools based on the experiences of the SDRAFFH participating agencies' recommendations and the consultant teams' experience and expertise. Steps included:

- Developing an **outreach database** compiled from the participating agencies that includes individuals and organizations to be engaged, as well as contact information gathered during the outreach process

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

- Designing and deploying a **fair housing survey** for residents that assesses their personal experiences with fair housing discrimination. The survey included web-based and hardcopy formats, as well as English and Spanish languages
- Producing an **educational quiz** to build the public’s understanding about the myths and facts about fair housing, which was conducted in a presentation and discussion format during community workshops
- Conducting **stakeholder interviews** with key stakeholders to develop initial understandings of issue areas, opportunities and constraints across the region and within specific communities. Invited participants included:
 - Fair Housing service providers: Fair Housing Council of San Diego; North County Lifeline; South Bay Community Services; and Center for Social Advocacy; Housing Opportunities Collaborative and the Fair Housing Center of the Legal Aid Society of San Diego County.
 - Housing and disability advocates
 - Apartment associations: SD County Apartment Association; California Apartment Association San Diego
- Conducting 6 **community workshops** (4 conducted by the SDRAFFH project team and two additional meetings conducted by the City of Encinitas and City of San Diego) throughout the region to educate about the AI process and outcomes, and to generate their input about experiences and priority areas.
- **Public notifications** of the survey, quiz and workshops occurred through multiple methods including:
 - direct mailings to the participating agencies’ mailing lists (over 1,000 agencies contacted),
 - email-based (“e-blast”) notifications through the participating agencies’ email networks
 - content for participating agencies’ and stakeholders’ communication channels such as newsletters, public service announcements, websites, and cable television channels
 - social media: posts, tweets, and notices
 - press releases

More details and samples of these outreach activities and tools are provided in this Appendix.

Outreach Findings: Stakeholder Interviews

Format

Project team members engaged key stakeholders who responded to requests for one-on-one interviews about the AI. Participants represented organizations that provide fair housing services and/or complementary and related support services. A representative from each of the following organizations participated in a telephone interview with a project team member:

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

Questions focused on:

- the agency's role in fair housing;
- challenges to building community awareness;
- misconceptions and misunderstandings about fair housing;
- challenges to their agency in meeting fair housing needs;
- protected classes who are well-served vs. under-served;
- existing community assets for fair housing; and
- improvements to inter-agency collaboration

The following summary of findings reflects collective input from all interviewees.

Challenges to Building Community Awareness

- Lacking knowledge and awareness of the Fair Housing Act purpose and broader protections:
 - Discrimination versus landlord/tenant issues
 - Complaint process
 - Breadth of protected classes, particularly beyond race
- Engaging and educating a broad range of cultures
 - Language barriers
 - Varying cultural norms and expectations
 - Focusing efforts on common themes about discrimination
 - Understanding cultural sensitivities and traditions
- Lacking education and outreach resources to close gaps and build awareness of rights
- Clarifying the differences between fair housing, Section 8 and affordable housing.
- Confusing and conflicting laws and rules: federal, state and local
- Building policymakers' appreciation of the Fair Housing Act's benefit and resources to the community.
- Communicating the breadth of developmental disabilities related to fair housing

- Reaching new landlords or property owners who lease shared spaces
- Engaging tenants and landlords before there is an issue
- Lacking affordable housing
- Tracking frequent changes to protected classes
- Addressing abuses of fair housing laws

Misconceptions and Misunderstandings

- Confusing disability and accommodation requirements
 - Assistance animals versus service dogs
 - Documentation and process requirements
- Lacking community empathy for community members with fair housing, section 8 and affordable housing needs
- Limiting fair housing rights of undocumented immigrants
- Allowing cultural stereotypes to affect how people are served
- Understanding entitlements for ADA requirements/supports
- Assuming they have more fair housing rights than is true (tenants)
- Perceiving fair housing laws to be over-extended to their rights (landlords)
 - “I own the property, I can do it the way I want”
 - “I can pick who I like the best”
- Understanding complex fair housing processes and procedures
 - Applying to the system
 - Navigating the system
 - Addressing language barriers
- Perceiving HUD guidelines for number of people allowed as law
- Equating fair housing with low income housing
- Limiting fair housing to multi-family housing/apartments
 - A place versus policy
- Promoting safety by limiting children’s access to outside spaces and higher floors.
- Sources:
 - General lack of knowledge
 - Confusion in public media/internet
 - Varying documentation sources
 - Unclear authority/sources
 - Other states

Agency Challenges

- Ensuring the population is aware of who to contact with complaints
- Meeting all requests with limited resources in a large county
- Varying levels of enforcement in different locations
- Dedicating enough time needed to do testing, research and enforcement
- Conducting frequent and well-attended training workshops: going to the people
 - Working with complex managers to host them on-site
 - Reaching clients with limited transportation resources
- Meeting the needs of growing numbers of mental health disabilities; lack of knowledge of rights

- Supporting tenants who are over-demanding via their rights
- Addressing evolving rules regarding comfort/support animals
- Understanding and communicating differences in responsibilities between Fair Housing Act and Americans with Disabilities Act
- Connecting with designated contacts at fair housing providers who can meet language and specialized training needs
- Working with fair housing providers who are motivated and engaged in their work
- Holding enough classes to meet the needs of clients
- Finding more opportunities to educate the community
- Separating access and affordability needs from fair housing needs

Protected Classes: Well-Served vs. Under-Served

- Well served (or have improved):
 - Disability: good responsiveness, though still significant number
 - Race: though can go underground
 - Senior citizens
 - Single mothers
- Greatest needs for improved service:
 - Persons with disabilities: aging population, growing confusion
 - Race: strengthen our focus as it's harder to detect now
 - National origin and language access
 - Improving detection capability
 - Addressing limited English proficiency rules (e.g., landlords translating docs)
 - Addressing growth in Middle Eastern cultural groups, especially their lack of lease agreements
 - Familial status:
 - Clarifying occupancy policies for large and extended families
 - Addressing overly restrictive rules
 - Sex and gender identity: lesbian, gay, bisexual and transgender
 - Seniors: growing population
 - Religion: supporting Muslim community members
 - Non-violent criminals re-entering society from incarceration

Leveraging Existing Community Assets

- Partnering with complementary service providers who can reach similar clients to extend outreach
- Strengthening annual training commitments for municipalities and their grantees who are funded by the Fair Housing Act
 - Model the City of San Diego's effort City of SD has started to do so
 - Consider broadening to related topic areas such as social welfare, and health
 - Empower people on front lines in the community to provide referrals
- Communicating to businesses how impediments affect them to build their understanding and support

- Expanding locations and facilities for trainings at nominal/free-cost to reach more people (e.g., chambers of commerce)
- Building awareness in philanthropy sector and among the region's Social Equity Funders
- Engaging grassroots organizations (e.g. Resident Leadership Academies, San Diego Organizing Project) to extend outreach
- Focusing on empowering/educating community leaders who are relevant to protected classes in need
- Learning from other models for outreach and service to protected classes:
 - Corporation for Supportive Housing
 - San Diego Youth Services (LGBT and emancipated/transitional/ foster youth)

Inter-Agency Collaboration

- Continuing to strengthen and build on the success of the SDRAFFH network
 - Leveraging partners' openness to working/sharing on a regional level
 - Engaging landlords, owners, managers and property owners proactively to build understanding and reduce problems
- Increasing support levels from municipalities' resources:
 - Code enforcement
 - Public safety
 - Referral networks
 - Public information offices
- Utilizing public and corporate partners' communication channels
 - Expand recent public service announcements through the City of San Diego and local cable providers
- Strengthening connections to the network of advocacy and referral organizations with shared client bases
 - Researching additional organizations
 - Identifying common goals and outreach
 - Leveraging the County of San Diego's leadership to facilitate partnerships/convening with other partners
 - Working with case managers
 - Increasing info/data sharing, where appropriate and consented
 - Providing demographic information
 - Filling gaps in referral networks
- Identifying how FHA funded agencies' respective assets and strengths can be better leveraged and complementary.
- Exploring partnership opportunities with San Diego Association of Governments
- Refining our collective approach to serving needs based on upcoming changes in to the regions demographics and communities
- Communicating the links to other equity issues in community planning and development such as public infrastructure

Additional Comments

- Address the growing levels of segregation in communities and neighborhoods on a regional scale, which may be inadvertently creating disparate impacts

- Development policies, especially for affordable housing, need to better enable diverse, mixed communities
 - Diverse communities produce better quality of life outcomes on many levels
- Continue utilizing the AI and regional planning to sharpen our focus
 - Addressing legacy impediments
 - Planning regionally more frequently than five years; constant change
 - Tracking special populations that evolve quickly (e.g., Chaldeans, Burmese, etc.)
- Explore a more integrated, best practice model of service integration and collaboration
- Address whether testing professionals are pushing landlords to take trainings that are financially beneficial to the testers, instead of being the subject of a complaint or enforcement

Outreach Findings: Community Workshops

Format

The workshop agenda included a presentation of the project purpose and background, followed by a facilitated, large group discussion that included the educational quiz. Upon signing in, participants received a collection of handouts in English or Spanish languages as requested including agenda, information sheet of local fair housing resources, and a comment card (see section A.2 of this Appendix). Simultaneous translation of the proceedings from English to Spanish language was provided by a certified translator via electronic headsets. During the discussion, the facilitator recorded key discussion points on a large wall-sized paper in real-time using “facilitation graphics.” Additionally, participants were encouraged to submit written comments via the comment cards. A total of 81 individuals attended the community meetings.

The following summary of findings reflects discussion points from all workshops conducted as noted in the meeting notes, wallgraphics and submitted comment cards. Photo-reduced copies of the wallgraphics are included on the pages following this summary.

Issues for Protected Classes

Participants identified fair housing issues, challenges and experiences related to specific protected classes.

Disabled

- Understanding and meeting accommodation needs in emerging or expanding contexts and conditions:
 - Mental health
 - Emotional support and service animals (e.g., new requirements for property insurers; deposit requirements; animal certifications; species restrictions)
 - Medical directives and verification from international sources
- Educating landlords and tenants regarding accommodation processes, requirements, and financial responsibilities
 - Market rate versus federally-subsidized properties
 - Americans with Disability Act (ADA)
 - Specific amenities and features
- Addressing unique or niche disability areas:

- Hoarding
- Use of medical marijuana

Race and National Origin

- Addressing landlords' unequal treatment of tenants (e.g., repairs, new and renewed leases) based on immigration status
- Understanding the extent of landlords' accommodation requirements for non-English languages in federally-subsidized housing
- Focusing on specific race and national origin classes who have disproportionate or growing needs:
 - Hispanic/Latino
 - African
 - Somali
 - Middle Eastern

Familial Status and Steering

- Understanding occupancy limit terms in leases versus discrimination based on family size
- Conducting testing of a landlord where no children are tenants at specific properties
- Requiring that “no play” requirements on a property apply to all tenants, not just children

Sex

- Harassing single women

Income

- Clarifying for tenants and landlords that debt-to-income ratio considerations are allowed, but income level and source are not.

Additional Issue Areas

Participants identified additional issue areas in fair housing.

- Limited awareness of homeowners associations' (HOA's) requirements and roles related to fair housing
- Growing concentration of housing types and opportunities (i.e., affordable, multi-family, rental) that experience higher numbers of fair housing issues in only a few communities in the region
- Increasing role of real estate property management companies as landlords
- Clarifying accommodation requirements for renters with Section 8 housing vouchers versus Section 8 housing units
- Providing fair housing support to renters and landlords
- Conducting an adequate amount of enforcement (investigations and testing) based on prevailing levels of discrimination cases
- Addressing discrimination based on perceived criminal activities of tenants versus background checks during the application process

Non-Fair Housing Issue Areas

Participants identified other issue areas that may be perceived as fair housing issues by some community members, but are typically landlord-tenant or other housing issues.

- Occupancy limits: evolving case law regarding landlords' control over lease terms
- Smoking: landlord and jurisdiction-specific rules for smoking inside rental/lease homes and multi-family housing
- Renters and HOAs: representation and voice in HOA decision-making, particularly in properties with a high proportion of renters
- Domestic and family violence
- Section 8: rules, requirements, eligibility and processes
- Protecting existing mobile home parks/organizations

Opportunities

Participants identified opportunities for strengthening fair housing in the San Diego region.

- Increase community outreach and understanding about fair housing practices and resources
 - Strengthen existing relationships with and increase the numbers of informed community partners who help to extend outreach (e.g., social service providers, faith community, community collaboratives etc.)
 - Attend community-based events to connect with community members
 - Pursue earned/proactive media coverage about solution-focused enforcement and successes
 - Build policymakers' understanding of resources and issue areas
 - Provide clear and accessible web-based information
 - Continue to build awareness of SDRAFFH's role as a regional resource
- Expand and enhance training, professional development and education, particularly for landlords
 - Target outreach and education to single-property landlords
 - Emphasize building trust between fair housing providers/advocates and landlords
 - Link with crime-free multi-housing training efforts
 - Coordinate efforts with associations that represent and train landlords and property managers
- Expand the level of enforcement
 - Create a stronger and mutually-reinforcing connection with education and testing efforts
- Simplify, streamline, and/or clarify processes for receiving fair housing support, particularly related to accommodation
- Reduce the costs for accessing support and participating in the legal process

San Diego Community Workshop: February 4, 2015

Location: Belden Apartments

Accommodations/Modifications

- The laundry room is not as friendly for those in wheelchairs. A few attendees expressed their concerns about the difficulty of opening the laundry, especially for those who are physically disabled.

Assistance vs. Service Animals

- There seems to be some confusion between the two definitions. Attendees inquired about the differences as well as the potential abuses of the policies.

Disability

- The attendees inquired about what is covered in the Fair Housing Act and what is not covered in the ADA re: disability. This also stemmed from the previous point re: Assistance vs. Service animals.

City of Encinitas Community Workshop: February 10, 2015

Location: City Hall – Poinsettia Room

Fair Housing Education

- Need more Fair Housing workshops that reach out to landlords. Landlords need to be aware of their rights and limitations in selecting tenants and removing problem tenants. Landlords need to be aware that Fair Housing services are accessible to them.

Home Owners Associations

- HOAs can be overly restrictive and need to understand their limitations in enforcing policies. Fair Housing education should be expanded to reach Home Owner's Associations and training in Fair Housing regulations should be provided.

Smoke-Free Housing

- Smoke-free housing policies are frequent requests in the City.

Victims of Domestic Violence

- There is a need for more Fair Housing education and advocacy for victims of domestic violence. Fair Housing training should be used as a tool to help stabilize these individuals in their environment and teach them how to be aggressive renters in the market. It's necessary to provide support for those on the verge of homelessness.

Wallgraphics/Discussion Notes

The following pages display the wallgraphics that encompass the key discussion points from the four workshops conducted by the SDRAFFH project team and the discussion notes from the City of San Diego workshop.

SAN DIEGO REGIONAL ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

SAN DIEGO REGIONAL ALLIANCE
FOR FAIR HOUSING
SAN DIEGO REGIONAL ANALYSIS
OF IMPEDIMENTS TO FAIR HOUSING

Community Workshop

NORTHERN REGION
JANUARY 20, 2015

OVERVIEW

INVOLVES SECTION 8?
¿TIENE QUE VER CON SECCION 8?
→ NO

EVUCTION REASON?
RAZON DE DESALOJO

DEPENDS: LEASE
DEPENDS: SUSPICION
SUSPECH OF CRIME

BACKGROUND CHECK
VERIFICACION DE ANTECEDENTES
→ UNEMPLOYED TRAINING
ENTRENAMIENTO DE PROPIETARIO

NO CHILDREN
IN A COMPLEX?
INVESTIGATE?
NO NINOS EN UN COMPLEJO?
→ INVESTIGAR

TEST THE
LANDLORD

HOW TO UNLOCK?
¿CÓMO PARA UNLOCKER?

POSSIBLY, OR
ARBITRARY
PROBLEMA PROBLEMA

CONTACT
LANDLORD
PONERSE EN
CONTACTO CON
PROPIETARIO

SOURCE OF INCOME FUENTE DE INGRESOS

LANDLORD MAY
REJECT SECTION 8
PROPIETARIO PUEDE RECHAZAR
SECTION 8

SLEEPING
FAMILY STATUS

CHILDREN PLAY
IN APARTMENT AREA?
PROHIBIR QUE NIÑOS
JUEGEN EN UNA AREA?

MUST PROHIBIT ALL PEOPLE
NO TIENE QUE PROHIBIR QUE
TOODOS JUEGEN EN UNA AREA

REPORTING EXCESSIVE
NUMBER REPAIRS?
REPORTAR DEMASIAADOS REPAROS?

LANDLORD & LEASE
TERMS APPLY
DEPENDEN EN LAS CONDICIONES

PEOPLE / ROOM?
PERSONAS POR CUARTO

FIRE CODE; NO
OTHER LAW
CÓDIGO DE ENMIENDAS - NO OTROS

UNEMPLOYED & LEASE
CONTRATO Y PROPIETARIO

APPROPRIATE
SOPORCIONADOS

MINIMUMS MÍNIMOS DE SERVICIO

PROOF?
PRUEBA?
→ CERTIFIED SERVICE
CERTIFICACION DE
LOS ANIMALES DE SERVICIO

ISSUES

IMMIGRATION STATUS
REPAIRS

FEAR: REPORTING
ESTADO DE INMIGRACION
→ MIEDO DE REPORTAR

LANGUAGE
IDIOMA

LEASE: PROTECTIONS
MÁS PROTECCION CON CONTRATO

MAINTENANCE
MANTENIMIENTO

DISABLED DISCAPACITADOS

RAMPS REQUIRED?
BY LANDLORDS?
¿RAMPS REQUERIDOS POR
PROPIETARIOS?

WITH RENOVATIONS
CON RENOVACIONES

PARKING?
ESTACIONAMIENTO

WITH RENOVATIONS
CON RENOVACIONES

REQUEST RE-ASSIGNMENT
SOLICITE CAMBIO DE ESTACIONAMIENTO

OPPORTUNITIES
OPORTUNIDADES

TEST @ PROBLEM LOCATIONS
LANDLORDS
- HACER PRUEBAS EN LUGARES
CON PROBLEMAS

COMMUNITY EVENTS OUTREACH
EVENTOS COMUNITARIOS

RESOURCES
RECURSOS PARA MÁS INFORMACION

RIGHTS & RESPONSIBILITY
DERECHOS Y RESPONSABILIDADES

SAN DIEGO REGIONAL ALLIANCE
FOR FAIR HOUSING

SAN DIEGO REGIONAL ANALYSIS
OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Community Workshop
CENTRAL REGION
JANUARY 21, 2015

PROTECTED CLASSES

- DEEMED TENANT
 - IMPERMITS: TENANT
 - SUBSIDIZED: LANDLORD
 - EXEMPT: RESPONSIBLE
 - ACCOM. POLICIES
- FAMILIES:
 - KIDS @ LOWER FLOOR
 - LARGE CONCENTRATION BY
 - LANDLORD/LEASE
 - EDUCATION

ISSUE AREAS

- DISPROPORTIONATE OCCUPANCY
- EVICTING CASE LAW
- FOR LANDLORDS POLICIES
- ADDING NEWBORN &
- WORKING CONTRACT SEARCH

HOA'S:
MORALITY
MORALITY
MORALITY

- SMOKING
- TO JURISDICTION-SPECIFIC
- TO JURISDICTION-SPECIFIC
- TO JURISDICTION-SPECIFIC

LANDLORD TENANT
LANDLORD TENANT
LANDLORD TENANT

ACCOMMODATION
ACCOMMODATION
ACCOMMODATION

EMOTIONAL SUPPORT
EMOTIONAL SUPPORT
EMOTIONAL SUPPORT

SENIORS & PERSONS
SENIORS & PERSONS
SENIORS & PERSONS

APPROXIMATELY
APPROXIMATELY
APPROXIMATELY

FAMILY SIZE
FAMILY SIZE
FAMILY SIZE

LANDLORDS SUBSIDIZED
LANDLORDS SUBSIDIZED
LANDLORDS SUBSIDIZED

LACKING KNOWLEDGE
LACKING KNOWLEDGE
LACKING KNOWLEDGE

INTERNATIONAL MEDICAL
INTERNATIONAL MEDICAL
INTERNATIONAL MEDICAL

DOCUMENTATION
DOCUMENTATION
DOCUMENTATION

VERIFICATION REQUIREMENTS
VERIFICATION REQUIREMENTS
VERIFICATION REQUIREMENTS

ADDITIONALITY
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OPPORTUNITY AREAS

LANDLORD/MANAGEMENT TRAINING

LANDLORD/MANAGEMENT TRAINING

LANDLORD/MANAGEMENT TRAINING

LANDLORD/MANAGEMENT TRAINING

LANDLORD/MANAGEMENT TRAINING

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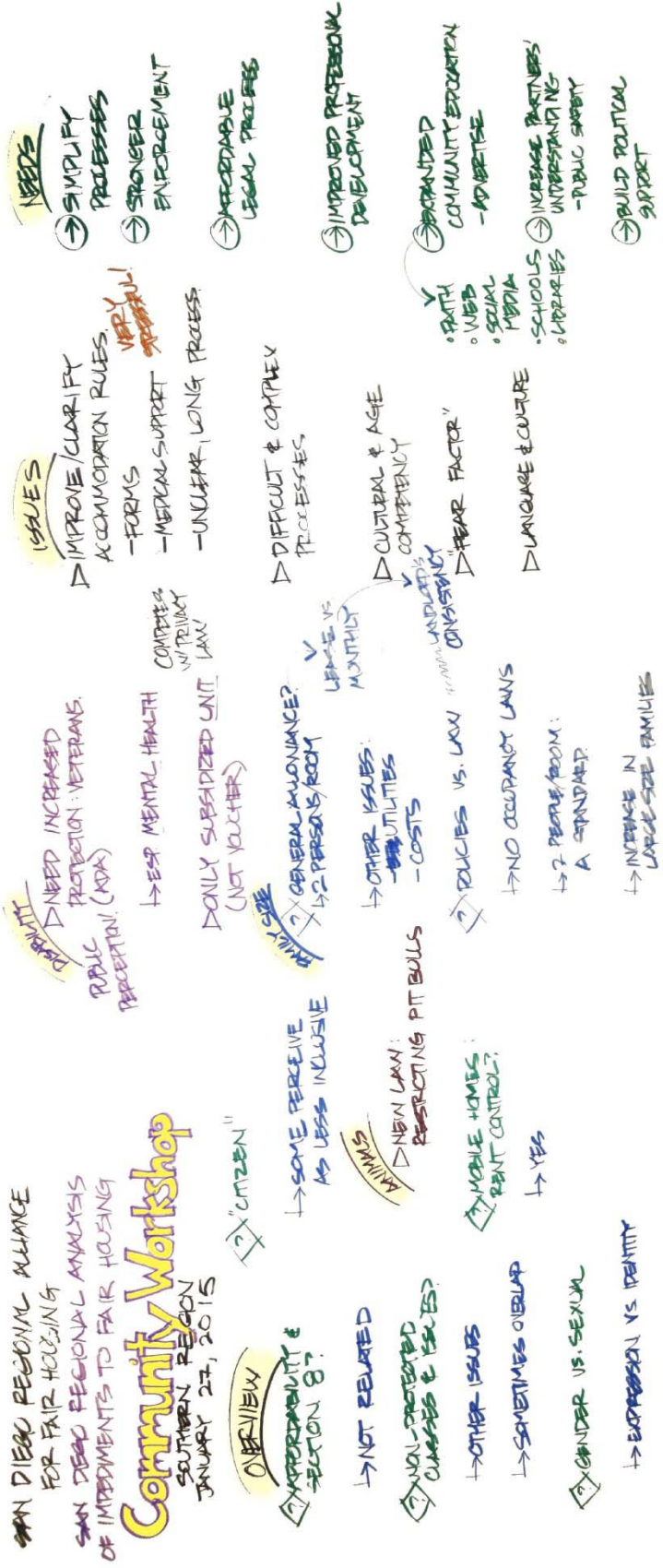
LANDLORD/MANAGEMENT TRAINING

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SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



SAN DIEGO REGIONAL ALLIANCE
FOR FAIR HOUSING
SAN DIEGO REGIONAL ANALYSIS
OF IMPEDIMENTS TO FAIR HOUSING

Community Workshop

EASTERN REGION
JANUARY 28, 2015

OVERVIEW

DEBT TO INCOME RATIO
ALLOWED?
→ YES

SECTION 8 VOUCHER &
REASONABLE ACCOMMODATION?

F.H. PROFESSIONALS
SUPPORT WHOM?

→ TENANTS & LANDLORDS

HEIGHT?

→ PHYSICAL/

MEDICAL CONTROL

MEDICAL NECESSARY?

→ HUD: ILLEGAL

ANIMALS

TYPES?

→ REASONABLE

→ BREED & VICIOUSNESS

→ IDENT SPECIFIC

PROBLEMATIC ANIMALS

→ INSURERS MUST

NON-
RECOMMEND

→ AN EVOLVING BUT

DIFFICULT ISSUE

→ PET DEPOSIT NOT

ALLOWED FOR SERVICE

ANIMAL

DISABILITY

FINANCIALLY RESPONSIBLE?

→ NO: INSIDE & OUTSIDE

→ LANDLORD: CODE

COMPLIANCE

→ FED: SUBSIDIZED OF

ANY PART OF PROPERTY

FAMILY SIZE

PERSONS/ROOM?

→ 2/1, GENERALLY

BE CONSISTENT

→ SOME INCREASE CHARGE

PER UTILITIES

→ LARGER SET RULES

SOME SETS ALLOWANCES

→ PROPERTY OWNER CHANGES?

→ LEASE HOLDS

ISSUES

LANDLORDS:

• INC. ANIMALS

• SECURITY DEPOSIT

• ACCOMMODATIONS

• SECTION 8

→ CULTURAL &

LINGUISTIC

→ LACK OF

ENFORCEMENT

- INVESTIGATIONS

- TESTING

→ LACK OF

SECTION 8

EDUCATION!

→ EXPAND OUTREACH:

- LINK TO SECT. 8 INFO

- WEB-BASED INFO:

CLEAR & ACCESSIBLE

→ TRAININGS: BUILD

MANAGERS TRUST

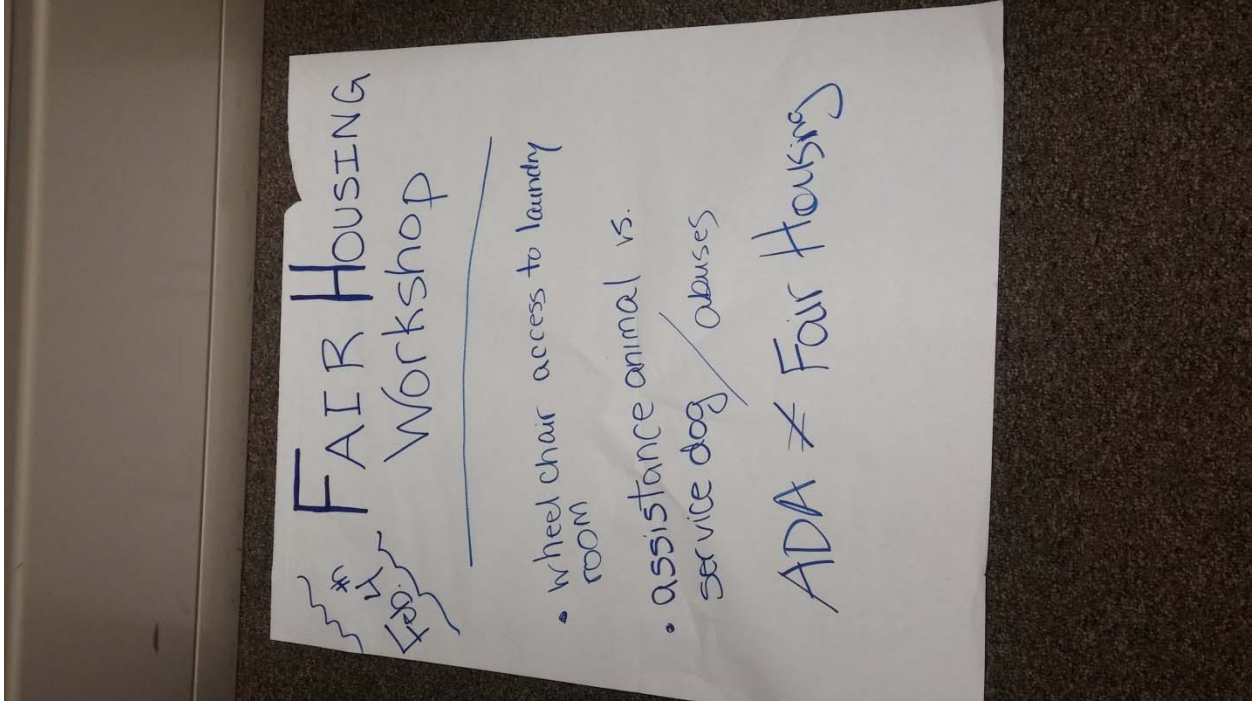
• MOM & POP

→ CONNECT W/ A.O.A.

→ INCREASE USE OF TESTING

DATA FOR ENFORCEMENT

→ CONNECT AOA & ALLIANCE



Workshop Photos



SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



A.2 Outreach Materials

Fair Housing Survey



Housing Discrimination Survey

Federal and State Fair Housing laws prohibit discrimination in all aspects of housing, including home sales, rentals, housing policies and financing. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability/medical conditions, familial status, marital status, age, ancestry, sexual orientation, gender identity, gender expression, source of income, or any other arbitrary reason.

The San Diego Regional Alliance for Fair Housing is conducting this survey on behalf of all the participating Cities including unincorporated San Diego County. We want to hear about your experience with housing discrimination issues and concerns. Please fill out the following survey. The survey is being conducted anonymously, so please be honest and complete in your answers. Responses will be summarized and individual responses will not be reported in any way. Thank you! (Online survey also available, please see page 2 for details).

1. In what city do you reside? _____
2. Have **you** personally ever experienced discrimination in housing? ____ YES ____ NO
(If you answered "YES" please answer questions #3 - #5. If you answered "NO" please proceed to question #6)
3. If you believe you have been discriminated against:
 - a) Who do you believe discriminated against you? (check all that apply)
☐ Landlord/Property Manager ☐ Real Estate Agent ☐ Insurance Broker/Company
☐ Mortgage lender ☐ Government Staff Person Other _____
 - b) Where did the act of discrimination occur? (check all that apply)
☐ Apartment Complex ☐ Condo/Townhome Development Other _____
☐ Single-Family Neighborhood ☐ Public or Subsidized Housing Project
☐ Mobilehome Park ☐ When Applying for City/County Programs
 - c) On what basis do you believe you were discriminated against? (check all that apply)
☐ Race ☐ Color ☐ Religion
☐ National Origin ☐ Ancestry ☐ Gender
☐ Marital Status ☐ Sexual Orientation ☐ Age
☐ Family Status ☐ Source of Income ☐ Disability/Medical Conditions
(e.g. single-parent with children, family with children or expecting a child) (e.g. welfare, unemployment insurance) (either you or someone close to you)
☐ Other (please explain): _____
 - a) How were you discriminated against? (check all that apply)
☐ Not Shown Apartment ☐ Higher Rent Other _____
☐ Higher Security Deposit ☐ Provided Different Housing Services or Facilities
4. Reasonable modifications and reasonable accommodations allow for certain changes or flexibility in the rules, policies, or procedures set by housing providers. This allows a resident with a disability an equal opportunity to use and enjoy a housing unit. A **reasonable modification** is a structural change made to the premises while a **reasonable accommodation** is a change, exception or adjustment to a rule, policy, practice or service. For example, installing a ramp for an individual who uses a wheelchair or grab bars in the bathroom are reasonable modifications. A reasonable accommodation would include making an exception to an existing 'no pet' rule to permit a service dog.

Have you ever been denied a: ____ "Reasonable Modification" ____ "Reasonable Accommodation"
(check all that apply) ____ N/A
 - a) If YES, what was your request?

SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

5. If you believe you have been discriminated against, have you reported the incident? ☐ YES ☐ NO

a) If NO – Why?

☐ Don't Know Where to Report ☐ Afraid of Retaliation ☐ Other _____
☐ Don't Believe it Makes Any Difference ☐ Too Much Trouble _____

b) If YES, how did you report the incident?

c) If you reported the complaint, what is the status?

☐ Unresolved ☐ Unresolved, Pending Resolution ☐ Other _____
☐ Resolved via Mediation ☐ In Litigation _____

6. A hate crime is a criminal act or attempted criminal act against an individual or group of individuals because of their actual or perceived race, color, religion, national origin, ancestry, gender, marital status, sexual orientation, age, family status, source of income or disability.

Are you aware of a hate crime having been committed in your neighborhood?

☐ YES ☐ NO ☐ Don't Know

a) If YES, in what city did the hate crime occur? _____

b) What was the basis? (check all that apply)

☐ Race ☐ Color ☐ Religion
☐ National Origin ☐ Ancestry ☐ Gender
☐ Marital Status ☐ Sexual Orientation ☐ Age
☐ Family Status ☐ Source of Income ☐ Disability/Medical Conditions
☐ Other (please elaborate: _____)

7. Have you ever attended a Fair Housing Training? ☐ YES ☐ NO

a) If YES, was it free or was there a fee? ☐ Free ☐ Required a Fee

b) If YES, where was the training? ☐ Home ☐ Work ☐ City of _____ ☐ Other _____

8. Have you ever seen or heard a Fair Housing PSA on TV/Radio/Online? ☐ YES ☐ NO

9. How did you hear about this survey? _____

Optional

Questions 10-15 are optional; however, your response will allow us to better serve the community. Your individual response will be confidential.

10. Ethnic Categories (select one)

☐ Hispanic or Latino ☐ Not-Hispanic or Latino

11. Racial Categories (select one or more)

☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander ☐ White ☐ Other

12. Do you rent or own your home? ☐ Rent ☐ Own

13. Age: ☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45-54 ☐ 55-64 ☐ 65+

14. Do you have a disability? (circle one) Yes / No

15. Do you have children under the age of 18 years old in your home? (circle one) Yes / No

<p>THANK YOU! Please return surveys to: Mayra Navarro mayra@vtaPlanning.com 107 S. Fair Oaks Avenue, Suite 212 Pasadena, CA 91105</p>	<p>THIS SURVEY IS ALSO AVAILABLE ONLINE AT: http://www.surveymonkey.com/s/SanDiegoAI_English Esta encuesta está también disponible en Español Póngase en contacto con personal de la ciudad para obtener una copia o encuentre la encuesta en internet en la siguiente dirección: http://es.surveymonkey.com/s/SanDiegoAI_Spanish</p>
--	--

Outreach Flyer

get involved!

Upcoming Fair Housing Workshops

The San Diego Regional
Alliance for Fair Housing



The San Diego Regional Alliance for Fair Housing is hosting a series of Community Workshops. Attend a workshop to learn about fair housing laws and to share your experiences with housing discrimination.

Your input is important to understanding the community's needs and potential solutions for reducing housing discrimination. **Attend a workshop near your community, from 6 p.m. to 8 p.m.:**

NORTHERN REGION

Tuesday, January 20, 2015
Escondido City Hall

Mitchell Room
201 North Broadway
Escondido, 92025

SOUTHERN REGION

Tuesday, January 27, 2015
City of Chula Vista

276 Fourth Avenue
Civic Center – Public Services
North – Building C
Conf. Rooms B-111 and B-112
Chula Vista, 91910

CENTRAL REGION

Wednesday, January 21, 2015
**Jacobs Center for
Neighborhood Innovation**

Joe & Vi Jacobs Center –
Community Room
404 Euclid Avenue
San Diego, 92114

EASTERN REGION

Wednesday, January 28, 2015
City of El Cajon

Police Department
Community Room (#161)
100 Civic Center Way
El Cajon, 92020

For more information, reasonable accommodation or translation service requests, please contact Andy Pendoley 72 hours before the workshop by phone (619-677-2003 ext. 322) or email (info@sdfairhousing.org).

We want to hear about your experience with housing discrimination issues and concerns.

Please complete the brief online survey at:

www.sdfairhousing.org

Surveys are available in alternative formats and languages upon request.



¡Participa!

Próximos talleres sobre Vivienda Justa

La Alianza Regional de Vivienda Justa de San Diego



La Alianza Regional de Vivienda Justa de San Diego (SDRAFFH) está llevando a cabo una serie de talleres para la Comunidad. Asista a un taller para aprender sobre las leyes de igualdad en la vivienda y a compartir sus experiencias de discriminación en la vivienda.

Su participación es importante para comprender las necesidades de la comunidad y las posibles soluciones para reducir la discriminación en materia de vivienda. **Asista a un taller cerca de su comunidad, de 6 p.m. a 8 p.m.:**

REGIÓN NORTE

Martes, 20 de enero, 2015
Ayuntamiento de la Ciudad de Escondido

Cuarto "Mitchell"
201 North Broadway
Escondido, 92025

REGIÓN SUR

Martes, 27 de enero, 2015
Ciudad de Chula Vista

276 Fourth Avenue
Centro Cívico - "Public Services North" (Edificio C)
Cuartos de Conferencias B-111 y B-112
Chula Vista, 91910

REGIÓN CENTRAL

Miércoles, 21 de enero, 2015
Jacobs Center for Neighborhood Innovation

Joe & Vi Jacobs Center –
Sala Comunitaria
404 Euclid Avenue
San Diego, 92114

REGIÓN ESTE

Miércoles, 28 de enero de 2015
Ciudad de El Cajon

Departamento de Policía
Sala Comunitaria (#161)
100 Civic Center Way
El Cajon, 92020

Para obtener más información, solicitar acomodaciones especiales, o para pedir servicios de traducción, póngase en contacto con Andy Pendoley 72 horas antes del taller por teléfono (619-677-2003 ext. 322) o por correo electrónico (info@sdfairhousing.org).

Queremos conocer sus experiencias con discriminación en la vivienda y sus preocupaciones.

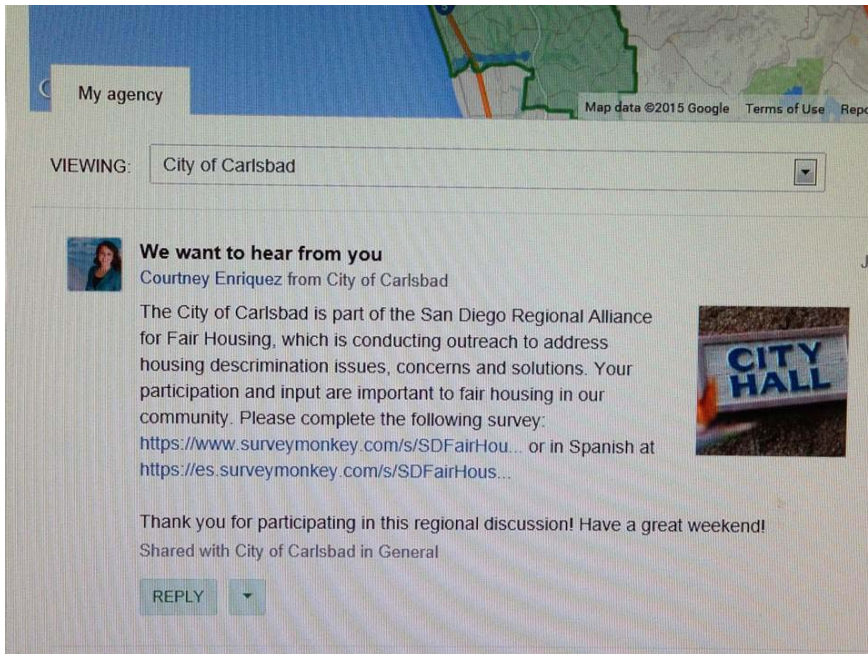
Por favor complete una breve encuesta por internet en:

www.sdfairhousing.org

La encuesta está disponible en formatos alternativos y otros idiomas a petición.



Postings



SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

City of El Cajon | Facebook

Page 1 of 8

Email or Phone

Password

Log In

☐ Keep me logged in

Forgot your password?



EL CAJON

City of El Cajon
is on Facebook.

Connect with City of El Cajon, sign up for Facebook today.

Sign Up Log In

Valley of Opportunity

Timeline About Events Photos More ▾

PEOPLE

506 likes

ABOUT

Our Mission statement - "A quality community through responsible change, continuous improvement, and superb public service." Visit www.cityofelcagon.us/

PHOTOS

VIDEOS

City of El Cajon
43 mins · Edited ·

Fair Housing Workshops in the County - in El Cajon, the workshop is on January 28. See the flyer below...also, take a brief "Fair Housing" survey - click on one of the following links:

English:
https://www.surveymonkey.com/s/SDFairHousing_English... See More

get involved!
Upcoming Fair Housing Workshop
The San Diego Regional Alliance for Fair Housing
SDRAFFH

City of El Cajon
January 10 at 12:59pm · Edited ·

If you are 50 years of age or older, and looking for a great, rewarding volunteer opportunity - please see this page:
<http://www.elcagonpolice.org/about-us/divisions/rsvp/>

RSVP | El Cajon Police Department
The El Cajon Police Department's Retired Senior Volunteer Patrol Program is committed to the recruitment, development, and retention of talented senior volunteers who practice their skills in a work environment which encourages participation in

<https://www.facebook.com/CityOfElCajon>

1/13/2015

Workshop Agenda



The San Diego Regional Alliance for Fair Housing

Community Workshop: San Diego Regional Analysis of Impediments to Fair Housing

A G E N D A

Workshop Objectives:

1. *Explain the purpose of and background for the Analysis*
2. *Review the definitions and requirements for fair housing*
3. *Learn about typical scenarios of fair housing impediments and solutions*
4. *Collect community input regarding ongoing public information, outreach, issues and opportunities*

- | | |
|-----------|--|
| 6:00 p.m. | I. Welcome and Workshop Overview <ul style="list-style-type: none">▪ Introductions▪ Purpose and Objectives |
| 6:10 p.m. | II. What Is Fair Housing? <ul style="list-style-type: none">▪ Definitions▪ Federal and State Laws▪ Local Resources |
| 6:20 p.m. | III. Did You Know? Testing Our Knowledge <ul style="list-style-type: none">▪ Scenarios of Fair Housing Issues▪ Questions and Answers |
| 7:20 p.m. | IV. Discussion: Fair Housing in Our Communities <ul style="list-style-type: none">▪ Issues and Challenges▪ Opportunities and Ideas |
| 7:50 p.m. | V. Summary and Next Steps |
| 8:00 p.m. | Close |



La Alianza Regional de Vivienda Justa de San Diego

Talleres Comunitarios:
Análisis de Impedimentos para Opciones de Vivienda Justa en la
Región de San Diego

A G E N D A

Objetivos del Taller:

1. *Explicar el propósito y antecedentes para el Análisis*
2. *Revisar las definiciones y los requisitos de Vivienda Justa*
3. *Información sobre escenarios típicos de los obstáculos a la Vivienda Justa y las soluciones*
4. *Pedir opiniones de la comunidad sobre información pública disponible, las actividades de divulgación, problemas y oportunidades*

- 6:00 p.m. **I. Bienvenida y Descripción del Taller**
- Introducción
 - Propósito y objetivos
- 6:10 p.m. **II. ¿Qué es Vivienda Justa?**
- Definiciones
 - Leyes Estatales y Federales
 - Recursos Locales
- 6:20 p.m. **III. ¿Sabía usted? Prueba de Conocimiento**
- Escenarios Relacionados con la Vivienda Justa
 - Preguntas y Respuestas
- 7:20 p.m. **IV. Discusión: Vivienda Justa en Nuestras Comunidades**
- Problemas y Retos
 - Oportunidades e Ideas
- 7:50 p.m. **V. Resumen y Próximos Pasos**
- 8:00 p.m. Cierre

Workshop Handout: Fair Housing Resources



The San Diego Regional Alliance for Fair Housing

FAIR HOUSING ASSISTANCE

For more information and assistance with fair housing, please contact an organization in your community.

I Live in ...	North County Lifeline (760) 726 4900	CSA San Diego County (619) 444 5700	Fair Housing Center of the Legal Aid Society of San Diego (844) 449 3500	Housing Opportunities Collaborative (800) 462 0503
Carlsbad		*	*	
Chula Vista		*	*	
Coronado	*		*	
Del Mar	*		*	
El Cajon		*	*	
Encinitas	*		*	
Escondido	*		*	
Imperial Beach	*		*	
La Mesa		*	*	
Lemon Grove	*		*	
National City		*	*	
Oceanside	*		*	
Poway	*		*	
San Diego City			*	*
San Marcos	*		*	
Santee		*	*	
Solana Beach	*		*	
Vista	*		*	
Unincorporated County	*		*	

www.sdfairhousing.org



La Alianza Regional de Vivienda Justa de San Diego

ASISTENCIA: IGUALDAD EN LA VIVIENDA

Para obtener más información y asistencia con las leyes de igualdad en la vivienda, póngase en contacto con una organización cerca de su comunidad.

Vivo en ...	North County Lifeline (760) 726 4900	CSA San Diego County (619) 444 5700	Fair Housing Center of the Legal Aid Society of San Diego (844) 449 3500	Housing Opportunities Collaborative (800) 462 0503
Carlsbad		*	*	
Chula Vista		*	*	
Coronado	*		*	
Del Mar	*		*	
El Cajon		*	*	
Encinitas	*		*	
Escondido	*		*	
Imperial Beach	*		*	
La Mesa		*	*	
Lemon Grove	*		*	
National City		*	*	
Oceanside	*		*	
Poway	*		*	
San Diego City			*	*
San Marcos	*		*	
Santee		*	*	
Solana Beach	*		*	
Vista	*		*	
Unincorporated County	*		*	

www.sdfairhousing.org

Comment Cards



The San Diego Regional Alliance for Fair Housing

Community Workshop: **San Diego Regional Analysis of Impediments to Fair Housing**

COMMENT CARD

Your comments are important to us! Please use this form to provide written comments about the discussion topics and any other items. Please return the form to the facilitators at the end of the event. Thank You!

Please share any comments about the SDRAFFH or the purpose of this project.

Over...

SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Test your knowledge of fair housing! As the presenters review the scenarios, check whether you believe each scenario is ok, or not ok.

Scenario	OK	Not OK
1. Source of Income		
2. Animals		
3. Disabled Tenant		
4. Large Families		
5. Children		

Please share your knowledge and ideas about fair housing in your community including issues and challenges, as well as opportunities and ideas for improvement.

Issues and Challenges:

Opportunities and Ideas:

OPTIONAL:

Name: _____ Contact (phone, email): _____

Please return this form to the workshop facilitators at the end of the event.

Fair Housing Test

Análisis de Impedimentos a la Vivienda
Justa en la Región de San Diego

Taller Comunitario



La Alianza Regional de Vivienda Justa de San Diego

Clases protegidas a nivel federal y estatal

- Raza
- Color
- Religión
- Sexo
- Origen nacional
- Condición familiar
- Discapacidad mental y/o física
- Orientación sexual
- Estado civil
- Ascendencia
- Edad
- Fuente de ingresos
- Identidad de género
- Expresión de género
- Información genética
- Factores arbitrarios



San Diego Regional Analysis of Impediments to Fair Housing

Otras leyes de California

- Estado migratorio
- Libre de violencia y/e intimidación (delito motivado por discriminación)




San Diego Regional Analysis of Impediments to Fair Housing

Caso #1

Un propietario nega rentarle a usted un apartamento porque su primaria fuente de ingresos es la seguridad del desempleo. ¿Esto es aceptable?


☐ SI es aceptable
☒ **NO es aceptable**



San Diego Regional Analysis of Impediments to Fair Housing

Sabía usted?

Es ilegal discriminar contra la **“fuente de ingresos”** de un individuo – cual puede incluir, pero no se limita a, Seguro Social, Seguridad de Ingreso Suplementario (SSI), seguridad del desempleo o beneficios de veteranos.




San Diego Regional Analysis of Impediments to Fair Housing

Caso #2

Un posible inquilino trae a su animal de servicio a una comunidad de apartamentos. El propietario niega permitir que el animal entre a la oficina del alquiler. ¿Esto es aceptable?

☐ SI es aceptable
☒ **NO es aceptable**



San Diego Regional Analysis of Impediments to Fair Housing


Sabía usted?

El derecho de ser acompañado por un perro en un lugar público bajo la Ley sobre Estadounidenses con Discapacidades (ADA) aplica solo a los **animales de servicio**.

Perro que tal **animales de terapia** (los que proveen terapia psicológica o fisiológica para personas distintas de sus cuidadores)?

¿ **animales de apoyo emocional** (los que proveen sus dueños con apoyo emocional)?

A estos animales se les dirige en leyes de vivienda justa, pero no en el ADA.



San Diego Regional Analysis of Impediments to Fair Housing

Caso #3

Un inquilino discapacitado requiere que bajen la altura de los mostradores en su cocina y en su baño. El propietario esta de acuerdo, pero le pide a la inquilina que ella misma pague por los cambios. ¿Esto es aceptable?

- ☒ SI es aceptable
☐ NO es aceptable



San Diego Regional Analysis of Impediments to Fair Housing

Sabia usted?

Inquilinos discapacitados son **financieramente responsables** por cambios necesarios en su unidad de vivienda.

Pero, si la unidad es parte de un proyecto de vivienda subvencionado por el gobierno o recibe fondos del gobierno, el propietario sería financieramente responsable.



San Diego Regional Analysis of Impediments to Fair Housing

Caso #4

Un propietario no quiere alquilar una unidad de segundo piso a una familia con niños pequeños porque teme que los niños se puedan caer y lastimarse. ¿Esto es aceptable?

- ☐ SI es aceptable
☒ NO es aceptable



San Diego Regional Analysis of Impediments to Fair Housing

Sabia usted?

Esto se llama **"conducción"** (steering) y es ilegal. Un propietario no puede poner restricciones a ciertos inquilinos para unidades específicas o porciones de la comunidad.



San Diego Regional Analysis of Impediments to Fair Housing

Caso #5

Una pareja ha estado pagando \$1,000 al mes en renta por un apartamento de una recámara. La pareja recién a tenido un bebé, y cuando se da cuenta el propietario ella les sube la renta a \$1,250. ¿Esto es aceptable?

- ☐ SI es aceptable
☒ **NO es aceptable**



San Diego Regional Analysis of Impediments to Fair Housing

Sabía usted?

Variando la renta de una unidad dependiendo del número de inquilinos – a veces se le refiere como “head rent” – discrimina contra **familias grandes**.

Pero, que tal si la adición de una tercera person es un amigo sin relación familiar? Que tal si es nuestra pareja? Que tal si es nuestra pareja del mismo sexo? Un numero de factores pueden influir si el aumento a la renta viola las leyes de vivienda justa.

Si esto le ha pasado, póngase en contacto con un profesional de vivienda justa para que le aconsejen.



San Diego Regional Analysis of Impediments to Fair Housing

Caso #6

Un propietario niega alquilar a inquilinos afroamericanos.
¿Esto es aceptable?

- ☐ SI es aceptable
☒ **No es aceptable**



San Diego Regional Analysis of Impediments to Fair Housing

Sabía usted?

Es ilegal discriminar contra personas sobre la base de su **raza**.




San Diego Regional Analysis of Impediments to Fair Housing

Caso #7


Un propietario requiere un cobro de aplicación de \$25 por persona por dos personas, o \$25 por pareja casada. ¿Esto es aceptable?

☐ SI es aceptable
☒ **NO es aceptable**

 San Diego Regional Analysis of Impediments to Fair Housing

Sabía usted?


Es ilegal discriminar contra el **estado civil** de inquilinos.

 San Diego Regional Analysis of Impediments to Fair Housing

Caso #8


Un edificio de apartamentos se encuentra en un barrio predominantemente hispano. Para anunciar una unidad vacante, el propietario sólo publica anuncios en un periódico español. ¿Esto es aceptable?

☐ Si es aceptable
☒ **NO es aceptable**

 San Diego Regional Analysis of Impediments to Fair Housing

Sabía usted?

Si publicidad se realiza sólo en un lenguaje, el lenguaje debe de ser **inglés**.

 San Diego Regional Analysis of Impediments to Fair Housing

Caso #9

Su propietario constantemente hace comentarios sobre su apariencia. Recientemente, ha comenzado a aparecer en su apartamento sin invitación – con el pretexto de hacer reparaciones – y se queda hasta tarde en la noche. Su comportamiento la hace sentir incómoda. ¿Esto es aceptable?

- ☐ SI es aceptable
☒ **NO es aceptable**



San Diego Regional Analysis of Impediments to Fair Housing

Sabía usted?

Esto es un tipo de **discriminación de género** y es ilegal. Su propietario no tiene el derecho ha crear un ambiente hostil en su propio hogar.



San Diego Regional Analysis of Impediments to Fair Housing

Caso #10

La mayoría de residentes de un edificio de apartamentos son hispanos y muchos sólo hablan español. El propietario sólo habla inglés y proporciona todos avisos escritos en inglés. Esto es aceptable?

- ☐ SI es aceptable
☒ **NO es aceptable**



San Diego Regional Analysis of Impediments to Fair Housing

Sabía usted?

Esto es considerado **discriminación por origen nacional** y es ilegal.



San Diego Regional Analysis of Impediments to Fair Housing

DETAILED HMDA DATA

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Lending Summary by Jurisdiction

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other ¹	
	2008	2013	2008	2013	2008	2013	2008	2013
Carlsbad								
Government Backed Purchase	275	585	66.2%	75.0%	15.6%	13.0%	18.2%	12.0%
Conventional Purchase	3,003	3,384	71.3%	77.2%	15.5%	10.4%	13.2%	12.4%
Refinance	4,702	8,766	59.9%	70.5%	23.3%	15.3%	16.8%	14.2%
Home Improvement	286	295	51.0%	62.4%	30.1%	27.1%	18.9%	10.5%
Total	8,266	13,030	63.9%	72.3%	20.5%	14.2%	15.6%	13.5%
Chula Vista								
Government Backed Purchase	2,246	2,304	66.7%	76.7%	14.9%	11.3%	18.4%	12.0%
Conventional Purchase	4,478	2,239	61.1%	74.2%	22.2%	13.8%	16.7%	11.9%
Refinance	5,247	11,141	43.3%	66.4%	36.7%	18.1%	20.0%	15.6%
Home Improvement	580	481	37.1%	52.0%	46.6%	35.6%	16.4%	12.5%
Total	12,551	16,165	53.5%	68.5%	28.1%	17.0%	18.4%	14.5%
Coronado								
Government Backed Purchase	9	45	77.8%	73.3%	0.0%	2.2%	22.2%	24.4%
Conventional Purchase	256	260	67.6%	71.5%	14.5%	12.3%	18.0%	16.2%
Refinance	566	852	59.5%	69.8%	21.4%	19.5%	19.1%	10.7%
Home Improvement	62	31	56.5%	67.7%	29.0%	22.6%	14.5%	9.7%
Total	893	1,188	61.8%	70.3%	19.7%	17.3%	18.5%	12.4%
Del Mar								
Government Backed Purchase	3	11	33.3%	63.6%	33.3%	18.2%	33.3%	18.2%
Conventional Purchase	124	219	67.7%	72.6%	12.9%	12.3%	19.4%	15.1%
Refinance	284	784	68.3%	69.5%	22.5%	16.3%	9.2%	14.2%

SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other ¹	
	2008	2013	2008	2013	2008	2013	2008	2013
Home Improvement	34	15	52.9%	66.7%	26.5%	26.7%	20.6%	6.7%
Total	445	1,029	66.7%	70.1%	20.2%	15.6%	13.0%	14.3%
El Cajon								
Government Backed Purchase	541	549	72.5%	74.0%	13.3%	11.8%	14.2%	14.2%
Conventional Purchase	1,427	986	64.7%	74.3%	21.9%	14.3%	13.5%	11.4%
Refinance	2,181	4,128	50.0%	70.0%	33.7%	16.1%	16.4%	13.9%
Home Improvement	270	203	40.0%	52.2%	44.1%	36.0%	15.9%	11.8%
Total	4,419	5,866	56.9%	70.5%	28.0%	16.1%	15.1%	13.4%
Encinitas								
Government Backed Purchase	61	160	67.2%	74.4%	14.8%	11.9%	18.0%	13.8%
Conventional Purchase	1,204	1,498	70.3%	77.6%	15.2%	9.6%	14.5%	12.8%
Refinance	2,522	5,151	62.1%	71.5%	22.0%	14.8%	16.0%	13.7%
Home Improvement	190	185	46.3%	65.4%	30.0%	21.6%	23.7%	13.0%
Total	3,977	6,994	63.9%	72.7%	20.2%	13.8%	15.9%	13.5%
Escondido								
Government Backed Purchase	932	847	71.1%	77.9%	13.8%	11.1%	15.0%	11.0%
Conventional Purchase	2,343	1,578	65.0%	77.2%	20.3%	12.0%	14.7%	10.8%
Refinance	3,142	6,314	52.0%	67.3%	31.3%	17.5%	16.7%	15.2%
Home Improvement	323	290	33.1%	61.0%	46.1%	28.6%	20.7%	10.3%
Total	6,740	9,029	58.3%	69.8%	25.8%	16.3%	16.0%	13.9%
Imperial Beach								
Government Backed Purchase	92	113	63.0%	71.7%	14.1%	14.2%	22.8%	14.2%
Conventional Purchase	352	244	60.5%	73.8%	26.4%	13.5%	13.1%	12.7%
Refinance	443	869	46.7%	64.7%	36.3%	20.7%	16.9%	14.6%
Home Improvement	54	44	37.0%	63.6%	48.1%	31.8%	14.8%	4.5%
Total	941	1,270	52.9%	67.0%	31.1%	19.1%	15.9%	13.9%
La Mesa								
Government Backed Purchase	219	331	68.9%	77.6%	11.9%	7.3%	19.2%	15.1%

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other ¹	
	2008	2013	2008	2013	2008	2013	2008	2013
Conventional Purchase	691	766	64.7%	79.5%	18.2%	7.6%	17.1%	12.9%
Refinance	1,310	2,966	53.8%	71.9%	29.8%	14.9%	16.4%	13.1%
Home Improvement	149	153	48.3%	60.8%	37.6%	29.4%	14.1%	9.8%
Total	2,369	4,216	58.0%	73.4%	25.2%	13.5%	16.7%	13.1%
Lemon Grove								
Government Backed Purchase	333	324	70.3%	79.0%	14.1%	10.2%	15.6%	10.8%
Conventional Purchase	555	365	63.4%	75.3%	20.7%	11.8%	15.9%	12.9%
Refinance	1,034	1,933	40.0%	66.0%	41.8%	17.4%	18.2%	16.6%
Home Improvement	151	83	37.1%	50.6%	53.0%	39.8%	9.9%	9.6%
Total	2,073	2,705	50.9%	68.4%	32.5%	16.5%	16.5%	15.2%
National City								
Government Backed Purchase	314	287	62.4%	70.4%	16.6%	13.2%	21.0%	16.4%
Conventional Purchase	587	270	57.6%	68.1%	25.6%	17.0%	16.9%	14.8%
Refinance	1,000	1,597	41.1%	61.7%	41.2%	21.2%	17.7%	17.1%
Home Improvement	159	86	39.0%	50.0%	45.9%	36.0%	15.1%	14.0%
Total	2,060	2,240	48.9%	63.2%	33.3%	20.2%	17.8%	16.6%
Oceanside								
Government Backed Purchase	1,095	1,124	68.0%	75.4%	14.8%	13.1%	17.2%	11.5%
Conventional Purchase	3,139	2,157	66.7%	76.3%	18.3%	11.8%	15.0%	11.9%
Refinance	4,560	8,364	50.5%	68.3%	31.3%	16.6%	18.2%	15.1%
Home Improvement	427	373	44.0%	58.2%	41.9%	30.0%	14.1%	11.8%
Total	9,221	12,018	57.8%	70.1%	25.4%	15.8%	16.8%	14.1%
Poway								
Government Backed Purchase	132	222	72.7%	79.7%	15.9%	10.8%	11.4%	9.5%
Conventional Purchase	773	1,141	73.9%	81.3%	13.6%	8.6%	12.5%	10.1%
Refinance	2,003	4,286	60.2%	72.2%	25.1%	14.9%	14.7%	12.9%
Home Improvement	186	170	48.9%	63.5%	37.6%	25.3%	13.4%	11.2%
Total	3,094	5,819	63.4%	74.0%	22.6%	13.8%	14.0%	12.2%

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other ¹	
	2008	2013	2008	2013	2008	2013	2008	2013
San Diego								
Government Backed Purchase	4,018	5,196	68.1%	69.6%	15.6%	12.5%	16.3%	17.9%
Conventional Purchase	18,861	16,921	66.7%	76.7%	17.6%	10.3%	15.7%	13.0%
Refinance	28,523	59,087	54.1%	69.4%	28.6%	16.3%	17.3%	14.3%
Home Improvement	2,837	2,240	44.0%	61.4%	39.7%	27.7%	16.3%	10.8%
Total	54,239	83,444	59.0%	70.7%	24.4%	15.2%	16.6%	14.2%
San Marcos								
Government Backed Purchase	405	655	72.8%	76.3%	13.3%	13.6%	13.8%	10.1%
Conventional Purchase	2,202	2,117	67.5%	76.2%	18.9%	12.6%	13.6%	11.2%
Refinance	3,157	5,662	54.0%	69.3%	28.5%	15.7%	17.4%	14.9%
Home Improvement	220	228	42.7%	54.8%	41.8%	33.8%	15.5%	11.4%
Total	5,984	8,662	59.9%	71.2%	24.4%	15.3%	15.7%	13.6%
Santee								
Government Backed Purchase	500	514	71.6%	78.8%	13.4%	9.9%	15.0%	11.3%
Conventional Purchase	1,018	615	68.2%	78.5%	17.1%	10.1%	14.7%	11.4%
Refinance	1,644	3,213	50.2%	72.4%	32.5%	14.2%	17.3%	13.4%
Home Improvement	174	179	49.4%	57.5%	38.5%	30.2%	12.1%	12.3%
Total	3,336	4,521	58.8%	73.4%	25.2%	13.8%	15.9%	12.8%
Solana Beach								
Government Backed Purchase	8	19	75.0%	73.7%	12.5%	5.3%	12.5%	21.1%
Conventional Purchase	210	351	70.0%	73.2%	14.8%	11.7%	15.2%	15.1%
Refinance	447	955	61.7%	70.6%	25.1%	15.5%	13.2%	13.9%
Home Improvement	56	33	41.1%	66.7%	30.4%	21.2%	28.6%	12.1%
Total	721	1,358	62.7%	71.2%	22.3%	14.5%	15.0%	14.3%
Vista								
Government Backed Purchase	571	665	67.1%	73.4%	16.5%	11.9%	16.5%	14.7%
Conventional Purchase	1,747	1,437	66.3%	74.8%	18.4%	12.4%	15.3%	12.8%
Refinance	2,934	4,991	51.0%	67.2%	32.0%	17.5%	17.1%	15.3%

Table B-1: Disposition of Home Loans

Jurisdiction	Total Applicants		Percent Approved		Percent Denied		Percent Other ¹	
	2008	2013	2008	2013	2008	2013	2008	2013
Home Improvement	295	224	42.0%	49.1%	40.7%	37.9%	17.3%	12.9%
Total	5,547	7,317	57.0%	68.7%	26.6%	16.6%	16.5%	14.7%
Unincorporated County								
Government Backed Purchase	1,126	1,790	71.0%	74.6%	13.3%	11.8%	15.7%	13.6%
Conventional Purchase	2,869	2,464	63.3%	73.3%	20.7%	13.1%	16.0%	13.5%
Refinance	5,984	10,367	48.3%	67.1%	34.8%	17.3%	16.9%	15.7%
Home Improvement	600	519	41.7%	57.0%	40.2%	31.8%	18.2%	11.2%
Total	10,579	15,140	54.4%	68.6%	29.0%	16.5%	16.6%	14.9%
San Diego County								
Government Backed Purchase	11,236	13,122	68.6%	73.2%	14.7%	12.1%	16.7%	14.7%
Conventional Purchase	39,468	32,571	65.9%	76.3%	18.7%	11.0%	15.4%	12.6%
Refinance	60,844	119,225	52.3%	69.0%	30.4%	16.5%	17.3%	14.5%
Home Improvement	6,015	4,968	42.4%	59.1%	41.0%	29.8%	16.6%	11.2%
Total	117,563	169,886	57.9%	70.4%	25.5%	15.5%	16.6%	14.1%

Source: www.lendingpatterns.com, 2014

Note:

1. "Other": Withdrawn/Incomplete

Lending Patterns by Race/Ethnicity and Income Level

Loan Applicant Representation

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Carlsbad				
White	10,496	67.9%	74.9%	-7.0%
Black	102	0.7%	1.2%	-0.5%
Hispanic	580	3.8%	13.3%	-9.5%
Asian	1,066	6.9%	7.0%	-0.1%
Chula Vista				
White	6,197	31.7%	20.4%	11.3%
Black	639	3.3%	4.1%	-0.8%
Hispanic	6,152	31.5%	58.2%	-26.7%
Asian	2,301	11.8%	13.8%	-2.0%
Coronado				
White	957	72.8%	79.4%	-6.6%
Black	7	0.5%	2.0%	-1.5%
Hispanic	53	4.0%	12.2%	-8.2%
Asian	26	2.0%	2.9%	-0.9%
Del Mar				
White	753	64.6%	90.7%	-26.1%
Black	5	0.4%	0.2%	0.2%
Hispanic	32	2.7%	4.2%	-1.5%
Asian	74	6.4%	2.8%	3.6%
El Cajon				
White	4,467	64.2%	56.8%	7.4%
Black	87	1.3%	6.0%	-4.7%
Hispanic	665	9.6%	28.2%	-18.6%
Asian	179	2.6%	3.4%	-0.8%
Encinitas				
White	5,833	71.7%	78.8%	-7.1%
Black	21	0.3%	0.5%	-0.2%
Hispanic	241	3.0%	13.7%	-10.7%
Asian	315	3.9%	3.8%	0.1%
Escondido				
White	6,140	56.8%	40.4%	16.4%
Black	149	1.4%	2.1%	-0.7%
Hispanic	1,414	13.1%	48.9%	-35.8%
Asian	765	7.1%	5.9%	1.2%

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Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Imperial Beach				
White	833	57.1%	36.0%	21.1%
Black	8	0.5%	4.0%	-3.5%
Hispanic	236	16.2%	49.0%	-32.8%
Asian	39	2.7%	6.2%	-3.5%
La Mesa				
White	3,306	65.7%	61.9%	3.8%
Black	72	1.4%	7.2%	-5.8%
Hispanic	376	7.5%	20.5%	-13.0%
Asian	187	3.7%	5.5%	-1.8%
Lemon Grove				
White	1,364	42.0%	34.7%	7.3%
Black	231	7.1%	12.9%	-5.8%
Hispanic	628	19.3%	41.2%	-21.9%
Asian	305	9.4%	6.1%	3.3%
National City				
White	653	24.8%	11.7%	13.1%
Black	89	3.4%	4.5%	-1.1%
Hispanic	1,045	39.6%	63.0%	-23.4%
Asian	296	11.2%	17.8%	-6.6%
Oceanside				
White	8,303	58.2%	48.4%	9.8%
Black	324	2.3%	4.2%	-1.9%
Hispanic	1,688	11.8%	35.9%	-24.1%
Asian	871	6.1%	6.4%	-0.3%
Poway				
White	3,954	57.2%	69.1%	-11.9%
Black	49	0.7%	1.5%	-0.8%
Hispanic	301	4.4%	15.7%	-11.3%
Asian	1,020	14.8%	9.9%	4.9%
San Diego				
White	50,574	51.6%	45.1%	6.5%
Black	2,164	2.2%	6.3%	-4.1%
Hispanic	10,108	10.3%	28.8%	-18.5%
Asian	13,051	13.3%	15.6%	-2.3%
Santee				
White	3,704	68.3%	73.6%	-5.3%
Black	46	0.8%	1.8%	-1.0%
Hispanic	379	7.0%	16.3%	-9.3%

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Table B-2: Demographics of Loan Applicants vs. Total Population

Jurisdiction	Total Applicants	Percent of Applicant Pool	Percent of Total Population	Variation
Asian	159	2.9%	3.7%	-0.8%
Solana Beach				
White	1,140	73.4%	77.3%	-3.9%
Black	9	0.6%	0.4%	0.2%
Hispanic	24	1.5%	15.9%	-14.4%
Asian	61	3.9%	3.9%	0.0%
Vista				
White	5,153	59.1%	40.8%	18.3%
Black	135	1.5%	2.9%	-1.4%
Hispanic	1,143	13.1%	48.4%	-35.3%
Asian	481	5.5%	4.1%	1.4%
Unincorporated County				
White	11,517	64.0%	61.4%	2.6%
Black	447	2.5%	3.9%	-1.4%
Hispanic	1,847	10.3%	25.5%	-15.2%
Asian	430	2.4%	4.6%	-2.2%
San Diego County				
White	110,616	55.1%	48.5%	6.6%
Black	3,856	1.9%	4.7%	-2.8%
Hispanic	23,156	11.5%	32.0%	-20.5%
Asian	19,109	9.5%	10.6%	-1.1%

Note:

1. Percent of total population estimates are based on 2013 applicant data and compared to total population estimates from the 2010 Census.
2. Percent of applicant pool does not take into account applicants indicated as "MultiRace" or whose race was "Unk/NA". Therefore, total percentage of applicant pool does not add up to 100%.

Source: www.lendingpatterns.com, 2014

Income Level

Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Carlsbad			
White			
Low (0-49% AMI)	48.3%	36.1%	15.5%
Moderate (50-79% AMI)	65.8%	24.9%	9.2%
Middle (80-119% AMI)	71.7%	14.4%	13.9%
Upper (≥120% AMI)	76.2%	11.7%	12.1%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	53.8%	38.5%	7.7%
Upper (≥120% AMI)	77.4%	12.9%	9.7%
Hispanic			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	60.0%	20.0%	20.0%
Middle (80-119% AMI)	64.2%	19.8%	16.0%
Upper (≥120% AMI)	71.7%	16.2%	12.1%
Asian			
Low (0-49% AMI)	52.6%	42.1%	5.3%
Moderate (50-79% AMI)	63.6%	30.3%	6.1%
Middle (80-119% AMI)	74.6%	19.3%	6.1%
Upper (≥120% AMI)	72.8%	11.2%	15.9%
Chula Vista			
White			
Low (0-49% AMI)	69.2%	17.9%	12.8%
Moderate (50-79% AMI)	72.0%	14.0%	14.0%
Middle (80-119% AMI)	73.3%	14.5%	12.1%
Upper (≥120% AMI)	75.3%	12.4%	12.4%
Black			
Low (0-49% AMI)	80.0%	20.0%	0.0%
Moderate (50-79% AMI)	71.4%	11.9%	16.7%
Middle (80-119% AMI)	67.8%	14.7%	17.5%
Upper (≥120% AMI)	69.0%	16.1%	14.9%
Hispanic			
Low (0-49% AMI)	59.7%	27.8%	12.5%
Moderate (50-79% AMI)	65.0%	20.2%	14.8%
Middle (80-119% AMI)	67.5%	18.1%	14.4%
Upper (≥120% AMI)	67.4%	18.0%	14.6%

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Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Asian			
Low (0-49% AMI)	44.8%	43.1%	12.1%
Moderate (50-79% AMI)	57.8%	26.1%	16.1%
Middle (80-119% AMI)	70.4%	16.6%	13.0%
Upper (≥120% AMI)	68.8%	17.8%	13.4%
Coronado			
White			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	68.1%	18.8%	13.0%
Upper (≥120% AMI)	72.4%	15.4%	12.3%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	--	--	--
Upper (≥120% AMI)	33.3%	66.7%	0.0%
Hispanic			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	33.3%	33.3%	33.3%
Upper (≥120% AMI)	56.5%	39.1%	4.3%
Asian			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	50.0%	50.0%	0.0%
Upper (≥120% AMI)	66.7%	16.7%	16.7%
Del Mar			
White			
Low (0-49% AMI)	33.3%	55.6%	11.1%
Moderate (50-79% AMI)	53.3%	26.7%	20.0%
Middle (80-119% AMI)	70.8%	13.8%	15.4%
Upper (≥120% AMI)	71.7%	15.1%	13.2%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	--	--	--
Upper (≥120% AMI)	75.0%	25.0%	0.0%
Hispanic			
Low (0-49% AMI)	--	--	--

Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Moderate (50-79% AMI)	0.0%	100.0%	0.0%
Middle (80-119% AMI)	50.0%	0.0%	50.0%
Upper (≥120% AMI)	48.0%	32.0%	20.0%
Asian			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	80.0%	0.0%	20.0%
Upper (≥120% AMI)	74.6%	10.2%	15.3%
El Cajon			
White			
Low (0-49% AMI)	61.2%	27.1%	11.6%
Moderate (50-79% AMI)	67.1%	22.0%	10.8%
Middle (80-119% AMI)	73.2%	14.7%	12.1%
Upper (≥120% AMI)	76.5%	12.3%	11.2%
Black			
Low (0-49% AMI)	50.0%	50.0%	0.0%
Moderate (50-79% AMI)	55.6%	11.1%	33.3%
Middle (80-119% AMI)	73.3%	0.0%	26.7%
Upper (≥120% AMI)	75.9%	13.8%	10.3%
Hispanic			
Low (0-49% AMI)	61.5%	25.6%	12.8%
Moderate (50-79% AMI)	61.4%	27.7%	10.9%
Middle (80-119% AMI)	66.0%	16.7%	17.3%
Upper (≥120% AMI)	66.7%	17.9%	15.5%
Asian			
Low (0-49% AMI)	61.1%	27.8%	11.1%
Moderate (50-79% AMI)	59.3%	25.9%	14.8%
Middle (80-119% AMI)	73.3%	10.0%	16.7%
Upper (≥120% AMI)	71.6%	17.9%	10.4%
Encinitas			
White			
Low (0-49% AMI)	46.1%	40.9%	13.0%
Moderate (50-79% AMI)	63.3%	25.3%	11.4%
Middle (80-119% AMI)	73.6%	15.5%	10.9%
Upper (≥120% AMI)	76.6%	10.9%	12.5%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	50.0%	50.0%	0.0%
Middle (80-119% AMI)	--	--	--

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Upper (≥120% AMI)	100.0%	0.0%	0.0%
Hispanic			
Low (0-49% AMI)	23.1%	61.5%	15.4%
Moderate (50-79% AMI)	40.0%	60.0%	0.0%
Middle (80-119% AMI)	55.9%	23.5%	20.6%
Upper (≥120% AMI)	69.6%	16.7%	13.8%
Asian			
Low (0-49% AMI)	100.0%	0.0%	0.0%
Moderate (50-79% AMI)	60.0%	30.0%	10.0%
Middle (80-119% AMI)	73.3%	20.0%	6.7%
Upper (≥120% AMI)	77.6%	9.1%	13.4%
Escondido			
White			
Low (0-49% AMI)	59.5%	32.0%	8.6%
Moderate (50-79% AMI)	66.8%	18.8%	14.4%
Middle (80-119% AMI)	74.1%	13.4%	12.5%
Upper (≥120% AMI)	76.1%	11.3%	12.6%
Black			
Low (0-49% AMI)	40.0%	60.0%	0.0%
Moderate (50-79% AMI)	72.7%	27.3%	0.0%
Middle (80-119% AMI)	72.0%	20.0%	8.0%
Upper (≥120% AMI)	63.9%	23.0%	13.1%
Hispanic			
Low (0-49% AMI)	51.9%	41.2%	6.9%
Moderate (50-79% AMI)	65.9%	21.8%	12.3%
Middle (80-119% AMI)	66.5%	20.5%	13.0%
Upper (≥120% AMI)	74.1%	12.2%	13.8%
Asian			
Low (0-49% AMI)	55.8%	30.2%	14.0%
Moderate (50-79% AMI)	67.9%	19.0%	13.1%
Middle (80-119% AMI)	74.2%	15.7%	10.1%
Upper (≥120% AMI)	72.0%	0.0%	28.0%
Imperial Beach			
White			
Low (0-49% AMI)	52.0%	34.0%	14.0%
Moderate (50-79% AMI)	68.8%	22.1%	9.1%
Middle (80-119% AMI)	69.2%	17.8%	13.0%
Upper (≥120% AMI)	71.1%	16.6%	12.3%

Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	100.0%	0.0%	0.0%
Upper (≥120% AMI)	50.0%	50.0%	0.0%
Hispanic			
Low (0-49% AMI)	73.7%	10.5%	15.8%
Moderate (50-79% AMI)	58.6%	27.6%	13.8%
Middle (80-119% AMI)	47.5%	36.1%	16.4%
Upper (≥120% AMI)	63.5%	25.4%	11.1%
Asian			
Low (0-49% AMI)	80.0%	0.0%	20.0%
Moderate (50-79% AMI)	66.7%	33.3%	0.0%
Middle (80-119% AMI)	83.3%	0.0%	16.7%
Upper (≥120% AMI)	70.0%	20.0%	10.0%
La Mesa			
White			
Low (0-49% AMI)	56.7%	30.5%	12.8%
Moderate (50-79% AMI)	75.9%	15.2%	8.9%
Middle (80-119% AMI)	77.0%	12.2%	10.8%
Upper (≥120% AMI)	78.2%	9.2%	12.5%
Black			
Low (0-49% AMI)	100.0%	0.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	66.7%	16.7%	16.7%
Upper (≥120% AMI)	69.2%	15.4%	15.4%
Hispanic			
Low (0-49% AMI)	64.7%	29.4%	5.9%
Moderate (50-79% AMI)	65.0%	22.5%	12.5%
Middle (80-119% AMI)	76.3%	11.9%	11.9%
Upper (≥120% AMI)	65.3%	14.7%	20.0%
Asian			
Low (0-49% AMI)	81.8%	18.2%	0.0%
Moderate (50-79% AMI)	73.1%	26.9%	0.0%
Middle (80-119% AMI)	76.3%	10.5%	13.2%
Upper (≥120% AMI)	72.4%	10.3%	17.2%
Lemon Grove			
White			
Low (0-49% AMI)	67.2%	14.8%	18.0%

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Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Moderate (50-79% AMI)	58.8%	23.5%	17.6%
Middle (80-119% AMI)	71.8%	10.7%	17.4%
Upper (≥120% AMI)	76.3%	9.1%	14.6%
Black			
Low (0-49% AMI)	100.0%	0.0%	0.0%
Moderate (50-79% AMI)	53.8%	38.5%	7.7%
Middle (80-119% AMI)	65.4%	23.1%	11.5%
Upper (≥120% AMI)	59.1%	27.3%	13.6%
Hispanic			
Low (0-49% AMI)	54.6%	28.7%	16.7%
Moderate (50-79% AMI)	63.4%	22.7%	13.9%
Middle (80-119% AMI)	64.3%	16.8%	18.9%
Upper (≥120% AMI)	69.0%	17.9%	13.0%
Asian			
Low (0-49% AMI)	52.6%	36.8%	10.5%
Moderate (50-79% AMI)	54.2%	25.4%	20.3%
Middle (80-119% AMI)	64.8%	25.4%	9.9%
Upper (≥120% AMI)	61.0%	23.2%	15.9%
National City			
White			
Low (0-49% AMI)	67.2%	14.8%	18.0%
Moderate (50-79% AMI)	58.8%	23.5%	17.6%
Middle (80-119% AMI)	71.8%	10.7%	17.4%
Upper (≥120% AMI)	76.3%	9.1%	14.6%
Black			
Low (0-49% AMI)	100.0%	0.0%	0.0%
Moderate (50-79% AMI)	53.8%	38.5%	7.7%
Middle (80-119% AMI)	65.4%	23.1%	11.5%
Upper (≥120% AMI)	59.1%	27.3%	13.6%
Hispanic			
Low (0-49% AMI)	54.6%	28.7%	16.7%
Moderate (50-79% AMI)	63.4%	22.7%	13.9%
Middle (80-119% AMI)	64.3%	16.8%	18.9%
Upper (≥120% AMI)	69.0%	17.9%	13.0%
Asian			
Low (0-49% AMI)	52.6%	36.8%	10.5%
Moderate (50-79% AMI)	54.2%	25.4%	20.3%
Middle (80-119% AMI)	64.8%	25.4%	9.9%
Upper (≥120% AMI)	61.0%	23.2%	15.9%

Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Oceanside			
White			
Low (0-49% AMI)	58.8%	29.2%	12.0%
Moderate (50-79% AMI)	65.9%	21.0%	13.0%
Middle (80-119% AMI)	74.6%	11.4%	13.9%
Upper (≥120% AMI)	75.1%	12.5%	12.4%
Black			
Low (0-49% AMI)	42.9%	42.9%	14.3%
Moderate (50-79% AMI)	57.6%	21.2%	21.2%
Middle (80-119% AMI)	57.1%	28.6%	14.3%
Upper (≥120% AMI)	71.1%	19.8%	9.1%
Hispanic			
Low (0-49% AMI)	59.9%	21.8%	18.3%
Moderate (50-79% AMI)	65.0%	22.2%	12.8%
Middle (80-119% AMI)	68.2%	19.7%	12.1%
Upper (≥120% AMI)	72.3%	14.6%	13.0%
Asian			
Low (0-49% AMI)	54.9%	27.5%	17.6%
Moderate (50-79% AMI)	60.4%	20.9%	18.7%
Middle (80-119% AMI)	66.0%	18.3%	15.7%
Upper (≥120% AMI)	71.5%	15.5%	13.1%
Poway			
White			
Low (0-49% AMI)	60.7%	27.4%	11.9%
Moderate (50-79% AMI)	66.1%	22.6%	11.3%
Middle (80-119% AMI)	73.2%	17.4%	9.4%
Upper (≥120% AMI)	78.4%	10.9%	10.7%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	50.0%	16.7%	33.3%
Upper (≥120% AMI)	86.7%	10.0%	3.3%
Hispanic			
Low (0-49% AMI)	66.7%	16.7%	16.7%
Moderate (50-79% AMI)	34.8%	47.8%	17.4%
Middle (80-119% AMI)	71.4%	2.4%	26.2%
Upper (≥120% AMI)	66.7%	21.8%	11.5%
Asian			
Low (0-49% AMI)	50.0%	35.0%	15.0%

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Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Moderate (50-79% AMI)	61.5%	32.7%	5.8%
Middle (80-119% AMI)	78.4%	10.8%	10.8%
Upper (≥120% AMI)	82.1%	8.9%	8.9%
San Diego			
White			
Low (0-49% AMI)	70.6%	16.6%	12.8%
Moderate (50-79% AMI)	70.7%	14.3%	15.0%
Middle (80-119% AMI)	72.6%	13.7%	13.7%
Upper (≥120% AMI)	74.4%	13.3%	12.3%
Black			
Low (0-49% AMI)	47.7%	39.6%	12.8%
Moderate (50-79% AMI)	60.8%	20.9%	18.2%
Middle (80-119% AMI)	61.3%	23.2%	15.5%
Upper (≥120% AMI)	65.7%	19.6%	14.7%
Hispanic			
Low (0-49% AMI)	56.4%	27.1%	16.6%
Moderate (50-79% AMI)	61.1%	24.3%	14.6%
Middle (80-119% AMI)	66.5%	18.6%	14.9%
Upper (≥120% AMI)	68.9%	15.6%	15.5%
Asian			
Low (0-49% AMI)	58.7%	32.5%	8.9%
Moderate (50-79% AMI)	64.1%	24.0%	11.9%
Middle (80-119% AMI)	71.0%	14.8%	14.2%
Upper (≥120% AMI)	77.0%	11.6%	11.4%
San Marcos			
White			
Low (0-49% AMI)	52.4%	36.9%	10.7%
Moderate (50-79% AMI)	70.2%	19.7%	10.1%
Middle (80-119% AMI)	72.0%	15.9%	12.1%
Upper (≥120% AMI)	76.3%	11.8%	11.9%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	60.0%	40.0%	0.0%
Middle (80-119% AMI)	60.0%	33.3%	6.7%
Upper (≥120% AMI)	63.6%	23.6%	12.7%
Hispanic			
Low (0-49% AMI)	44.8%	39.7%	15.5%
Moderate (50-79% AMI)	62.3%	32.1%	5.7%
Middle (80-119% AMI)	65.6%	16.0%	18.4%

Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Upper (≥120% AMI)	73.1%	15.3%	11.6%
Asian			
Low (0-49% AMI)	50.0%	42.3%	7.7%
Moderate (50-79% AMI)	62.1%	25.9%	12.1%
Middle (80-119% AMI)	71.7%	18.3%	10.0%
Upper (≥120% AMI)	72.9%	11.1%	16.0%
Santee			
White			
Low (0-49% AMI)	65.8%	25.3%	8.9%
Moderate (50-79% AMI)	69.8%	17.4%	12.8%
Middle (80-119% AMI)	75.5%	13.2%	11.3%
Upper (≥120% AMI)	77.6%	10.3%	12.2%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	76.9%	15.4%	7.7%
Upper (≥120% AMI)	50.0%	25.0%	25.0%
Hispanic			
Low (0-49% AMI)	70.6%	23.5%	5.9%
Moderate (50-79% AMI)	73.9%	19.6%	6.5%
Middle (80-119% AMI)	65.1%	15.7%	19.3%
Upper (≥120% AMI)	76.3%	13.6%	10.2%
Asian			
Low (0-49% AMI)	62.5%	12.5%	25.0%
Moderate (50-79% AMI)	60.9%	21.7%	17.4%
Middle (80-119% AMI)	69.7%	18.2%	12.1%
Upper (≥120% AMI)	69.7%	13.6%	16.7%
Solana Beach			
White			
Low (0-49% AMI)	47.4%	47.4%	5.3%
Moderate (50-79% AMI)	61.9%	23.8%	14.3%
Middle (80-119% AMI)	68.4%	19.4%	12.2%
Upper (≥120% AMI)	75.7%	11.4%	12.9%
Black			
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	--	--	--
Upper (≥120% AMI)	14.3%	28.6%	57.1%
Hispanic			

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Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Low (0-49% AMI)	--	--	--
Moderate (50-79% AMI)	--	--	--
Middle (80-119% AMI)	66.7%	0.0%	33.3%
Upper (≥120% AMI)	77.8%	5.6%	16.7%
Asian			
Low (0-49% AMI)	100.0%	0.0%	0.0%
Moderate (50-79% AMI)	100.0%	0.0%	0.0%
Middle (80-119% AMI)	75.0%	0.0%	25.0%
Upper (≥120% AMI)	61.4%	11.4%	27.3%
Vista			
White			
Low (0-49% AMI)	57.9%	32.1%	10.0%
Moderate (50-79% AMI)	67.4%	18.4%	14.2%
Middle (80-119% AMI)	72.3%	13.2%	14.4%
Upper (≥120% AMI)	73.7%	12.5%	13.8%
Black			
Low (0-49% AMI)	0.0%	100.0%	0.0%
Moderate (50-79% AMI)	72.7%	27.3%	0.0%
Middle (80-119% AMI)	64.3%	28.6%	7.1%
Upper (≥120% AMI)	81.4%	9.3%	9.3%
Hispanic			
Low (0-49% AMI)	53.9%	33.7%	12.4%
Moderate (50-79% AMI)	61.9%	25.2%	12.8%
Middle (80-119% AMI)	65.9%	20.2%	13.9%
Upper (≥120% AMI)	66.0%	19.9%	14.1%
Asian			
Low (0-49% AMI)	50.0%	30.8%	19.2%
Moderate (50-79% AMI)	59.1%	13.6%	27.3%
Middle (80-119% AMI)	66.7%	17.3%	16.0%
Upper (≥120% AMI)	71.3%	13.8%	15.0%
Unincorporated County			
White			
Low (0-49% AMI)	58.6%	28.5%	12.9%
Moderate (50-79% AMI)	71.2%	17.3%	11.5%
Middle (80-119% AMI)	71.5%	14.6%	13.9%
Upper (≥120% AMI)	72.8%	13.4%	13.7%
Black			
Low (0-49% AMI)	70.6%	5.9%	23.5%
Moderate (50-79% AMI)	48.8%	25.6%	25.6%

Table B-3: Lending Patterns by Race/Ethnicity

Jurisdiction	Approved	Denied	Withdrawn/ Incomplete
Middle (80-119% AMI)	72.5%	13.8%	13.8%
Upper (≥120% AMI)	65.9%	21.2%	12.9%
Hispanic			
Low (0-49% AMI)	54.7%	33.8%	11.5%
Moderate (50-79% AMI)	58.6%	27.5%	13.9%
Middle (80-119% AMI)	65.1%	16.2%	18.7%
Upper (≥120% AMI)	70.4%	14.0%	15.6%
Asian			
Low (0-49% AMI)	45.0%	35.0%	20.0%
Moderate (50-79% AMI)	66.1%	17.9%	16.1%
Middle (80-119% AMI)	61.4%	22.7%	15.9%
Upper (≥120% AMI)	68.5%	19.3%	12.2%
San Diego County			
White			
Low (0-49% AMI)	58.7%	29.1%	12.2%
Moderate (50-79% AMI)	67.7%	19.3%	12.9%
Middle (80-119% AMI)	73.3%	13.8%	12.8%
Upper (≥120% AMI)	75.3%	12.0%	12.6%
Black			
Low (0-49% AMI)	50.5%	36.7%	12.8%
Moderate (50-79% AMI)	59.3%	22.7%	18.0%
Middle (80-119% AMI)	65.1%	20.8%	14.2%
Upper (≥120% AMI)	67.1%	19.5%	13.4%
Hispanic			
Low (0-49% AMI)	56.5%	29.5%	14.0%
Moderate (50-79% AMI)	61.0%	24.9%	14.2%
Middle (80-119% AMI)	66.8%	18.2%	15.0%
Upper (≥120% AMI)	69.2%	16.0%	14.7%
Asian			
Low (0-49% AMI)	57.6%	32.0%	10.4%
Moderate (50-79% AMI)	63.5%	23.6%	12.8%
Middle (80-119% AMI)	71.1%	15.5%	13.4%
Upper (≥120% AMI)	74.6%	12.9%	12.4%

Source: www.lendingpatterns.com, 2014

Lending Patterns by Census Tract Characteristics

Income Level

Table B-4: Outcomes Based on Census Tract¹ Income

Tract Income Level ²	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Carlsbad								
Low	0	--	--	--	--	--	--	--
Moderate	331	2.5%	224	67.7%	49	14.8%	58	17.5%
Middle	1,759	13.5%	1,231	70.0%	287	16.3%	241	13.7%
Upper	10,940	84.0%	7,961	72.8%	1,516	13.9%	1,463	13.4%
Total	13,030	100.0%	9,416	72.3%	1,852	14.2%	1,762	13.5%
Chula Vista								
Low	484	3.0%	296	61.2%	123	25.4%	65	13.4%
Moderate	1,767	10.9%	1,167	66.0%	331	18.7%	269	15.2%
Middle	5,382	33.3%	3,680	68.4%	919	17.1%	783	14.5%
Upper	8,532	52.8%	5,931	69.5%	1380	16.2%	1221	14.3%
Total	16,165	100.0%	11,074	68.5%	2753	17.0%	2338	14.5%
Coronado								
Low	0	--	--	--	--	--	--	--
Moderate	0	--	--	--	--	--	--	--
Middle	101	8.5%	69	68.3%	21	20.8%	11	10.9%
Upper	1,087	91.5%	766	70.5%	185	17.0%	136	12.5%
Total	1,188	100.0%	835	70.3%	206	17.3%	147	12.4%
Del Mar								
Low	0	--	--	--	--	--	--	--
Moderate	0	--	--	--	--	--	--	--
Middle	0	--	--	--	--	--	--	--
Upper	1,029	100.0%	721	70.1%	161	15.6%	147	14.3%
Total	1,029	100.0%	721	70.1%	161	15.6%	147	14.3%
El Cajon								
Low	419	7.1%	294	70.2%	68	16.2%	57	13.6%
Moderate	1,517	25.9%	1,045	68.9%	247	16.3%	225	14.8%
Middle	2,491	42.5%	1,776	71.3%	407	16.3%	308	12.4%
Upper	1,439	24.5%	1,021	71.0%	221	15.4%	197	13.7%
Total	5,866	100.0%	4,136	70.5%	943	16.1%	787	13.4%
Encinitas								
Low	0	--	--	--	--	--	--	--
Moderate	0	--	--	--	--	--	--	--
Middle	840	12.0%	600	71.4%	124	14.8%	116	13.8%

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Table B-4: Outcomes Based on Census Tract¹ Income

Tract Income Level ²	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Upper	6,154	88.0%	4,484	72.9%	842	13.7%	828	13.5%
Total	6,994	100.0%	5,084	72.7%	966	13.8%	944	13.5%
Escondido								
Low	328	3.6%	221	67.4%	65	19.8%	42	12.8%
Moderate	1,437	15.9%	943	65.6%	274	19.1%	220	15.3%
Middle	4,106	45.5%	2,881	70.2%	667	16.2%	558	13.6%
Upper	3,158	35.0%	2,261	71.6%	463	14.7%	434	13.7%
Total	9,029	100.0%	6,306	69.8%	1,469	16.3%	1,254	13.9%
Imperial Beach								
Low	0	--	--	--	--	--	--	--
Moderate	485	38.2%	329	67.8%	95	19.6%	61	12.6%
Middle	552	43.5%	368	66.7%	96	17.4%	88	15.9%
Upper	233	18.3%	154	66.1%	52	22.3%	27	11.6%
Total	1,270	100.0%	851	67.0%	243	19.1%	176	13.9%
La Mesa								
Low	68	1.6%	47	69.1%	12	17.6%	9	13.2%
Moderate	212	5.0%	142	67.0%	31	14.6%	39	18.4%
Middle	2,767	65.6%	2,066	74.7%	375	13.6%	326	11.8%
Upper	1,169	27.7%	838	71.7%	151	12.9%	180	15.4%
Total	4,216	100.0%	3,093	73.4%	569	13.5%	554	13.1%
Lemon Grove								
Low	55	2.0%	36	65.5%	10	18.2%	9	16.4%
Moderate	699	25.8%	469	67.1%	117	16.7%	113	16.2%
Middle	1,708	63.1%	1,184	69.3%	285	16.7%	239	14.0%
Upper	243	9.0%	160	65.8%	33	13.6%	50	20.6%
Total	2,705	100.0%	1,849	68.4%	445	16.5%	411	15.2%
National City								
Low	545	24.3%	335	61.5%	111	20.4%	99	18.2%
Moderate	717	32.0%	435	60.7%	168	23.4%	114	15.9%
Middle	978	43.7%	645	66.0%	174	17.8%	159	16.3%
Upper	0	--	--	--	--	--	--	--
Total	2,240	100.0%	1,415	63.2%	453	20.2%	372	16.6%
Oceanside								
Low	193	1.6%	132	68.4%	34	17.6%	27	14.0%
Moderate	2,043	17.0%	1,386	67.8%	392	19.2%	265	13.0%
Middle	7,752	64.5%	5,485	70.8%	1,172	15.1%	1,095	14.1%
Upper	2,030	16.9%	1,422	70.0%	304	15.0%	304	15.0%
Total	12,018	100.0%	8,425	70.1%	1,902	15.8%	1,691	14.1%

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ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Table B-4: Outcomes Based on Census Tract¹ Income

Tract Income Level ²	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Poway								
Low	0	--	--	--	--	--	--	--
Moderate	0	--	--	--	--	--	--	--
Middle	1,341	23.0%	975	72.7%	200	14.9%	166	12.4%
Upper	4,478	77.0%	3,331	74.4%	603	13.5%	544	12.1%
Total	5,819	100.0%	4,306	74.0%	803	13.8%	710	12.2%
San Diego								
Low	3,428	4.1%	2,218	64.7%	709	20.7%	501	14.6%
Moderate	10,160	12.2%	6,876	67.7%	1,711	16.8%	1,573	15.5%
Middle	23,165	27.8%	15,972	68.9%	3,708	16.0%	3,485	15.0%
Upper	46,688	56.0%	33,898	72.6%	6,519	14.0%	6,271	13.4%
Total	83,441	100.0%	58,964	70.7%	12,647	15.2%	11,830	14.2%
San Marcos								
Low	25	0.3%	17	68.0%	4	16.0%	4	16.0%
Moderate	823	9.5%	577	70.1%	134	16.3%	112	13.6%
Middle	2,630	30.4%	1,834	69.7%	438	16.7%	358	13.6%
Upper	5,184	59.8%	3,736	72.1%	747	14.4%	701	13.5%
Total	8,662	100.0%	6,164	71.2%	1,323	15.3%	1,175	13.6%
Santee								
Low	0	--	--	--	--	--	--	--
Moderate	247	5.5%	171	69.2%	39	15.8%	37	15.0%
Middle	3,164	70.0%	2,315	73.2%	452	14.3%	397	12.5%
Upper	1,110	24.6%	832	75.0%	133	12.0%	145	13.1%
Total	4,521	100.0%	3,318	73.4%	624	13.8%	579	12.8%
Solana Beach								
Low	0	--	--	--	--	--	--	--
Moderate	0	--	--	--	--	--	--	--
Middle	0	--	--	--	--	--	--	--
Upper	1,358	100.0%	967	71.2%	197	14.5%	194	14.3%
Total	1,358	100.0%	967	71.2%	197	14.5%	194	14.3%
Vista								
Low	0	--	--	--	--	--	--	--
Moderate	1,990	27.2%	1,352	67.9%	344	17.3%	294	14.8%
Middle	3,676	50.2%	2,515	68.4%	637	17.3%	524	14.3%
Upper	1,651	22.6%	1,161	70.3%	234	14.2%	256	15.5%
Total	7,317	100.0%	5,028	68.7%	1,215	16.6%	1,074	14.7%
Unincorporated County								
Low	95	0.6%	63	66.3%	19	20.0%	13	13.7%

Table B-4: Outcomes Based on Census Tract¹ Income

Tract Income Level ²	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Moderate	2,308	15.1%	1,436	62.2%	579	25.1%	293	12.7%
Middle	7,575	49.7%	5,156	68.1%	1,285	17.0%	1,134	15.0%
Upper	5,269	34.6%	3,724	70.7%	779	14.8%	766	14.5%
Total	15,247	100.0%	10,379	68.1%	2,662	17.5%	2,206	14.5%
San Diego County								
Low	5,375	3.2%	3,501	65.1%	1,096	20.4%	778	14.5%
Moderate	21,777	12.8%	14,682	67.4%	3,825	17.6%	3,270	15.0%
Middle	61,573	36.3%	42,947	69.7%	9,834	16.0%	8,792	14.3%
Upper	81,085	47.8%	58,483	72.1%	11,558	14.3%	11,044	13.6%
Total	169,810	100.0%	119,613	70.4%	26,313	15.5%	23,884	14.1%

Note:

1. Based on census tracts within each jurisdiction.
2. "Tract Income Level" defined as:
 - a. Low Income: Tract Median Income less than or equal to 49 percent AMI
 - b. Moderate Income: Tract Median Income between 50 and 79 percent AMI
 - c. Middle Income: Tract Median Income between 80 and 119 percent AMI
 - d. Upper Income: Tract Median Income equal to or greater than 120 percent AMI

Source: www.lendingpatterns.com, 2014

SAN DIEGO REGIONAL
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Minority Population

Table B-5: Outcomes Based on Minority Population of Census Tract¹

Tract Minority Level ²	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Carlsbad								
0-19% Minority	3,437	26.4%	2,510	73.0%	468	13.6%	459	13.4%
20-39% Minority	9,262	71.1%	6,682	72.1%	1,335	14.4%	1,245	13.4%
40-59% Minority	271	2.1%	180	66.4%	41	15.1%	50	18.5%
60-79% Minority	60	0.5%	44	73.3%	8	13.3%	8	13.3%
80-100% Minority	0	--	--	--	--	--	--	--
Total	13,030	100.0%	9,416	72.3%	1,852	14.2%	1,762	13.5%
Chula Vista								
0-19% Minority	0	--	--	--	--	--	--	--
20-39% Minority	0	--	--	--	--	--	--	--
40-59% Minority	1,801	11.1%	1,224	68.0%	310	17.2%	267	14.8%
60-79% Minority	7,350	45.5%	5,184	70.5%	1,142	15.5%	1,024	13.9%
80-100% Minority	7,014	43.4%	4,666	66.5%	1,301	18.5%	1,047	14.9%
Total	16,165	100.0%	11,074	68.5%	2,753	17.0%	2,338	14.5%
Coronado								
0-19% Minority	700	58.9%	504	72.0%	114	16.3%	82	11.7%
20-39% Minority	488	41.1%	331	67.8%	92	18.9%	65	13.3%
40-59% Minority	0	--	--	--	--	--	--	--
60-79% Minority	0	--	--	--	--	--	--	--
80-100% Minority	0	--	--	--	--	--	--	--
Total	1,188	100.0%	835	70.3%	206	17.3%	147	12.4%
Del Mar								
0-19% Minority	967	94.0%	680	70.3%	153	15.8%	134	13.9%
20-39% Minority	0	--	--	--	--	--	--	--
40-59% Minority	62	6.0%	41	66.1%	8	12.9%	13	21.0%
60-79% Minority	0	--	--	--	--	--	--	--
80-100% Minority	0	--	--	--	--	--	--	--
Total	1,029	100.0%	721	70.1%	161	15.6%	147	14.3%
El Cajon								
0-19% Minority	186	3.2%	124	66.7%	30	16.1%	32	17.2%
20-39% Minority	4,229	72.1%	3,027	71.6%	667	15.8%	535	12.7%
40-59% Minority	1,425	24.3%	966	67.8%	241	16.9%	218	15.3%
60-79% Minority	26	0.4%	19	73.1%	5	19.2%	2	7.7%
80-100% Minority	0	--	--	--	--	--	--	--
Total	5,866	100.0%	4,136	70.5%	943	16.1%	787	13.4%

SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Table B-5: Outcomes Based on Minority Population of Census Tract¹

Tract Minority Level ²	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Encinitas								
0-19% Minority	4,045	57.8%	2,969	73.4%	532	13.2%	544	13.4%
20-39% Minority	2,758	39.4%	1,969	71.4%	409	14.8%	380	13.8%
40-59% Minority	191	2.7%	146	76.4%	25	13.1%	20	10.5%
60-79% Minority	0	0.0%	--	--	--	--	--	--
80-100% Minority	0	0.0%	--	--	--	--	--	--
Total	6,994	100.0%	5,084	72.7%	966	13.8%	944	13.5%
Escondido								
0-19% Minority	176	1.9%	136	77.3%	26	14.8%	14	8.0%
20-39% Minority	4,341	48.1%	3,092	71.2%	642	14.8%	607	14.0%
40-59% Minority	2,780	30.8%	1,918	69.0%	472	17.0%	390	14.0%
60-79% Minority	1,155	12.8%	767	66.4%	220	19.0%	168	14.5%
80-100% Minority	577	6.4%	393	68.1%	109	18.9%	75	13.0%
Total	9,029	100.0%	6,306	69.8%	1,469	16.3%	1,254	13.9%
Imperial Beach								
0-19% Minority	0	--	--	--	--	--	--	--
20-39% Minority	233	18.3%	154	66.1%	52	22.3%	27	11.6%
40-59% Minority	408	32.1%	272	66.7%	83	20.3%	53	13.0%
60-79% Minority	499	39.3%	341	68.3%	80	16.0%	78	15.6%
80-100% Minority	130	10.2%	84	64.6%	28	21.5%	18	13.8%
Total	1,270	100.0%	851	67.0%	243	19.1%	176	13.9%
La Mesa								
0-19% Minority	328	7.8%	225	68.6%	44	13.4%	59	18.0%
20-39% Minority	2,900	68.8%	2,162	74.6%	377	13.0%	361	12.4%
40-59% Minority	988	23.4%	706	71.5%	148	15.0%	134	13.6%
60-79% Minority	0	--	--	--	--	--	--	--
80-100% Minority	0	--	--	--	--	--	--	--
Total	4,216	100.0%	3,093	73.4%	569	13.5%	554	13.1%
Lemon Grove								
0-19% Minority	0	--	--	--	--	--	--	--
20-39% Minority	0	--	--	--	--	--	--	--
40-59% Minority	699	45.2%	496	71.0%	101	14.4%	102	14.6%
60-79% Minority	518	33.5%	341	65.8%	106	20.5%	71	13.7%
80-100% Minority	331	21.4%	211	63.7%	72	21.8%	48	14.5%
Total	1,548	100.0%	1,048	67.7%	279	18.0%	221	14.3%
National City								
0-19% Minority	0	--	--	--	--	--	--	--
20-39% Minority	0	--	--	--	--	--	--	--

SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Table B-5: Outcomes Based on Minority Population of Census Tract¹

Tract Minority Level ²	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
40-59% Minority	0	--	--	--	--	--	--	--
60-79% Minority	589	26.3%	393	66.7%	104	17.7%	92	15.6%
80-100% Minority	1,651	73.7%	1,022	61.9%	349	21.1%	280	17.0%
Total	2,240	100.0%	1,415	63.2%	453	20.2%	372	16.6%
Oceanside								
0-19% Minority	560	4.7%	389	69.5%	93	16.6%	78	13.9%
20-39% Minority	2,572	21.4%	1,817	70.6%	402	15.6%	353	13.7%
40-59% Minority	5,839	48.6%	4,151	71.1%	871	14.9%	817	14.0%
60-79% Minority	2,898	24.1%	1,958	67.6%	516	17.8%	424	14.6%
80-100% Minority	149	1.2%	110	73.8%	20	13.4%	19	12.8%
Total	12,018	100.0%	8,425	70.1%	1,902	15.8%	1,691	14.1%
Poway								
0-19% Minority	1,592	27.4%	1,115	70.0%	267	16.8%	210	13.2%
20-39% Minority	2,053	35.3%	1,524	74.2%	275	13.4%	254	12.4%
40-59% Minority	2,174	37.4%	1,667	76.7%	261	12.0%	246	11.3%
60-79% Minority	0	--	--	--	--	--	--	--
80-100% Minority	0	--	--	--	--	--	--	--
Total	5,819	100.0%	4,306	74.0%	803	13.8%	710	12.2%
San Diego								
0-19% Minority	10,144	12.2%	7,182	70.8%	1,555	15.3%	1,407	13.9%
20-39% Minority	29,745	35.6%	21,660	72.8%	4,110	13.8%	3,975	13.4%
40-59% Minority	21,436	25.7%	15,265	71.2%	3,042	14.2%	3,129	14.6%
60-79% Minority	9,135	10.9%	6,448	70.6%	1,382	15.1%	1,305	14.3%
80-100% Minority	12,984	15.6%	8,410	64.8%	2,558	19.7%	2,016	15.5%
Total	83,444	100.0%	58,965	70.7%	12,647	15.2%	11,832	14.2%
San Marcos								
0-19% Minority	0	--	--	--	--	--	--	--
20-39% Minority	5,819	67.2%	4,159	71.5%	861	14.8%	799	13.7%
40-59% Minority	2,272	26.2%	1,616	71.1%	362	15.9%	294	12.9%
60-79% Minority	546	6.3%	372	68.1%	96	17.6%	78	14.3%
80-100% Minority	25	0.3%	17	68.0%	4	16.0%	4	16.0%
Total	8,662	100.0%	6,164	71.2%	1,323	15.3%	1,175	13.6%
Santee								
0-19% Minority	0	--	--	--	--	--	--	--
20-39% Minority	4,454	98.5%	3,278	73.6%	608	13.7%	568	12.8%
40-59% Minority	67	1.5%	40	59.7%	16	23.9%	11	16.4%
60-79% Minority	0	--	--	--	--	--	--	--
80-100% Minority	0	--	--	--	--	--	--	--

SAN DIEGO REGIONAL
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

Table B-5: Outcomes Based on Minority Population of Census Tract¹

Tract Minority Level ²	Total Applicants		Approved		Denied		Other	
	#	%	#	%	#	%	#	%
Total	4,521	100.0%	3,318	73.4%	624	13.8%	579	12.8%
Solana Beach								
0-19% Minority	922	67.9%	686	74.4%	122	13.2%	114	12.4%
20-39% Minority	436	32.1%	281	64.4%	75	17.2%	80	18.3%
40-59% Minority	0	--	--	--	--	--	--	--
60-79% Minority	0	--	--	--	--	--	--	--
80-100% Minority	0	--	--	--	--	--	--	--
Total	1,358	100.0%	967	71.2%	197	14.5%	194	14.3%
Vista								
0-19% Minority	0	--	--	--	--	--	--	--
20-39% Minority	2,945	40.2%	2,090	71.0%	461	15.7%	394	13.4%
40-59% Minority	2,631	36.0%	1,782	67.7%	436	16.6%	413	15.7%
60-79% Minority	1,416	19.4%	935	66.0%	259	18.3%	222	15.7%
80-100% Minority	325	4.4%	221	68.0%	59	18.2%	45	13.8%
Total	7,317	100.0%	5,028	68.7%	1,215	16.6%	1,074	14.7%
Unincorporated County								
0-19% Minority	3,638	24.1%	2,589	71.2%	539	14.8%	510	14.0%
20-39% Minority	5,837	38.7%	4,029	69.0%	942	16.1%	866	14.8%
40-59% Minority	3,682	24.4%	2,485	67.5%	662	18.0%	535	14.5%
60-79% Minority	1,815	12.0%	1,213	66.8%	320	17.6%	282	15.5%
80-100% Minority	95	0.6%	63	66.3%	19	20.0%	13	13.7%
Total	15,067	100.0%	10,379	68.9%	2,482	16.5%	2,206	14.6%
San Diego County								
0-19% Minority	22,040	13.0%	15,723	71.3%	3,294	14.9%	3,023	13.7%
20-39% Minority	63,120	37.2%	45,577	72.2%	9,081	14.4%	8,462	13.4%
40-59% Minority	42,768	25.2%	30,104	70.4%	6,501	15.2%	6,163	14.4%
60-79% Minority	22,863	13.5%	15,831	69.2%	3,709	16.2%	3,323	14.5%
80-100% Minority	19,022	11.2%	12,379	65.1%	3,728	19.6%	2,915	15.3%
Total	169,813	100.0%	119,614	70.4%	26,313	15.5%	23,886	14.1%

Note:

1. Based on census tracts within each jurisdiction
2. "Tract Minority Level" defined as the proportion of residents that are minorities within each census tract.

Source: www.lendingpatterns.com, 2014

FAIR HOUSING DATA

AN ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

The tables on the following pages summarize the fair housing records as reported by the various fair housing service providers and enforcement agencies, including:

- State Department of Fair Employment and Housing
- U.S. Department of Housing and Urban Development
- CSA San Diego County/North County Lifeline
- Legal Aid Society of San Diego
- Housing Opportunities Collaborative

In addition, hate crime data reported by the FBI are also presented in this appendix.

Fair Housing Complaints Filed with DFEH

Table C-1: Basis for Discrimination of Fair Housing Complaints filed with DFEH (2009-2014)

	Age	Race/ Color	Source of Income	National Origin	Sex	Sex Orientation	Mental Disability	Physical Disability	Religion	Familial Status	Retaliation	Total	# of Cases
Carlsbad	1	2	1	3	2	0	1	11	0	2	2	25	20
Chula Vista	3	4	1	6	3	1	1	8	0	8	0	35	22
Coronado	0	1	1	0	0	0	2	0	1	2	0	7	3
Del Mar	0	0	0	0	0	0	0	0	0	1	0	1	1
El Cajon	0	2	0	2	1	1	3	11	0	3	3	26	19
Encinitas	0	0	0	2	0	0	0	4	0	1	0	7	7
Escondido	1	2	0	0	0	2	1	8	0	0	0	14	12
Imperial Beach	0	0	0	0	0	0	0	1	0	2	0	3	3
La Mesa	0	3	0	1	3	2	1	12	0	0	2	24	18
Lemon Grove	1	0	0	0	0	0	0	1	0	1	0	3	3
National City	1	1	0	0	0	1	0	3	0	0	1	7	5
Oceanside	0	2	0	0	1	0	1	13	0	3	20	40	19
Poway	0	0	0	0	0	0	1	2	0	2	0	5	5
San Diego	6	31	11	12	20	5	16	44	1	37	5	188	178
San Marcos	0	2	0	0	0	0	0	10	0	2	2	16	10
Santee	0	2	0	0	0	0	1	2	0	0	0	5	4
Solana Beach	0	0	0	0	0	0	0	0	0	0	0	0	0
Vista	0	1	0	1	0	0	1	5	0	1	1	10	9
Unincorporated County	2	5	1	0	1	3	0	8	0	4	0	24	17
Total	15	58	15	27	31	15	29	143	2	69	36	440	355

Source: CA Department of Fair Employment & Housing, 2014

Table C-2: Acts of Discrimination for Fair Housing Complaints Filed with DFEH (2009-2014)

	Refusal to rent/show/sell	Eviction	Rent Increase/Surcharge	Loan Withheld	Unequal Terms/Occupancy Standards	Harassment	Unequal Access to Facilities/Denied Reasonable Accommodation	Discriminatory Statements/Advertisements	Other	Total	# of Cases
Carlsbad	3	4	0	0	6	5	11	1	0	30	20
Chula Vista	11	4	0	0	5	9	3	3	0	35	22
Coronado	1	0	0	0	0	1	1	0	0	3	3
Del Mar	0	0	0	0	1	1	0	0	0	2	1
El Cajon	3	7	0	0	4	5	9	3	2	33	19
Encinitas	2	0	0	0	2	1	2	1	2	10	7
Escondido	0	3	0	0	3	3	8	1	0	18	12
Imperial Beach	1	0	0	0	0	1	1	0	0	3	3
La Mesa	4	6	1	0	6	3	9	2	0	31	18
Lemon Grove	1	0	0	0	1	0	2	2	1	7	3
National City	0	2	0	0	2	4	1	2	2	13	5
Oceanside	4	5	0	0	1	5	13	1	0	29	19
Poway	0	2	0	0	1	1	2	0	0	6	5
San Diego	30	33	1	4	43	41	44	23	9	228	178
San Marcos	3	4	0	0	2	2	6	0	0	17	10
Santee	0	3	0	0	0	3	0	0	0	6	4
Solana Beach	0	0	0	0	0	0	0	0	0	0	0
Vista	1	3	0	0	0	2	5	1	0	12	9
Unincorporated County	2	6	0	0	4	8	8	1	0	29	17
Total	66	82	2	4	81	95	125	41	16	512	355

Source: CA Department of Fair Employment & Housing, 2014

Table C-3: Closing Categories for Fair Housing Complaints Filed with DFEH (2009-2014)

	Successful Conciliation	Successful Mediation	Withdrawal with Resolution	Withdrawal without Resolution	Complainant not Available	Complainant Failed to Cooperate	Accusation Not Issued	No Probable Cause	Settlement	Admin. Dismissal	Open	Total	# of Cases
Carlsbad	4	1	1	0	0	0	0	10	1	1	0	18	20
Chula Vista	1	1	1	0	0	1	0	17	0	0	0	21	22
Coronado	0	1	0	0	1	0	0	0	0	0	0	2	3
Del Mar	0	1	0	0	0	0	0	0	0	0	0	1	1
El Cajon	1	0	0	0	0	0	0	11	2	0	0	14	19
Encinitas	0	0	0	0	0	0	0	5	0	1	0	6	7
Escondido	2	0	0	1	0	0	0	9	0	0	0	12	12
Imperial Beach	0	0	0	0	0	0	0	1	1	0	0	2	3
La Mesa	1	4	1	0	0	0	0	8	2	0	0	16	18
Lemon Grove	0	0	0	0	0	0	0	3	0	0	0	3	3
National City	0	0	0	0	0	0	0	5	0	0	0	5	5
Oceanside	1	0	1	0	0	0	1	13	1	1	0	18	19
Poway	1	1	0	0	0	0	0	3	0	0	0	5	5
San Diego	15	8	6	1	3	1	0	111	8	4	3	160	178
San Marcos	5	0	0	0	0	0	0	2	1	0	0	8	10
Santee	1	0	0	0	0	0	0	2	0	0	0	3	4
Solana Beach	0	0	0	0	0	0	0	0	0	0	0	0	0
Vista	2	0	0	0	0	0	0	6	1	0	0	9	9
Unincorporated County	0	0	1	1	0	0	0	10	5	0	0	17	17
Total	34	17	11	3	4	2	1	216	22	7	3	320	355

Source: CA Department of Fair Employment & Housing, 2014

Fair Housing Complaints Filed with HUD

Table C-4: Basis for Discrimination of Fair Housing Cases filed with HUD (2008-2014)

	Race	National Origin	Color	Sex	Disability	Familial Status	Retaliation	Religion	Total	# of Cases
Carlsbad	1	2	0	0	8	3	2	0	16	14
Chula Vista	4	10	0	3	16	7	9	0	49	38
Coronado	0	0	0	0	3	2	1	0	6	4
Del Mar	0	0	0	0	0	0	0	0	0	0
El Cajon	13	4	1	2	20	6	5	0	51	36
Encinitas	0	1	0	1	6	2	0	0	10	8
Escondido	1	1	0	0	16		3	0	21	23
Imperial Beach	0	0	0	1	0	1	0	0	2	1
La Mesa	3	2	0	1	12	4	9	0	31	23
Lemon Grove	4	0	0	0	1	2	1	0	8	6
National City	3	1	0	0	4	1	0	0	9	6
Oceanside	3	1	0	1	11	6	2	0	24	21
Poway	0	1	0	1	5	1	2	0	10	6
San Diego	34	18	0	13	109	24	23	3	224	177
San Marcos	1	1	0	0	13	0	0	0	15	15
Santee	3	0	0	0	10	1	2	0	16	11
Solana Beach	0	1	0	0	0	1	0	0	2	1
Vista	3	4	0	1	8	2	2	1	21	16
Unincorporated County	3	4	0	5	18	4	5	0	39	33
Total	76	51	1	29	260	67	66	4	554	439

Note: Data represents cases filed from January 1, 2008 to December 31, 2014.

Source: Department of Housing and Urban Development (HUD), 2014

Table C-5: Closing Categories for Fair Housing Cases filed with HUD (2008-2014)

	Conciliated or Settled	No Cause	FHAP Judicial Dismissal	FHAP Judicial Consent Order	Lack of Jurisdiction	Withdrawn After Resolution	Withdrawn Without Resolution	Complainant Failed to Cooperate	Unable to Locate Complainant	DOJ Settlement	DOJ Dismissal	Compensation for Conciliation or Resolution	Total
Carlsbad	4	5	0	1	0	1	1	0	1	0	0	\$200	13
Chula Vista	9	27	0	0	0	2	0	0	0	0	0	\$13,788	38
Coronado	2	1	0	1	0	0	0	0	0	0	0	\$0	4
Del Mar	0	0	0	0	0	0	0	0	0	0	0	\$0	0
El Cajon	9	24	0	0	0	0	1	0	0	1	1	\$14,500	36
Encinitas	1	5	0	1	0	1	0	0	0	0	0	\$5,000	8
Escondido	7	13	0	0	0	3	0	0	0	0	0	\$16,300	23
Imperial Beach	0	1	0	0	0	0	0	0	0	0	0	\$0	1
La Mesa	9	10	0	0	1	1	0	1	0	0	0	\$6,579	22
Lemon Grove	1	4	0	0	0	1	0	0	0	0	0	\$3,079	6
National City	3	2	0	0	0	0	0	1	0	0	0	\$500	6
Oceanside	5	13	1	0	0	0	0	2	0	0	0	\$6,960	21
Poway	1	1	0	0	2	1	1	0	0	0	0	\$0	6
San Diego	29	105	0	2	0	17	8	10	6	0	0	\$49,745	177
San Marcos	7	7	0	0	0	1	0	0	0	0	0	\$4,700	15
Santee	3	6	0	0	0	1	0	1	0	0	0	\$1,200	11
Solana Beach	0	0	0	0	0	1	0	0	0	0	0	\$0	1
Vista	4	11	0	0	0	0	0	0	0	0	0	\$1,200	15
Unincorporated County	4	18	0	0	0	3	3	2	0	1	0	\$4,000	31
Total	98	253	1	5	3	33	14	17	7	2	1	\$127,751	434

Note: Data represents cases filed from January 1, 2008 to December 31, 2014.
Source: Department of Housing and Urban Development (HUD), 2014

CSA San Diego County

Table C-6: CSA San Diego - Clients Served (2009-2014)

	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	Total	% of Total
Carlsbad	19	65	90	101	92	367	10.3%
Chula Vista	27	4	8	10	183	232	6.5%
El Cajon	143	289	408	560	524	1,924	54.1%
La Mesa	44	78	131	153	159	565	15.9%
National City	22	2	1	48	64	137	3.8%
Santee	25	73	67	83	86	334	9.4%
Total	280	511	705	955	1,108	3,559	100%

Source: CSA San Diego, 2015

Table C-7: CSA San Diego - Clients Served by Race/Ethnicity (2009-2014)

	Carlsbad	Chula Vista	El Cajon	La Mesa	National City	Santee	Total	% of Total
Race								
Hispanic	56	123	437	126	90	61	893	25.1%
Non-Hispanic	310	109	1485	439	47	273	2663	74.8%
No response	1	0	2	0	0	0	3	0.2%
Total Clients	367	232	1,924	565	137	334	3,559	100%
Ethnicity								
White	262	77	992	341	27	275	1,974	55.5%
Black/African American	18	23	270	74	11	5	401	11.3%
Asian	6	5	26	8	11	3	59	1.7%
Hawaiian/Pacific Islander	2	1	21	5	2	1	32	0.9%
American Indian/ Alaska Native	2	2	7	0	0	0	11	0.3%
Other/Multi-Racial	77	124	608	137	86	50	1,082	30.4%
Total Clients	367	232	1,924	565	137	334	3,559	100%

Source: CSA San Diego, 2015

Table C-8: CSA San Diego - Clients Served by Income Level (2009-2014)

	Extremely Low Income (<30% MFI)	Very Low Income (<50% MFI)	Low Income (<80% MFI)	>80% MFI or income not reported	Total
Carlsbad	279	53	26	9	367
Chula Vista	169	43	11	9	232
El Cajon	1564	281	58	21	1924
La Mesa	435	91	27	12	565
National City	110	22	4	1	137
Santee	260	54	13	7	334
Total	2817	544	139	59	3559
% of Total	79.2%	15.3%	3.9%	1.7%	100%

Source: CSA San Diego, 2015

Table C-9: CSA San Diego - Basis for Discrimination of Fair Housing Cases Filed (2009-2014)

	Age	Race/Color	National Origin	Sex/Gender	Disability	Familial Status	Source of Income	Retaliation	Religion	Other	Total
Carlsbad	0	8	2	3	4	2	0	0	0	0	19
Chula Vista	0	1	0	0	3	1	0	0	0	0	5
El Cajon	2	30	9	3	18	6	1	0	1	3	73
La Mesa	1	6	2	1	8	2	0	0	0	1	21
National City	0	2	2	1	0	1	0	0	0	1	7
Santee	3	1	1	1	4	0	0	0	0	1	11
Total	6	48	16	9	37	12	1	0	1	6	136
% of Total	4.4%	35.3%	11.8%	6.6%	27.2%	8.8%	0.7%	0.0%	0.7%	4.4%	100%

Source: CSA San Diego, 2015

Legal Aid Society of San Diego

Table C-10: LASSD - Clients Served by Jurisdiction (2012-2014)

	Total Cases	% of Total
Carlsbad	137	1.4%
Chula Vista	654	6.5%
Coronado	15	0.1%
Del Mar	12	0.1%
El Cajon	806	8.1%
Encinitas	50	0.5%
Escondido	360	3.6%
Imperial Beach	143	1.4%
La Mesa	277	2.8%
Lemon Grove	137	1.4%
National City	302	3.0%
Oceanside	607	6.1%
Poway	49	0.5%
San Diego	5148	51.5%
San Marcos	101	1.0%
Santee	120	1.2%
Solana Beach	16	0.2%
Vista	231	2.3%
Unincorporated County	840	8.4%
Total Cases	10,005	100%

Source: Legal Aid Society of San Diego, 2015

Table C-11: LASSD - Clients Served by Household Race/Ethnicity (2012-2014)

	Total Cases	% of Total
White	3832	38.2%
Black/African American	2411	24.0%
Asian	369	3.7%
Hispanic	2782	27.7%
Native American	99	1.0%
Other	538	5.4%
Total Cases	10031	100%

Source: Legal Aid Society of San Diego, 2015

Table C-12: LASSD – Fair Housing Cases by Protected Class Discrimination Complaint (2012-2014)

	Total Cases	% of Total
Age	6	2.0%
Disability	193	63.5%
Familial Status	23	7.6%
Familial Status/Disability	2	0.7%
National Origin	29	9.5%
Race	33	10.9%
Sex	16	5.3%
Source of Income	2	0.7%
Total Cases	304	100%

Source: Legal Aid Society of San Diego, 2015

Housing Opportunities Collaborative

Table C-13: HOC - Basis for Discrimination of Complaints (2012-2014)

	Arbitrary	Age	Color	Disability	Familial Status	Harassment	National Origin	Race	Religion	Sexual Orientation	Sex	Sexual Harassment	Source of Income	Total	# of Cases	Cases Referred to LASSD
2012-2013	1	1	5	43	6	4	1	27	1	1	1	0	3	94	86	18
2013-2014	2	4	0	38	2	4	0	16	0	2	0	1	0	69	71	15
Total	3	5	5	81	8	8	1	43	1	3	1	1	3	163	157	33

Source: Housing Opportunities Collaborative, 2015

Table C-14: HOC – Complaints filed by Race (2012-2014)

	Asian	White	Hispanic	Black	American Indian/ Alaskan Native	Other/ Multiple Race	Total
2012-2013	1	38	27	21	2	7	96
2013-2014	2	25	17	4	2	21	71
Total Cases	3	63	44	25	4	28	167
% of Total	1.8%	37.7%	26.3%	15.0%	2.4%	16.8%	100%

Source: Housing Opportunities Collaborative, 2015

North County Lifeline

Table C-15: North County Lifeline - Basis for Discrimination of Fair Housing Cases Filed (2010-2015)

	Reasonable Modification	Reasonable Accommodation	Disability	Age	Race/Color	National Origin	Sexual Orientation	Religion	Marital Status/Familial Status	Medical Condition	Other	Total	% of Total
Encinitas	0	4	1	0	0	0	0	0	0	0	3	8	6.2%
Vista	0	7	3	0	4	5	0	0	1	0	2	22	16.9%
San Marcos	1	5	4	0	3	3	1	0	0	0	4	21	16.2%
Oceanside	2	16	10	0	8	2	0	0	0	0	0	38	29.2%
Escondido	3	17	3	2	5	5	1	2	2	1	0	41	31.5%
Total	6	49	21	2	20	15	2	2	3	1	9	130	100%
% of Total	4.6%	37.7%	16.2%	1.5%	15.4%	11.5%	1.5%	1.5%	2.3%	0.8%	6.9%	100%	-

Source: North County Lifeline, 2015

Table C-16: North County Lifeline - Basis of Landlord/Tenant Complaints (2010-2015)

	Habitability	Security Deposit	Notice of Eviction	Unlawful Detainer	Foreclosure	Lease Term	General Information	Other	Total	% of Total
Encinitas	6	2	16	0	0	0	61	0	85	6.5%
Vista	74	32	139	46	3	0	0	17	311	23.9%
San Marcos	25	11	23	14	7	6	14	32	132	10.1%
Oceanside	75	29	101	30	13	0	1	86	335	25.7%
Escondido	120	27	115	57	8	0	43	68	438	33.7%
Total	300	101	394	147	31	6	119	203	1,301	100.0%
% of Total	23.1%	7.8%	30.3%	11.3%	2.4%	0.5%	9.1%	15.6%	100%	-

Source: North County Lifeline, 2015

North County Lifeline Fair Housing Collaborative

Table C-17: NCL Fair Housing Collaborative - Clients Served (2009-2014)

	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	Total	% of Total
Coronado	0	1	1	3	2	7	0.3%
Del Mar	6	0	4	4	2	16	0.7%
Imperial Beach	7	11	17	36	45	116	5.0%
Lemon Grove	25	52	59	65	51	252	10.8%
Poway	7	9	28	26	24	94	4.0%
Solana Beach	6	0	1	5	8	20	0.9%
Unincorporated County	69	171	252	301	311	1,104	47.3%
Other cities served							
Encinitas	1	1	1	1	1	5	0.2%
Escondido	108	4	6	4	0	122	5.2%
Oceanside	7	1	0	4	4	16	0.7%
San Diego	352	71	21	80	38	562	24.1%
San Marcos	3	1	2	0	3	9	0.4%
Vista	4	1	5	3	0	13	0.6%
Total	595	323	397	532	489	2,336	100%

Source: Compiled by CSA San Diego, 2015

Table C-18: NCL Fair Housing Collaborative - Basis for Discrimination of Fair Housing Cases Filed (2009-2014)

	Age	Race/Color	National Origin	Sex/Gender	Disability	Familial Status	Source of Income	Retaliation	Religion	Other	Total
Coronado	0	0	0	0	0	0	0	0	0	0	0
Del Mar	0	0	0	0	0	0	0	0	0	0	0
Imperial Beach	0	3	0	0	4	1	0	0	0	1	9
Lemon Grove	1	3	0	0	3	0	0	0	0	0	7
Poway	2	1	0	0	2	1	0	0	0	1	7
Solana Beach	0	0	0	0	4	1	0	0	0	0	5
Unincorporated County	3	8	2	1	12	4	0	0	1	2	33
Other Cities Served											
Encinitas	0	0	0	0	0	0	0	0	0	0	0
Escondido	0	0	0	0	5	1	0	0	0	0	6
Oceanside	0	0	0	0	2	0	0	0	0	0	2
San Diego	1	8	7	0	6	3	0	0	2	0	27
San Marcos	0	1	0	0	0	0	0	0	0	0	1
Vista	0	0	1	0	1	0	0	0	0	1	3
Total	7	24	10	1	39	11	0	0	3	5	100
% of Total	7.0%	24.0%	10.0%	1.0%	39.0%	11.0%	0.0%	0.0%	3.0%	5.0%	100%

Source: Compiled by CSA San Diego, 2015

Table C-19-: NCL Fair Housing Collaborative - Clients Served by Race (2009-2014)

	Race			
	Hispanic	Non-Hispanic	No response	Total
Coronado	0	7	0	7
Del Mar	1	15	0	16
Imperial beach	54	62	0	116
Lemon Grove	90	162	0	252
Poway	29	65	0	94
Solana Beach	4	16	0	20
Unincorporated County	277	827	0	1,104
Other Cities Served				
Encinitas	0	4	1	5
Escondido	0	78	44	122
Oceanside	6	10	0	16
San Diego	332	230	0	562
San Marcos	0	6	3	9
Vista	3	6	4	13
Total	796	1,488	52	2,336
% Total	34.1%	63.7%	2.2%	100%

Source: Compiled by CSA San Diego, 2015

Table C-20: NCL Fair Housing Collaborative - Clients Served by Ethnicity (2009-2014)

	Ethnicity						Total
	White	Black/African American	Asian	Hawaiian/Pacific Islander	American Indian/Alaska Native	Other/Multi-Racial	
Coronado	6	0	0	1	0	0	7
Del Mar	16	0	0	0	0	0	16
Imperial beach	82	5	0	2	1	26	116
Lemon Grove	98	55	3	6	1	89	252
Poway	53	4	5	1	0	31	94
Solana Beach	18	0	0	0	0	2	20
Unincorporated County	653	129	10	13	9	290	1,104
Other Cities Served							
Encinitas	4	0	0	0	0	1	5
Escondido	46	2	1	0	0	73	122
Oceanside	10	1	0	0	0	5	16
San Diego	177	43	12	5	3	322	562
San Marcos	3	1	0	0	0	5	9
Vista	5	2	0	0	0	6	13
Total	1,171	242	31	28	14	850	2,336
% Total	50.1%	10.4%	1.3%	1.2%	0.6%	36.4%	100%

Source: Compiled by CSA San Diego, 2015

Fair Housing Audit Testing

Table C-21: Fair Housing Audit Testing (2012-2015)

City	FY	Test Variable	Test Market	Findings				Total # of Sites
				Disparate Treatment/Conditions		No Basis for Follow up		
				Total	%	Total	%	
Carlsbad	FY 2014-15	Sexual Orientation	Rental	1	10%	9	90%	10
Chula Vista	FY 2012-13	Race (African American/ Caucasian)	Rental	2	20%	8	80%	10
Chula Vista	FY 2013-14	Race (African American/ Caucasian)	Rental	2	40%	3	60%	5
Chula Vista	FY 2014-15	Race (African American/ Caucasian)	Rental	1	33%	2	67%	3
El Cajon	FY 2013-14	Race (African American/ Caucasian)	Rental	3	30%	7	70%	10
El Cajon	FY 2013-14	Disability	Rental	2	33%	4	67%	6
El Cajon	FY 2014-15	Sexual Orientation	Rental	2	40%	3	60%	5
Encinitas	FY 2011-12	Disability	Rental	3	67%	1	33%	4
Encinitas	FY 2012-13	Race (African American/ Caucasian)	Rental	2	67%	1	33%	3
Encinitas	FY 2013-14	Familial Status	Rental	0	0%	3	100%	3
La Mesa	FY 2014-15	Race (African American/ Caucasian)	Rental	1	20%	4	80%	5
National City	FY 2012-13	Familial Status (Families with Children)	Rental	1	20%	4	80%	5
Oceanside	FY 2012-13	Race (African American/ Caucasian)	Rental	4	40%	6	60%	10
Oceanside	FY 2013-14	Familial Status - (Families with Children)	Rental	2	20%	8	80%	10
San Marcos	FY 2011-12	Disability	Rental	0	0%	5	100%	5

Table C-21: Fair Housing Audit Testing (2012-2015)

City	FY	Test Variable	Test Market	Findings				Total # of Sites
				Disparate Treatment/Conditions		No Basis for Follow up		
				Total	%	Total	%	
San Marcos	FY 2012-13	Race	Rental	0	0%	5	100%	5
San Marcos	FY 2013-14	Race (African American/Caucasian)	Rental	0	0%	5	100%	5
San Diego	FY 2012-13	Disability (Service Animals)	Rental	16	53%	14	47%	30
San Diego	FY 2012-13	Disability (Accessibility)	Rental	3	10%	27	90%	30
San Diego	FY 2012-13	Familial Status (Families with Children)	Rental	13	43%	17	57%	30
San Diego	FY 2012-13	Race (African American/Caucasian)	Housing Sales	5	45%	6	55%	11
San Diego	FY 2012-13	Race (Hispanic/Caucasian)	Housing Sales	5	56%	4	44%	9
San Diego	FY 2012-13	Race (African American/Caucasian)	Mortgage Lending	6	60%	4	40%	10
San Diego	FY 2012-13	Perceived Neighborhood Composition	Property Insurance	3	60%	2	40%	5
San Diego	FY 2013-14	Same Sex	Rental	4	36%	7	64%	11
San Diego	FY 2013-14	National Origin (Asian/Caucasian)	Rental	7	26%	20	74%	27
San Diego	FY 2013-14	Race (African American/Caucasian)	Rental	5	38%	8	62%	13
Santee	FY 2014-15	Race (African American/Caucasian)	Rental	1	25%	3	75%	4
Vista	FY 2011-12	Disability	Rental	1	10%	9	90%	10
Vista	FY 2012-13	Race (African American/Caucasian)	Rental	2	20%	8	80%	10
Vista	FY 2013-14	Familial Status (Families with Children)	Rental	4	40%	6	60%	10

Table C-21: Fair Housing Audit Testing (2012-2015)

City	FY	Test Variable	Test Market	Findings				Total # of Sites
				Disparate Treatment/Conditions		No Basis for Follow up		
				Total	%	Total	%	
County of San Diego	FY 2011-12	Disability	Rental	11	28%	29	73%	40
County of San Diego	FY 2012-13	Race (African American/Caucasian)	Rental	10	25%	30	75%	40
County of San Diego	FY 2013-14	Familial Status (Families with Children)	Rental	8	20%	32	80%	40

Source: CMH Consulting 2015, NCLL 2015, LASSD 2015, CSA 2015

Hate Crimes

Table C-22: Hate Crimes (1997-2003)

Motivation	Race	Religion	Sexual Orientation	Ethnicity	Disability	Total
Carlsbad	1	2	4	0	0	7
Chula Vista	10	3	6	4	0	23
Coronado	0	1	1	1	0	3
Del Mar	0	0	0	1	0	1
El Cajon	14	2	3	2	0	21
Encinitas	5	5	5	0	0	15
Escondido	20	6	8	10	0	44
Imperial Beach	10	1	4	2	0	17
La Mesa	14	5	0	6	0	25
Lemon Grove	11	0	0	2	0	13
National City	7	2	4	2	0	15
Oceanside	68	9	28	11	3	119
Poway	12	3	4	5	0	24
San Diego	324	115	233	120	1	793
San Marcos	6	2	0	6	0	14
Santee	26	3	5	15	0	49
Solana Beach	3	0	2	0	0	5
Vista	14	8	4	5	0	31
Metropolitan San Diego County	77	18	13	38	2	148
Total	622	185	324	230	6	1367

Source: U.S. Department of Justice Federal Bureau of Investigation, 1997-2003

Table C-23: Hate Crimes (2007-2013)

Motivation	Race	Religion	Sexual Orientation	Ethnicity	Disability	Gender ¹	Gender Identity ¹	Total
Carlsbad	1	1	2	1	0	0	0	5
Chula Vista	14	9	7	7	0	0	0	37
Coronado	0	3	1	0	0	0	0	4
Del Mar	1	1	0	0	0	0	0	2
El Cajon	3	0	1	2	0	0	0	6
Encinitas	5	3	4	4	0	0	0	16
Escondido	30	2	3	7	0	0	0	42
Imperial Beach	2	0	1	2	0	0	0	5
La Mesa	1	2	3	1	0	0	0	7
Lemon Grove	5	0	3	2	0	0	0	10
National City	6	0	1	2	0	0	0	9
Oceanside	46	12	7	11	0	0	0	76
Poway	4	6	2	0	0	0	0	12
San Diego	95	57	92	48	1	0	0	293
San Marcos	4	1	3	1	0	0	0	9
Santee	18	2	1	3	0	0	0	24
Solana Beach	0	0	0	0	0	0	0	0
Vista	11	5	3	5	0	0	0	24
Metropolitan San Diego County	68	16	19	30	0	0	0	133
Total	314	120	153	126	1	0	0	714

Notes:

1. "Gender" and "Gender Identity" hate crime categories available as of 2013 data set.

Source: U.S. Department of Justice Federal Bureau of Investigation, 2007-2013

This appendix summarizes and compares key findings contained in the 2010 AI document in order to evaluate the progress toward addressing impediments to fair housing choice. The findings reviewed in this appendix include those that were carried forward from various previous AI documents and incorporated in the 2010 AI.

D.1 Regional Impediments from Previous AIs

Education and Outreach

Impediment: Educational and outreach literature regarding fair housing issues, rights, and services on websites or at public counters is limited.

Recommendations:

1. Chula Vista, Coronado, Del Mar, Imperial Beach, Lemon Grove, San Diego, and Solana Beach should provide links to fair housing and other housing resources with current information on their websites.
2. National City, La Mesa and Escondido should consider including detailed information about fair housing on their websites, in addition to the links they currently have to the Center for Social Advocacy.
3. All jurisdictions should consider prominently displaying fair housing information on their public counters.

Efforts: Nearly all of the cities in San Diego County have fair housing information readily available for their residents. Chula Vista, Coronado, El Cajon, Encinitas, Escondido, La Mesa, Lemon Grove, National City, Oceanside, Poway, San Marcos, Santee, San Diego (City), San Diego (County), and Vista provide links to fair housing and other housing resources with current information on their websites. The City of Santee displays fair housing information on their public counters. The City of Encinitas also developed an LEP plan, in addition to posting several fair housing posters (English and Spanish) throughout City Hall.

The cities of Carlsbad, Imperial Beach, and Solana do not have links to fair housing resources on city websites, and Coronado does not have the most to date information on its website.

Impediment: Many fair housing violations are committed by small “mom and pop” rental operations. As many individual homeowners enter the business of being a landlord by renting out their homes, many may not be aware of current laws.

Recommendation:

1. Entitlement jurisdictions should include in the scopes of work for fair housing services to expand outreach to small property owners. Fair housing service providers should coordinate with all entitlement and participating jurisdictions to identify small property owners within their client jurisdictions to specifically target education and outreach materials to this segment of the market population. All entitlement and participating jurisdictions should collaborate with service providers in outreach activities.

Efforts: The Carlsbad Housing Agency sponsors fair housing workshops for residents and property owners/managers in order to educate housing providers of fair marketing plans. The City of El Cajon continues to work with the San Diego Regional Alliance for Fair Housing (SDRAFFH) to determine the best ways to target small property owners. In June 2012 and July 2013, the City’s fair housing service provider conducted workshops for small property owners. The City of Oceanside held rental property owners workshops on January 12, 2012 with 49 attendees and another on June 11, 2013 to educate 24 owners/managers, including seven “mom and pop” property owners, on fair housing laws and responsibilities. The City of San Diego hosted a total of nine workshops for property owners and landlords during FY 2013 and FY 2014, at no cost to attendees. Beginning in FY 2011-2012, San Marcos expanded the focus of educational and outreach efforts to “mom and pop” rentals. The City of San Marcos continues to contract North County Lifeline (NCL) to provide landlord education.

Lending and Credit Counseling

Impediment: Hispanics and Blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates.

Recommendation:

1. All jurisdictions should collaborate with the San Diego Reinvestment Task Force to implement the recommendations contained in the Three Year Plan.
2. All jurisdictions that offer homebuyers programs also consider stepping up outreach efforts in minority communities in order to improve loan origination/approval rates and increase awareness of and education about homeownership opportunities.

Impediment: Many of the reasons for application denial, whether in the rental market or in the home purchase market, relate to credit history and financial management factors.

Recommendations:

1. Provide findings of this AI and other related studies to the CRI Task Force.
2. All jurisdictions that offer homebuyer programs should continue providing education and outreach on Credit History and Financial Management.
3. Jurisdictions should collaborate with the CRI in the implementation of the Three-Year Plan prepared by the CRI.

Efforts: The County of San Diego offers low-interest deferred payment loans for low-income first-time homebuyers through its Downpayment and Closing Cost Program. This program is available to first-time homebuyers looking to purchase homes in the unincorporated area of San Diego County or in the cities of Carlsbad, Coronado, Del Mar, Encinitas, Imperial Beach, La Mesa, Lemon Grove, Poway, San Marcos, Santee, Solana Beach or Vista.

The City of La Mesa previously administered its own First-Time Homebuyer Program, and between FY 2010 and FY 2013, down payment and closing cost assistance was provided to five minority households in the City. HUD approved Homebuyer Counseling was a required component of this program and completion of the 8-hour seminar, which includes final management curricula, was required prior to the close of escrow.

The City of San Marcos has increased referrals and access to HUD-Approved Housing Counseling Agencies. Additionally, the City ensured that this information was part of New First Time Homebuyer education curricula. Efforts to continue to hold HOME Clinics in collaboration with the Housing Opportunities Collaborative and the San Diego County Libraries are underway.

The City of Vista allocates CDBG funds annually to support programs that incorporate financial literacy.

The City of Chula Vista offers gap financing for first-time low-income homebuyers to purchase eligible properties through its First-Time Homebuyer Program.

The City of El Cajon offers two unique programs designed to assist first-time homebuyers with purchasing a new or existing single-family or condominium home: the American Dream and California Dream First-Time Homebuyer programs. The City is currently reviewing opportunities to improve outreach efforts to minorities for these programs. HUD-approved Homebuyer Counseling is a required component of the City's homebuyer programs. El Cajon continues to work with the San Diego Regional Alliance for Fair Housing (SDRAFFH) to explore the possibility of giving a presentation on the findings of the AI to the CRI.

The City of Escondido administers the Homebuyer Entry Loan Program (HELP). Brochures for this first-time homebuyer program are available on the City's website in both English and Spanish. The City continues to review opportunities to improve outreach efforts to minorities for this program. However, participation is low overall (not only among minorities) due to HUD requirements like maximum purchase price, and market influences, like buyers with all cash offers. HUD approved Homebuyer Counseling is a required component of the City's HELP.

National City offers a First Time Homebuyer Assistance Program for its residents. In 2011, the City began targeting outreach efforts to underrepresented groups and tracking the demographic information of participants in the program.

The City of Oceanside provides homebuyer assistance through its CalHome First-Time Homebuyer Program. Between FY 2010 and FY 2013, the City provided 16 loans through this program, 12 of which were made to Hispanic and Black households. In addition, the City referred denied applicants to Habitat for Humanity or Community Housing Works for free Financial Fitness assistance courses

to help prepare them for any future loan applications. The City also established a computer lab at its Libby Lake Resource Center and coordinated with the Leichtag Foundation to provide assistance services via private web-conferencing.

The City of San Diego has been actively supporting the activities of the San Diego Regional Alliance for Fair Housing regarding collaborations with the San Diego City/County Reinvestment Task Force. During FY 2012 to FY 2014, the City of San Diego chaired the Alliance's Subcommittee for Strategic Planning. Additionally, the City continued to support the activities of SDRAFFH with regard to collaboration with the San Diego City/County Reinvestment Task Force. In addition, the San Diego Housing Commission (SDHC) offers deferred loans, homeownership grants, and mortgage credit certificates to first-time homebuyers through its First-Time Homebuyer Program.

Housing Discrimination

Impediment: Housing discrimination persists throughout the County, which is supported by general literature, statistical data, cases filed with DFEH, and testing conducted in the region.

Recommendations:

1. Conduct comprehensive and countywide random testing on a regular basis to identify issues, trends, and problem properties. Expand testing to cover other protected classes, especially those with emerging trends of suspected discriminatory practices.
2. Support stronger and more persistent enforcement activity by fair housing service providers.
3. Expand education and outreach efforts, with specific efforts outreaching to small rental properties where the owners/managers may not be members of the Apartments Association.

Impediment: Fair housing service provider contracts with the jurisdictions do not currently allow for random testing or testing audits.

Recommendation:

1. Entitlement jurisdictions should consider setting aside funding for fair housing audits in 2011 and every two years thereafter. Specifically, entitlement jurisdictions should consider pooling funds to conduct regional audits, rather than acting individually, and work collaboratively with fair housing service providers to pursue FHIP funds for audits and testing as HUD funding is available.

Efforts: See earlier discussions on fair housing outreach and education efforts targeted at small property owners.

The San Diego Regional Alliance for Fair Housing (SDRAFFH) recently appointed a Steering Committee to develop a Strategic Plan that is expected to include a coordinated approach to region-wide testing.

The City of Carlsbad tested for discrimination on the basis of sexual orientation. In FY 2014-15, of the five sites tested, one showed unequal treatment to the potential renter.

The City of El Cajon entered into a contract with a fair housing testing organization and conducted fair housing testing for race at 10 sites during FY 2013-14. Three out of seven sites showed testers unequal treatment. A second phase was also conducted that same year for disability (6 sites) and two sites showed disparate treatment.

The City of Encinitas randomly tested for discrimination on the basis of disability in FY 2011-12 and on the basis of disability in FY 2012-13. During both tests, two out of three sites showed disparate treatment. Additionally, in FY 2013-14, the City randomly tested for discrimination on the basis of familial status. Out of three sites tested, none showed unequal treatment.

The City of La Mesa has randomly tested for race in FY 2014-15, and one out of five sites showed the tester disparate treatment.

The City of National City has randomly tested for familial status in FY 2014-15. Out of the five sites tested, one showed the tester unequal treatment.

The City of Oceanside randomly tested for discrimination on the basis of race and familial status in FY 2012-13 and FY 2013-14. Each variable was tested at ten sites. Testers were shown disparate treatment at 4 out of 6 sites when testing for race, and at 2 out of 10 sites when testing for familial status.

In FY 2013, the City of San Diego conducted 125 random audit tests (60 rental sites, 20 sales sites, 10 mortgage lending tests, 30 disability accessibility tests, and five insurance tests). In addition, a total of 133 random paired fair housing tests were conducted in the categories of disability, color, familial status and national origin in the arena of rental, sales, insurance, lending and accessibility. In FY 2014, 51 random paired fair housing tests were conducted in the categories of national origin, race and sexual orientation in the arena of rental housing. Nearly 40 percent of sites showed unequal treatment towards the testers when testing for race (38 percent) and sexual orientation (36 percent). When testing for national origin, 26 percent (7 out of 20 sites) also showed disparate treatment. Regional outreach included a Spanish and English radio PSA campaign focusing on disability discrimination and the City of San Diego produced a FH video PSA with a focus on disability discrimination.

Legal Aid Society of San Diego (LASSD), the City of San Diego's fair housing service provider, successfully sued a large housing provider who discriminated against persons with disabilities by not having accessible apartment units, as required by law. The lawsuit resolved all issues, resulting in a \$275.00 settlement and major retrofits to the building. In addition, LASSD successfully sued a San Diego landlord for sexual harassment of a female tenant, which resulted in the landlord agreeing to use a professional management company for all rental properties. LASSD has also successfully filed several pending complaints with HUD regarding discrimination on the basis of disability and familial status. The agency also regularly uses the conciliation process to successfully resolve discrimination complaints on the basis of disability, which has resulted in accommodations being granted for the benefit of clients.

The City of San Marcos has contracted North County Lifeline (NCL) to conduct investigative activities, including on-site inspections, alleged violator interviews, mediation of fair housing and landlord/tenant issues, and fair housing training for housing providers found in violation of fair

housing laws. The City of San Marcos conducted random housing testing on the basis of discrimination for race in FY 2012-13 and FY 2013-14, and in FY 2011-12 tested for discrimination on the basis of disability. Of the total 15 sites tested, no sites were reported to show unequal treatment.

The City of Vista randomly tested for discrimination on the basis of disability in FY 2011-12. From FY 2012-2013 to FY 2013-2014, the City also randomly tested for discrimination regarding race and family size. Disparate treatment was noted when testing for familial status at 40 percent of sites, for race at 20 percent of sites and for disability at 10 percent of sites.

Racial and Economic Segregation

Impediment: Previous AIs identified patterns of racial and ethnic concentrations are present within particular areas of San Diego County.

Revised Recommendations:

1. Work to diversify and expand the housing stock to accommodate the varied housing needs of different groups.
2. Promote equal access to information for all residents on the availability of decent and affordable housing by providing information in multiple languages (to the extent feasible) and through venues and media that have proven success in outreaching to community, particularly those hard-to-reach groups.
3. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented.

Impediment: Due to the geographic disparity in terms of rents, concentrations of Section 8 voucher use has occurred.

Revised Recommendations:

1. Work to expand the affordable housing inventory and implement policies that would discourage concentration of affordable housing units within individual jurisdictions.
2. Promote the Housing Choice Voucher program to rental property owners. With guaranteed income from HUD, the Housing Choice Vouchers should be an attractive option given the current depressed market conditions.
3. Work collaboratively with local housing authorities and affordable housing providers to ensure affirmative fair marketing plans and deconcentration policies are implemented.
4. Continue to implement the Choice Communities Initiative and Moving Forward Plan by the San Diego Housing Commission to expand locational choices for voucher users. The Housing Commission should also explore other mechanisms to deconcentrate the use of vouchers.

Efforts: The City of Carlsbad provides information on fair housing and affordable housing at City facilities and on its website. Bilingual staff is available at facilities and interpretation services are utilized on as-needed basis. Additionally, the City has a wide variety of City regulated affordable housing provided under an inclusionary housing ordinance that target various income levels. As a

result of its inclusionary housing ordinance, Carlsbad has a wide variety of City regulated affordable housing distributed throughout the entire jurisdiction—allowing Section 8 clients to locate affordable and available rentals in all areas of Carlsbad and further reducing the concentration of low and lower income households in the City. The City continues to maintain their payment standards at 110 percent of the HUD-published FMRs for studios, 1 bedroom, and 2 bedrooms unit expanding the availability of housing options in Carlsbad’s jurisdiction.

The cities of El Cajon and Escondido use available housing funds to expand their supplies of affordable housing and improve existing housing. Additionally, El Cajon encourages multilingual outreach targeted at hard-to-reach groups. Escondido has utilized available housing funds to expand its supply of affordable of housing and has a wide variety of housing distributed throughout the City. Both El Cajon and Escondido require affirmative fair housing marketing plans for developers and managers of affordable housing. National City also requires an affirmative fair marketing plan for every rental rehabilitation and new construction project in the City.

The City of Encinitas has created a Limited English Proficiency Plan and Fair Housing Posters.

The City of La Mesa provides information and referrals to the Housing Choice Voucher/Section 8 Program administered by the County to all callers/visitors who seek rental assistance. A link is provided on the City’s website to the County’s rental assistance programs. Affordable apartment developments within the City are geographically distributed and promote fair housing principles.

The City of Oceanside has expanded the Section 8 Voucher Administrative Plan to address racial segregation. In addition, the City utilizes Go Section 8 Software for ease of access to a wider geographic rental market and, in January 2012, the City hosted a new and interested owner workshop in conjunction with the City of Carlsbad and the City of Encinitas. The City of Oceanside has made efforts to reduce racial segregation and linguistic isolation through a variety of community events. City staff host bridging events merging segregated neighborhoods in an effort to minimize or eliminate gang boundaries (that are not only neighborhood based but also racially motivated), address linguistic needs and improve communication and relationships between previously rival neighborhoods, build trust among residents and increase community connectedness. Residents are encouraged to cross neighborhood boundaries and attend events in communities outside their immediate neighborhoods.

LASSD continues to work with the City of San Diego and the San Diego Housing Commission (SDHC) to develop a strategy for deconcentration of Housing Choice Vouchers. Additionally, nearly 10,000 multilingual brochures (available in English, Spanish, Vietnamese, Chinese and Tagalog) were distributed from FY 2013 to FY 2014 to promote equal access to information. Regional outreach also included a Spanish and English radio PSA campaign.

The City of San Marcos began reviewing concentrations of Section 8 voucher use in FY 2011-2012.

The City of Santee has significantly broadened the variety of housing types and costs available within the community. Additionally, affordable apartment developments financially-assisted by the City are widely marketed, promote fair housing principles, and are evenly geographically distributed.

The City of Vista’s Inclusionary Housing Program encourages deconcentration.

Housing Options

Impediment: Housing choices for persons with disabilities are limited.

Recommendation:

1. All jurisdictions should continue their efforts to expand the variety of available housing types and sizes. In addition to persons with disabilities, senior households, families with children, farmworkers, and the homeless, among others, can also benefit from a wider range of housing options.

Impediment: None of the jurisdictions have adopted a universal design ordinance.

Recommendation:

1. If formal Universal Design ordinances are cost prohibitive, jurisdictions could consider encouraging, but not requiring, universal design principles in new housing developments (i.e. San Diego County's current practice).
2. All jurisdictions with a residential rehabilitation program (regardless of funding sources) should specifically include ADA-compliant upgrades in their programs. Jurisdictions could also consider modifying their housing rehabilitation programs to make financial assistance for accessibility improvements available for renters, as well as homeowners.

Efforts: Most of the region's 19 jurisdictions, including Carlsbad, Chula Vista, Coronado, Escondido, La Mesa, National City, Oceanside, Poway, Santee, San Diego (City), San Diego (County), San Marcos, Solana Beach, and Vista have explicit recognition of their obligation to reasonably accommodate the housing needs of residents in the Municipal Code.

Since 2011, the City of Carlsbad has allocated over \$9 million to affordable housing projects for seniors, disabled seniors, farm workers, homeless families with children and low income households including youth leaving foster care. In addition, the City has allocated \$164,000 in Housing Trust funds for a Home Repair Program that may be used for improvements to assist those with disabilities. Carlsbad has previously considered a universal design ordinance but deemed it not cost effective for new developments. The City's rehabilitation program also specifically allow for improvements that enhance accessibility.

The City of Chula Vista's Community Housing Improvement Program allows for improvements that enhance accessibility.

The City of El Cajon provided \$4.5 million in funding for a project that added 49 units of new construction targeting very-low income seniors. All units are adaptable for disabled accessibility. The City's fair housing service provider is tasked each year with creating and maintaining a list of accessible housing in the City. The City has determined that the adoption of a universal design ordinance is not financially feasible. The Community Development Department requires ADA where indicated in the Building Code and whenever federal funds are being used. However, the City encourages universal design features when feasible for a project. ADA upgrades are routinely provided in the City's rehabilitation programs.

The City of Encinitas' rehabilitation program specifically allows for improvements that enhance accessibility.

The City of Escondido recently assisted in the development of a new 60-unit development for very low-income seniors. The City has a wide variety of affordable housing in the City for seniors and families with children, including many residential care facilities and transitional units. The City ensures that all affordable projects provide reasonable accommodation to persons with disabilities and federally funded projects are required to meet accessibility and adaptability standards. The City's Community Development Department also requires ADA compliance where indicated in the Building Code and whenever federal funds are being used. ADA upgrades are provided for in the City's new rehabilitation program. While the City is not considering a Universal Design Ordinance at this time due to the availability of housing for persons with disabilities, the City does encourage Universal Design Features in a project.

La Mesa's Community Development Department requires ADA compliance where indicated in the Building Code and whenever federal funds are being used. ADA upgrades are routinely provided in the City's rehabilitation programs.

In 2011, the Lil Jackson Senior Housing community opened in Oceanside, providing 90 very low- and low-income units to seniors. The City also negotiated a Development Agreement for Mission Cove, a housing project to bring 288 multi-family and senior units with universal design. The City's rehabilitation program also specifically allow for improvements that enhance accessibility.

The San Diego Housing Commission maintains an Affordable Housing Resource Guide that includes regional resources as well as an affordable rental housing list specifying housing for disabled people within the City. The County of San Diego also provides a similar database of affordable rental housing and services throughout the County that is accessible to persons with disabilities. LASSD successfully sued a large housing provider — which received federal funding — for discrimination against persons with disabilities by not having accessible apartments, as required by law. This resulted in a large settlement as well as a major retrofit, which has increased the supply of accessible housing to persons with disabilities. In addition, in the City of San Diego, Universal Design Guideline compliance is a requirement of all Opportunity Fund applications, DDAs and OPAs and the San Diego Housing Commission meets with all developers to review universal design standards on all proposed projects. The County of San Diego also promotes Universal Design in new developments.

The City of San Marcos recently conducted a feasibility study for universal design ordinance implementation. However, no ordinance was adopted.

The City of Santee's Municipal Code (Chapter 17.10) provides for a wide range of housing (residential care facilities, congregate care facilities, single-room occupancy dwellings, limited and general group care facilities & transitional and support care facilities). Additionally, the Municipal Code (Chapter 17.06.055) provides for reasonable accommodation/residential accessibility. The City's rehabilitation program also specifically allow for improvements that enhance accessibility. The City has not adopted a universal design ordinance governing construction or modification of homes using design principles that allow individuals to remain in those homes as their physical needs and

capabilities changes. In light of current and proposed planning policies and zoning regulations, the City believes that it has mitigated any potential constraints to the availability of housing for persons with disabilities.

The City of Vista's rehabilitation program specifically allows for improvements that enhance accessibility. The City has also entered into development agreements for affordable housing projects that incorporate universal design.

Housing Conditions

Impediment: Lead-based paint hazards often disproportionately affect minorities and families with children.

Recommendation:

1. All jurisdictions that offer homebuyer and rehabilitation programs should include lead-based paint testing as part of their homebuyer and residential rehabilitation programs (regardless of funding sources).

Impediment: Substandard housing conditions tend to impact minority households disproportionately.

Recommendation: All jurisdictions that offer rehabilitation programs should pursue the following:

1. Offer housing rehabilitation programs, either directly or through the County, and make lead-based paint testing as part of their housing rehabilitation programs.
2. Consider modifying the housing rehabilitation programs to make financial assistance for accessibility improvements available for renters as well as homeowners.

Efforts: The City of Carlsbad requires lead-based paint (LBP) assessment and resolution, when needed, in all loan programs. LBP testing and remediation are also required for El Cajon's rehabilitation programs (properties built before 1978). Additionally, LBP testing is conducted for First Time Homebuyer (FTHB) properties (built before 1978) and clearance must be obtained before the City will participate in the funding. Escondido has similar requirements for its homebuyer program. In addition, LBP testing and remediation for properties built before 1978 are required for the City's new rehabilitation program. National City's Housing Inspection Program has a lead testing and education component. In FY 2011, the City of Oceanside conducted 20 LBP inspections on mostly senior residences—not impacting children. The City has also implemented a code enforcement program in neighborhoods that are disproportionately affected by LBP hazards to increase education and referral to testing programs for families. The City of San Diego continues to support and encourage the ongoing program offered by the San Diego Housing Commission (SDHC) for LBP hazards in low-income housing units. San Marcos implements LBP testing in its residential rehabilitation program. Additionally, the City conducts annual review achievements of additional testing and education efforts. The City of Santee requires LBP assessment and resolution in all of its loan programs and Vista's housing rehabilitation program includes LBP education and testing requirements.

The City of El Cajon offers both mobile home and single-family rehabilitation programs that routinely include accessibility improvements. The City will explore re-opening its multifamily rehabilitation program which is currently dormant. Following the dissolution of redevelopment authorities statewide, home rehabilitation loan programs were eliminated in the City of Escondido. However, the City began a new rehab program in 2015, which includes lead-based paint testing and funding for other improvements to correct substandard conditions for homeowners. The City also is supporting funding rehabilitation of multi-family rental developments through its RFP process. Through its Housing Program, National City has contracted the Enforcement of Health and Safety Regulations lead testing.

Improved Regional Collaboration and Reporting

Impediment: Only minimal successes in regional collaboration had been documented.

Recommendation:

1. The fair housing service providers should continue to collaborate and work to affirmatively further fair housing in the region.
2. A single reporting system should be used by the fair housing service providers to compile consistent fair housing data that facilitates analysis of trends and patterns.
3. The Fair Housing Resources Board (FHRB) should also continue to function as a collaborative to coordinate fair housing services for the region.
4. Entitlement jurisdictions should annually review its scope of work to address service gaps.

Impediment: Fair housing service providers are supposed to be using HUD's standard reporting categories in reporting fair housing statistics.

Recommendation:

1. Entitlement jurisdictions contracting for fair housing services should work with the fair housing service providers to develop one uniform reporting method and consistent reporting categories to report fair housing data.

Impediment: While education and outreach efforts are a clear priority of all agencies involved, a previous review of sub-recipient contracts, Action Plans, CAPER reports, and annual accomplishment reports indicated a lack of quantifiable goals, objectives, and accomplishments to gauge success or progress.

Recommendation:

1. Fair housing service providers should publicize the outcomes of fair housing complaints to encourage reporting.
2. The City of Oceanside should establish outcome-based performance measures. Remaining jurisdictions should continue to identify specific quantifiable objectives and measurable goals related to furthering fair housing.

Impediment: Fair housing services vary across the region based on the agency providing the services and the work scopes of each sub-recipient contract.

Recommendation:

1. Entitlement jurisdictions should continue collaborating with fair housing services providers to ensure an adequate level of service is available to all residents.
2. Entitlement jurisdictions should also evaluate service gaps and establish appropriate levels of funding for the provision of these services.
3. The Fair Housing Resources Board should regularly update its service area map to provide the public with clear information on service providers and types of services available.
4. Entitlement jurisdictions and the Fair Housing Resources Board should establish a collaborative relationship with the 2-1-1 San Diego Hotline.
5. Fair housing service providers should work with 2-1-1 San Diego to educate and train their phone operators in identifying and directing fair housing issues to the appropriate service providers. Fair housing service providers should be listed among the community service organizations that 2-1-1 can refer people to.

Impediment: While tenant/landlord disputes are not fair housing issues in general, providing dispute resolution services may prevent certain situations from escalating to discrimination issues.

Recommendation:

1. Entitlement jurisdictions should ensure tenant/landlord dispute resolution services are provided to complement the fair housing services. The region's other fair housing service providers should consider adding the tenant/landlord mediation services currently offered by NCL to the array of housing services they already provide.

Impediment: Fair housing service providers should actively pursue Fair Housing Initiative Program (FHIP) funds.

Recommendations:

1. All entitlement jurisdictions are encouraged to select organizations that meet QFHO and FHO criteria for fair housing services.
2. All service providers for fair housing are encouraged to seek FHIP funds to provide fair housing testing services.

Efforts: The San Diego Regional Alliance for Fair Housing (SDRAFFH—formerly the Fair Housing Resource Board) encourages coordination among service providers through its membership. All providers are invited and encouraged to become members and all providers are currently members. Collaboration between the jurisdictions and service providers is also encouraged. The cities of Carlsbad, Chula Vista, La Mesa, National City, Oceanside, Poway, San Marcos, Vista and both the City and County of San Diego all report identifying service gaps with their service providers and are currently working to revise their scopes.

The cities of Carlsbad, Chula Vista, El Cajon, Encinitas, Escondido, La Mesa, National City, Oceanside, San Diego, San Marcos, Santee and Vista, as well as their respective fair housing service providers, are active members of SDRAFFH, which meets regularly to collaborate on fair housing issues and topics. Members of SDRAFFH are currently working together to develop a uniform reporting system. In 2012, the City of San Marcos began incorporating a “provider cooperation” clause in its scope of work, encouraging fair housing providers to share resources and information.

In addition, the City of San Diego actively supports the activities of the SDRAFFH with regard to collaboration with the San Diego City/County Reinvestment Task Force and to further address this impediment. From FY 2012 to FY 2014, the City chaired the Alliance's Subcommittee for Strategic Planning, which meets eight times per year (the Alliance meets quarterly). Included in these meetings is the review of a single reporting system to compile regional fair housing activities and testing information, to facilitate the analysis of trends and patterns. In FY 2014, SDRAFFH established a regional website and initiated a radio PSA campaign during the month of April 2014 (Fair Housing Month).

Members of SDRAFFH are also working together to develop uniform informational materials and to ensure that the public can reliably reach a fair housing service provider (through 2-1-1, Housing Opportunities Collaborative's website and other ways) when needed. Providers are working together and have agreed to assist all persons in need of assistance, regardless of where that person resides.

The City of San Diego meets monthly with its two fair housing service providers (LASSD and Housing Opportunities Collaborative) in order to evaluate service gaps and to ensure an adequate level of service is available to all residents. Additionally, the City has established a Fair Housing Hotline to ensure its fair housing services are available to the community. The City has also contracted with LASSD, who operates an independent fair housing hotline staffed by a 12-person call center, to receive fair housing complaint intake phone calls from residents. The City of San Marcos funds 211 to provide information on fair housing services as well as other needs.

Tenant/landlord disputes are addressed by the region's current fair services providers.

In FY 2013, LASSD submitted a FHIP application with the support of the City of San Diego. LASSD was awarded a three-year Private Enforcement Initiative FHIP grant by HUD in 2014. In 2015, LASSD was additionally awarded an Education Outreach Initiative FHIP grant from HUD.

D.2 Jurisdiction-Specific Impediments Carried Over from Previous AIs

Jurisdictions in San Diego County have established various land use policies, zoning provisions, and development regulations that may impede the range of housing choices available. The following section outlines the recommendations made to each specific jurisdiction in the 2010 Regional AI in order to address their respective impediments.

Carlsbad

Recommendations:

1. Remove the definition of family from its Zoning Ordinance.
2. Amend the Zoning Ordinance to permit emergency shelters by right in a specified zone. Carlsbad should also clearly define the transitional housing and supportive housing. When such housing is developed as group quarters, they should be permitted as residential care facilities. When operated as regular multi-family rental housing, transitional and supportive housing should be permitted by right as a multi-family residential use in multi-family zones.
3. Adopt an ordinance to establish a formal policy on reasonable accommodation.
4. Amend the Zoning Ordinance to include provisions for supportive housing pursuant to State law.

Efforts: The Carlsbad Zoning Ordinance was amended to remove the definition of “family” in 2010; the amendment was approved by the Coastal Commission in 2011. The City also amended the Zoning Ordinance to permit emergency shelters in October 2012; this amendment was approved by the Coastal Commission in 2014. The reasonable accommodations zoning ordinance amendment was adopted by the City Council in April 2011. The Coastal Commission approved the amendment with suggested modifications in October 2012, which the City Council approved in November 2012. The ordinance became effective in March 2013.

Chula Vista

Recommendation:

1. Amend its density bonus ordinance to comply with State law.
2. Amend its Zoning Ordinance to expressly address and permit licensed residential care facilities consistent with the Lanterman Developmental Disabilities Services Act.
3. Amend its Zoning Ordinance to explicitly address and permit by right or with a Conditional Use Permit licensed residential care facilities serving seven or more persons in any residential zoning district.
4. Establish a formal reasonable accommodation procedure to grant exceptions in zoning and land use for persons with disabilities.

Efforts: The City of Chula Vista’s Density Bonus Zoning Ordinance was approved by the City Council in December 11, 2012. The ordinance provides clarity and outlines the State requirements for affordable housing development. The City still has no provisions in their zoning ordinance for residential care facilities serving six or fewer clients. The Zoning Ordinance was amended in 2012 to establish formal reasonable accommodation procedure to grant exceptions in zoning and land use for persons with disabilities.

Coronado

Recommendation:

1. Amend the Zoning Ordinance to comply with the legislative mandate of State Government Code Section 65852.3 by allowing the development of manufactured housing in the R-1A Zone.
2. Amend the Zoning Ordinance to expressly address and permit licensed residential care facilities consistent with State law.
3. Designate its R-3 and R-4 Zones as zones where transitional housing will be permitted by right under standardized and objective procedures that are no more restrictive than those for similar residential uses. The City should also designate the Commercial and Civic Use zones as zones where homeless or emergency shelters will be permitted with a Major Special Use Permit and a City Coastal Permit.
4. Adopt a formal reasonable accommodation procedure to provide exceptions in zoning and land use for the development, maintenance, and improvement of housing for persons with disabilities.
5. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The Coronado Zoning Ordinance was amended in 2010 to comply with the legislative mandate of State Government Code Section 65852.3 by allowing the development of manufactured housing in the R-1A Zone. The City also amended the Zoning Ordinance in 2014 to expressly address and permit licensed residential care facilities, transitional housing, supportive housing, and emergency shelters. In 2010, the City established a formal procedure for requesting reasonable accommodation for persons with disabilities who seek equal access to housing under the Federal Fair Housing Act and the California Fair Employment and Housing Act.

Del Mar

Recommendation:

1. Eliminate the Conditional Use Permit (CUP) requirement for multi-family residential uses proposed at a density greater than 8.8 dwelling units per acre.
2. Amend the General Plan to establish minimum density requirements for all of its residential districts. The Del Mar Zoning Ordinance should also be amended to address “pyramid zoning” issues.
3. Amend Zoning Ordinance to include a definition of “family” that will not impede fair housing choice.
4. Amend Zoning Ordinance to explicitly permit mobile homes or manufactured housing in accordance with State law.
5. Amend Zoning Ordinance to expressly permit transitional housing. The City should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.
6. Establish procedures for obtaining reasonable accommodation, pursuant to ADA.

7. Work with HCD to achieve a Housing Element that complies with State law.
8. Amend density bonus provisions to comply with State law.
9. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The City of Del Mar 2013-2021 Housing Element is in compliance with State Law. The City updated its density bonus ordinance in 2013 to comply with State Law. In June 2014, Del Mar removed the Conditional Use Permit requirement for properties in the RM-East, RM-West, RM-Central and RM-South zones to develop at the maximum allowable density of 17.6 units per acre. The City also amended the Zoning Ordinance in 2014 to: 1) include a definition of “family” that will not impede fair housing choice; 2) explicitly permit mobile homes or manufactured housing in accordance with State law; 3) permit emergency shelters by right in the North Commercial (NC) Zone; and 4) include provisions for transitional and supportive housing, consistent with the requirements of SB 2.

El Cajon

Recommendation:

1. The City should establish procedures for reasonable accommodation.
2. Work with its fair housing service provider to expand outreach and education activities.
3. Assess the need for SRO developments within the community in conjunction with the next Housing Element update scheduled for 2011 – 2012.

Efforts: The City amended its Zoning Code in 2015, adopting a reasonable accommodation procedure and accommodating for SRO.

Encinitas

Recommendation:

1. Make an effort to ensure that its current Housing Element is in compliance with State law.
2. Amend Zoning Ordinance to address “pyramid zoning” issues.
3. Develop a formal reasonable accommodation procedure for persons with disabilities.
4. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.
5. Amend the Zoning Ordinance to make explicit provisions for manufactured housing units in single-family residential zoning districts.
6. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.
7. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The City of Encinitas is in the process of updating its Housing Element, in conjunction with an extensive community outreach process and proposed rezoning of properties to

accommodate additional housing. The City anticipates adopting the Housing Element by the end of 2016. The City has not yet amended the Zoning Ordinance to address special needs housing outlined in the AI.

Escondido

Recommendation:

1. The City should amend its Zoning Ordinance to address “pyramid zoning” issues.
2. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.
3. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.
4. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The Escondido Zoning Ordinance was amended and now establishes a minimum density of 70 percent of the allowable density in multi-family zones (see Escondido Municipal Code Section 33-404. Residential density policy). While a single-family unit may be built on a parcel in a multi-family zone; it may only be built if it does not impede the ability to achieve the 70 percent minimum density requirement on that particular lot.

Imperial Beach

Recommendation:

1. Amend Zoning Ordinance to address “pyramid zoning” issues.
2. Amend Zoning Ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities with six or fewer occupants by right in a residential zoning district, pursuant to state and federal law.
3. In order to comply with the provisions of SB2, amend the Zoning Code to permit emergency shelters by right via a ministerial approval process.
4. Develop and formalize a general process that a person with disabilities will need to go through in order to make a reasonable accommodation request in order to accommodate the needs of persons with disabilities and streamline the permit review process.
5. Amend the Zoning Ordinance density bonus provisions to be in compliance with State law.
6. Amend the Zoning Ordinance to provide for large residential care facilities.
7. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The Imperial Beach Zoning Ordinance was amended in 2012 to allow emergency shelters as a permitted use in the C/MU1 Zone areas of the Palm Avenue study corridor. Emergency shelters will be permitted via an administrative review process with no discretionary review. The City also established formal procedures for obtaining reasonable accommodation in 2013.

La Mesa

Recommendation:

1. Amend its Zoning Ordinance to address “pyramid zoning” issues.
2. Amend the Zoning Ordinance to specifically identify transitional housing and emergency shelters in the definition of “community care facilities.”
3. Establish a formal policy or procedure for processing requests for reasonable accommodation.
4. Amend the Zoning Ordinance to include density bonus provisions that comply with State law.
5. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The City has not yet amended the Zoning Ordinance to address special needs housing outlined above.

Lemon Grove

Recommendation:

1. Update density bonus ordinance to comply with recent changes to state law (SB 1818).
2. Amend Zoning Ordinance to expressly permit transitional housing.
3. Amend Zoning Ordinance to permit emergency shelters by right in a specified zone.
4. Establish a formal policy or procedure for processing requests for reasonable accommodation.
5. Amend the Zoning Ordinance to make explicit provisions for mobile home parks.
6. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The City has not yet amended the Zoning Ordinance to address special needs housing outlined above.

National City

Recommendation:

1. Amend Zoning Ordinance to establish minimum densities for each residential land use designation and to address “pyramid zoning” issues.
2. Remove its definition of family from the Zoning Ordinance, as it applies to residential uses.
3. Adopt second unit provisions that achieve consistency with state law.
4. Amend the Zoning Code to permit emergency shelters by right via a ministerial approval process.
5. Adopt a formal procedure for processing requests for reasonable accommodations for persons with disabilities.

6. Amend the Zoning Ordinance to include density bonus provisions to be in compliance with State law.
7. Amend the Zoning Ordinance to provide for large residential care facilities.
8. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: National City updated its density bonus ordinance in 2009 to be consistent with State Law. The City also amended the discretionary review process in its Land Use Code for residential care facilities serving more than six persons in 2011 by changing the requirement from a conditional use permit (CUP) to a minor CUP. In addition, the City amended the Zoning Ordinance in 2011 to include provisions for emergency shelters, transitional housing, supportive housing, and SROs. The National City Zoning Ordinance was also amended in 2011 to remove the definition of “family” and modify second unit provisions to be consistent with state law. The provisions allow second units by right in all residential and mixed-use zones with no minimum lot area or discretionary review requirements.

Oceanside

Recommendation:

1. Amend Zoning Ordinance to include a definition of “family” that does not impede fair housing choice.
2. Update density bonus ordinance in order to comply with the new SB 1818.
3. Adopt a written reasonable accommodation ordinance to provide exception in zoning and land-use for housing for persons with disabilities. This procedure should be a ministerial process, with minimal or no processing fee.
4. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.
5. Amend the Zoning Ordinance to permit transitional housing, supportive housing, and SRO in compliance with State law.

Efforts: Oceanside amended its density bonus ordinance in 2012. The City also established formal procedures for obtaining reasonable accommodation.

Poway

Recommendation:

1. Amend Zoning Ordinance to establish minimum densities for each residential land use designation and to address “pyramid zoning” issues.
2. Amend Zoning Ordinance to allow State licensed group homes, foster homes, residential care facilities, and similar state-licensed facilities with six or fewer occupants by right in a residential zoning district, pursuant to state and federal law.

3. Amend Zoning Ordinance to expressly permit transitional housing. The City should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.
4. Establish a formal reasonable accommodation procedure.
5. Amend Zoning Ordinance density bonus provisions to be in compliance with State law.
6. Amend the Zoning Ordinance to remove the limit on the number of clients a large residential care facility may serve.
7. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The City of Poway amended its Zoning Ordinance in 2012 to include residential care facilities in its definition of “family,” thereby permitting this housing type in all residential zones, in accordance with the provisions of State law. Formal procedures for obtaining reasonable accommodation were also established.

City of San Diego

Recommendations:

1. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.
2. Amend the Zoning Ordinance to include a definition of supportive housing.
3. Continue to implement the Choice Communities Initiative, Moving Forward plan, and Housing Choice Voucher Homeownership Program, among other programs and activities to deconcentrate voucher use.

Efforts: The City has not yet amended the Zoning Ordinance to address special needs outlined above.

County of San Diego

Recommendation:

1. Amend Zoning Ordinance to establish minimum densities for each residential land use designation and to address “pyramid zoning” issues.
2. Amend Zoning Ordinance to expressly permit transitional housing. The County should also amend the Zoning Ordinance to permit emergency shelters by right in a specified zone.
3. Establish formal procedures for obtaining reasonable accommodation, pursuant to ADA.
4. Work with HCD to achieve a Housing Element that complies with State law.
5. Adopting density bonus provisions that are current with State law.
6. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: The County of San Diego’s most recent Housing Element was adopted by the Board of Supervisors in 2013 and certified by the State. The Zoning Ordinance was amended in 2010 to permit emergency shelters, transitional housing, and supportive. The County also adopted a formal procedure for obtaining reasonable accommodations.

San Marcos

Recommendation:

1. Amend Zoning Ordinance to include a definition of “family” that does not impede fair housing choice.
2. Amend Zoning Ordinance to address “pyramid zoning” issues.
3. Amend Zoning Ordinance to permit emergency shelters by right in a specified zone.
4. Establish a formal reasonable accommodation procedure.
5. Amend density bonus provisions to be in compliance with State law.
6. Make explicit provisions for manufactured housing units in single-family residential zoning districts.
7. Amend Zoning Ordinance to comply with the Lanterman Act by providing for residential care facilities serving six or fewer clients as well as define and provide for large residential care facilities.
8. Amend Zoning Ordinance to include provisions for transitional housing, supportive housing and SRO.

Efforts: The San Marcos Zoning Ordinance was amended in 2012 to include an updated definition of “family.” City staff also amended the Zoning Ordinance to address emergency shelters (in 2012), manufactured housing (2012), residential care facilities (in 2012), transitional and supportive housing (in 2012), SROs (in 2012), and reasonable accommodations (in 2012).

Santee

Recommendations:

1. Amend the Zoning Ordinance to include provisions for transitional housing, supportive housing, and SRO pursuant to State law.

Efforts: The City of Santee amended its Zoning Ordinance in 2013 to include provisions for transitional and supportive housing, consistent with the requirements of SB 2.

Solana Beach

Recommendation:

1. The City should evaluate its definition of family and revise the definition to ensure that it does not constrain the development of housing for persons with disabilities or residential care facilities.
2. The City should establish a formal reasonable accommodation procedure.

3. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law
4. Amend its Zoning Ordinance to include provisions for transitional housing, transitional housing, and SRO pursuant to State law.

Efforts: The City established formal procedures for obtaining reasonable accommodation. The City also amended the Zoning Ordinance in 2014 to address emergency shelters, transitional housing, and supportive housing.

Vista

Recommendation:

1. Amend Zoning Ordinance to address “pyramid zoning” issues.
2. Amend the conflicting Zoning Ordinance (Chapter 18.31 and 18.06.160) sections concerning the provision of second dwelling units.
3. Amend density bonus provisions to be in compliance with State law.
4. Amend the Zoning Ordinance to make explicit provisions for manufactured housing units in single-family residential zoning districts.
5. Amend the Zoning Ordinance to permit emergency shelters by right in at least one zone to comply with State law.
6. Amend the Zoning Ordinance to include provisions for supportive housing and SRO pursuant to State law.

Efforts: Vista’s density bonus ordinance was updated in 2009. The City also amended its Zoning Ordinance (Chapter 18.31 and 18.06.160) in 2012 to address inconsistent provisions regarding second dwelling units and to specifically accommodate manufactured housing. In addition, the City amended the Zoning Ordinance in 2012 to address emergency shelters, transitional and supportive housing. However, the City’s updated provisions permit only transitional housing facilities for battered women and children (serving six or fewer clients) in all residential zones. All other transitional and supportive housing facilities are permitted only in the City’s RM zone. Vista’s treatment of transitional and supportive housing does not fully comply with all of the requirements of SB 2 and the zoning ordinance will need to be further amended in order to maintain consistency with State law.