

City of El Cajon

DRAFT 2021-2029 Housing Element



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Section 1: Introduction

A. Legal Framework

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

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

State Law requires that the Element include the following components:

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

B. Relationship to the General Plan

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

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

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

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

Section 2: Community Outreach

A. Development of Housing Element

1. Outreach

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

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

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

2. Information Distribution

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

3. Public Meetings

a. Community Meetings

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

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

b. Planning Commission Meetings

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

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

B. Review of Draft Housing Element

Notice was published in the newspaper announcing the availability of the Draft Housing Element for public review in March 2021.

Section 3: Community Profile

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

A. Population Characteristics

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

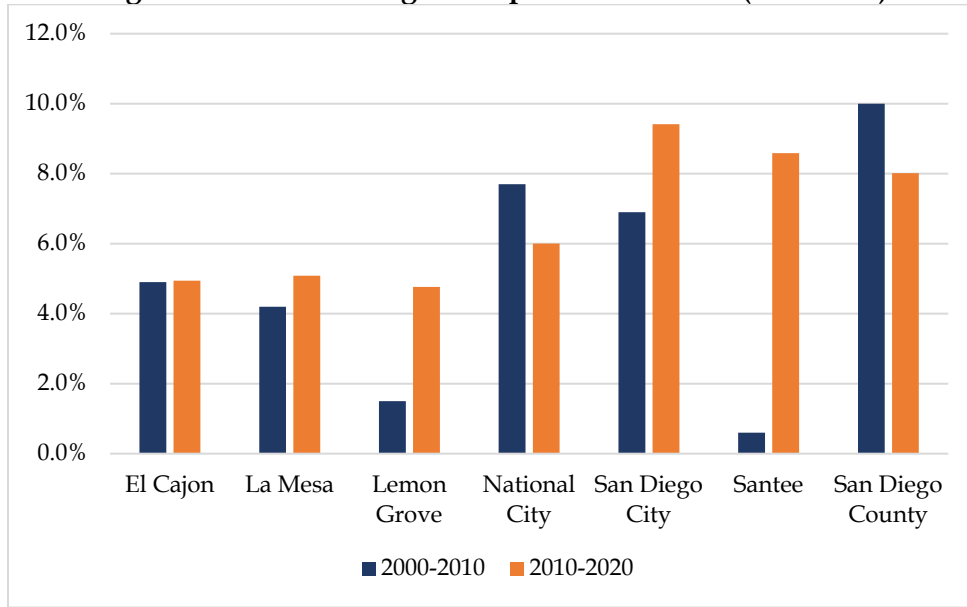
1. Population Growth

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

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

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

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



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

Table 1: Population Growth (2000-2035)

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

Note: * Represents an estimate from the SANDAG 2050 Regional Growth Forecast.

Sources: Bureau of the Census 1990-2010; DOF 2020, E-1 Population Estimates; SANDAG Regional Growth Forecast Update 2010.

2. Age Profile

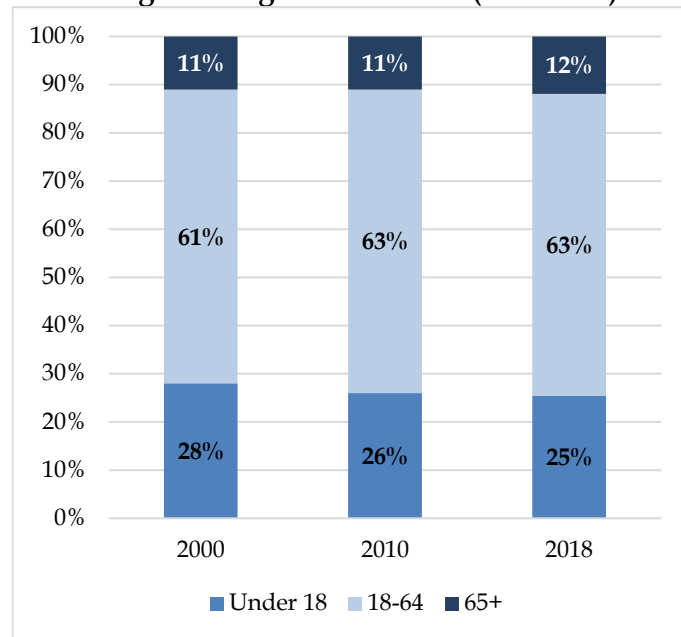
A community's current and future housing needs are determined in part by the age characteristics of its residents. Typically, each age group has distinct lifestyles, family types and sizes, ability to earn incomes, and therefore, housing preferences. As people move through each stage of life, housing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

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

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

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

Figure 2: Age Distribution (2000-2018)



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

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

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

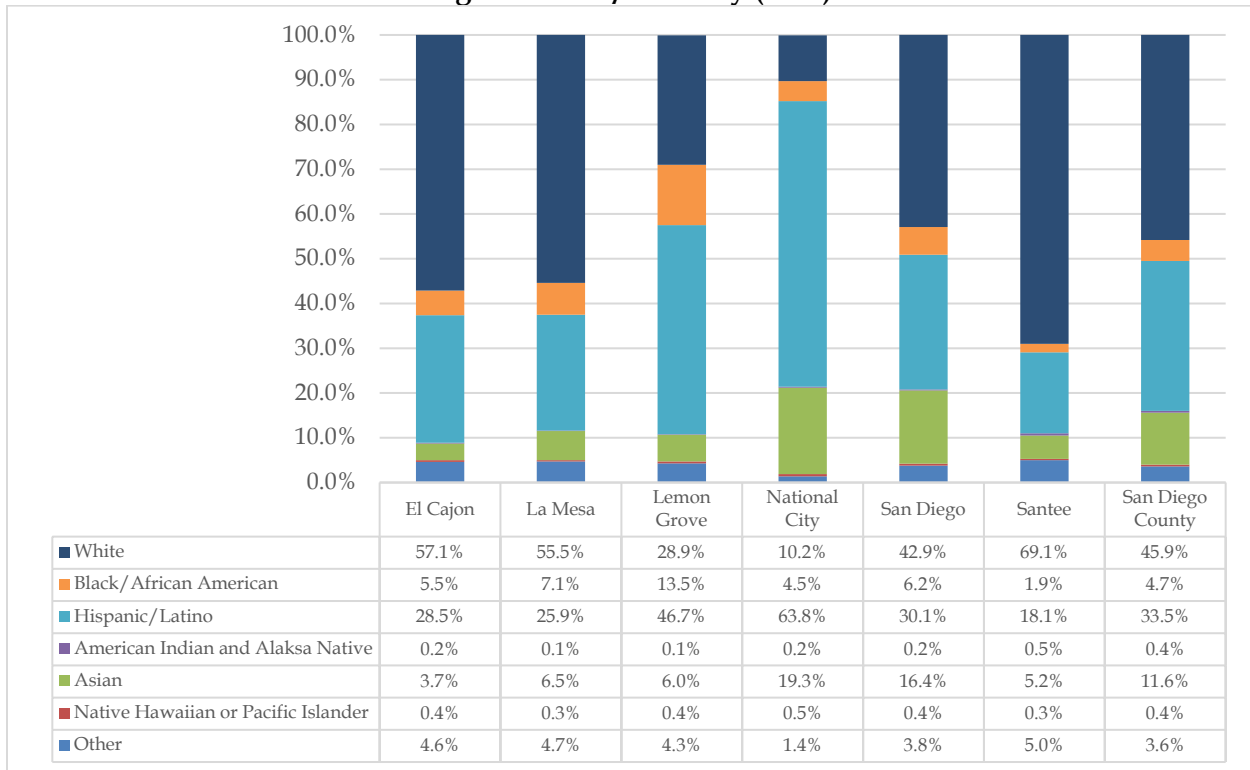
3. Race/Ethnic Composition

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

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

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

Figure 3: Race/Ethnicity (2018)



Source: ACS 2014-2018, Table DP03.

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

B. Economic Characteristics

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

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

1. Occupations

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

Table 3: Employment Characteristics (2006-2018)				
Occupation	2006-2010 ACS		2014-2018 ACS	
	% of City Employment	% of Region Employment	% of City Employment	% of Region Employment
Management, Business, Science, and Arts	25.80%	39.50%	26.67%	41.69%
Service	24.90%	18.10%	25.12%	19.47%
Sales and Office	28.10%	25.30%	24.90%	21.73%
Natural Resources, Construction, and Maintenance	10.70%	8.80%	10.92%	7.63%
Production, Transportation, and Material Moving	10.50%	8.30%	12.40%	9.47%

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

2. Wages

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

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

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

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

3. Unemployment

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

C. Household Characteristics

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

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

1. Household Type and Size

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

a. Household Type

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

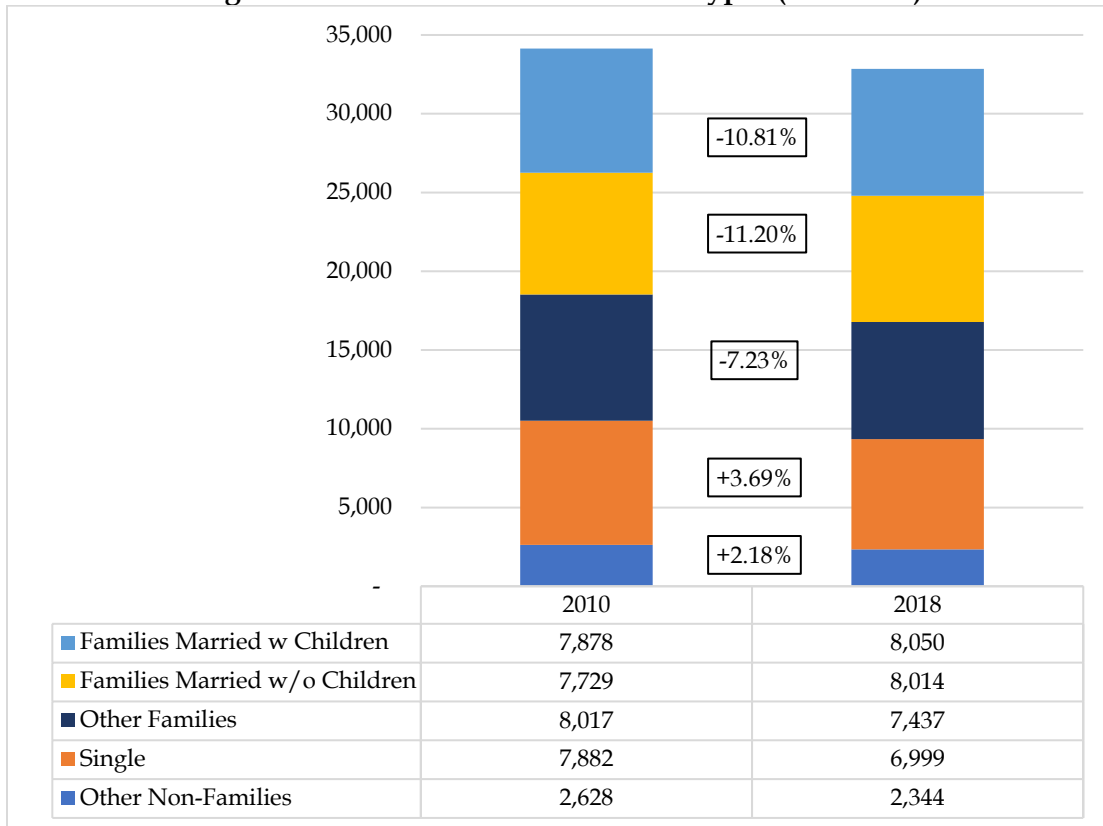
Of the 32,844 households in El Cajon, 21 percent were single-persons and 19 percent were headed by seniors (65+) (Table 5). Single person households in El Cajon made up a similar proportion of total households in neighboring jurisdictions. The proportion of senior-headed households in the City was generally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

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

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

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

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



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

b. Household Size

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

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

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

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

c. Household Income

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

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

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

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

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

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

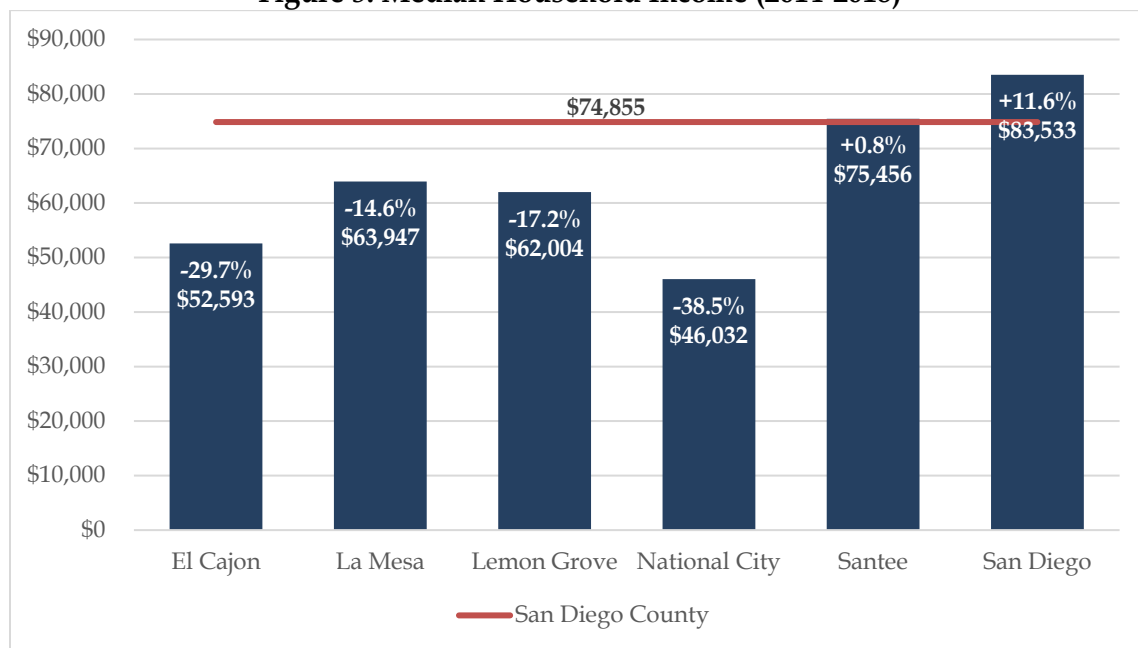
Note: This data was developed using the average results from the 2013-2017 American Community Survey, utilizing only small samples of the population. Therefore, the total number of households is only an extrapolation and does not match the total reported number of households in the community.

Source: HUD, 2013-2017 Comprehensive Housing Affordability Strategy (CHAS).

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

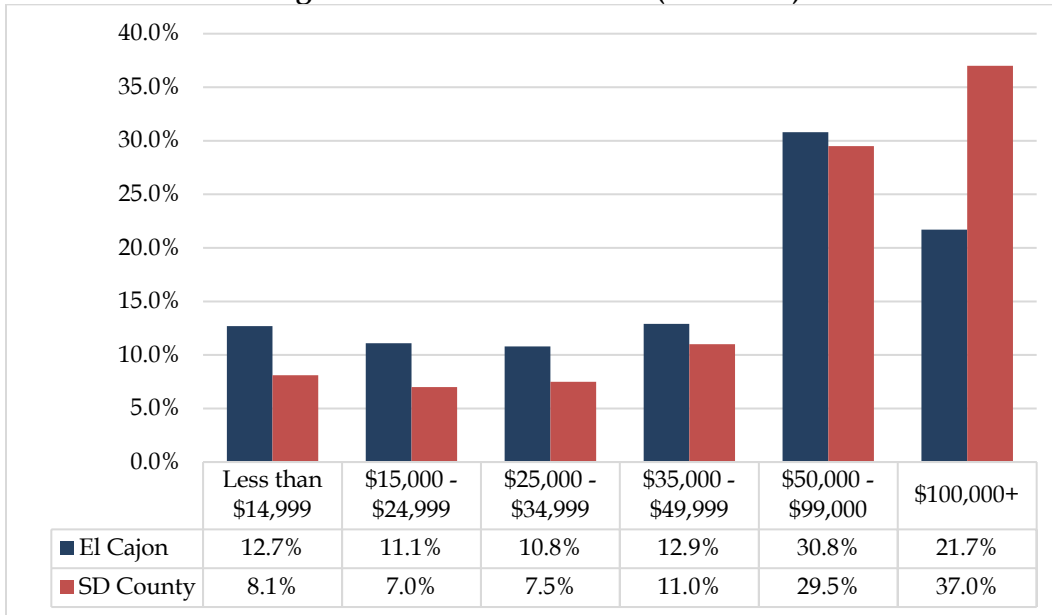
According to the 2014-2018 ACS, nearly 13 percent of El Cajon households had incomes lower than \$15,000, while 24 percent of households earned less than \$25,000 (Figure 6). Approximately 24 percent of the City’s households earned incomes between \$25,000 and \$49,999, while 52.5 had incomes between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

Figure 5: Median Household Income (2014-2018)



Source: ACS 2014-2018, Table S1901.

Figure 6: Household Income (2014-2018)



Source: ACS 2014-2018, Table S1901.

D. Housing Problems

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

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

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

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

Table 8: Housing Assistance Needs of Lower Income Households (2013-2017)

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

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

1. Cost Burden

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

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

Table 9: Cost Burden by Tenure and Income Level (2013-2017)			
Household Income Group	Total Renters	Total Owners	Total
Extremely Low (0-30% AMI)	6,340	1,120	7,460
Cost Burden >30%	5,500	815	6,315
%Cost Burden >30%	86.8%	72.8%	84.7%
Very Low (31-50% AMI)	4,310	1,280	5,590
Cost Burden >30%	3,900	700	4,600
%Cost Burden >30%	90.5%	54.7%	82.3%
Low (51-80% AMI)	4,015	2,225	6,240
Cost Burden >30%	1,400	1,130	2,530
%Cost Burden >30%	34.9%	50.8%	40.5%
Moderate & Above Moderate (>80% AMI)	5,460	7,825	13,285
Cost Burden >30%	565	1,260	1,830
%Cost Burden >30%	10.4%	16.1%	13.8%
Total	20,125	12,450	32,575
Cost Burden >30%	11,365	3,905	15,275
%Cost Burden >30%	56.5%	31.4%	46.9%

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

Source: HUD, 2013-2017 CHAS.

2. Overcrowding

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

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

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

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

Table 10: Overcrowded Housing Units (2006-2018)						
Overcrowding	Owner Households		Renter Households		Total Households	
	Number	% of Owners	Number	% of Renters	Number	% of Total
<i>2014-2018 ACS</i>						
Total Overcrowded (>1.0 persons/room)	429	3.3%	3,184	16.0%	3,613	11.0%
Severely Overcrowded (>1.5 persons/room)	94	0.7%	836	4.2%	930	2.8%
<i>2006-2010 ACS</i>						
Total Overcrowded (>1.0 persons/room)	504	3.5%	2,502	13.4%	3,006	9.1%
Severely Overcrowded (>1.5 persons/room)	148	1.0%	694	3.7%	842	2.6%

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

E. Special Needs Groups

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

Table 11: Special Needs Groups in El Cajon (2020)						
Special Needs Group	# of People or Households	Number of Owners	% Owner	Number of Renters	% Renter	% of Total Households or Population
Households with Seniors	8,103	--	--	--	--	24.7%
Senior Headed Households	6,363	4,117	64.7%	2,246	35.3%	19.3%
Seniors Living Alone	2,693	1,622	60.2%	1,071	39.8%	8.2%
Persons with Disabilities*	13,195	--	--	--	--	13.0%
Large Households	4,966	1,416	28.5%	3,550	71.5%	15.1%
Single-Parent Households	3,631	--	--	--	--	11.1%
Female Headed Households with children	2,744	--	--	--	--	8.4%
Farmworkers**	57	--	--	--	--	0.1%
Homeless (310 unsheltered)	784	--	--	--	--	0.8%

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

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

1. Seniors

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

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

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

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

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

Source: ACS 2014-2018, Table DP05.

Resources

The following senior apartments are located in El Cajon:

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

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

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

2. Persons with Disabilities

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

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

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

Source: ACS 2014-2018, Table S1810.

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

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

¹ California Department of Social Services. 2020. <https://www.cald.dss.ca.gov/carefacilitysearch/>. Accessed October 2020.

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

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

Developmental Disabilities

The California Department of Developmental Services (DDS) serves over 330,000 Californians with developmental disabilities. The San Diego Regional Center served approximately 29,206 residents as of 2019, 17 percent of which were served at the East County Office located in Santee. Most of these individuals reside in a private home with their parent or guardian and over 50 percent were under the age of 18.³

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

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

Resources

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

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

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

⁴ DDS. 2020. Care Facility Search. <https://www.ccl.dss.ca.gov/carefacilitysearch/>. Accessed October 2020.

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

3. Large Households

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

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

Table 14: Large Households (2018)

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

Source: ACS 2014-2018, Table B25009.

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

Resources

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

4. Single-Parent Households

Single-parent households, particularly female-headed families with children, often require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Female-headed families with children are a particularly vulnerable group because they must balance the needs of their children with work responsibilities, often while earning limited incomes.

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

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

HHs = Households

Source: ACS 2014-2018, Table DP02.

Resources

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

- Boys and Girls Club of East County
- CSA San Diego County
- Crisis House (Family Resources Program)
- East County Public Health Center
- Volunteers of America
- YMCA - Childcare Resource Service
- El Cajon Family Resource Center
- San Diego County Maternal, Child, and Family Services (MCFHS)
- San Diego County CalWORKs – Child Care Services
- The Salvation Army

- Catholic Charities
- Home Start
- Interfaith Shelter Network
- CSA San Diego County

5. Farmworkers

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

Due to the high cost of housing in the region and low wages, a significant number of migrant farmworkers have difficulty finding affordable, safe and sanitary housing. According to the State Employment Development Department, the average farmworker in San Diego County earned \$31,729 annually in 2020.⁵ This limited income is exacerbated by their tenuous and/or seasonal employment status. According to the 2014-2018 ACS, 150 persons, less than one percent of the employed population, in the City of El Cajon were employed in the agriculture, forestry, fishing, hunting, and mining industry.

Resources

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

6. Homeless

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

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

- Lack a fixed, regular, and adequate nighttime residence and includes a subset for an individual who resided in an emergency shelter or a place not meant for human habitation and who is exiting an institution where he or she temporarily resided;
- Will imminently lose their primary nighttime residence;

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

- Are unaccompanied youth and families with children and youth who are defined as homeless under other federal statutes who do not otherwise qualify as homeless under this definition; and
- Are fleeing, or are attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening conditions that relate to violence against the individual or a family member.

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

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

Jurisdiction	Sheltered Homeless	Unsheltered Homeless	Total Homeless
El Cajon	474	310	784
La Mesa	0	52	52
Lemon Grove	0	18	18
National City	3	125	128
Santee	0	25	25
San Diego Region	3,648	3,971	7,619

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

Resources

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

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

- East County Transitional Living Center: Provides 28-day emergency shelter, meals, clothing, and health/hygiene services for homeless families. The East County

Transitional Living Center has 100 beds for families, including mothers and fathers with children.

- Crisis House – Journey On: Serves victims of domestic violence (male/female/LGBTQ) with children when at immediate risk of safety. Provides short-term emergency motel vouchers, food, clothing, transportation, case management, and counseling.
- San Diego Youth Services: San Diego Youth Services has multiple locations and provides emergency night shelter for minors.
- Veterans Community Services (VCS): Identifies emergency housing options for clients within 24 hours of intake.

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

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

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

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

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

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

F. Housing Stock Characteristics

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

1. Housing Growth

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

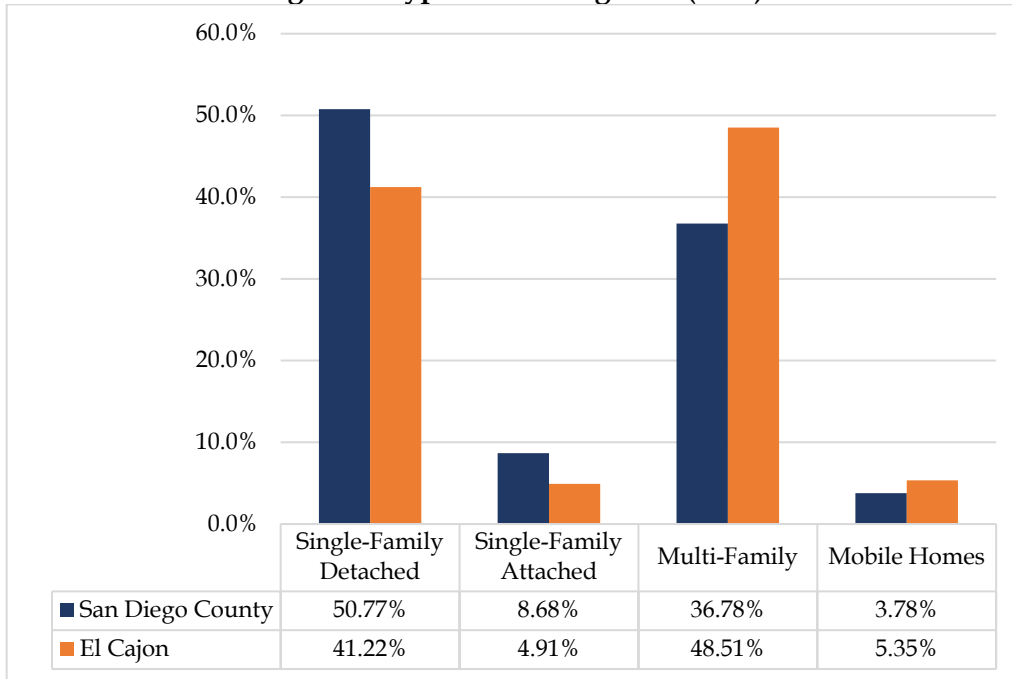
Jurisdiction	2000	2010	2020	Percent Change	
				2000-2010	2010-2020
El Cajon	35,190	35,850	36,282	1.9%	1.2%
La Mesa	24,943	26,167	26,929	4.9%	2.9%
Lemon Grove	8,722	8,868	9,139	1.7%	3.1%
National City	15,422	16,762	17,290	8.7%	3.2%
San Diego City	469,689	516,033	549,070	9.9%	6.4%
Santee	18,833	20,048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

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

2. Housing Type

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

Figure 7: Type of Housing Unit (2020)



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

Table 18: Projected Housing Unit by Type (2020-2050)

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

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

3. Housing Availability and Tenure

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

a. Tenure

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

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

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

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

Tenure	Average Household Size	
	2010	2019
Owner-Occupied	2.70	2.96
Renter-Occupied	2.94	3.23
Total	2.84	3.12

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

b. Vacancy

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

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

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

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

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

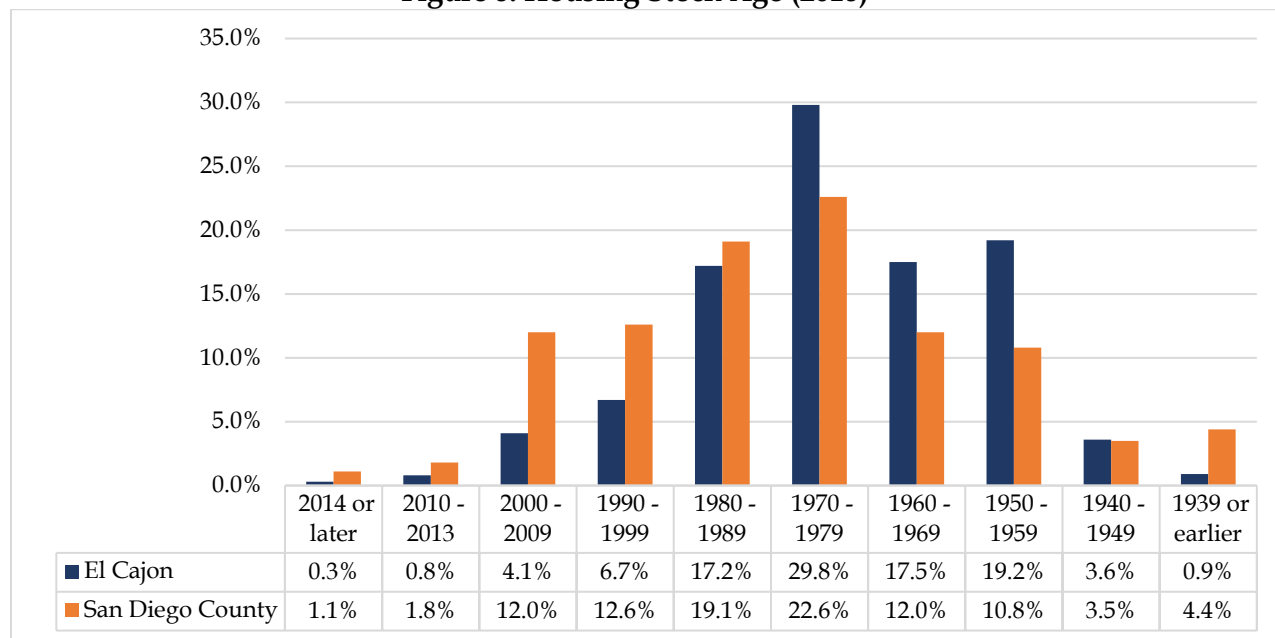
4. Housing Age and Condition

a. Housing Age

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

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

Figure 8: Housing Stock Age (2018)



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

b. Housing Condition

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

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

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

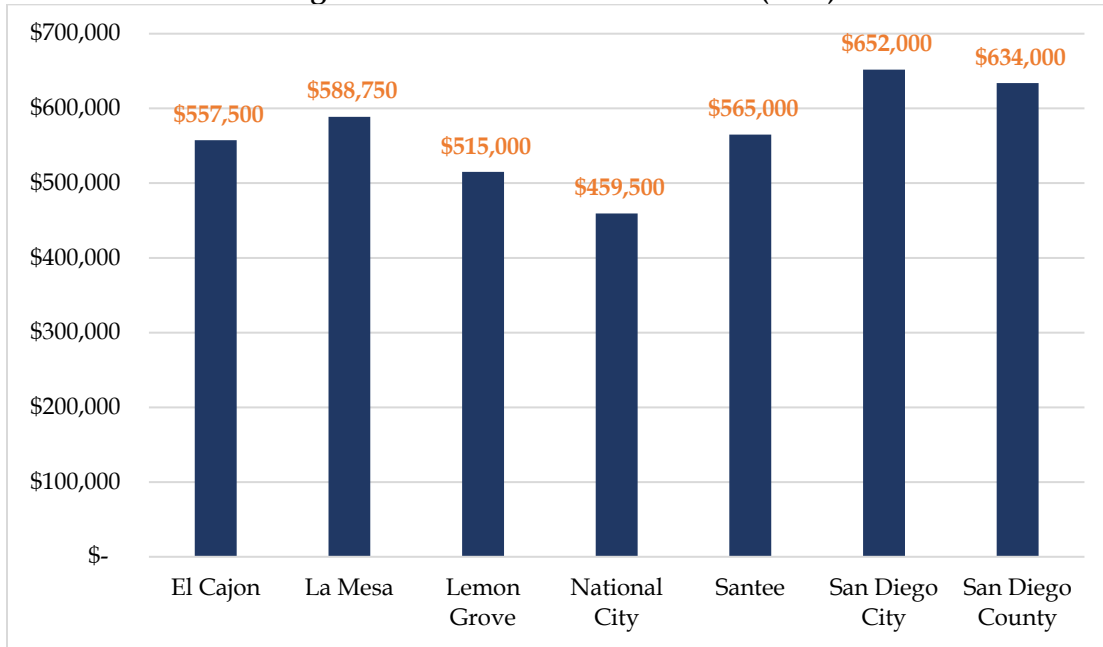
5. Housing Costs and Affordability

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

a. Ownership Housing Cost

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

Figure 9: Median Home Sales Price (2020)



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

Table 22: Changes in Median Home Sale Prices

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

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

b. Rental Market

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

Table 23: Average Monthly Rent (2019)

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

--- Represents data not available.

Source: San Diego County Apartment Association Survey, Spring 2019

c. Housing Affordability by Income Level

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

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

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

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

Extremely Low Income Households

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

Very Low Income Households

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

Low Income Households

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

Moderate Income Households

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

Table 24: Affordable Housing Costs (2020)

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

Sources:

6. California Department of Housing and Community Development Income Limits, 2020
7. Veronica Tam and Associates, 2020.

Assumptions:

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

G. Affordable Housing

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

1. Publicly Assisted Housing

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

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

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

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

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

2. Preservation of At-Risk Housing

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

a. Transfer of Ownership or Sale

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

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

Table 26: Market Value of At-Risk Housing Units	
Unit Information	Total
One-Bedroom Units	184
Two-Bedroom Units	214
Three-Bedroom Units	83
Annual Operating Cost	\$ 3,487,910
Gross Annual Income	\$ 11,128,976
Net Annual Income	\$ 7,641,066
Market Value	\$ 95,513,330

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

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

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

b. Purchase of Affordability Covenants

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

c. Rental Assistance

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

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

Table 27: Rental Subsidies Required							
Unit Size	Total Units	Fair Market Rent	Household Size	Household Annual Income	Affordable Cost (Minus Utilities)	Monthly per Unit Subsidy	Total Monthly Subsidy
<i>Very Low Income (50% AMI)</i>							
1-BR	184	\$1,596	2	\$46,200	\$957	\$639	\$117,576
2-BR	214	\$2,064	3	\$52,000	\$1,060	\$1,004	\$214,856
3-BR	83	\$2,902	4	\$57,750	\$1,161	\$1,741	\$144,503
Total	481	--	--	--	--	--	\$476,935

Notes:

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

d. Construction of Replacement Units

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

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

Table 28: Estimated New Construction Costs				
Unit Size	(A)	(B)	(C)	(D)
	Total Units	Estimated Average Unit Size (sq. ft.)	Estimated Gross Building Size	Estimated Gross Building Costs
1-BR	190	600	113,760	\$27,570,900
2-BR	274	850	91,800	\$56,326,865
3-BR	142	1,200	34,560	\$41,211,240
Total	606		240,120	\$125,109,005
Average Per Unit Cost:				\$206,451

(C) = (A) x (B) x 1.20 (i.e. 20% inflation to account for hallways and other common areas)

(D) = (C) x \$97.27 (per square foot construction costs) x 1.25 (i.e. 25% inflation to account for parking and landscaping costs)

Source: County of San Diego, Building Division. Valuation Multipliers, 2017.

e. Cost Comparisons

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

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

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

f. Resources for Preservation

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

Section 4: Housing Constraints

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

A. Market Constraints

1. Economic Factors

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

2. Construction and Land Costs

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

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

properties proposed for rezoning to high-density or mixed use development (discussed later), were reviewed.

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

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

3. Availability of Mortgage and Rehabilitation Financing

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

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

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

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

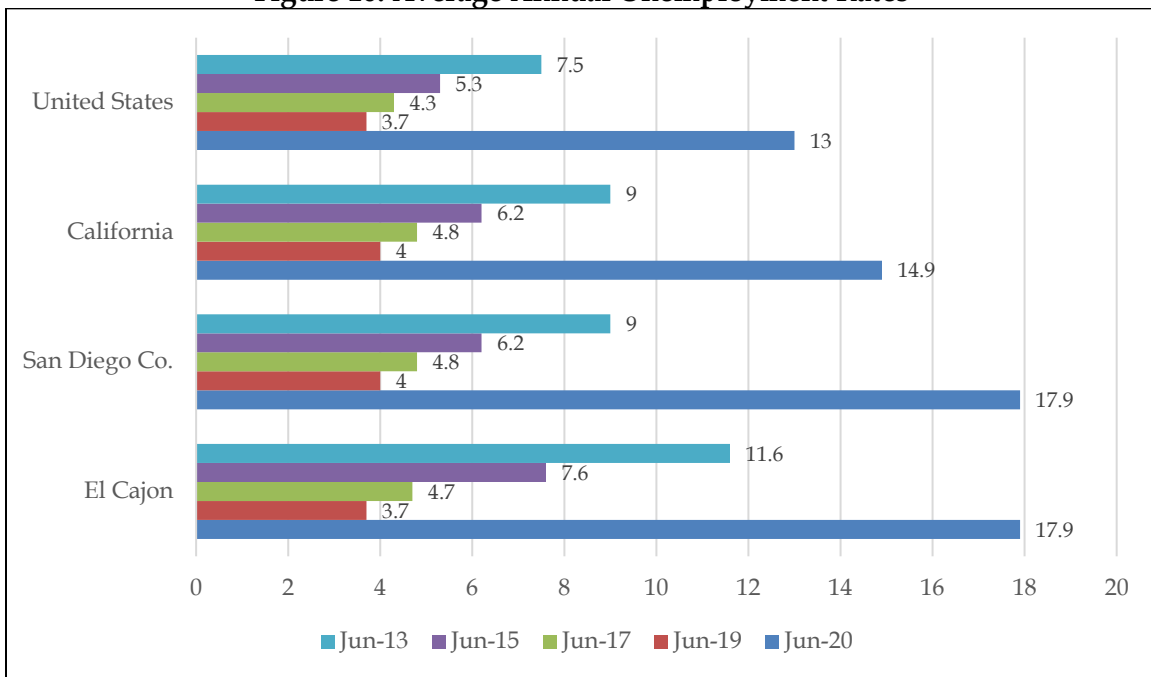
Source: www.lendingpatterns.com, 2020.

4. Unemployment Rates

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

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

Figure 10: Average Annual Unemployment Rates



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

5. Community Response to Intensification

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

6. Assessment of Fair Housing (AFH)

In January 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes. The Bill added an assessment of fair housing to the Housing Element which includes the following components: a summary of fair housing issues and assessment of the City’s fair housing enforcement and outreach capacity; an analysis of segregation patterns and disparities in access to opportunities, an assessment of contributing factors, and an identification of fair housing goals and actions. Analysis of the fair housing issues in this section is also from the 2020 San Diego Regional Analysis of Impediments to Fair Housing Choice (2020 AI), in which the City of El Cajon participated.

In the San Diego region, jurisdictions have been successfully working together as the San Diego Regional Alliance for Fair Housing (SDRAFFH), (formerly the Fair Housing Resources Board), to conduct a regional analysis (AI) every five years since 2000. The City of El Cajon is a participating jurisdiction in the preparation of the “San Diego Regional Analysis of Impediments to Fair Housing Choice” (July 2020), which was prepared on behalf of the SDRAFFH. The 2020 AI provides overall regional findings and recommendations, as well as recommendations specific for each jurisdiction. It also discusses impediments identified in previous AIs, the region’s progress in addressing those impediments, and also identifies new ones.

The City Council considered the proposed FY 2020 Regional Analysis of Impediments to Fair Housing Choice on June 9, 2020, reviewed and accepted the proposed FY 2020 AI; and authorized the City Manager or designee to certify its completion. This section summarizes the key findings of the Regional AI.

Furthermore, to assist in the Fair Housing Assessment, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (CTCAC) convened in the California Fair Housing Task force to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/ departments to further the fair housing goals (as defined by HCD).” The Task force has created Opportunity Maps to identify resources levels across the state “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with 9 percent Low Income Housing Tax Credits (LIHTCs)”. These opportunity maps are made from composite scores of three different domains made up of a set of indicators. shows the full list of indicators. The opportunity maps include a measure or “filter” to identify areas with poverty and racial segregation. To identify these areas, census tracts were first filtered by poverty and then by a measure of racial segregation. The criteria for these filters were:

- **Poverty:** Tracts with at least 30 percent of population under federal poverty line
- **Racial Segregation:** Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County

Table 30: Domains and List of Indicators for Opportunity Maps

Domain	Indicator
Economic	Poverty Adult education Employment Job proximity Median home value
Environmental	CalEnviroScreen 3.0 pollution Indicators and values
Education	Math proficiency Reading proficiency High School graduation rates Student poverty rates

Source: California Fair Housing Task Force, Methodology for the 2021 TCAC/HCD Opportunity Maps, December 2020

Findings from the 2021 TCAC/HCD maps were used to assess patterns of segregation patterns and disparities in access to opportunities in the City of El Cajon, supplementing information provided in the Regional Analysis of Impediments to Fair Housing Choice.

a. Regional and Local Impediments to Fair Housing Choice

The 2020 Regional AI found the following regional impediments:

- Hispanics and Blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates.
- Due to the geographic disparity in terms of rents, concentrations of Housing Choice Voucher use have occurred, with a high rate of voucher use in El Cajon and National City.
- Housing choices for special needs groups, especially persons with disabilities, are limited. Housing options for special needs groups, especially for seniors and persons with disabilities, are limited. Affordable programs and public housing projects have long waiting lists.
- Enforcement activities are limited. Fair housing services focus primarily on outreach and education; less emphasis is placed on enforcement. Fair housing testing should be conducted regularly.
- Fair housing outreach and education should expand to many media forms, not limited to traditional newspaper noticing or other print forms. Increasingly fewer people rely on the newspapers to receive information. Public notices and printed flyers are costly and ineffective means to reach the community at large.
- Patterns of racial and ethnic concentration are present within particular areas of the San Diego region. In San Diego County, 15.4 percent of residents indicated they spoke English “less than very well” and can be considered linguistically isolated.

In addition, various land use policies, zoning provisions, and development regulations may affect the range of housing choice available. Specifically for El Cajon, amendments to the Zoning Code to address the following are needed: accessory dwelling units, Low Barrier Navigation Centers (LBNC), emergency shelter capacity and parking standards, and transitional and supportive housing.

b. Fair Housing Enforcement and Outreach

The City contracts with CSA San Diego County (CSA) to provide a variety of fair housing and tenant/landlord services, including:

- Mediation of tenant/landlord disputes
- Investigation and monitoring of complaints of discrimination
- Maintenance of a free listing of accessible housing
- Provision of community education and awareness seminars on tenant/landlord and fair housing rights and responsibilities
- Fair housing education counseling and mediation services

Between FY 2014 and 2019, CSA provided fair housing services to 2,191 persons from El Cajon. In addition, the Legal Aid Society of San Diego (LASSD) also assisted 1,646 persons from El Cajon during the same period.

Between FY 2014 and 2018, HUD received 39 housing discrimination complaints from El Cajon residents, with disability and familial status being the topic bases of complaints. Twenty-five of the complaints became cases.

In 2020, as part of the Regional AI preparation, CSA tested for housing discrimination in El Cajon based on familial status (families with children), race, and gender. Of the eight sites tested, five showed differential treatment – three due to familial status and two due to race.

The 2020 Regional AI found that enforcement and outreach services were inadequate in the region as residents may find it hard to navigate the service system and identify the appropriate agency to contact. To increase outreach, the City will include a continue to include a link to link to the CSA website and update outreach materials frequently. The City will contract a fair housing service provider to conduct random testing on a regular basis to identify issues, trends, and problem properties.

c. Patterns of Segregation and Minority Concentrations

The ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences and mobility. According to the 2021 TCAC/HCD opportunity maps, there are two census tracts or areas of high racial segregation and poverty in El Cajon. The maps identify most areas with high segregation and poverty in the Southern County, specifically in Chula Vista, National City, and the City of San Diego.

Whereas the TCAC/HCD opportunity maps combine both poverty and patterns of minority concentrations where Census tracts that have both a poverty rate of over 30 percent and that are designated as being racially segregated were filtered into the “High Segregation & Poverty” category, the 2020 Regional Analysis of Impediments to Fair Housing Choice (2020 Regional AI) used a spatial analysis of segregation based on minority concentration. The 2020 Regional AI defined minority concentrations as a census block group with a proportion of minority households that is greater than the overall San Diego County minority average of 54.2 percent. The 2020 Regional AI found that minority concentration areas (census block groups whose

minority concentration exceeded county average of 54.2 percent) were prevalent in the Southern region.

A Dissimilarity index can also measure the percentage of a certain group’s population that would have to move to a different census tract in order to be evenly distributed within a city or metropolitan area in relation to another group (ranges from 0-100). The higher the Dissimilarity Index, the higher the extent of segregation.

- 0-40 – Low Segregation
- 41-54 – Moderate Segregation
- 55-100 – High Segregation

Table 31: Dissimilarity Index				
Racial/Ethnic Dissimilarity Index	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	17.95	25.66	22.50	25.22
Black/White	27.38	32.71	29.13	33.53
Hispanic/White	17.21	26.35	23.10	25.21
Asian or Pacific Islander/White	15.02	14.51	16.35	21.07

Source: Decennial Census, 1990, 2000, 2010. ACS 2014-2018.

The City has seen an increase in dissimilarity between all racial/ethnic groups since 2010. The most segregated group is between seen between the Black and White communities within the City.

d. Disparities in Access to Opportunities

According to the HCD/TCAC Opportunity Maps, El Cajon is made up of low resource and high segregation and poverty census tracts. There are two census tracts of high segregation and poverty in the center of the City. Categorization is based on percentile rankings for census tracts within the San Diego Region. Higher composite scores mean higher resources. Locally, eastern census tracts scored lower (as moderate) than other areas of the County. Regionally, a higher concentration of lower resource areas are located surrounding the City of Santee in El Cajon and Lakeside and in a larger scale, in the Southern County, along the U.S-Mexico border and along the coast (in the cities of Imperial Beach, Chula Vista, and National City).

While the Federal Affirmatively Furthering Fair Housing (AFFH) Rule has been repealed, the data and mapping developed by HUD for the purpose of preparing the Assessment of Fair Housing (AFH) can still be useful in informing communities about segregation in their jurisdiction and region, as well as disparities in access to opportunity. This section presents the HUD-developed index scores based on nationally available data sources to assess El Cajon residents’ access to key opportunity assets. provides index scores or values (the values range from 0 to 100) for the following opportunity indicator indices:

- **Low Poverty Index:** The low poverty index captures poverty in a given neighborhood. The poverty rate is determined at the census tract level. *The higher the score, the less exposure to poverty in a neighborhood.*

- **School Proficiency Index:** The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. *The higher the score, the higher the school system quality is in a neighborhood.*
- **Labor Market Engagement Index:** The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. *The higher the score, the higher the labor force participation and human capital in a neighborhood.*
- **Transit Trips Index:** This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region (i.e. the Core-Based Statistical Area (CBSA)). *The higher the transit trips index, the more likely residents in that neighborhood utilize public transit.*
- **Low Transportation Cost Index:** This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50 percent of the median income for renters for the region/CBSA. *The higher the index, the lower the cost of transportation in that neighborhood.*
- **Jobs Proximity Index:** The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a region/CBSA, with larger employment centers weighted more heavily. *The higher the index value, the better the access to employment opportunities for residents in a neighborhood.*
- **Environmental Health Index:** The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The higher the index value, the less exposure to toxins harmful to human health. *Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census block-group.*

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

Table 32: Opportunity Indicators by Race/Ethnicity – Entitlement Jurisdictions							
	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
San Diego County							
Total Population							
White, Non-Hispanic	61.91	64.61	48.93	70.89	55.42	52.89	54.81
Black, Non-Hispanic	51.74	53.72	35.21	78.11	63.07	49.79	43.66
Hispanic	51.71	53.49	37.87	75.68	60.19	51.28	47.15
Asian or Pacific Islander, Non-Hispanic	65.75	64.96	55.06	78.19	59.63	51.68	47.98
Native American, Non-Hispanic	50.41	48.00	31.93	54.60	47.68	56.76	67.85
Population below federal poverty line							
White, Non-Hispanic	51.94	58.45	41.93	72.79	58.18	52.36	51.65
Black, Non-Hispanic	42.16	42.08	33.28	86.15	69.30	48.05	36.75
Hispanic	39.99	46.71	32.57	79.68	65.00	48.70	42.87
Asian or Pacific Islander, Non-Hispanic	60.01	60.14	48.58	75.21	59.26	51.72	50.68
Native American, Non-Hispanic	45.10	37.12	34.42	64.82	54.52	51.65	57.91
El Cajon							
Total Population							
White, Non-Hispanic	34.31	57.15	31.85	87.87	74.73	55.87	25.51
Black, Non-Hispanic	22.38	51.51	24.01	91.16	80.62	58.30	20.24
Hispanic	24.02	52.85	24.75	90.45	78.93	57.18	21.95
Asian or Pacific Islander, Non-Hispanic	30.57	54.15	29.31	88.97	76.95	57.27	23.22
Native American, Non-Hispanic	29.17	55.97	27.51	89.00	76.98	56.93	23.95
Population below federal poverty line							
White, Non-Hispanic	19.39	52.91	20.82	91.51	80.07	55.85	22.47
Black, Non-Hispanic	11.70	49.66	15.47	92.94	83.40	63.33	17.01
Hispanic	17.74	52.63	21.92	91.58	81.06	58.48	20.62
Asian or Pacific Islander, Non-Hispanic	17.43	54.99	22.33	91.85	79.27	50.48	22.24
Native American, Non-Hispanic	12.14	56.01	11.98	94.35	85.6	56.03	15.43

Source: Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool (AFFH-T), 2017

B. Governmental Constraints

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

1. Land Use Controls

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

a. Land Use Element

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

- **Low-Low Density (3 or fewer units/net acre):** This category recognizes those portions of the planning area which are more rural in nature and/or which have physical constraints making more intensive development difficult without significant impacts on the environment. This category is prevalent on the southern and eastern fringes of the planning area, which are characterized by steeper terrain.
- **Low Density (3-10 units/net acre):** This category is used to identify areas best suited for the residential densities associated with standards single-family development. The density range allows for a mixture of housing types from single family detached units to low density townhouse developments.
- **Low-Medium Density (10-18 units/net acre):** This category indicates those areas which serve as transitions between single family and multiple family residential neighborhoods, or which have only limited multiple family development potential due to such constraints as public access or lot sizes. This category with an "M: overlay is also used to identify those mobile home parks which should be preserved as a provider of low and moderate income housing.
- **Medium Density (18-20 units/net acre):** This category has become the standard multiple family designation of the General Plan and has been applied primarily to portions of the valley floor.

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

Table 33: General Plan/Zoning Consistency Chart

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

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

Notes:

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

b. Specific Plans

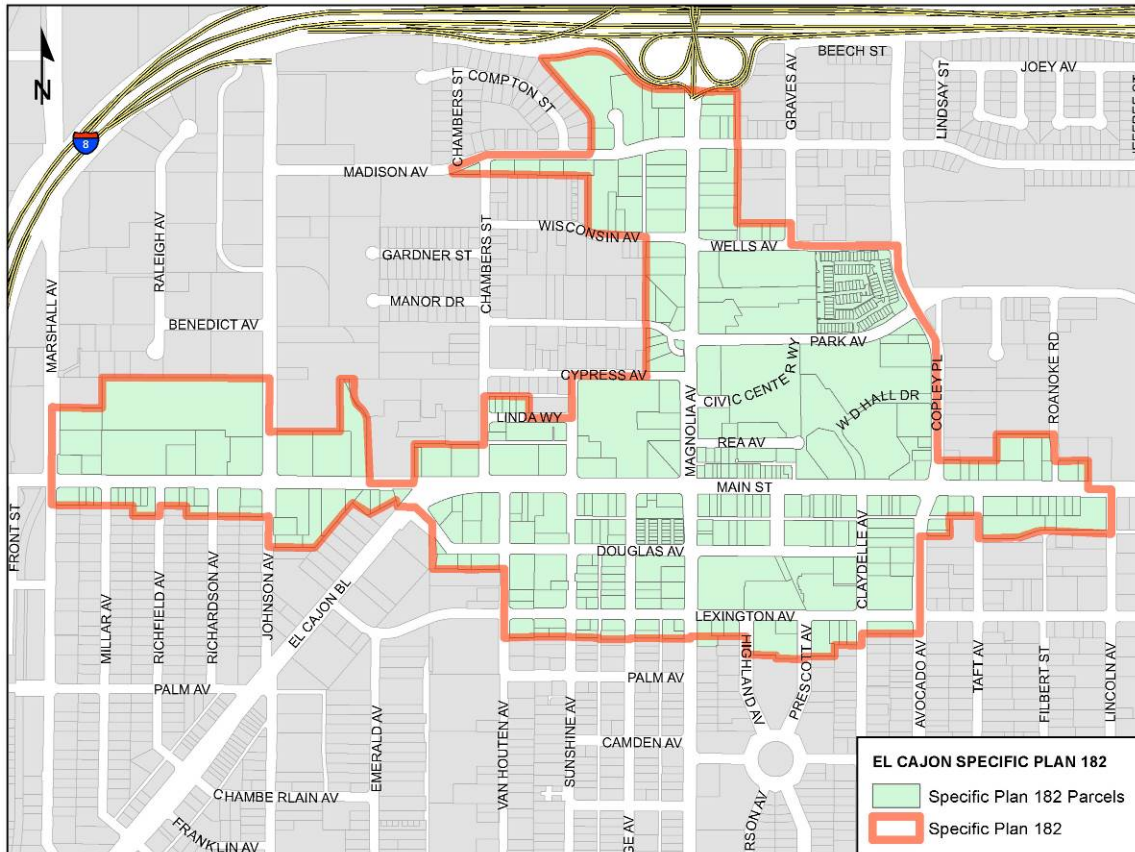
In addition to the residential categories described above, the El Cajon General Plan also establishes “Special Development Areas” (SDA), which identify areas with unique development opportunities or constraints that warrant special consideration. These SDAs have been implemented by accompanying specific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

Downtown El Cajon Specific Plan (SP 182)

The General Plan established the Downtown Special Development Area (SDA 9), which is the area located around the historically important intersection of Main Street and Magnolia Avenue. The City adopted the Downtown El Cajon Specific Plan (SP No. 182) in 1972 to implement SDA

9; SP No. 182 was most recently amended in April 2019. The General Plan recognizes Downtown as the City’s central business district, the center of governmental offices and location of City’s oldest residential neighborhoods. Consistent with this vision, SP No. 182 facilitates a more urban, mixed-use form of development downtown. Figure 11 illustrates the boundaries of SP No. 182. To encourage higher density and mixed use development within SP No. 182, density bonuses to increase the residential densities beyond permitted by the underlying zone may be requested via the CUP process.

Figure 11: Downtown Specific Plan - SP No. 182



El Cajon Transit District Specific Plan

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

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

- **Residential – 20 DU/AC:** Consistent with the RM-2200 zone, this land use provides for townhome and rowhome type residential uses that may also serve as a transition between the lower scale and lower density areas to the more active areas. In order to incentivize future development, this area is exempt from the minimum lot coverage of the RM-2200 zone.
- **Residential – 40 DU/AC:** Consistent with the RM-HR zone, this land use is intended for multi-family stacked flats. Accessory commercial uses may be considered on the ground floor to activate the ground floor.
- **Residential – 60 DU/AC:** Consistent with the RM-HR zone, this land use is intended for multi-family stacked flats in the area immediately surrounding the transit station. Parking is typically incorporated into the structure and residential is built above a podium level with retain on the ground floor.

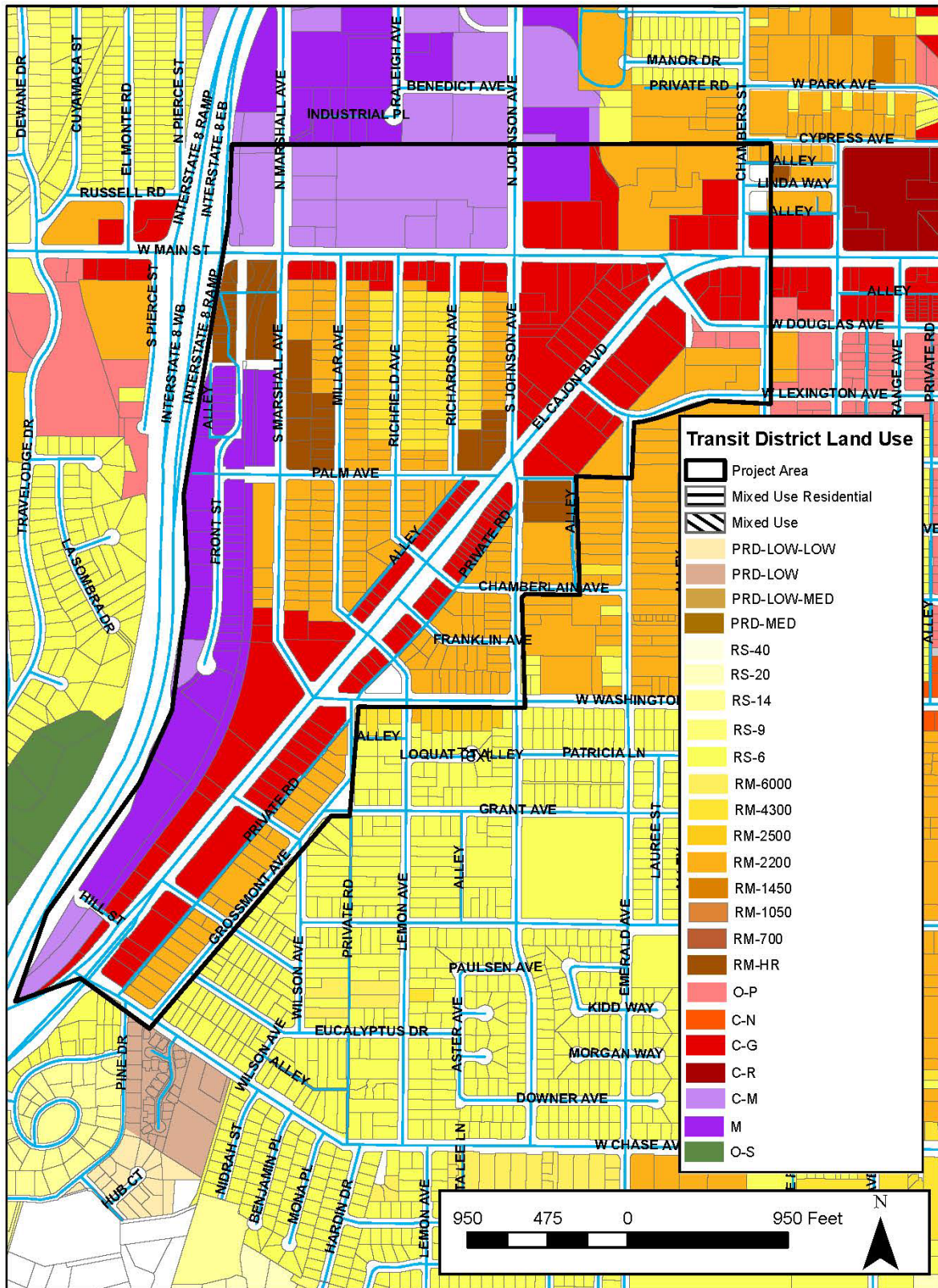
The TDSP also includes three commercial districts that allow a mix of general commercial and residential land uses, as follows:

- **Commercial – Large Scale:** Specific properties within the Mixed Use (MU) Overlay may develop with residential densities up to 40 DU/AC
- **Commercial – Village:** Accessory residential units such as shopkeeper units or companion second story residential units are permitted
- **Commercial – 30 DU/AC:** Provides for general commercial uses, a mix of general commercial and multi-family residential uses up to 30 DU/AC, or both, while specific properties within the MU Overlay may develop with residential densities up to 40 DU/AC.

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

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

Figure 12: El Cajon Transit District Specific Plan Land Use



2. Zoning

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

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

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

a. Residential Development Standards

The Zoning Code also establishes the development standards pertaining to the residential zones—these are summarized in Table 34 and described in greater detail in the following sections. The City periodically reviews and revises its development standards to ensure the orderly development of land uses and improve the quality of the physical environment.

Maximum Density

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

Maximum Height Limit

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

Parking Standards

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

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

Table 34: Residential Development Standards

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

Source: City of El Cajon Zoning Ordinance, 2020.

*Open space requirements are determined by the maximum lot coverage standards. Maximum lot size standards within multi-family zones include parking areas and driveways.

**The City requires one additional designated space for temporary loading activities for every 25 units or fraction thereof.

Building Setbacks

Table 34 provides the building setbacks required in the RS and RM residential zones. Mixed use development within SDA No. 9 has the following setback requirements; Setback requirements may be further reduced via the SDP process.:

Front Yard Setbacks:

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

In the TDSP, residential development has the following setbacks:

- **Residential – 10 du/ac:** Minimum front yard setback is 10 feet; remaining setbacks are as per the ECMC, consistent with the RM-4300 zone.
- **Residential – 20 du/ac:** Minimum front yard setback is 10 feet; street side yard and interior side yard setbacks are as per the ECMC, consistent with the RM-2200 zone; rear yard setback is 10 feet or 0 feet when abutting an alley.
- **Residential – 40 du/ac:** Minimum front yard and street side yard setbacks are 0 feet; minimum interior side yard and rear yard setbacks are 10 feet.
- **Residential – 60 du/ac:** Minimum front yard, street side yard, and rear yard setbacks are 0 feet; interior side yard setback is 10 feet.

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

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

Flexibility in Development Standards

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

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

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

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

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

b. Density Bonus Ordinance

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

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

3. Provisions for a Variety of Housing

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

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

Table 35: Housing Types in Zones that Allow Residential Uses

Housing Type	OS	PRD	RS-40	RS-20 RS-14 RS-9 RS-6	RM-6000	RM-4300	RM-2500 RM-2200 RM-1450 RM-HR	C-G C-R	C-M	O-P C-N	M
Single-Family	P	P	P	P	P ¹	P	P	--	--	--	--
Multi-Family	--	--	--	--	--	P ²	P ²	SDP ³ or CUP ³	--	SDP ³ or CUP ³	--
Accessory or Junior Accessory Unit	P	P	P	P	P	P	P	--	--	--	--
Farmworker Housing	P		P	P ⁴							
Residential Care Facility for 6 or Less	P	P	P	P	P	P	P	--	--	--	--
Residential Care Facility for 7 or More	AZP	--	--	--	--	CUP	CUP	CUP	--	CUP	CUP
Congregate Care Facilities	--	--	--	--	--	--	P	--	--	--	--
Group Residential	--	--	--	--	CUP	CUP	CUP	--	--	--	--
Manufactured Home	P	P	P	P	P	P	P	--	--	--	--
Supportive Housing	P	P	P	P	P	P	P	--	--	--	--
Transitional Housing	P	P	P	P	P	P	P	--	--	--	--
Emergency Shelter	--	--	--	--	--	--	--	CUP	SDP	--	SDP
Transition Service Center	--	--	--	--	--	--	--	CUP	P	--	P

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

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

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

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

⁴Permitted in RS-20 zone only

Source: El Cajon Zoning Code, 2020

a. Single-Family Housing

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

b. Multi-Family Housing

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

c. Accessory and Junior Accessory Dwelling Units

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

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

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

d. Manufactured Housing

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

e. Residential Care Facilities

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

the State Department of Social Services, such as elder care facilities and sober living facilities. Small residential care facilities serving six or fewer clients are allowed by-right in all residential zones and in the O-S zone, where single-family uses are also allowed by-right. Larger facilities serving seven or more individuals are allowed with approval of an AZP in the O-S zone and a CUP in the RM-4300, RM-2500, RM-2200, RM-1450, and RM-HR residential zones and the O-P, C-N, C-G, C-R, and M non-residential zones.

f. Congregate Care Facilities

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

g. Group Residential

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

h. Emergency Shelters

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

- **“Emergency shelter”** mean housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or household may be denied emergency shelter because of an inability to pay.
- **“Transition service center”** means a permanent facility designed and operated to provide direct, indirect, referral and/or counseling services to persons who have no permanent residence or who are in need of assistance.

Emergency shelters and transition service centers are permitted in C-M and M zones as shown in Table 35, subject to approval of an SDP, and within the C-G and C-R zones with approval of a CUP. The Downtown Specific Plan and the TDSP prohibit emergency shelters, although they’re silent on transition service centers.

The C-M and M zones include close to 500 parcels over 1,000 acres. Even excluding the properties located within Gillespie Airfield Safety Zones that do not allow residential land uses, more than 300 parcels totaling 400 acres are zoned C-M and M. Adequate capacity exists to accommodate the City's estimated unsheltered homeless population of 310 unsheltered persons. Furthermore, these parcels are located in proximity to a high concentration of community and supportive services, as well as a transit center that provides excellent access to transportation.

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

i. Transitional and Supportive Housing

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

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

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

development. Supportive housing pursuant to Health and Safety Code Section 50675.14(a)(B)(2) is permitted where housing is permitted, and subject to the same development standards as other housing development. Transitional and supportive housing not meeting the Health and Safety Code definitions will be accommodated as group living and be treated similar to Group Residential facilities and subject to a CUP in multi-family (RM) zones.

Recent changes to State law (AB 2162 and AB 2988) further identifies supportive housing meeting certain criteria as a permitted use in all zones where multi-family housing is also permitted, including mixed use and nonresidential zones. The City will review and amend as necessary, the Zoning Code to comply with these recent changes.

j. Single Room Occupancy (SRO)

SRO units are one-room units intended for occupancy by a single individual. They are distinct from a studio or efficiency unit, in that a studio is a one-room unit that must contain a kitchen and bathroom. Although SRO units are not required to have a kitchen or bathroom, many SROs have one or the other. SRO units can be an effective method to meet the affordable housing needs of extremely low income individuals and small households. SRO units are permitted in El Cajon within the C-G (General Commercial) zone, subject to approval of a CUP. Between 2017 and 2020, the City permitted the conversion of three existing motels to SROs:

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

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

k. Mixed Use

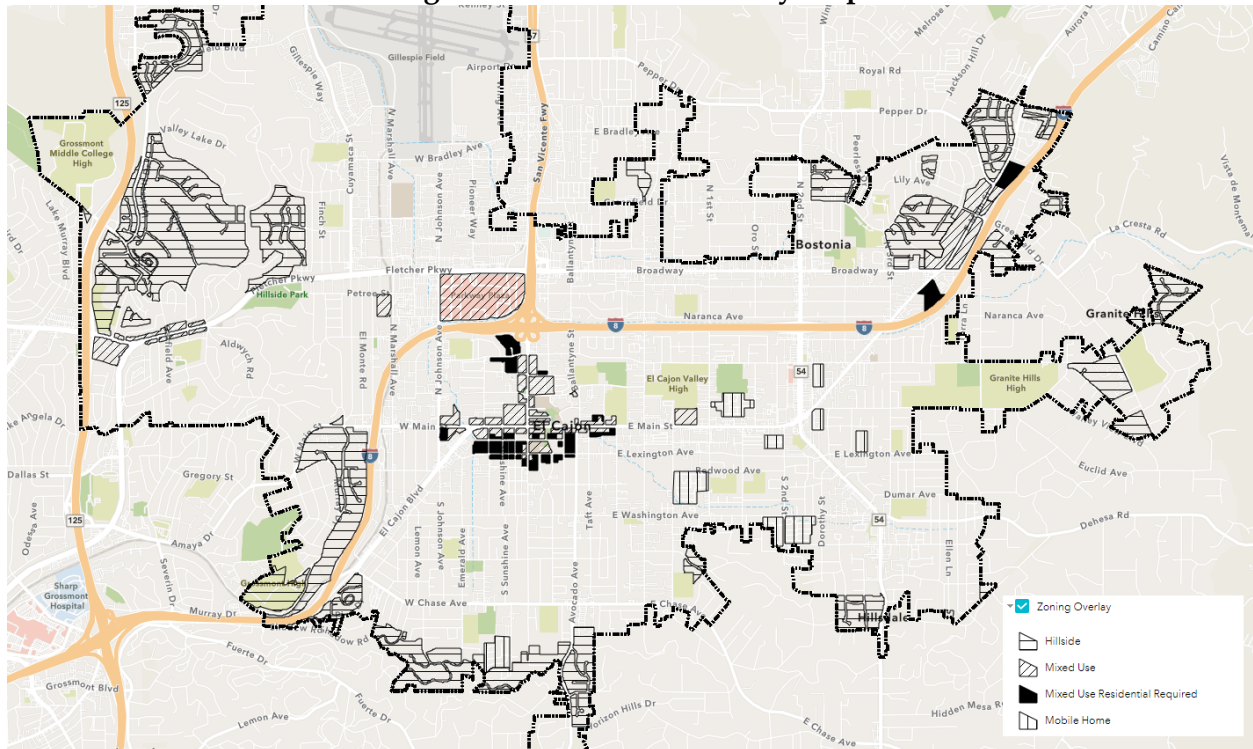
The City established the MU (Mixed-Use) overlay zone in 2017 as one of the programs to implement the previous cycle Housing Element. Although the Downtown Specific Plan already allowed mixed use development with a CUP prior to adoption of the MU overlay, the new MU overlay zone made approval of mixed-use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

As shown in Figure 13, the mixed use overlay has been applied to a wide range of parcels throughout the city, from small lots on Fletcher in the western portion of the city, to the entire

Parkway Plaza mall site, to a significant portion of properties within the Downtown Specific Plan, and to zones as diverse as O-P, C-N, C-G, and C-R.

An SDP is required for residential mixed-use and residential-only projects with a density of up to 40 dwelling units per acre, while a CUP is required for all proposed residential mixed-use and residential-only projects with a density above 40 dwelling units per acre. As previously discussed, mixed use development is permitted within the TDSP commercial zones subject to approval of an SDP.

Figure 13: Mixed Use Overlay Map



1. Farmworker Housing

Given the limited farmworker population in El Cajon, no policies or programs are needed to address farmworker housing in El Cajon because the City’s population employed in agricultural industry is negligible. The City currently allows agricultural production and related uses by-right in the O-S, RS-40, and RS-20 zones. In accordance with State law, farmworker housing is allowed as a permitted use in these zones.

m. Housing for Persons with Disabilities

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

Definition of Family

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

Building Code

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

Reasonable Accommodation

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

Residential Care Facilities

The Lanterman Development Disabilities Services Act (Section 5115 and 5116) of the California Welfare and Institutions Code declares that mentally and physically disabled persons are entitled to live in normal residential surroundings. The use of property for the care of six or fewer disabled persons is a residential use for the purposes of zoning. A State-licensed residential care facility serving six or fewer disabled persons on a 24-hour-a-day basis is considered a residential use that is permitted in all zones that permit residential uses. No local agency can impose stricter zoning or building and safety standards on these homes than otherwise required for homes in the same district.

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

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

Supportive and Transitional Housing

As stated before, the City’s Zoning Code allows supportive and transitional housing as a permitted use in all residential zones and in the O-S zone. In addition, the City will amend the

Zoning Code to comply with recent changes to supportive housing requirements for projects meeting specific criteria.

4. Development and Planning Fees

The City charges various fees and assessments to cover the cost of processing permits and providing certain services and utilities. Table 36 summarizes the City's planning fees for the development process and the building permit process.

Table 36: Planning Fee Schedule	
Development Process	Related Fee
Planning and Zoning: <ul style="list-style-type: none"> • Variance • Conditional Use Permit • Conditional Use Permit (Minor) • Specific Plan • General Plan Amendment • Zone Reclassification • Zoning Ordinance Amendment • Site Development Plan • Director's Determination • Administrative Zoning Permit • Zoning Letter 	<ul style="list-style-type: none"> \$1,075 \$5,525 \$2,180 \$6,260 \$3,680 \$4,335 \$2,500 \$4,095 \$145 \$350 \$140
Subdivisions: <ul style="list-style-type: none"> • Lot Line Adjustment • Tentative Parcel Map • Tentative Subdivision Map • Planned Residential Development • Planned Unit Development • Certificate of Compliance • Extension of Time 	<ul style="list-style-type: none"> \$1,500 \$3,885 + \$26/lot \$6,355 + \$74/lot \$7,100 \$7,100 \$1,210 \$550
Miscellaneous Charges for Current Services: <ul style="list-style-type: none"> • Negative Declaration/Initial Study • Mitigated Negative Declaration/Initial Study • Environmental Impact Report (EIR) • Appeal to Planning Commission • Appeal to City Council • Minor Amendment 	<ul style="list-style-type: none"> \$5,355 + \$263 per report \$5,355 + \$263 per report Cost (\$10,000 deposit) \$280 \$1,000 \$1,265
Building Permit Process	Related Fee
Planning Division Plan Check: <ul style="list-style-type: none"> • Residential Addition/Remodel/Accessory Structure/Patio • New SFR/ ADU; duplex; or minor MFR addition (less than 500 sq ft) • Major MFR addition or new MFR building or subdivision • Planning Reinspection (each inspection after 2 failed final inspections) 	<ul style="list-style-type: none"> \$60 \$110 \$330 \$110

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

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

5. Building Codes and Enforcement

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

6. Local Processing and Permit Procedures

The Community Development Department provides a Guide to Planning Project Reviews, which is available on the City's website. It explains the purpose of planning project reviews, an overview of the various processes, and forms and submittal requirements. The various types of projects are organized by review level—each review level includes the type of action, decision-maker, maximum review cycles, staff review times, applicant response times, and total process time. The following section provides an overview of local processing and permit procedures for various types of residential projects. In all cases, the timeframes provided below are estimates and assume that the projects are exempt from the California Environmental Quality Act (CEQA). The timeframe for projects subject to CEQA is much longer but varies depending on scope and associated environmental issues; a project requiring an Environmental Impact Report (EIR) can add up to a year to the timeframe. Approximately 90 percent of development projects proposed in El Cajon qualify for a CEQA exemption.

a. New Single-Family Residence

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

b. New Lots for Single-Family Development

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

conditions of approval. The timeframe for a TSM is approximately 11 to 20 weeks. Compared to many other California agencies, El Cajon processes entitlements and permits quickly.

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

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

c. Construction of Apartments

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

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

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

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

7. On- and Off-Site Improvements

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

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

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

8. Other Policies and Regulations

a. Proposition 13

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

b. Article 34 of the California Constitution

Article 34 requires that low-rent housing projects developed, constructed, or acquired in any manner by any State or public agency, including cities, receive voter approval. There are costs associated with the process and with the uncertainty and delay caused by the process. At this time, the City has voter approval for senior housing projects only.

c. Federal and State Environmental Protection Regulations

Federal and State regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs resulting from the environmental review process are also added to the cost of housing and are passed on to the consumer. These costs include fees charged by local government and private consultants needed to complete the environmental

analysis, and from delays caused by the mandated public review periods. However, the presence of these regulations helps preserve the environment and ensure environmental safety to the El Cajon residents.

d. Local Tax Policies

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

C. Availability of Public Services and Facilities and Environmental Constraints

1. Availability of Public Services and Facilities

As a highly urbanized community, public services and facilities are available to facilitate development throughout the City. All of the residentially designated land in El Cajon is served with sewer and water lines, streets, storm drains, and other infrastructure and utilities.

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

2. Environmental Constraints

The identified sites for future residential development are located in urbanized areas of the City; most sites have been previously developed and are not subject to significant environmental constraints. Individual sites may have hazardous materials that require cleanup efforts depending on prior uses. Portions of the very-low density residential areas in the City are constrained by topography and may be subject to wildfires.

Section 5: Housing Resources

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

A. Future Housing Needs

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

1. RHNA Requirement

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

According to the RHNA, El Cajon's share of regional future housing needs is a total of 3,280 new units. This allocation is distributed into different income categories, as shown below in Table 37. The RHNA includes a fair share adjustment which allocates future (construction) need by each income category in a way that meets the State mandate to reduce over-concentration of lower income households in historically lower income communities or areas within the region.

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

Source: Final Regional Housing Needs Allocation, SANDAG, August 2020.

AMI = Area Median Income

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

2. Credits toward RHNA

Since the RHNA uses June 30, 2020 as the baseline for growth projections for the Housing Element planning period of 2021-2029, jurisdictions may count toward the RHNA any new units built or issued permits since June 30, 2020. The City must demonstrate in this Housing Element its ability to meet the remaining housing needs, through the provision of sites, after subtracting units from anticipated ADUs and entitled projects as of July 1, 2020 (Table 38).

Income/Affordability Category	RHNA	Entitled	Potential ADU	Remaining RHNA
Extremely Low/Very Low	481	1	0	480
Low Income	414	0	0	414
Moderate	518	0	240	278
Above Moderate	1,867	170	0	1,697
Total	3,280	171	240	2,869

a. Units Entitled

As seen in Table 39 there are currently 15 projects entitled that provide a mix of single family homes, condominiums, apartments and townhomes. These projects will provide 171 new housing units (170 affordable to above moderate income and one unit affordable to very low income.) All units are considered to be affordable to above moderate income except for one apartment unit that is made affordable through a development agreement for Jumak Residences.

Table 39: Entitled Housing Projects		
Project	Type	Units
Magnolia Hills	SFR	26
West Main Residential	SFR	5
Shadow Mountain Subdivision	SFR	19
Ballantyne project	SFR	29
Saddlebrook	SFR	12
Via Elise	SFR	2
Tilling Way	SFR	6
Bostonia Greens	SFR	7
1003 Bostonia	MF	8
130 E Washington	two duplexes	4
Skyridge	townhomes	19
636 S Johnson	duplex & SFR	3
Jumak Residences	MF	9
Lexington Apartments	MF	10
Rocky Hill Point	SFR	12
Total		171

b. Potential ADU

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

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

Given the steady rate of ADU development, the City anticipates permitting at least 30 ADUs per year for a total of at least 240 ADUs in the eight-year planning period between 2021 and 2029. With the lack of affordability data available, the City expects that all new ADUs to be affordable to moderate income households based on the City’s rental housing market conditions as discussed in previous sections.

c. Remaining RHNA

After accounting for entitle units and potential ADUs, a remaining need of 2,855 units exists, including 480 very low income, 414 low income, 278 moderate income, and 1,683 above moderate income units. The City must demonstrate the availability of sites with appropriate zoning and development standards that can facilitate and encourage the development of such units during the 2021-2029 period.

B. Residential Sites Inventory

1. Density and Affordability

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

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

2. Methodology

The development of the sites inventory started with the vacant and non-vacant sites that have been identified by the City based on staff knowledge of existing conditions and development interests expressed by property owners and developers. Then a series of GIS analyses were conducted to identify additional vacant and non-vacant sites in the City within the Transit District Specific Plan (TDSP) or Mixed-Use Overlay Zone (M-U), using data from SANDAG and County Assessor's Office and criteria that demonstrate feasibility for redevelopment.

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

- Improvement-to-land value ratio less than 1.0, indicating the improvements on site are worth less than the land and therefore, conducive to recycling to higher intensity uses. Properties that appear to house viable uses or with new construction are removed from the potential sites inventory.
- Underutilized sites are those that can accommodate a higher floor to area ratio as compared to similar sites. Within the TDSP, sites with more than the average 0.45 FAR (Floor Area Ratio) of all parcels in the TDSP were removed. And for the M-U, sites with more than 0.60 FAR were removed. Any property that did not come below the respective average was removed from the list.
- Sites with buildings or structures on the land that were less than 40 years old were also removed from the list.

- Apartments and condominium structures are automatically removed from the list.
- Additional parcels were added or removed based on staff recommendations.

3. Mixed-Use Overlay Sites

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

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

Income/ Affordability	Existing Zoning	Total Acres	Maximum Units		Net Potential Units ²
			Maximum Density ¹	Units	
Above Moderate Income (<0.5 acres and >10 acres)	C-G	5.01	40	187	148
	C-R	56.01	40	2,239	1,791
	O-P	6.55	40	242	160
	Subtotal:	67.57	--	2,668	2,099
Lower Income 30+ du/ac (<10 acres and >0.5 acres)	RM-2200	0.76	40	30	20
	C-G	17.81	40	708	563
	C-N	3.89	40	155	123
	C-R	21.11	40	840	670
	O-P	4.42	40	176	139
	Subtotal:	47.99	--	1,09	1,515
Total		115.56	--	4,577	3,614

Notes:

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

4. Transit District Specific Plan Sites

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

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

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

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

Notes:

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

5. Other Vacant and Underutilized Sites

Outside of the City’s Downtown, most of the City’s vacant and underutilized residential sites are zoned for low to medium density residential uses. Based on the allowable density and net potential, the 51 vacant and underutilized residential sites in the City can accommodate 288 units (Table 42). Specifically, 106 units can be accommodated on low density residential sites, affordable primarily to above moderate income households. Another 182 units can be accommodated on medium density residential sites that are considered feasible to facilitate moderate income housing.

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

Notes:

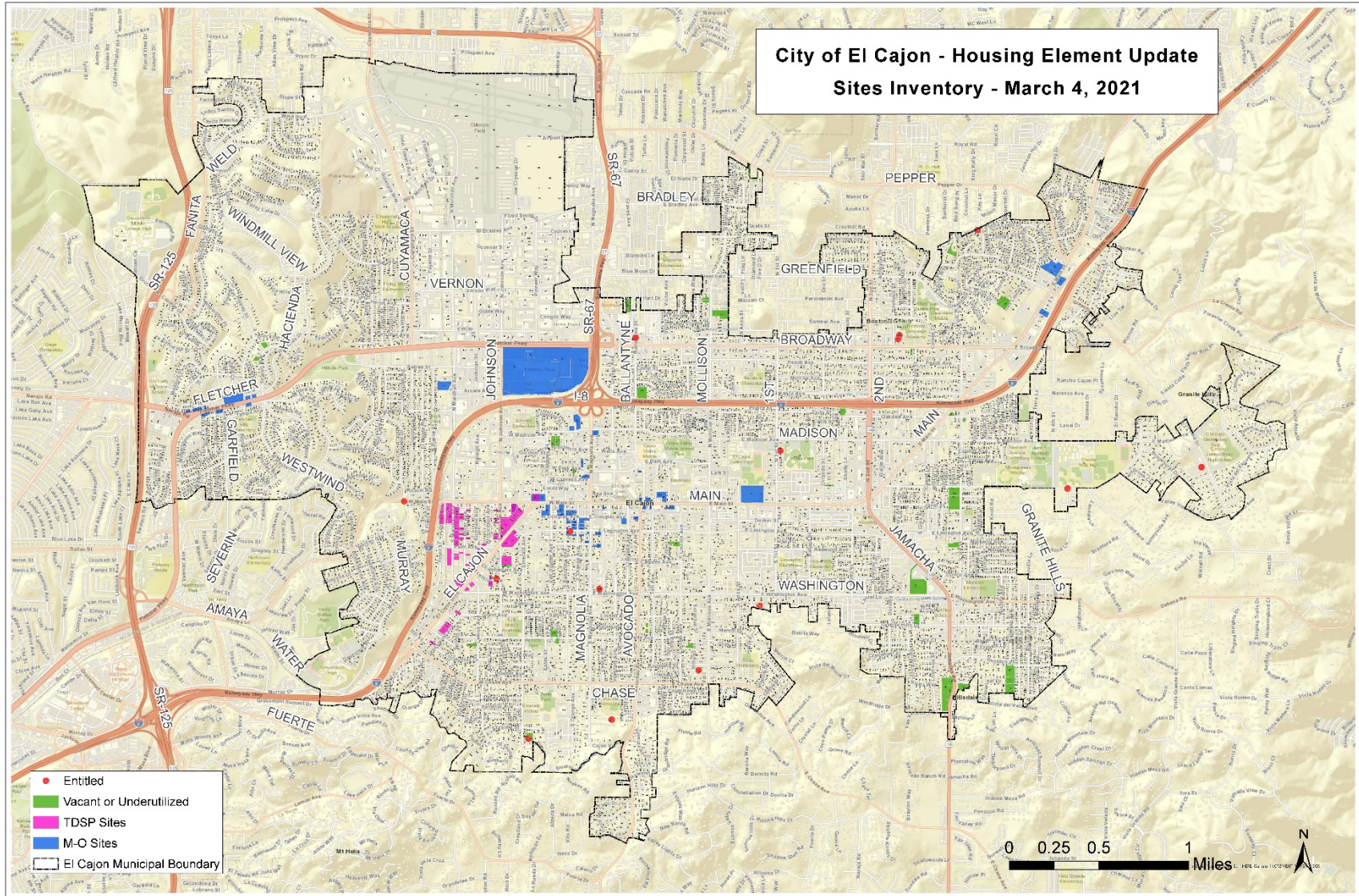
1. Maximum Density is based on allowable density per Zoning Code.
2. Net Potential Units is based on the overall yield in the zone/district, taking into account the following: a) subtracting existing units; and b) assuming only development up to 80 percent of allowable density on individual lots.

C. Adequacy of Sites Inventory

Table 43 summarizes the City’s accommodation of the RHNA for all income groups during the planning period. After accounting for development credits and the realistic capacity of sites identified by staff and analyses, the City has identified adequate capacity for its RHNA for the planning period.

Table 43: Adequacy of Sites to Accommodate RHNA				
	Very Low/Low Income	Moderate Income	Above Moderate Income	Total
RHNA	895	518	1,867	3,280
Credits	1	240	170	411
Remaining RHNA	894	278	1,697	2,869
Sites Inventory Capacity				
M-U Zone Sites	1,515	0	2,099	3,614
TDSP Sites	276	195	111	582
Other Vacant and Underutilized	0	182	106	288
Subtotal	1,791	377	2,316	4,484
Surplus	+897	+99	+619	+1,615

Figure 14: Sites Inventory Map



D. Funding Resources

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

1. SB2 Grants

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

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

2. HUD Entitlement Grants

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

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

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

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

Several housing programs currently offered through the City include:

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

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

E. Administrative Capacity

1. El Cajon Housing Authority

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

2. Affordable Housing Partners

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

- **San Diego Habitat for Humanity:** The City/Housing Authority has provided HOME and LMIHAF funds to San Diego Habitat for Humanity for the acquisition of land and construction of new homeownership housing units for low income first time homebuyers;
- **Domus Development, LLC:** The City/Housing Authority has provided HOME and LMIHAF funds to Domus Development, LLC, for the acquisition of land and construction of a new 70-unit multi-family rental housing project low income families and veterans;
- **Affirmed Housing:** Affirmed Housing provides affordable housing in the San Diego region, with an emphasis on housing for persons with disabilities;
- **Thomas Safran & Associates:** The Housing Authority partnered with TSA to allow for the sale of the leasehold interest in the Lexington Avenue Senior Apartments to TSA from former partner, Goldrich Kest. TSA received a reservation of Low Income Housing Tax Credits and a new HUD first mortgage to fund the transaction, to extend the affordability of the project for an additional 75 years, and to provide for the substantial rehabilitation for the project. In addition, a large portion of the proceeds from the sale will be returned to the project from the Housing Authority in the form of rental subsidies for 40 of the 100 units for 15 years. TSA has developed over 6,000 units, including affordable and mixed-use rental housing throughout Southern California for over 40 years.

3. Housing Authority of the County of San Diego

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

F. Opportunities for Energy Conservation

1. State Regulations and Programs

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

- **Alternative 1:** The passive solar approach which requires proper solar orientation, appropriate levels of thermal mass, south facing windows, and moderate insulation levels.
- **Alternative 2:** Generally requires higher levels of insulation than Alternative 1, but has no thermal mass or window orientation requirements.
- **Alternative 3:** Also is without passive solar design but requires active solar water heating in exchange for less stringent insulation and/or glazing requirements.

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

2. Private Sector Programs

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

- **California Alternative Rates for Energy (CARE):** Lower-income customers enrolled in the CARE program receive a 20 percent discount on their electric and natural gas bills and are not billed in higher rate tiers that were created for San Diego Gas & Electric (SDG&E). CARE is funded through a rate surcharge paid by all other utility customers.
- **Family Electric Rate Assistance Program (FERA):** This program was developed for families whose household income slightly exceeds the threshold for assistance in other energy program allowances. Qualifying households have some of their electricity usage billed at a lower rate.
- **Low Income Energy Efficiency Program (LIEE):** The LIEE program provides no-cost weatherization services to lower income households who meet the CARE guidelines. Services provided include attic insulation, energy efficient refrigerators, energy efficient furnaces, weather stripping, caulking, low-flow showerheads, water heater blankets, and door and building envelop repairs that reduce air infiltration.

- **Residential Energy Standards Training:** SDG&E offers seminars on energy efficiency compliance best practices. Architects, designers, builders, engineers, energy consultants, HVAC contractors, building department inspectors, and plan checkers are encouraged to learn about new technologies that improve energy efficiency and reduce the cost of complying with evolving State energy standards.
- **Energy Savings Assistance Program:** SDG&E offers low- or no-cost products and installation of attic insulation, energy-efficient lighting, door weather-stripping, replacement of qualified appliances*, caulking, minor home repairs, water heater blankets, and low-flow showerheads to eligible residents through their Energy Savings Assistance Program.

Section 6: Housing Plan

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

A. Goal, Objectives, and Implementing Programs

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

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

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

- Policy 1-1:** Facilitate the production of housing for all segments of the population including those with special needs.
- Policy 1-2:** Encourage that housing constructed expressly for lower income households not to be concentrated in any single portion of the City.
- Policy 1-3:** Encourage the development of new housing units in close proximity to public transportation and community services.
- Policy 1-4:** Ensure that any future development adjacent to or near the railroad/light rail right-of-way is planned with the safety of the rail corridor in mind.

Program 1: Adequate Sites for Meeting RHNA and Monitoring No Net Loss

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

To ensure that the City comply with SB 166 (No Net Loss), the City will monitor the consumption of residential acreage to ensure an adequate inventory is available to meet the City's RHNA obligations. To ensure sufficient residential capacity is maintained to accommodate the RHNA, the City will continue to implement the formal ongoing (project-by-project) evaluation procedure pursuant to Government Code Section 65863. Should an approval of development result in a

reduction of capacity below the residential capacity needed to accommodate the remaining need for lower income households, the City will identify replacement sites to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the RHNA.

Funding:	Departmental budget
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council
Objectives and Timeframe:	<ul style="list-style-type: none"> • Provide appropriate land use designations to fulfill the City's share of regional housing needs of 3,280 units. • Maintain an inventory of vacant and underutilized sites and monitor the development trends to ensure continued adequacy of the sites inventory in meeting the RHNA. • Make available the sites inventory to interested developers on City website and update annually. • Implement the formal evaluation procedure pursuant to Government Code Section 65863. • Monitor and report through the HCD annual report process.

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

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

Funding:	Departmental budget
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council
Objectives and Timeframe:	<ul style="list-style-type: none"> • Pursue amendments to the Zoning Code as outlined above within one-year of Housing Element adoption .

Program 3: Accessory Dwelling Units (ADUs)

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

ADU/JADU ordinance to be inconsistent with certain provisions in State law. The City is in the process of updating the Zoning Code to comply with the requirements of State law regarding ADUs and JADUs. The City may consider to reference the State regulations so that it will remain consistent if/when the State regulations are revised. In addition, AB 671 (Friedman), which became effective January 1, 2020, requires that local jurisdictions develop a plan that incentivizes and promotes the creation of accessory dwelling units that can be offered at affordable rents for very-low, low- or moderate-income households. The City will develop a plan to comply with this requirement.

Funding:	Departmental budget
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council
Objectives and Timeframe:	<ul style="list-style-type: none"> • Amend Zoning Code within one year of Housing Element adoption to comply with state law. • Promote ADU construction for very-low, low-, or moderate-income households by providing information and resources on City website. • In 2022, evaluate the City’s ADU trends and consider other feasible mechanisms to facilitate ADU production. • Facilitate the construction of 120 ADUs over the eight year cycle.

Program 4: Affordable Housing Development

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

Funding:	HOME; LIHTC; Multi-Family Housing Revenue Bonds; Other resources as available.
Responsible Agencies:	El Cajon Housing Authority; Planning Commission; City Council
Objectives and Timeframe:	<ul style="list-style-type: none"> • Continue to streamline the environmental review process for housing developments, using available state categorical exemptions and federal categorical exclusions, when applicable. • Annually allocate designated affordable housing funds to increase the supply of safe, decent, affordable housing in El Cajon for lower income households (including extremely low income households), such as seniors, disabled, the homeless, and those at risk of homelessness. • Annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in El Cajon for lower income households (including extremely low income

	<p>households), such as seniors, disabled, the homeless, and those at risk of homelessness.</p> <ul style="list-style-type: none"> • Expand the City’s affordable housing inventory by 250 units over the next eight years (50 very low income, 50 low income, and 150 moderate income units) • Continue to evaluate on a case-by-case basis the potential to convert motels to SROs.
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Objective 2: Improve the Quality of Existing and Future Residential Units and Neighborhoods

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

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

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

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

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

Program 5: Housing Rehabilitation Loan Program

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

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

Funding:	CDBG; HOME
Responsible Agency:	El Cajon Housing Authority
Objectives and Timeframe:	<ul style="list-style-type: none"> • As funding permits, assist 12 households during the planning period. • Continue to provide community outreach regarding available loans and grants for needed home improvements. • Continue to refer potential income-eligible property owners cited for code violations to the program for assistance. • Continue to promote energy efficiency techniques where feasible in the scope of a rehabilitation project.

Program 6: Acquisition/Rehabilitation Program

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

Funding:	HOME; In-Lieu Funds; Multi-Family Housing Revenue Bonds; LIHTC; Other resources as available.
Responsible Agency:	El Cajon Housing Authority
Objectives and Timeframe:	<ul style="list-style-type: none"> • As funding permits, assist in the acquisition and rehabilitation of, 40 housing units during the planning period. • Provide informational materials to encourage and support property owners and developers in locating financing resources and expertise in furtherance of the production of restricted affordable housing units.

Program 7: Crime-Free Multi-Housing

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

Funding:	General Funds; CDBG; Other resources as available
Responsible Agency:	Police Department
Objectives and Timeframe:	<ul style="list-style-type: none"> Continue to offer the Crime-Free Multi-Housing program and outreach to property owners to increase participation.

Program 8: Proactive Multi-family Inspection Program

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

Funding:	General Funds; CDBG; Other resources as available
Responsible Agency:	Community Development Department
Objectives and Timeframe:	<ul style="list-style-type: none"> Continue the proactive multi-family inspection program

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

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

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

Program 9: Housing Choice Vouchers

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

Funding:	Section 8 funds
Responsible Agency:	Housing Authority of the County of San Diego (HACSD)
Objectives and Timeframe:	<ul style="list-style-type: none"> • Continue to actively provide information and referrals to the County-administered Section 8 Housing Choice Rental Assistance program. • Promote the Housing Choice Voucher program to rental property owners. • Assist approximately 2,600 extremely low and very low income households annually during the planning period. • Expand outreach and education on the recent State laws (SB 329 and SB 222) that lend source of income protection for housing discrimination against low income households using public assistance (such as HCV) for rent payments.

Program 10: Preservation of Assisted Housing at Risk of Converting to Market Rate

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

Funding:	CDBG; HOME; Multi-Family Housing Revenue Bonds; LIHTC; Other resources as available
Responsible Agencies:	El Cajon Housing Authority
Objectives and Timeframe:	<ul style="list-style-type: none"> • Monitor the status of any HUD receipt/approval of Notices of Intent and Plans of Action filed by property owners to convert to market rate units. • Identify non-profit organizations as potential purchasers/managers of at-risk housing units. • Explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or non-profit agencies, purchase existing buildings to replace at-risk units, or construct replacement units. • Ensure the tenants are properly noticed and informed of their rights that they are eligible to obtain special Section 8 vouchers reserved for tenants of converted properties.

Program 11: Homeless Services

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

Funding:	CDBG; Other resources as available
Responsible Agencies:	City Council; El Cajon Housing Authority
Objectives and Timeframe:	<ul style="list-style-type: none"> Annually through the Action Plan process allocate funding to provide supportive services for the homeless and those at risk of becoming homeless.

Objective 4: Provide Increased Opportunities for Homeownership

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

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

Program 12: First Time Homebuyer Assistance

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

Funding:	HOME; CalHome; Other resources as available
Responsible Agency:	El Cajon Housing Authority
Objectives and Timeframe:	<ul style="list-style-type: none"> Pursue additional funds from State and federal programs to continue provision of homebuyer assistance. Continue to require First Time Homebuyer Program education through approved providers and provide marketing outreach to minorities in order to improve loan origination/approval rates and increase awareness of and education about homeownership opportunities in this underserved community. Collaborate with the San Diego Regional Alliance for Fair Housing (SDRAFFH) to provide First time Homebuyer training

	<p>classes to low- and moderate-income households, including education on how to improve credit history and financial management.</p> <ul style="list-style-type: none"> • Assist 30 first-time buyers in the purchase of homes over the planning period.
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Objective 5: Remove Governmental Constraints to Housing Development

- Policy 5-1:** Continue to allow Accessory Dwelling Units (ADUs), condominium conversions, and residential units in office/commercial zones as specified in the City's Zoning Code.
- Policy 5-2:** Encourage the use of density bonuses and provide other regulatory concessions to facilitate affordable housing development.
- Policy 5-3:** Facilitate building permit and development plan processing for residential construction.
- Policy 5-4:** Expedite project review of residential developments with an affordable housing component.
- Policy 5-5:** Continue efforts to streamline permit and plan review and processing through implementation of online tools and services.

Program 13: Zoning Code Amendments

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

Funding:	Departmental funds
Responsible Agencies:	Community Development Department/Planning Division; Planning Commission; City Council
Objectives and Timeframe:	Within one year of the adoption of the Housing Element, the City of El Cajon will pursue the following:

	<ul style="list-style-type: none"> • Emergency Shelters (AB 139, 2019): Establish parking requirements based on staffing level only. • Low Barrier Navigation Center (AB 101, 2019): Establish provisions for Low Barrier Navigation Centers (LBNC) as development by right in areas zoned for mixed uses and nonresidential zones permitting multifamily uses if it meets specified requirements. A “Low Barrier Navigation Center” is defined as “a Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing.” • Supportive Housing (AB 2162, 2019, 2020): Establish provisions for supportive housing. Projects of up to 50 units be permitted by right in zones where multi-family and mixed-use developments are permitted, when the development meets certain conditions, such as providing a specified amount of floor area for supportive services. The City may choose to allow projects larger than 50 units by right, as well. The bills also prohibit minimum parking requirements for supportive housing within ½ mile of a public transit stop. • Density Bonus (AB 1763, 2019): Change density bonus requirements for affordable projects, including a 80 percent increase in density for 100 percent affordable units. • Accessory Dwelling Units (ADUs): Review ADU requirements to ensure consistency with new State law. • Update Development Standards and Establish Objective Design Standards: Update residential development standards to further facilitate infill residential development and incorporate objective design standards.
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Objective 6: Affirmatively Furthering Fair Housing

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

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

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

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

Program 14: Fair Housing Services and Resources

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

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

The City participated in a regional assessment of impediments to fair housing choice in 2020. The City will continue to participate in the San Diego Regional Alliance for Fair Housing (SDRAFFH) and take actions to address fair housing impediments. The City attends quarterly SDRAFFH meetings with the other 17 cities, the County, and fair housing service providers, to address fair housing issues. The City distributes information on fair housing and refers fair housing questions and housing discrimination claims to its fair housing service provider.

The City will continue to provide the public with information regarding basic and specialized assistance programs provided by or located in the City of El Cajon, including: emergency food, shelter, services for homeless, senior programs/projects, fair housing and tenant landlord contacts, Section 8 contacts, foreclosure prevention, affordable housing opportunities, and loan servicing information for current borrowers. Such information will be made through various mediums, including printed materials available at City Hall, via the City's website, City Newsletter, other media outlets, and with direct staff contact..

Funding:	CDBG; HOME; Other resources as available
Responsible Agencies:	Community Development Department/Planning Division; fair housing service provider
Objectives and Timeframe:	<p>To affirmatively further fair housing, the City will:</p> <ul style="list-style-type: none"> • Actively advertise services provided by CSA San Diego County (CSA) or other fair housing service providers through brochures at the public counter, community service agencies, public libraries, and City website. • Continue to attend quarterly SDRAFFH meetings • Through its contract with the fair housing service provider, expand outreach and education of the State’s new Source of

	<p>Income Protection (SB 329 and SB 222), defining public assistance including HCVs as legitimate source of income for housing.</p> <ul style="list-style-type: none"> • Contract a fair housing service provider to conduct random testing on a regular basis to identify issues, trends, and problem properties. Specifically, upon release of the 2020 Census data, conduct random testing that reflects the City’s changing demographics, if any. • Annually review and allocate funds for basic and specialized assistance programs to service providers through the HUD Annual Plan process. Annual monitoring and reporting throughout the planning process
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B. Summary of Objectives

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

Table 44: Summary of Quantifiable Objectives					
Income/ Affordability Category	RHNA¹	New Construction	Units to be Rehabilitated²	At-Risk Units to be Preserved³	Households to be Assisted⁴
Extremely Low/ Very Low	481	50	26	240	6
Low	414	50	26	241	6
Moderate	518	150	--	--	18
Above Moderate	1,867	500	--	--	--
Total	3,280	750	52	481	30

Appendix A: Public Outreach

A. Outreach Schedule

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

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

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

B. Community Meetings

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

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

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

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

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

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

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

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

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

2. Virtual Community Meeting – September 29, 2020

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

Comments Received

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

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

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

C. Stakeholder Outreach

1. Agencies Invited

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

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

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

Appendix B: Review of Past Accomplishments

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

Table B-1: Program Review		
Program	Objectives	Progress and Continued Appropriateness
<i>Accommodate an Increase in Residential Units for All Income Levels</i>		
Adequate Sites for Meeting RHNA	<ul style="list-style-type: none"> Pursue amendments to the General Plan, Specific Plans, and Zoning Code as outlined above by June 30, 2015. Establish appropriate development standards to permit residential developments to occur at the allowable maximum densities for the respective zones. Provide appropriate land use designations to fulfill the City's share of regional housing needs of 5,805 units. Maintain an inventory of vacant and underutilized sites and monitor the development trends to ensure continued adequacy of the sites inventory in meeting the RHNA. Make available the sites inventory to interested developers. 	<p>The City completed the required amendments to the General Plan, Specific Plans, and Zoning Code to make sites available for the 5,805-unit RHNA.</p> <p>Continued Appropriateness: The City will continue to meet its RHNA obligation by providing adequate sites for future development. This program is modified to reflect new land use strategies for the 2021-2029 planning period.</p>

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
Monitoring of Residential Capacity (No Net Loss)	<ul style="list-style-type: none"> • Develop and implement a formal evaluation procedure pursuant to Government Code Section 65863. • Monitor and report through the HCD annual report process. 	<p>The City developed an internal policy and work sheet for monitoring the No Net Loss requirement and reports through the HCD Annual Progress Reports.</p> <p>Continued Appropriateness: This program is incorporated with as part of Program 1 (Adequate Sites for Meeting RHNA) in the 2021-2029 Housing Element.</p>
Second Units/Granny Flats	<ul style="list-style-type: none"> • Amend Zoning Code within one year of Housing Element adoption to address the ministerial approval of second units, to remove the requirement for separate water meters, and to allow the required parking be accommodated on driveways. • Achieve five second units annually for a total of 40 units over the next eight years. 	<p>In 2015, the City approved zoning code amendments to allow reduced parking standards, increased size and streamlined processes for those who apply for a building permit.</p> <p>Most recently the City updated its zoning code in 2019 to comply with the latest changes to State Law regarding Accessory Dwelling Units (ADUs).</p> <p>Continued Appropriateness: This program is updated and included in the 2021-2029 Housing Element. Specifically, the program will include the City’s actions to promote Accessory Dwelling Units as required by AB 671.</p>
Affordable Housing Development	<ul style="list-style-type: none"> • Continue to streamline the environmental review process for housing developments, using available state categorical exemptions and federal categorical exclusions, when applicable. 	<p>The City amended the Zoning Code again in 2018, adopting provisions for the Density Bonus ordinance and accommodating for SROs to comply with changes to state law that were going into effect in 2019.</p>

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
	<ul style="list-style-type: none"> • Annually allocate designated affordable housing funds to increase the supply of safe, decent, affordable housing in El Cajon for lower income households (including extremely low income households), such as seniors, disabled, the homeless, and those at risk of homelessness. • Annually pursue State, Federal and other funding opportunities to increase the supply of safe, decent, affordable housing in El Cajon for lower income households (including extremely low income households), such as seniors, disabled, the homeless, and those at risk of homelessness. • Amend the Zoning Code to provide zoning incentives for affordable housing projects, such as increases in density, height and/or lot coverage by June 30, 2015. • Expand the City’s affordable housing inventory by 20 units over the next eight years. 	<p>The City amended the Zoning Code in 2015 allowing for SROs to comply with changes to state law.</p> <p>During the 5th cycle Housing Element planning period, 84 affordable housing units were developed: Cornerstone Place – 70-unit Veterans and Family Affordable Housing; Habitat for Humanity Foundation Lane (6 new homebuyer units); Habitat for Humanity Ballantyne (5 new homebuyer units); Habitat for Humanity Grossmont Avenue (3 new homebuyer units)</p> <p>Continued Appropriateness: The City continues to facilitate affordable housing development. This program is updated and included in the 2021-2029 Housing Element.</p>
Affordable Housing Ordinance	<ul style="list-style-type: none"> • Evaluate the need for a citywide Affordable Housing Ordinance by June 30, 2016. 	<p>The City did not pursue an inclusionary housing ordinance.</p> <p>Continued Appropriateness: This program is not included in the 2021-2029 Housing Element.</p>

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
<i>Improve the Quality of Existing and Future Residential Units and Neighborhoods</i>		
Housing Rehabilitation Loan Program Greenovation Program	<ul style="list-style-type: none"> As funding permits, assist 32 households during the planning period. Continue to provide community outreach regarding available loans and grants for needed home improvements. Continue to refer potential income-eligible property owners cited for code violations to the program for assistance. Based on funding availability and allocations, pursue acquisition/ rehabilitation of 10 units (Greenovation Program). 	Between 2013 and 2019, the City provided loans to two SFD unit household and 11 mobile home households under the City’s Housing Rehabilitation Loan Program. Continued Appropriateness: Given the age of the City’s housing stock, it is important to continue rehabilitation efforts in the City. However, the Greenovation Program is not included in the 2021-2029 Housing Element.
Crime-Free Multi-Housing	<ul style="list-style-type: none"> Continue to offer the Crime-Free Multi-Housing program and outreach to property owners to increase participation. 	Between 2013 and 2019, the City provided funding annually, using a combination of CDBG and general funds. The program provided vital crime prevention and safety education and information that benefitted more than 60,000 residents annually Continued Appropriateness: This program is included in the 2021-2029 Housing Element.
Code Enforcement and Inspection	<ul style="list-style-type: none"> Continue to utilize code enforcement and substandard abatement processes to bring substandard housing units and residential properties into compliance with city codes. Annually conduct fire and life safety inspections in existing apartment complexes in El Cajon. 	The City continues to provide code enforcement services. Continued Appropriateness: This routine City service is removed from the 2021-2029 Housing Element as a specific housing program.

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
Development Standards and Design Guidelines	<ul style="list-style-type: none"> Establish development standards and design guidelines by the end of 2014. 	<p>The program has been completed and the City will continue to implement its development standards for multi-family housing development.</p> <p>Continued Appropriateness: Implementing development standards is a routine City service, and therefore this program is removed from the 2021-2029 Housing Element as a specific housing program.</p>
<i>Preserve Existing Affordable Housing Stock, to the Extent Feasible, When Deemed in the Public Interest</i>		
Housing Choice Vouchers	<ul style="list-style-type: none"> Continue to actively provide information and referrals to the County-administered Section 8 Housing Choice Rental Assistance program. Promote the Housing Choice Voucher program to rental property owners. Investigate the possibility of establishing its own Housing Authority for administering Section 8 Housing Choice Vouchers. 	<p>Between 2013 and 2019, an average of 2,600 households in the City are assisted annually by the program.</p> <p>Continued Appropriateness: The City will continue to participate in this program, which remains a key component to the City’s overall strategy for maintaining and improving its housing stock. It is included in the 2021-2029 Housing Element. The program is expanded to include outreach and education regarding California’s new Source of Income protection (SB 329 and SB 222), requiring landlords to accept public assistance (including Section 8) as a legitimate source of income for rent payments.</p>
Preservation of Assisted Housing at Risk of Converting to Market Rate	<ul style="list-style-type: none"> Monitor the status of any HUD receipt/approval of Notices of Intent and Plans of Action filed by property owners to convert to market rate units. 	<p>Between 2013 and 2019, the City monitored the status of the City’s affordable housing projects. No affordable housing converted to market rate housing during this period.</p>

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
	<ul style="list-style-type: none"> Identify non-profit organizations as potential purchasers/ managers of at-risk housing units. Explore funding sources available to purchase affordability covenants on at-risk projects, transfer ownership of at-risk projects to public or non-profit agencies, purchase existing buildings to replace at-risk units, or construct replacement units. Ensure the tenants are properly noticed and informed of their rights that they are eligible to obtain special Section 8 vouchers reserved for tenants of converted properties. 	<p>Continued Appropriateness: A total of 481 units may be considered at risk of converting to market rate housing. This program is updated and included in the 2021-2029 Housing Element.</p>
Homeless Services	<ul style="list-style-type: none"> Annually through the Action Plan process allocate funding to provide supportive services for the homeless and those at risk of becoming homeless. 	<p>The City continues to utilize CDBG funds to provide services for the homeless and those with special needs.</p> <p>Continued Appropriateness: This program is updated and included in the 2021-2029 Housing Element.</p>
<i>Provide Increased Opportunities for Homeownership</i>		
First-Time Homebuyer Assistance	<ul style="list-style-type: none"> Pursue additional funds from State and federal programs to continue provision of homebuyer assistance. Continue to require First-time Homebuyer Program education through approved providers and provide marketing outreach to minorities in order to improve loan origination/approval rates and increase awareness of and education about 	<p>Between 2013 and 2019, the City assisted 27 housing units with homebuyer assistance using LMIHAF, HOME, and CalHOME funds.</p> <p>Continued Appropriateness: The City will continue to facilitate homeownership opportunities through first time homebuyer assistance. This program is updated and included in the 2021-2029 Housing Element.</p>

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
	<p>homeownership opportunities in this underserved community.</p> <ul style="list-style-type: none"> Collaborate with the Community Reinvestment Initiative (CRI) Task Force through the Fair Housing Resources Board to provide First-time Homebuyer training classes to low- and moderate-income households, including education on how to improve credit history and financial management. Assist 64 first-time buyers in the purchase of homes over the planning period. 	
Mortgage Credit Certificates	<ul style="list-style-type: none"> Continue to participate in the program and assist the County in promoting program use. 	<p>The MCC program is no longer locally available in San Diego and interested households must directly apply to the CalHFA for assistance.</p> <p>Continued Appropriateness: This program is removed from the 2021-2029 Housing Element.</p>
<i>Remove Governmental Constraints to Housing Development</i>		
Zoning Code Amendments	<p>Within one year of the adoption of the Housing Element, the City of El Cajon will pursue the following:</p> <ul style="list-style-type: none"> Findings for Multi-Family Housing: Amend the Zoning Code to include minimum and objective findings for Site Development Plan approval for multi-family housing pursuant to State law to provide certainty for development. 	<p>In 2015, the zoning code was amended to include an administrative and ministerial process for reviewing and approving requests for reasonable accommodation.</p> <p>In 2015, the City approved zoning code amendments to allow reduced parking standards, increased size and streamlined processes for those who apply for a building permit for Second Units.</p>

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
	<ul style="list-style-type: none"> • Second Units: Amend the Zoning Code to make second unit approval a ministerial process with established standards for approval, to remove the separate water meters requirement, and to allow the use of driveway of the primary unit to fulfill the parking requirement for the second unit. • Manufactured Housing: Amend the Zoning Code to allow manufactured housing by-right in all zones that allow single-family dwellings. Currently the Zoning Code only defines manufactured housing, but does not explicitly allow or prohibit the use. • Small Residential Care Facilities: Amend the Zoning Code to allow small residential care facilities in the O-S zone. Currently small residential care facilities are not permitted in the O-S zone, though single family housing is allowed by right in the O-S zone. • Emergency Shelters: Amend the Zoning Code to redefine Transitional Service Centers in the Zoning Ordinance as emergency shelters and adopt the State H&S Code definition of emergency shelters. Amend the Zoning Code to permit emergency shelters in the CM and M zones via an administrative review process. • Transitional/Supportive Housing: Amend the Zoning Code to specifically define transitional/supportive housing. Transitional housing pursuant to Health and Safety Code Section 50801(i) will be permitted where housing 	<p>In 2015, the Zoning Code was amended to permit manufactured homes and transitional/ supportive housing in all residential zones.</p> <p>In 2015, the Zoning Code was amended to permit small residential care facilities in all residential zones as well as all large facilities in multi-family zones subject to a CUP.</p> <p>In 2015, the Zoning Code was amended to permit employee/farmworker housing in the RS-20, RS-40 and O-S zones.</p> <p>In 2018, provisions were adopted for the Density Bonus ordinance and accommodating for SROs to comply with changes to state law that were going into effect in 2019.</p> <p>In 2019 the City updated its Accessory Dwelling Unit Ordinance to be up to date with State Law as of January 1, 2019.</p> <p>Continued Appropriateness: This program is updated and included in the 2021-2029 Housing Element to reflect recent changes to State law - including:</p> <ul style="list-style-type: none"> • AB 101 (Low Barrier Navigation Centers);

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
	<p>is permitted, and subject to the same development standards as other housing development. Supportive housing pursuant to Health and Safety Code Section 50675.14(a)(B)(2) will be permitted where housing is permitted, and subject to the same development standards as other housing development.</p> <ul style="list-style-type: none"> • Single-Room Occupancy Housing: Amend the Zoning Code to allow Single-Room Occupancy Housing in the C-G zone via a Conditional Use Permit. • Farmworker Housing: Amend the Zoning Code to allow farmworker housing (up to 12 units or 36 beds) as an accessory use to the agricultural production and permitted by right in the O-S, RS-40, and RS-20 zones pursuant to State law. • Reasonable Accommodation: Revise the Zoning Code to include an administrative and ministerial process for reviewing and approving requests for reasonable accommodation. 	<ul style="list-style-type: none"> • AB 139 (Emergency and Transitional Housing); • AB 2162 and AB 2988 (Supportive Housing); and • AB 1763 (Density bonus for 100 percent affordable housing projects).
<i>Reduce Impediments to Fair Housing Choice</i>		

Table B-1: Program Review

Program	Objectives	Progress and Continued Appropriateness
Fair Housing/ Housing and Public Service Resources	<ul style="list-style-type: none"> • Actively advertise services provided by the Center for Social Advocacy through brochures at the public counter, community service agencies, public libraries, and City website. • Continue to comply with the fair housing planning requirements of the CDBG and HOME programs, including cooperating in updating the Analysis of Impediments (AI) to Fair Housing Choice every five years and incorporating actions to address any impediments in its annual Action Plans to HUD. 	<p>The City continues to offer fair housing services through a qualified fair housing services provider. The City continued to implement the recommendations of the 2010 San Diego County Regional Analysis of Impediments to Fair Housing Choice (AI) and contract with a fair housing service provider to provide fair housing services to El Cajon residents. In 2015 and 2020, the City participated in the regional effort to update the AI.</p> <p>Continued Appropriateness: The City continues to promote fair housing in the community. This program is included in the 2021-2029 Housing Element. Specifically, this program is expanded to include relevant actions outlined in the San Diego Regional Analysis of Impediments to Fair Housing Choice.</p>

Appendix C: Sites Inventory

Table C-1: Vacant and Underutilized

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	In Previous HE
3882031400	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.42	0	2	N	N
4811403500	LR	RS-9	100; VACANT RESIDENTIAL - GENERIC	4.8	0.40	0	1	N	N
4811404100	LR	RS-9	100; VACANT RESIDENTIAL - GENERIC	4.8	0.56	0	2	N	N
4830902800	LMR	PRD-LOW-MED	130; 2 - 4 UNITS - GENERIC	16.5	1.14	0	15	N	N
4831812600	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	19.8	0.39	3	3	N	N
4831812700	MR	RM-2200	100; VACANT RESIDENTIAL - GENERIC	19.8	0.36	0	5	N	N
4831822100	MR	RM-2200	710; CHURCH	19.8	2.33	0	36	N	N
4832721500	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.84	0	4	N	N
4832721600	LR	RS-6	810; MEETING HALL/GYM	7.2	1.35	0	7	N	N
4842614700	MR	RM-4300	100; VACANT RESIDENTIAL - GENERIC	10.1	0.30	0	2	N	N
4871710400	MR	RM-2200	130; 2 - 4 UNITS - GENERIC	19.8	0.41	5	1	N	N
4871710500	MR	RM-2200	120; DUPLEX - GENERIC	19.8	0.42	4	2	N	N
4871710600	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	19.8	0.39	2	4	N	N
4871710700	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	19.8	0.42	1	5	N	N
4871731800	HR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	19.8	0.26	3	1	N	N

Table C-1: Vacant and Underutilized

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	In Previous HE
4875412800	MR	RM-2200	120; DUPLEX - GENERIC	19.8	0.43	0	6	N	N
4882502600	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.90	3	2	N	N
4891611000	MR	RM-2200	130; 2 - 4 UNITS - GENERIC	19.8	0.30	2	2	N	N
4893102000	MR	RM-2200	100; VACANT RESIDENTIAL - GENERIC	19.8	0.10	0	1	N	N
4921522500	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.83	3	1	N	N
4922310600	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.54	2	1	N	N
4923310600	MR	RM-2500	100; VACANT RESIDENTIAL - GENERIC	17.4	0.33	0	4	N	N
4925806400	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.18	0	1	N	N
4925806500	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.19	0	1	N	N
4925806600	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.21	0	1	N	N
4925806700	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.23	0	1	N	N
4925806800	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.18	0	1	N	N
4930400400	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.21	0	1	N	N
4930400900	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.22	0	1	N	N
4932246400	LMR	RM-2500	100; VACANT RESIDENTIAL - GENERIC	17.4	0.57	0	7	N	N
5070603500	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.55	0	3	N	N

Table C-1: Vacant and Underutilized

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	In Previous HE
5070603600	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.55	0	3	N	N
5072001100	LR	RS-14	100; VACANT RESIDENTIAL - GENERIC	3.1	1.11	0	2	N	N
5072001200	LR	RS-14	100; VACANT RESIDENTIAL - GENERIC	3.1	0.14	0	0	N	N
5110130300	GC	RS-6	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	7.2	0.32	0	1	N	N
5110220600	MR	RM-2200	100; VACANT RESIDENTIAL - GENERIC	19.8	0.19	0	3	N	N
5112607200	MR	RM-2200	810; MEETING HALL/GYM	19.8	5.41	0	85	N	N
5112805200	LR	RS-9	710; CHURCH	4.8	1.03	0	3	N	N
5113912600	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.07	0	0	N	N
5113912700	LR	RS-6	110; SINGLE FAMILY RESIDENCE - GENERIC	7.2	0.97	2	3	N	N
5113914700	LR	RS-6	000; UNKNOWN	7.2	2.44	0	14	N	N
5113914800	LR	RS-6	100; VACANT RESIDENTIAL - GENERIC	7.2	0.80	0	4	N	N
5140211500	LR	RS-9	110; SINGLE FAMILY RESIDENCE - GENERIC	4.8	1.11	2	2	N	N
5141600800	LR	PRD-LOW	100; VACANT RESIDENTIAL - GENERIC	10.0	1.18	0	9	N	N
5141602200	LR	PRD-LOW	100; VACANT RESIDENTIAL - GENERIC	16.5	0.48	0	6	N	N
5141602300	LR	PRD-LOW	110; SINGLE FAMILY RESIDENCE - GENERIC	10.0	3.06	4	20	N	N
5141602400	LR	PRD-LOW	110; SINGLE FAMILY RESIDENCE - GENERIC	10.0	0.80	1	5	N	N
5141800400	LR	RS-9	110; SINGLE FAMILY RESIDENCE - GENERIC	4.8	0.17	1	-1	N	N

Table C-1: Vacant and Underutilized

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	In Previous HE
5141800600	LR	RS-9	110; SINGLE FAMILY RESIDENCE - GENERIC	4.8	0.22	1	-1	N	N
5141802200	LR	RS-9	110; SINGLE FAMILY RESIDENCE - GENERIC	4.8	2.08	3	4	N	N
5144322100	LR	RS-20	100; VACANT RESIDENTIAL - GENERIC	2.1	1.39	0	2	N	N
Total					39.5	42	288		

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4811506800	GC	C-G	250; NEIGHBORHOOD SHOPPING CENTER	40	2.90	0	92	Y	Fletcher Parkway - existing strip commercial - studied this for adding residential as part of the MU overlay
4811506900	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.36	0	11	N	
4811507100	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.30	0	9	N	
4813220800	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.17	0	5	N	
4813220900	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.17	0	5	N	
4813221000	O/NR	O-P	280; GENERIC MEDICAL/DENTAL OFFICE	40	0.16	0	5	N	

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4813221200	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.16	0	5	N	
4813221300	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.17	3	2	N	
4813621900	O/NR	O-P	280; GENERIC MEDICAL/DENTAL OFFICE	40	0.16	0	5	N	
4813622100	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.17	0	5	N	
4813711300	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.15	0	4	N	
4813711500	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.08	0	2	N	
4813711800	O/NR	O-P	212; OFFICE/RETAIL BUILDING	40	0.29	0	9	N	
4813930100	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.29	0	9	N	
4814010200	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.27	0	8	N	
4814310500	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.41	0	13	N	
4821904700	RC	C-R	410; FACTORY/LIGHT MANUFACTURING	40	2.21	0	70	Y	Prime site right at Arnele transit station
4822703300	RC	C-R	230; REGIONAL SHOPPING CENTER	40	16.33	0	522	N	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									publicly announced interest in developing residential in the property and reach out to the City for further info.
4822703400	RC	C-R	200; VACANT LAND COMMERCIAL	40	0.38	0	12	N	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822703500	RC	C-R	230; REGIONAL SHOPPING CENTER	40	0.91	0	29	Y	Parkway Plaza Shopping mall was recently transferred to new

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822703600	RC	C-R	200; VACANT LAND COMMERCIAL	40	0.92	0	29	Y	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4822703700	RC	C-R	230; REGIONAL SHOPPING CENTER	40	7.96	0	254	Y	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822704200	RC	C-R	230; REGIONAL SHOPPING CENTER	40	2.21	0	70	Y	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									and reach out to the City for further info.
4822704700	RC	C-R	200; VACANT LAND COMMERCIAL	40	0.68	0	21	Y	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822704800	RC	C-R	200; VACANT LAND COMMERCIAL	40	3.67	0	117	Y	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									publicly announced interest in developing residential in the property and reach out to the City for further info.
4822705500	RC	C-R	200; VACANT LAND COMMERCIAL	40	0.65	0	20	Y	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822705600	RC	C-R	230; REGIONAL SHOPPING CENTER	40	39.04	0	1,249	N	Parkway Plaza Shopping mall was recently transferred to new

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4822705700	RC	C-R	250; NEIGHBORHOOD SHOPPING CENTER	40	1.89	0	60	Y	Parkway Plaza Shopping mall was recently transferred to new ownership and the owners have publicly announced interest in developing residential in the property and reach out to the City for further info.
4823010900	GC	O-P	280; GENERIC MEDICAL/DENTAL OFFICE	40	0.45	0	14	N	

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4823011100	GC	O-P	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	1.53	0	49	Y	
4871600400	GC	C-G	380; AUTO SALES/SERVICE AGENCY	40	0.91	0	29	Y	Used Auto/VFW - large underutilized former auto dealership and veteran meeting hall
4871600500	GC	C-G	380; AUTO SALES/SERVICE AGENCY	40	0.20	0	6	N	
4871722700	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.37	0	11	N	
4871733700	O/NR	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.55	0	17	Y	
4873213300	GC	C-G	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	40	0.79	0	25	Y	
4873312600	GC	C-G	200; VACANT LAND COMMERCIAL	40	0.39	0	12	N	403 W Main - Developer has been in contact with the City on development proposals for residential development.
4873313500	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.84	0	26	Y	402 W Main - Developer has been in contact with

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									the City on development proposals for residential development.
4873410400	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.33	0	10	N	
4873410500	GC	C-G	250; NEIGHBORHOOD SHOPPING CENTER	40	0.99	0	31	Y	
4880103600	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.56	0	18	Y	Vacant commercial building with large parking lot recently for sale
4881110600	HR	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.15	0	4	N	
4881112400	RC	C-R	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.25	0	8	N	
4881121900	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.16	0	5	N	
4881122300	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.70	0	22	Y	551 E Main - underutilized property - previous preliminary concept for mixed-use project
4881124300	HR	RM-2200	111; SINGLE FAMILY RESIDENCE	40	0.76	4	20	Y	550 E Main - underutilized property -

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									previous preliminary concept for mixed-use project
4881126700	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.31	0	9	N	
4881511200	O/NR	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.38	0	12	N	
4881511500	O/NR	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.19	0	5	N	
4881512100	O/NR	C-G	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	40	0.25	0	8	N	
4881610300	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.15	2	2	N	
4881610400	O/NR	O-P	111; SINGLE FAMILY RESIDENCE	40	0.16	2	2	N	
4881610700	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.10	2	1	N	
4881611200	O/NR	O-P	111; SINGLE FAMILY RESIDENCE	40	0.17	3	2	N	
4881611300	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.17	2	3	N	
4881611400	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.17	4	1	N	
4881611700	O/NR	O-P	710; CHURCH	40	0.30	0	9	N	
4881620400	O/NR	O-P	130; 2 - 4 UNITS - GENERIC	40	0.19	2	4	N	Former Assessor's Office and board and care and two

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									SFRS - County is interested in developing the property with affordable residential
4881620500	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.19	2	2	N	Former Assessor's Office and board and care and two SFRS - County is interested in developing the property with affordable residential
4881621300	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.26	0	8	N	Former Assessor's Office and board and care and two SFRS - County is interested in developing the property with affordable residential
4881710300	O/NR	O-P	130; 2 - 4 UNITS - GENERIC	40	0.14	3	1	N	

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4881710900	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.20	2	4	N	
4881711700	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.14	2	2	N	
4881720200	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.17	2	3	N	
4881721500	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.22	0	7	N	
4881721800	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.10	0	3	N	
4881910600	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.16	0	5	N	
4882000100	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.23	0	7	N	
4882000200	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.18	0	5	N	
4882000700	O/NR	O-P	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.32	0	10	N	
4882003200	O/NR	O-P	100; VACANT RESIDENTIAL - GENERIC	40	0.16	3	2	N	
4882121703	O/NR	O-P	300; OFFICE CONDOS	40	0.58	0	18	Y	
4882121711	O/NR	O-P	300; OFFICE CONDOS	40	0.58	0	18	Y	
4882121714	O/NR	O-P	300; OFFICE CONDOS	40	0.58	0	18	Y	
4882121715	O/NR	O-P	300; OFFICE CONDOS	40	0.58	0	18	Y	
4882121716	O/NR	O-P	300; OFFICE CONDOS	40	0.58	0	18	Y	
4882320400	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.17	0	5	N	
4882323100	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.27	0	8	N	

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4882330400	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.14	0	4	N	
4882330600	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	40	0.14	0	4	N	
4882330800	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.14	0	4	N	
4891301900	GC	C-G	200; VACANT LAND COMMERCIAL	40	6.55	0	209	Y	East Main Vacant - Large vacant property - several interested buyers over the years
4891304300	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.96	0	30	Y	East Main Vacant - Large vacant property - several interested buyers over the years
5071202000	NC	C-N	250; NEIGHBORHOOD SHOPPING CENTER	40	0.78	0	24	Y	
5071202100	NC	C-N	250; NEIGHBORHOOD SHOPPING CENTER	40	3.11	0	99	Y	
5072004500	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.99	0	31	Y	
5072110200	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	1.06	0	33	Y	
4882330700	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.02	0	0	N	

Table C-2: Mixed-Use Overlay Sites

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4871600700	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.11	0	3	N	Used Auto/VFW - large underutilized former auto dealership and veteran meeting hall
4881621700	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.11	0	3	N	Former Assessor's Office and board and care and two SFRS - County is interested in developing the property with affordable residential
4881611100	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.02	0	0	N	
4881511600	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.02	0	0	N	
4882312400	GC	C-G	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.05	0	1	N	Avocado - Vacant property and adjacent small dental office. Presubmittal review for 7 attached residential

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									units on the vacant parcel in 2020
Total					115.5	38	3,614		

Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4871600400	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.91	0	21	Y	Used Auto/VFW - large underutilized former auto dealership and veteran meeting hall
4872610400	HR	RM-HR	000; UNKNOWN	60	0.13	0	6	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872610500	HR	RM-HR	000; UNKNOWN	60	0.14	0	6	N	MTS property - City and MTS have an MOU to jointly solicit a development project to

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									include residential
4872610800	HR	RM-HR	000; UNKNOWN	60	0.15	0	7	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872611200	HR	RM-HR	000; UNKNOWN	60	0.14	0	6	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872611400	HR	RM-HR	000; UNKNOWN	60	0.40	0	19	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872611500	HR	RM-HR	000; UNKNOWN	60	0.12	0	5	N	MTS property - City and MTS have an MOU to jointly solicit a development project to

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									include residential
4872611600	HR	RM-HR	000; UNKNOWN	60	0.09	0	4	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872620400	HR	RM-HR	000; UNKNOWN	60	1.09	0	52	Y	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872620700	HR	RM-HR	000; UNKNOWN	60	0.69	0	33	Y	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872620800	HR	RM-HR	000; UNKNOWN	60	0.13	0	6	N	MTS property - City and MTS have an MOU to jointly solicit a development project to

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									include residential
4872620900	HR	RM-HR	000; UNKNOWN	60	0.48	0	23	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872810800	HR	RM-HR	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	60	0.78	0	37	Y	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872811400	MR	RM-2200	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	20	0.18	0	2	N	
4872812900	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.38	0	6	N	
4872820500	MR	RM-2200	120; DUPLEX - GENERIC	20	0.19	2	1	N	

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4872820800	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.19	2	1	N	
4872910100	HR	RM-HR	410; FACTORY/LIGHT MANUFACTURING	60	0.27	0	13	N	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872910200	HR	RM-HR	410; FACTORY/LIGHT MANUFACTURING	60	0.50	0	24	Y	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872911000	HR	RM-HR	111; SINGLE FAMILY RESIDENCE	40	0.21	2	4	N	

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4872911300	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.26	0	4	N	
4872911700	HR	RM-HR	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	40	0.19	0	6	N	
4872920700	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.20	2	1	N	
4873021400	MR	RM-2200	120; DUPLEX - GENERIC	20	0.21	2	1	N	
4873022000	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.20	2	1	N	
4873023000	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.20	2	1	N	
4873111100	MR	RM-2200	120; DUPLEX - GENERIC	20	0.19	2	1	N	
4873121100	HR	RM-HR	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	40	0.20	0	6	N	Palm - Existing church and adjacent vacant light industrial property - church has inquired about adding residential
4873121300	HR	RM-HR	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	40	0.20	0	6	N	
4873210100	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.16	2	1	N	ECB - several properties under contract with residential developer to

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873210200	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	1.78	0	42	Y	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873210300	GC	C-G	200; VACANT LAND COMMERCIAL	30	0.25	0	5	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									for redevelopment
4873211700	GC	C-G	390; GENERIC- RADIO STATION/BANK/MISC	30	0.41	2	7	N	
4873211800	GC	C-G	200; VACANT LAND COMMERCIAL	30	0.41	0	9	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873211900	GC	C-G	200; VACANT LAND COMMERCIAL	30	0.41	0	9	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4873212000	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.40	0	9	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212100	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.41	0	9	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212200	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.42	0	10	N	ECB - several properties under contract with residential developer to build 116

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									market rate townhomes and other interest from property owners to sell for redevelopment
4873212300	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.41	0	9	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212400	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.23	0	5	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									for redevelopment
4873212500	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.34	0	8	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment
4873212600	GC	C-G	380; AUTO SALES/SERVICE AGENCY	30	0.21	0	5	N	ECB - several properties under contract with residential developer to build 116 market rate townhomes and other interest from property owners to sell for redevelopment

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4873213300	GC	C-G	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	30	0.79	0	19	Y	
4873231700	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.87	0	20	Y	Existing auto dealership and vacant commercial building - potential for redevelopment
4873232400	GC	C-G	350; GENERIC RESTAURANT/NIGHT CLUB/TAVERN	30	0.34	0	8	N	Existing auto dealership and vacant commercial building - potential for redevelopment
4874800400	MR	RM-2200	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	20	0.21	0	3	N	
4874800500	MR	RM-2200	458; OPEN STORAGE	20	0.39	0	6	N	
4874802600	MR	RM-2200	120; DUPLEX - GENERIC	20	0.19	2	1	N	
4874901800	GC	C-G	360; CAR WASH	30	1.19	0	28	Y	Super Star - existing car wash and auto repair - prime site
4875001600	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.21	2	1	N	
4875001800	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.20	2	1	N	

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4875002300	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.19	2	1	N	
4875110100	GC	C-G	270; SERVICE STATION - GENERIC	30	0.27	0	6	N	
4875110500	GC	C-G	310; GARAGE PARKING LOT/USED CAR	30	0.17	0	4	N	
4875110700	GC	C-G	130; 2 - 4 UNITS - GENERIC	30	0.17	3	1	N	
4875120900	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.19	2	1	N	
4875121000	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.22	2	1	N	
4875200100	MR	RM-2200	110; SINGLE FAMILY RESIDENCE - GENERIC	20	0.19	2	1	N	
4875310800	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.20	2	1	N	
4876401600	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	1.47	0	23	N	Redwood Lumber- large lumber yard and older industrial properties
4926411500	MR	RM-2200	120; DUPLEX - GENERIC	20	0.32	2	3	N	
4926421200	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.32	1	4	N	
4926431000	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.32	2	3	N	
4926431100	MR	RM-2200	111; SINGLE FAMILY RESIDENCE	20	0.33	2	3	N	
4873232600	GC	C-G	270; SERVICE - GENERIC	30	0.26	0	6	N	Existing auto dealership and vacant commercial

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									building - potential for redevelopment
4873121200	HR	RM-HR	000; UNKNOWN	40	0.03	0	0	N	Palm - Existing church and adjacent vacant light industrial property - church has inquired about adding residential
4872912700	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.06	0	0	N	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872912500	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.07	0	1	N	Marshall Ave properties - several under one owner under contract with affordable

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872610300	HR	RM-HR	000; UNKNOWN	60	0.02	0	0	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872610700	HR	RM-HR	000; UNKNOWN	60	0.02	0	0	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential
4872610600	HR	RM-HR	000; UNKNOWN	60	0.02	0	0	N	MTS property - City and MTS have an MOU to jointly solicit a development project to include residential

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
4926431700	MR	RM-2200	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	20	0.13	0	2	N	Grossmont - vacant with existing non-required parking lot - owner has inquired about residential uses here
4875413400	MR	RM-2200	210; GENERIC COMMERCIAL OFFICE/RETAIL 1-3 STORIES	20	0.21	0	3	N	
4872810400	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.03	0	0	N	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872810500	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.05	0	0	N	Marshall Ave properties - several under one owner under contract with affordable housing developer to

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									build 60 supportive housing units, older industrial ready for redevelopment
4872810700	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.05	0	0	N	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial ready for redevelopment
4872813400	MR	RM-2200	430; WAREHOUSE-PROCESSING/STORAGE/DISTRIBUTION	20	0.03	0	0	N	Marshall Ave properties - several under one owner under contract with affordable housing developer to build 60 supportive housing units, older industrial

Table C-3: Transit District Specific Plan Sites									
Parcel Number (APN)	General Plan Designation	Zoning	Current Use	Allowable Density	Acres	Existing Units	Net Potential Units	Feasible for Low Income	Justification for Site
									ready for redevelopment
Total					24.58	46	582		