

**CLERK OF THE BOARD OF SUPERVISORS
EXHIBIT/DOCUMENT LOG**

MEETING DATE & AGENDA NO. 11/19/2025 #01

STAFF DOCUMENTS (Numerical)

No.	Presented by:	Description:
1.	Staff	31-page PowerPoint Presentation
2.		
3.		
4.		

PUBLIC DOCUMENTS (Alphabetical)

No.	Presented by:	Description:
A.	Dan Silver, Susan Baldwin, Micheal Beck	2-page document
B.	Sean Kilkenny, Lori Holt, Stefanie Benvenuto	17-page document
C.	Ginger Hitzke, Georgette Gomez, Jose Lopez	13-page document
D.	Robert Germann	6-page document

OFFICIAL RECORD
Clerk of the Board of Supervisors
County of San Diego

Exhibit No. 1

Meeting Date: 11/19/2025 Agenda No. 01

Presented by: Staff



Housing Forward

HOW THE COUNTY IS SUPPORTING HOUSING

November 19, 2025

CONTENT OVERVIEW

Housing Overview

Recent Housing Study, Findings, & Actions

Key Geographies & Considerations

Key Policy Opportunities Ahead

20%

San Diegans



Spend



of their
income on
housing



\$880,000
median home price in
the region (2024)

\$2,479

Average rent in
the region (2024)

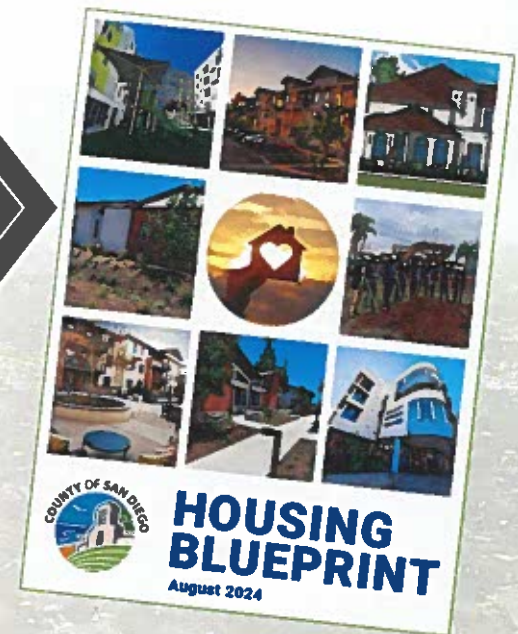
\$130,800

Area Median
Income (AMI) in
the region (2025)

Unsheltered population :

26% were aged 55 or older (2023)

32% were experiencing
homelessness for the first time (2024)



Housing Overview

Housing Statistics

Unincorporated San Diego



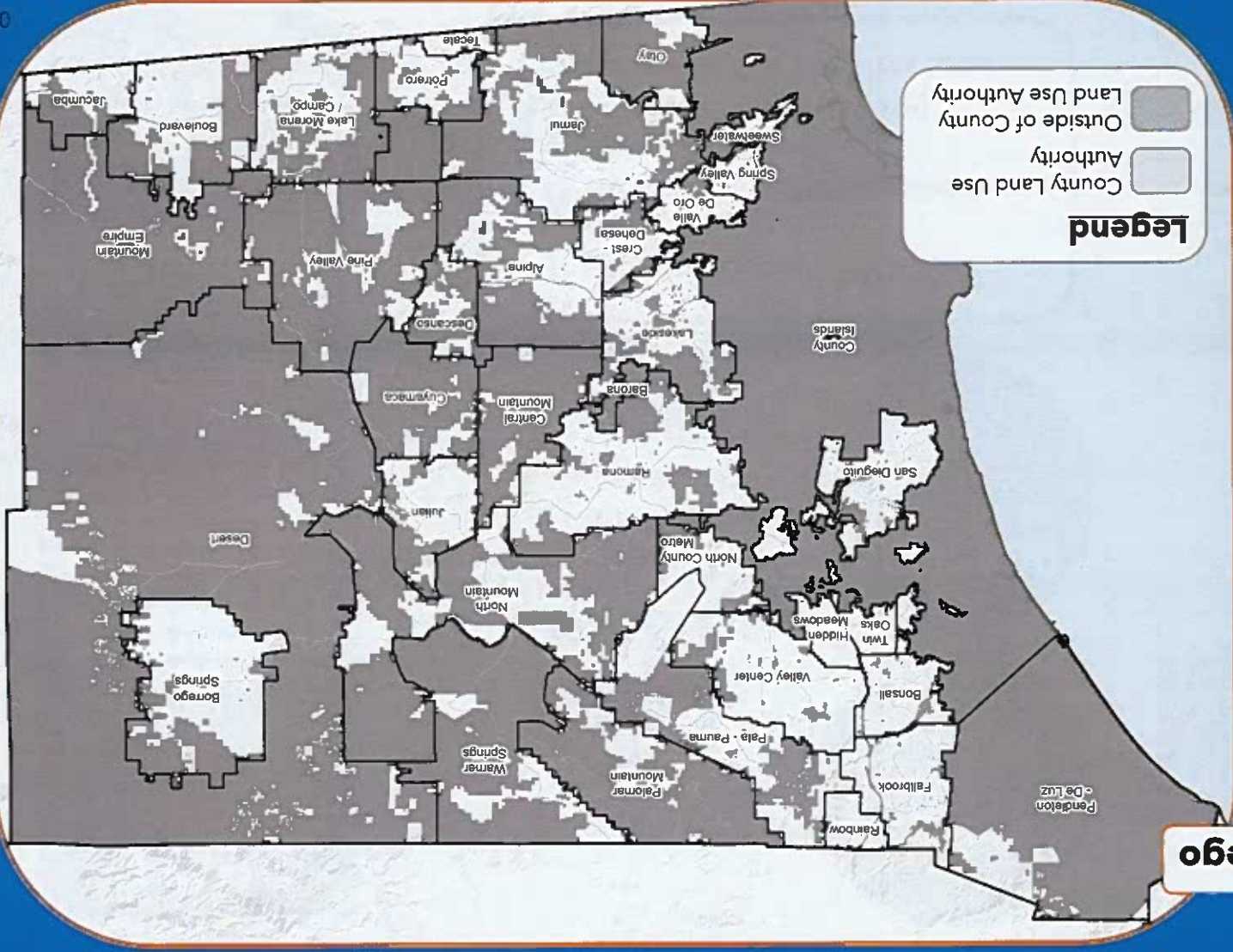
Only



772,239
acres
In the County
Unincorporated
Area

Of the

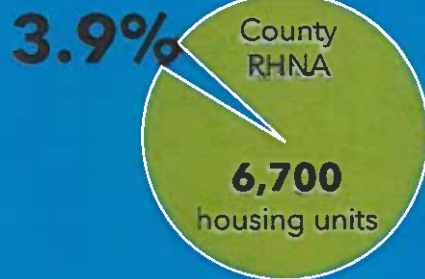
Are within County Land Use Authority



Housing Overview

Housing in Unincorporated San Diego

Regional
RHNA
171,685
housing units
(2021-2029)

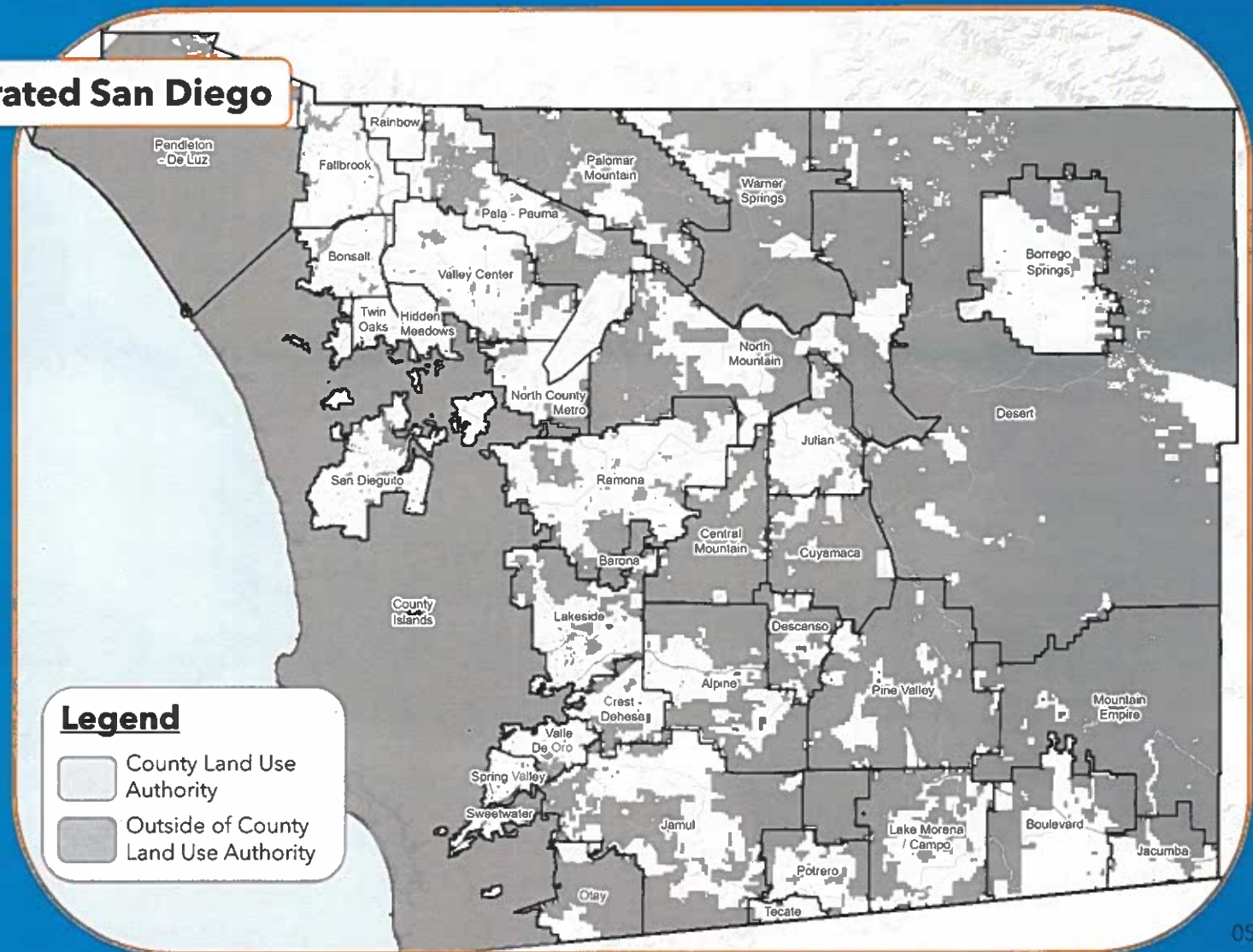


9,905
Unhoused
regionally (2025)



Legend

-  County Land Use Authority
-  Outside of County Land Use Authority



Regional Housing Efforts



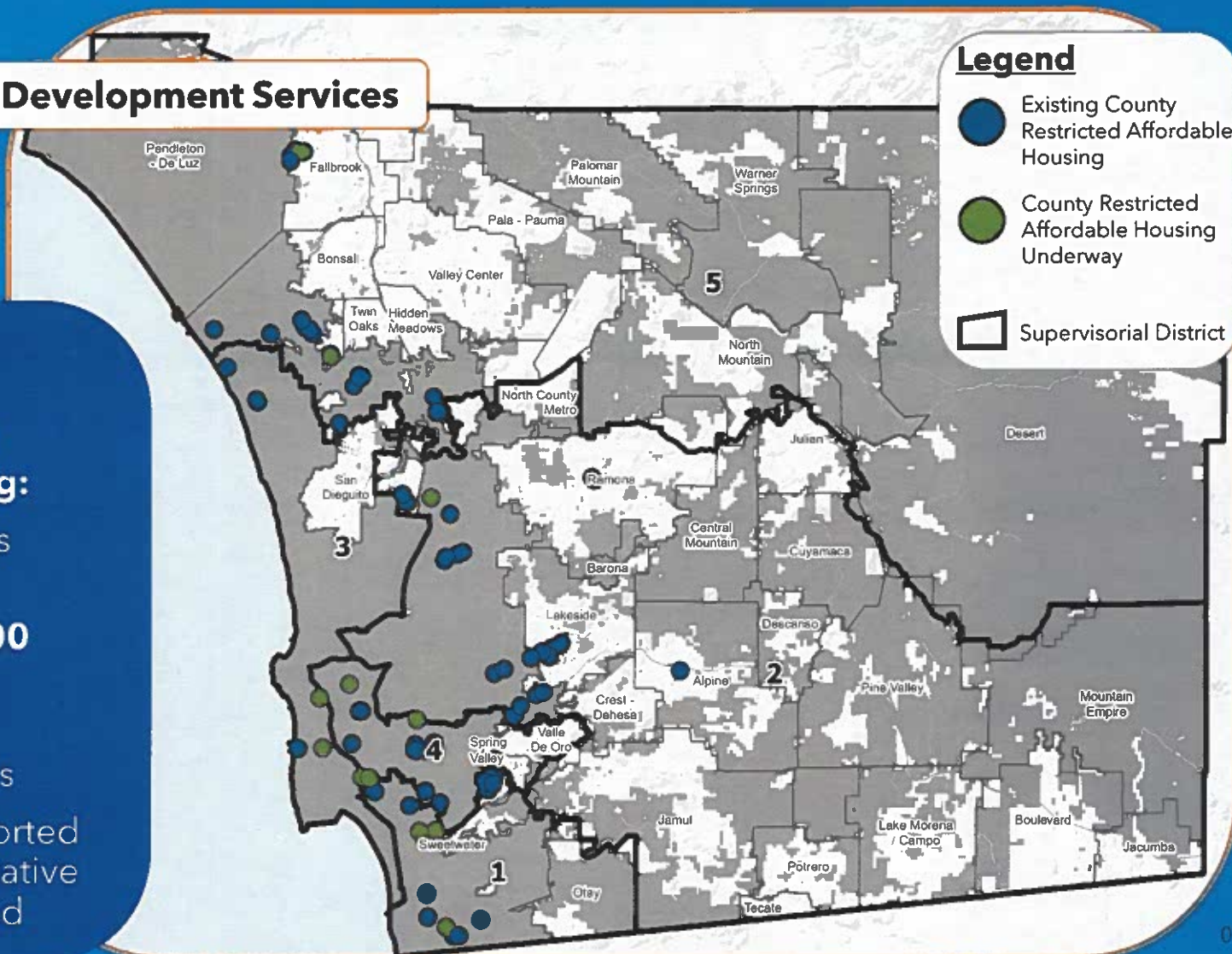
Housing Overview

Housing & Community Development Services



County-supported Affordable Housing:

- **9,542** units across the region
- Supporting **20,000** people annually
- **7,432** units in incorporated cities
- **3,054** units supported through the Innovative Housing Trust Fund



Planning & Development Services

PDS

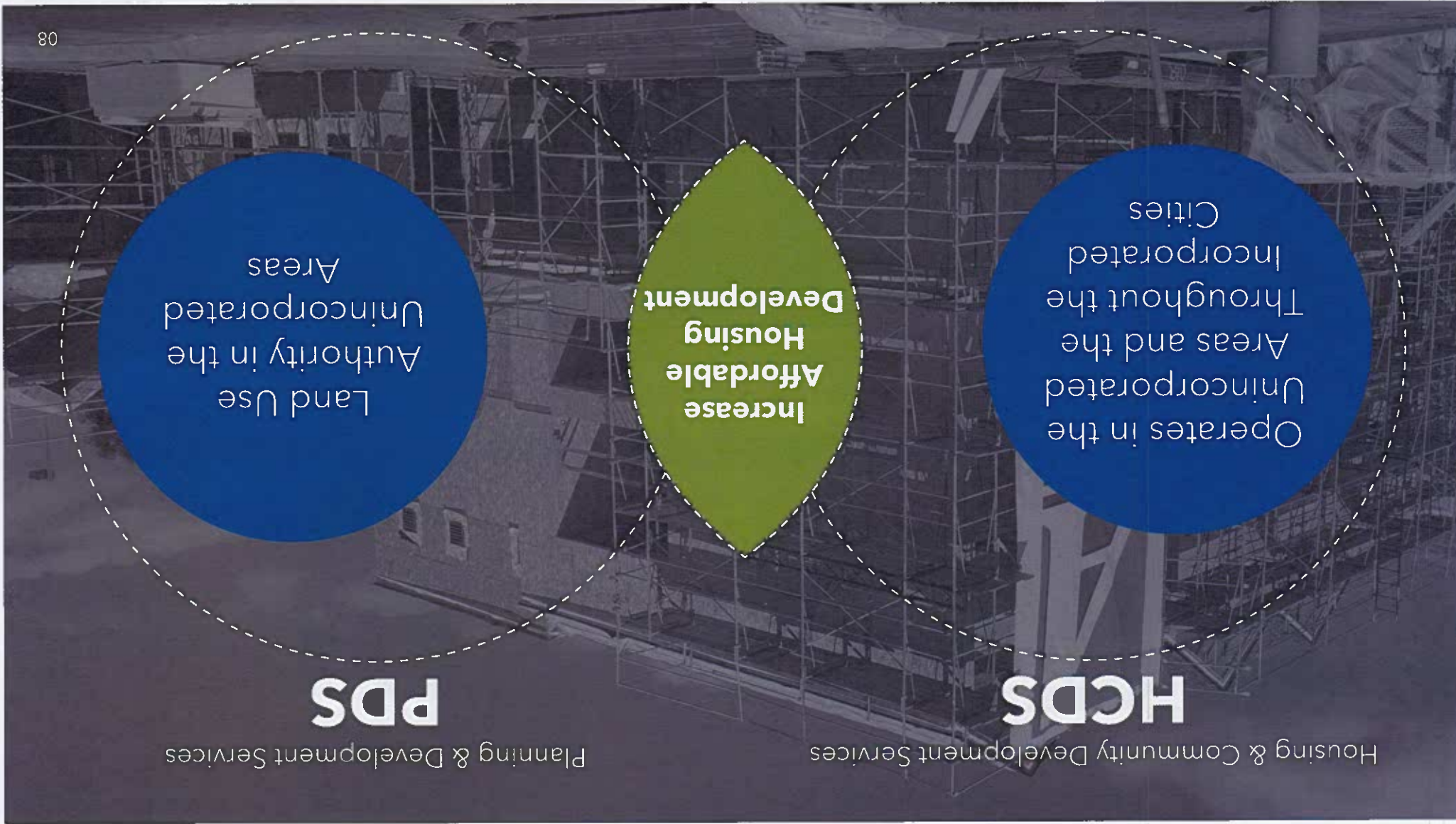
Land Use
Authority in the
Unincorporated
Areas

Increase
Affordable
Housing
Development

Housing & Community Development Services

HCDS

Operates in the
Unincorporated
Areas and the
Throughout the
Incorporated
Cities



Housing Overview

2011

General Plan

FOCUSED
IN THE WEST,
NEAR
SERVICES

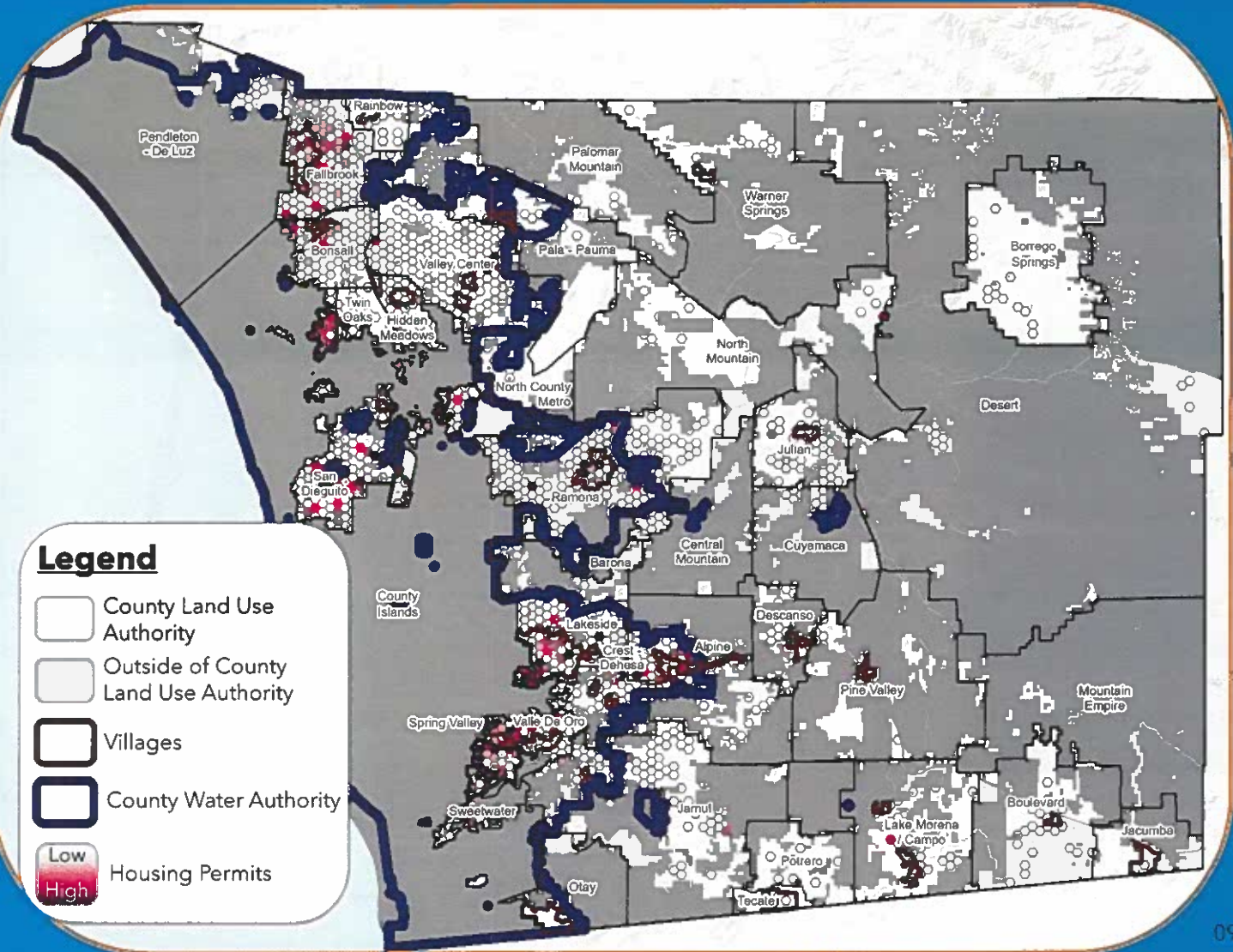


Units Built
in Villages

>50%

Legend

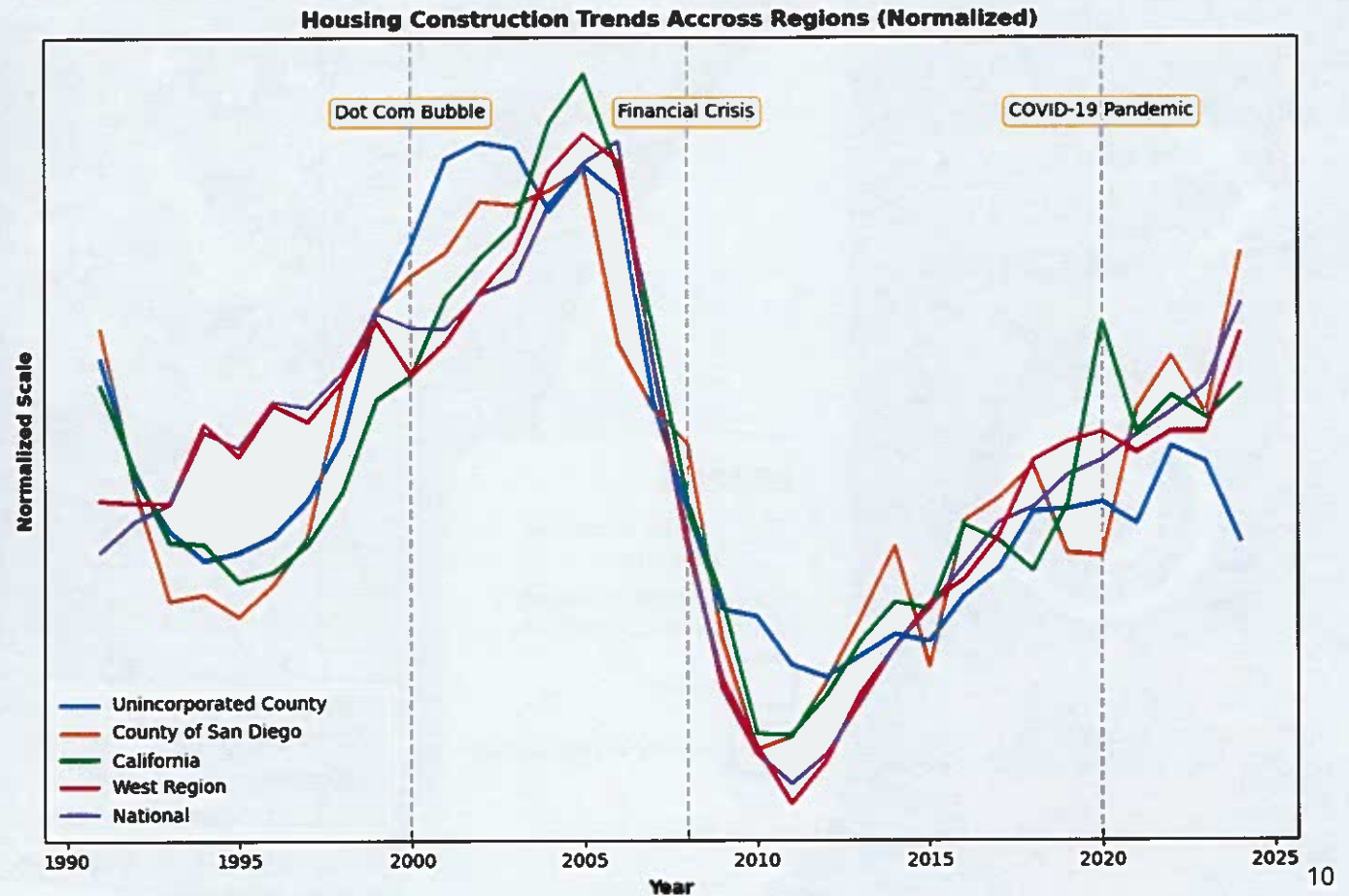
- County Land Use Authority
- Outside of County Land Use Authority
- Villages
- County Water Authority
- Housing Permits
Low
High



Housing Production Since the 2011 General Plan

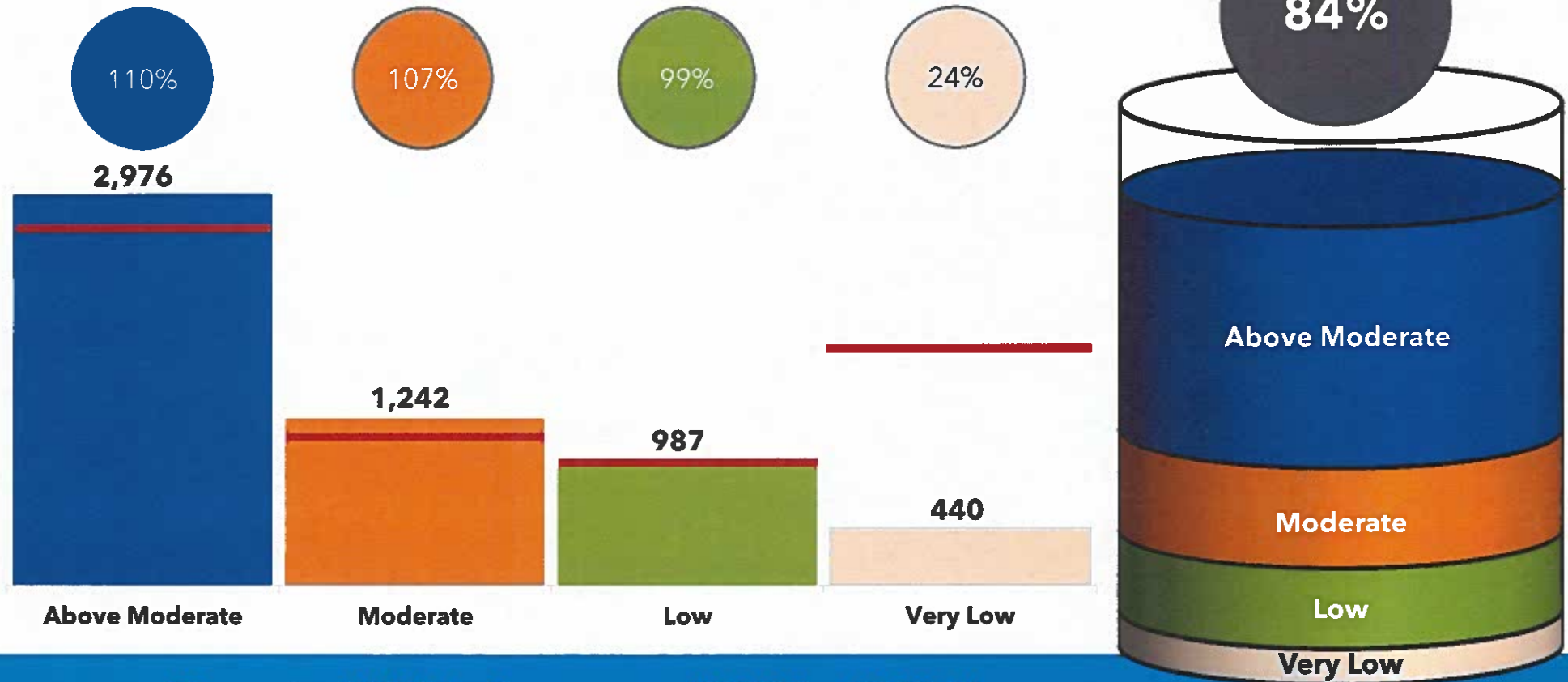
Factors Impacting Housing:

- Interest rates
- Material and labor costs
- Funding for affordable housing
- Fire risk
- State legislation
- Litigation risk



Housing Overview

Housing Production Since the 2011 General Plan



County RHNA Progress (2020 - 2024)



HOUSING



CLIMATE



EQUITY



WILDFIRE



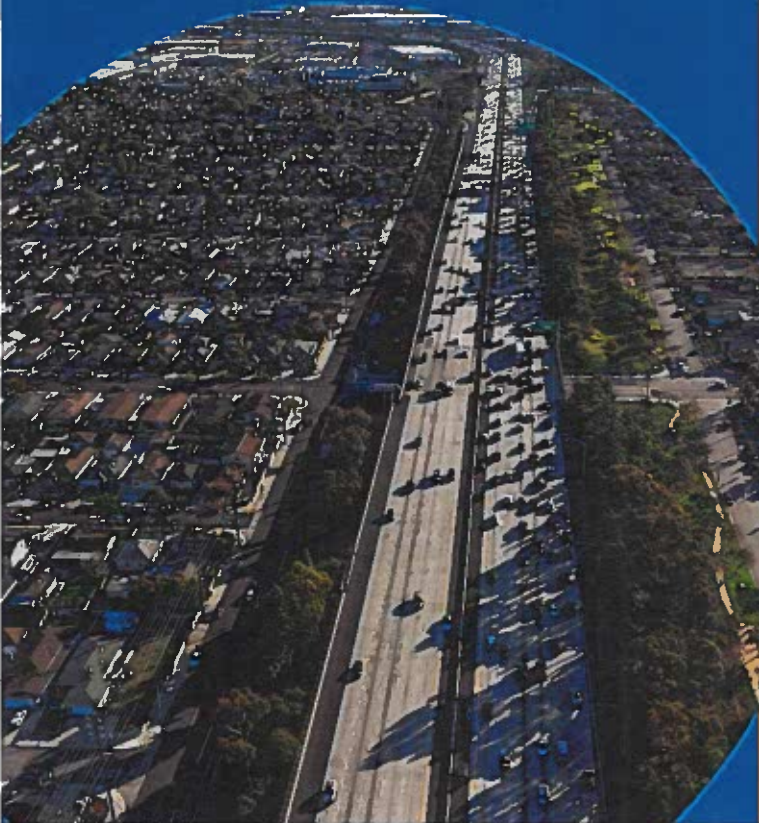
**VEHICLE
MILES
TRAVELED
(VMT)**

Housing Overview

Policy and Legislative Shifts

Current Status

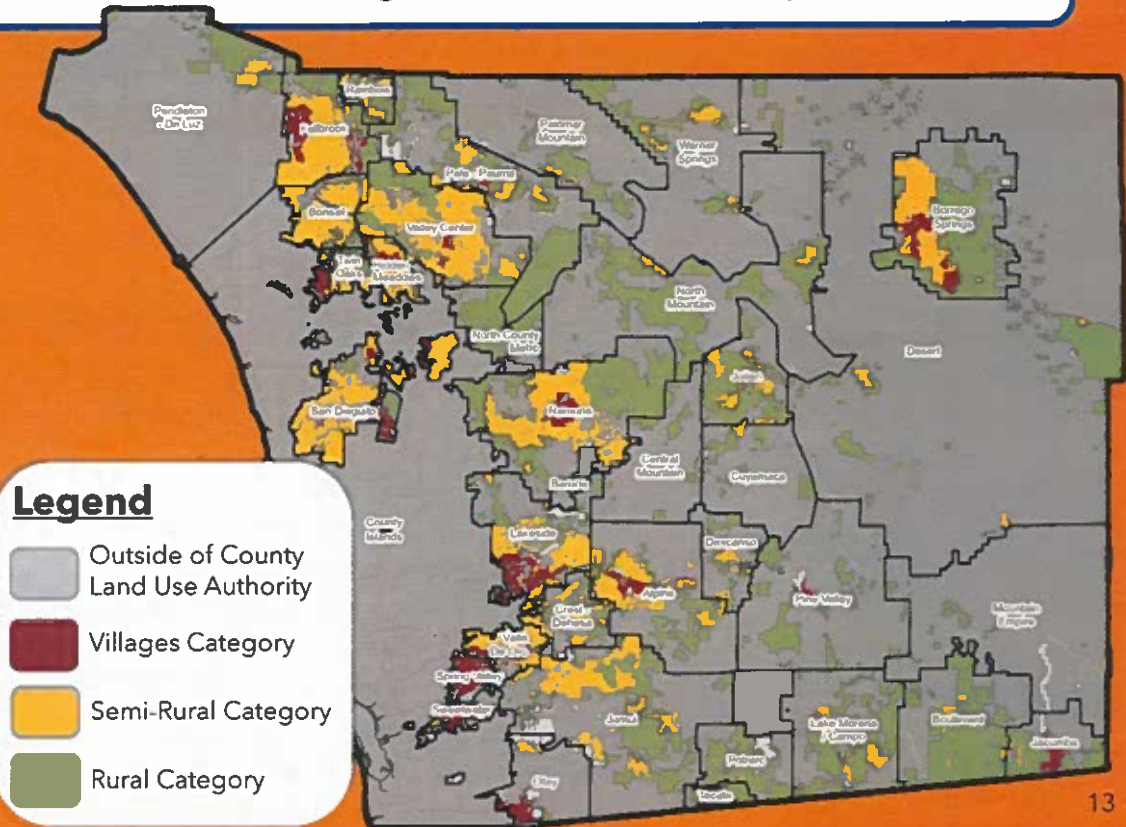
VEHICLE MILES TRAVELED (VMT)

An aerial photograph of a multi-lane highway filled with cars, viewed from a high angle. The highway is flanked by dense residential neighborhoods with many houses and trees. The entire image is framed by a blue circular border, suggesting a globe or a lens. The text 'Current Status' is at the top, and 'VEHICLE MILES TRAVELED (VMT)' is in large white letters below it.

VEHICLE MILES TRAVELED (VMT)

As of Today

General Plan compliant projects using CEQA
15183 streamlining do not have to mitigate for VMT.





**Housing
Streamlining**



**Sustainable
Land Use
Framework**



**Smart
Growth
Alternative**



**Development
Feasibility
Analysis**

**Housing
Blueprint**

Housing Overview

**Prior Board
Direction**



CONTENT OVERVIEW

Housing Overview

Recent Housing Study, Findings, & Actions

Key Geographies & Considerations

Key Policy Opportunities Ahead

BUENA CREEK

LAKESIDE

VALLE DE ORO/CASA DE ORO

SPRING VALLEY

**DEVELOPMENT
FEASIBILITY
ANALYSIS**

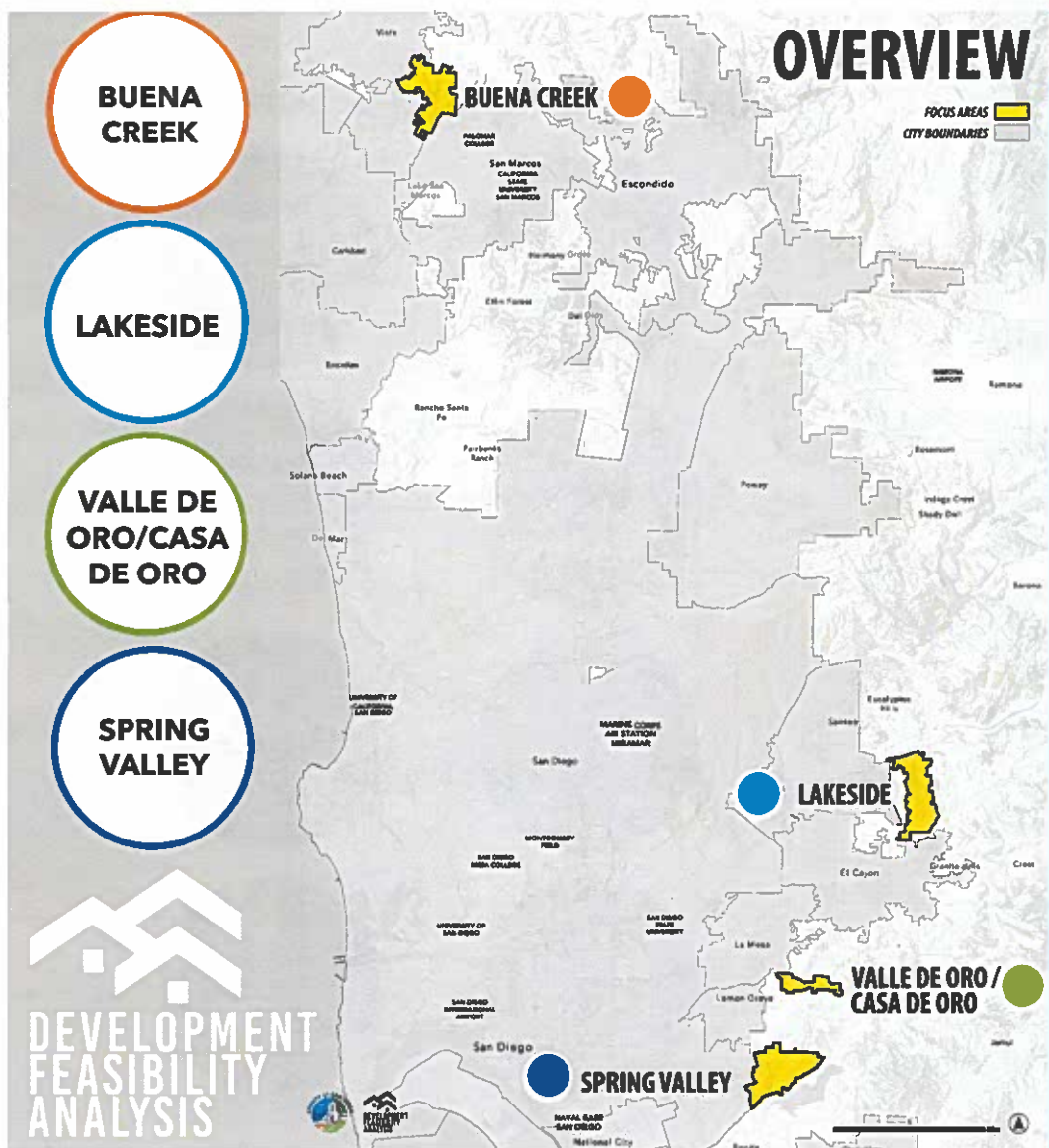


TODAY

November 19, 2025

Findings from the Development Feasibility Analysis (DFA), a study from 2023-2025 that looked at the barriers that affects the financial viability of development.





KEY BARRIERS

- **Market conditions** are challenging
- Developable **land is limited**
- **Community amenities are lacking**, hindering economic development and placemaking
- **Regulations** are complicated and the **discretionary process** is costly and time consuming
- **Development regulations** make achieving maximum densities difficult.

DFA ACTION STEPS



Prioritize Infrastructure Investments with Demand for Housing

Advance Community Revitalization

Expand Land Availability for Housing

Amend and Align County Regulations

Fast Track Housing Permitting and Boost Resources for Housing

Pursue Funding to Build More Affordable Housing

Advocate for Legislation that Supports Housing

Explore Targeted Planning in DFA Areas

Planning Projects & Initiatives

VMT
Mitigation

Sustainable
Land Use
Framework

Inclusionary
Housing
Ordinance

Senior
Housing &
Starter
Homes

Separate
Sale of
ADUs

Housing
Unlocked

Grading &
By-Right
Housing
Program

Housing
Blueprint

Planning Projects & Initiatives



Outcomes From These Efforts

VMT Mitigation

Transparency and certainty for developers

Inclusionary Housing Ordinance

Deed-restricted affordable housing

Separate Sale of ADUs

Attainable housing (naturally occurring affordable)

Grading & By-Right Housing Program

Housing streamlining in VMT efficient and infill areas

Housing Unlocked

Adding flexibility to the County's Zoning Ordinance to unlock housing potential

Senior Housing & Starter Homes

Accessible & attainable housing

Sustainable Land Use Framework

Opportunity for advancing sustainable & equitable policy

Housing Blueprint

Countywide vision to improve housing affordability & maximize resources

CONTENT OVERVIEW

Housing Overview

Recent Housing Study, Findings, & Actions

Key Geographies & Considerations

Key Policy Opportunities Ahead

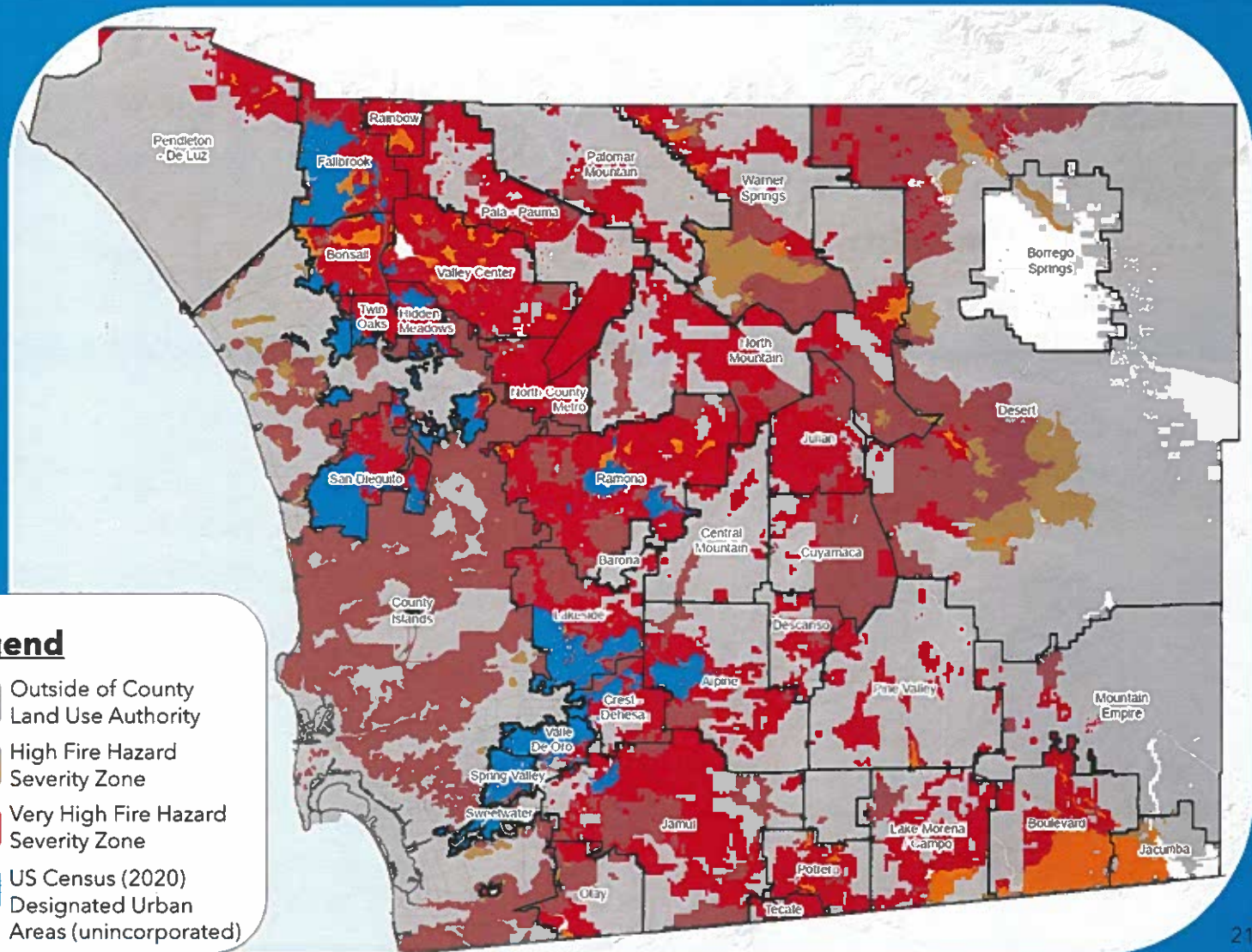
Wildfire Risk Maps

83%

Of the unincorporated area is within High and Very High Fire Hazard Severity Zone (FHSZ)

Legend

-  Outside of County Land Use Authority
-  High Fire Hazard Severity Zone
-  Very High Fire Hazard Severity Zone
-  US Census (2020) Designated Urban Areas (unincorporated)

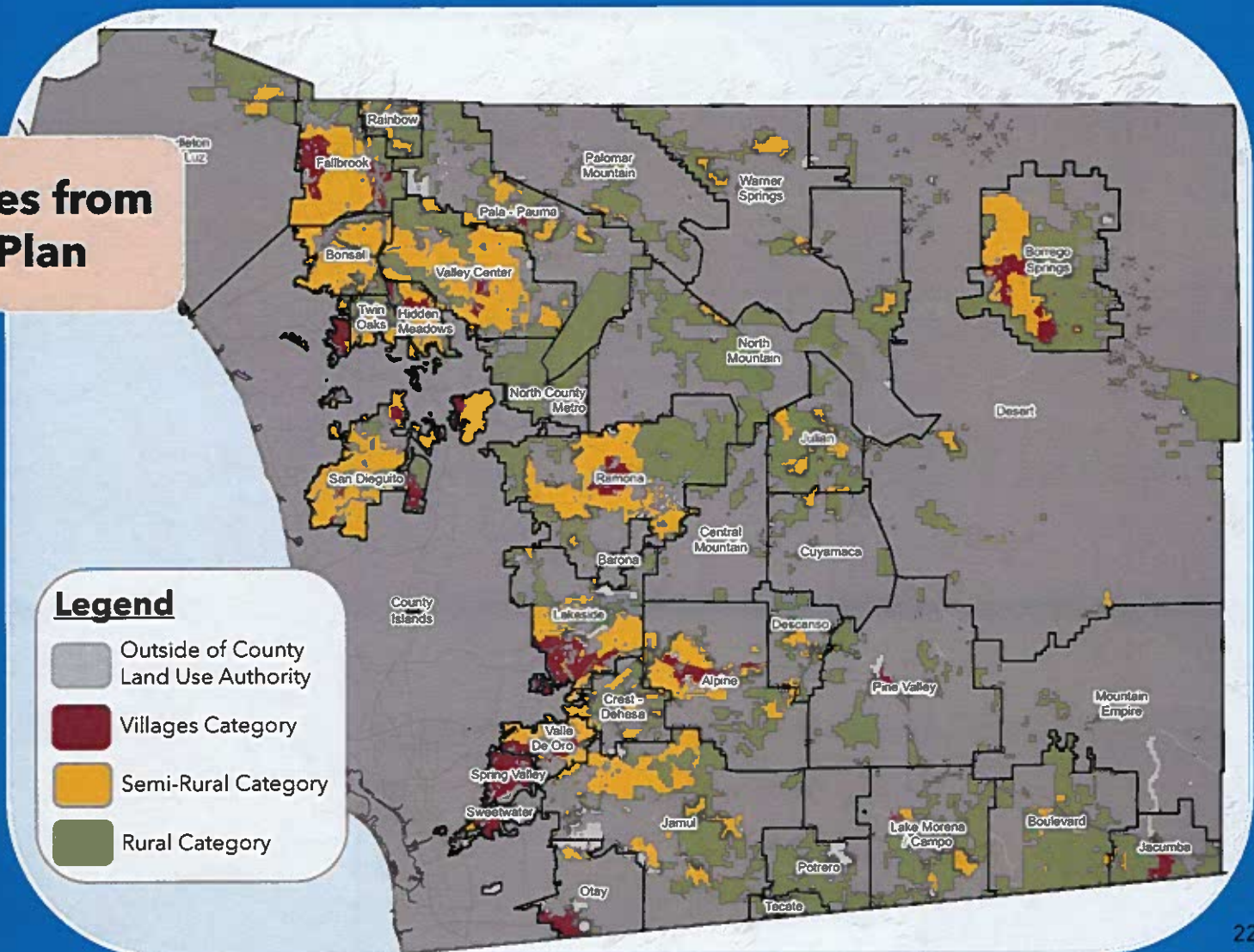


Regional Categories from the 2011 General Plan

- ✓ Community Development Model
- ✓ Supported conservation and growth within Villages
- ✓ Growth has focused closer to Cities

Legend

- Outside of County Land Use Authority
- Villages Category
- Semi-Rural Category
- Rural Category



Key Geographies

General Plan Villages



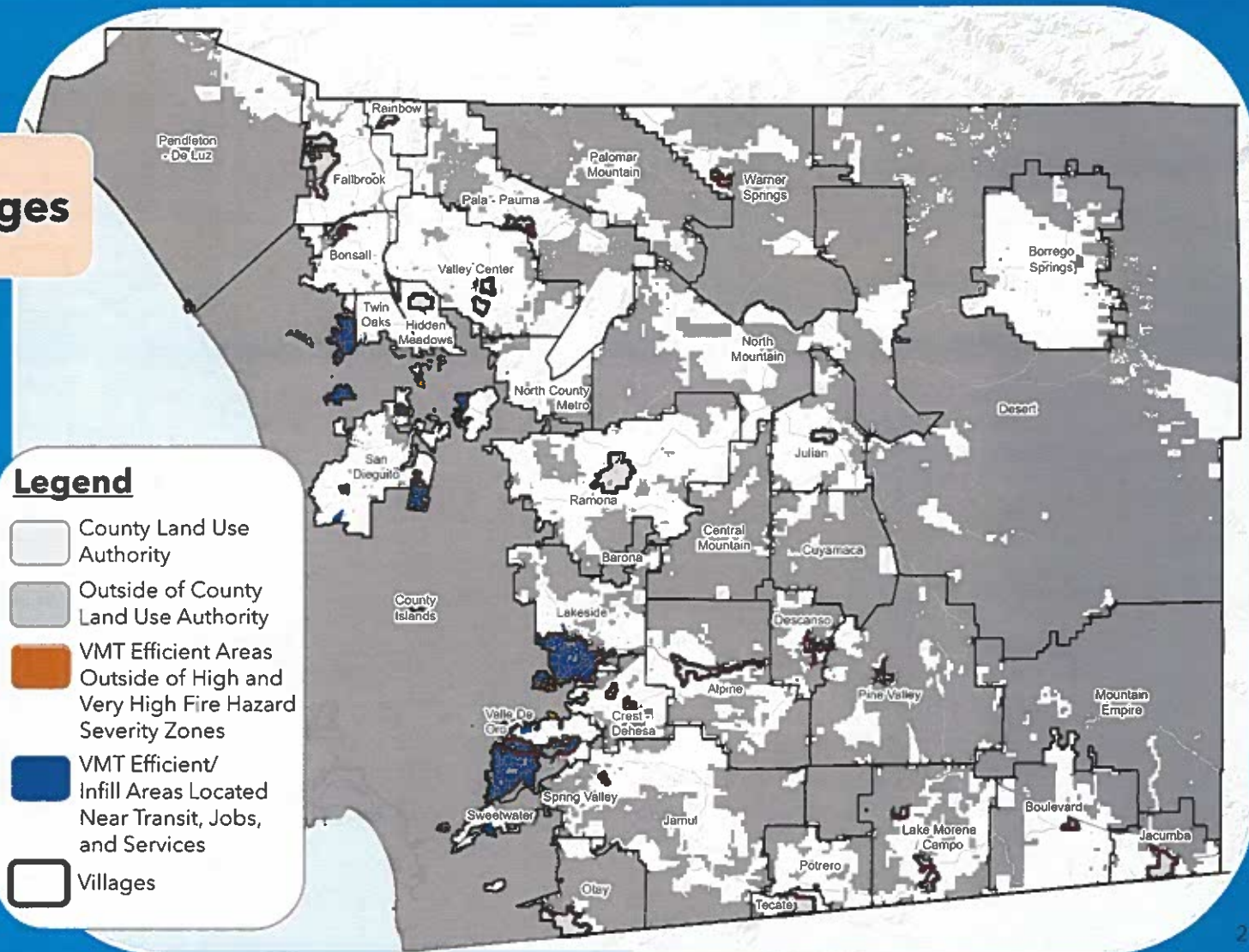
Aligns with existing plans and environmental goals



Prioritizes efficient land use

Legend

-  County Land Use Authority
-  Outside of County Land Use Authority
-  VMT Efficient Areas Outside of High and Very High Fire Hazard Severity Zones
-  VMT Efficient/ Infill Areas Located Near Transit, Jobs, and Services
-  Villages



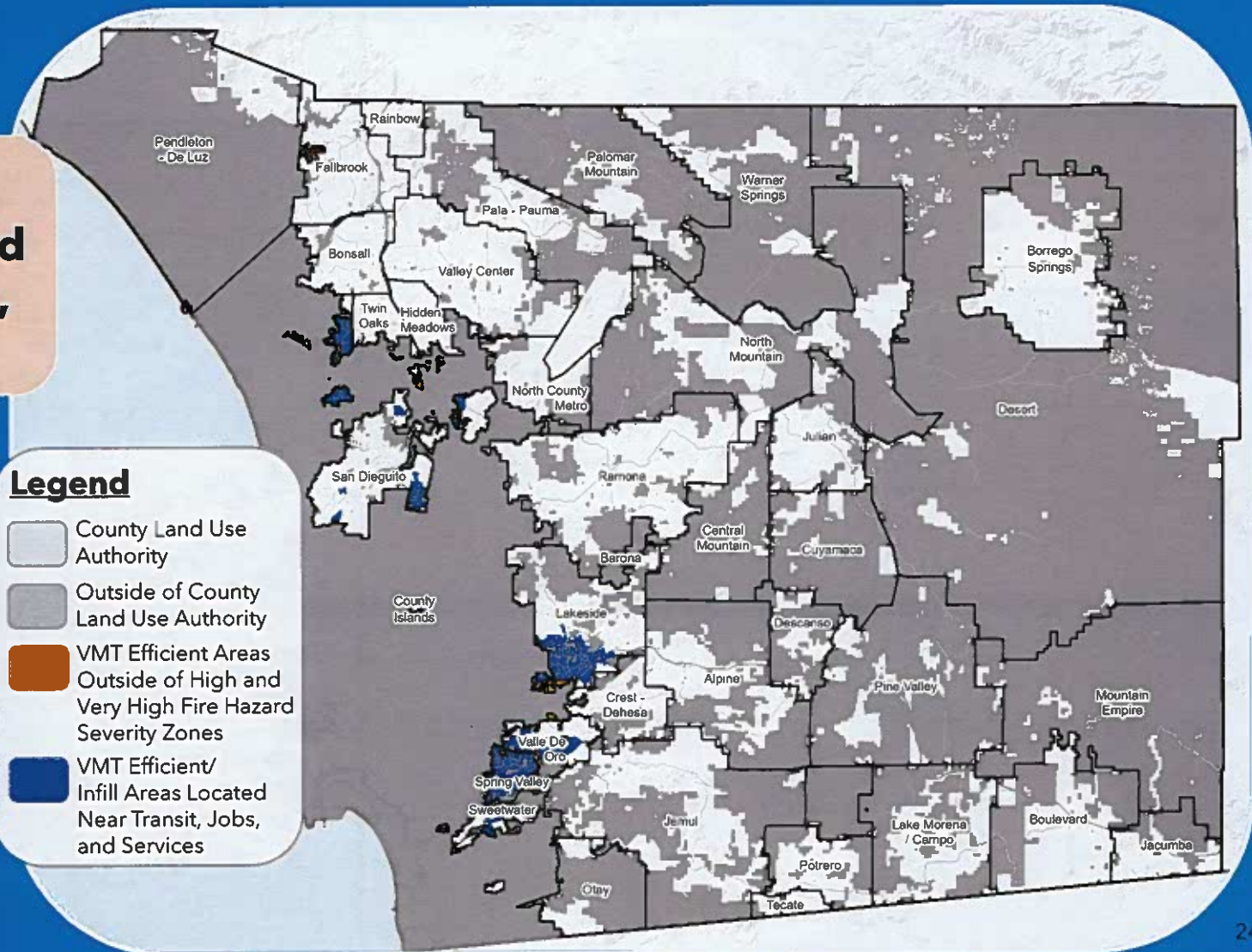
Key Geographies

VMT Efficient and Infill Areas Located Near Transit, Jobs, and Services

- ✓ Supports state climate action goals
- ✓ Efficient use of land and resources
- ✓ Reduce sprawl

Legend

-  County Land Use Authority
-  Outside of County Land Use Authority
-  VMT Efficient Areas Outside of High and Very High Fire Hazard Severity Zones
-  VMT Efficient/ Infill Areas Located Near Transit, Jobs, and Services



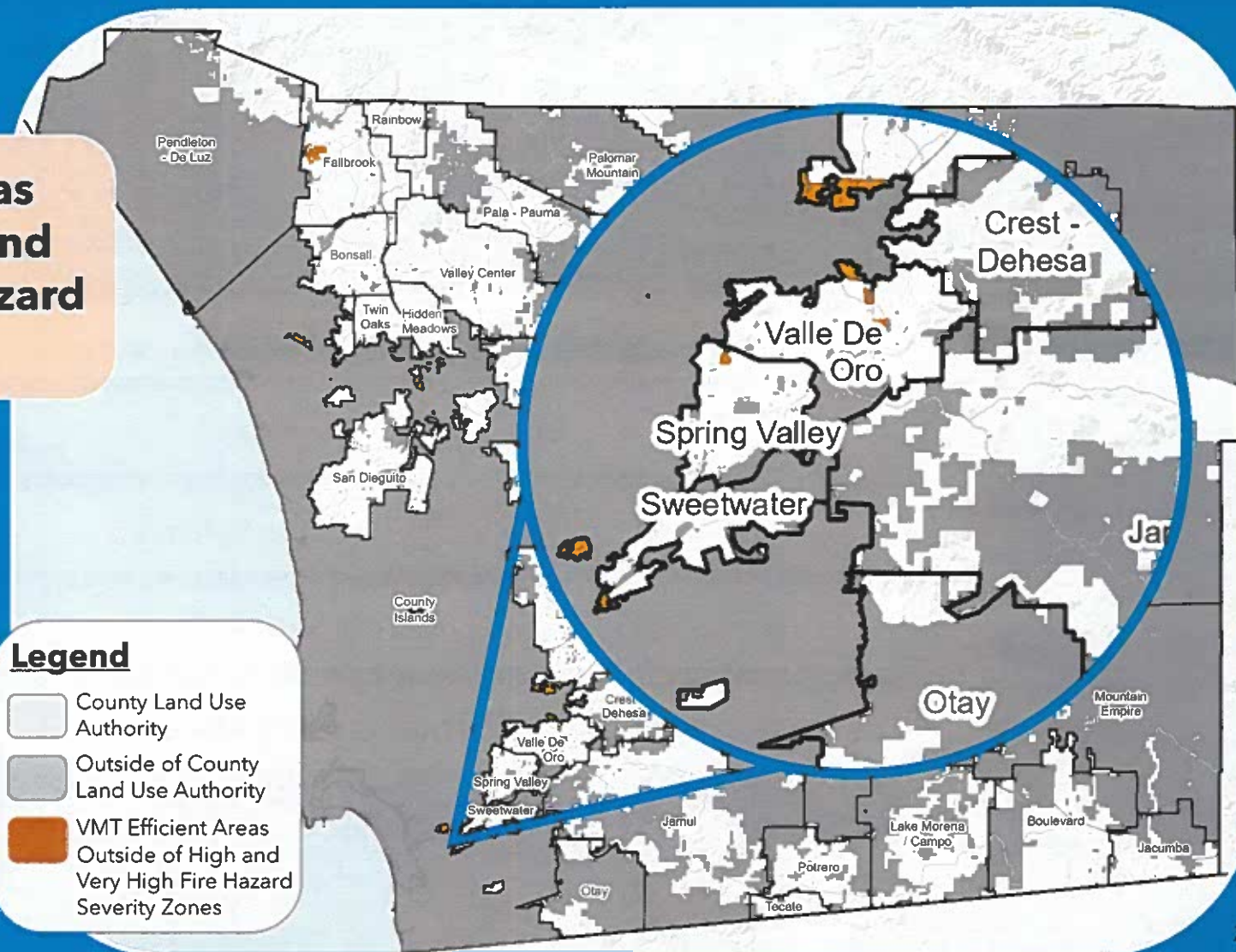
Key Geographies

VMT Efficient Areas Outside of High and Very High Fire Hazard Severity Zones

- ✓ Puts highest priority on sustainability
- ✓ Avoids high-risk fire areas
- ✓ Lowest housing opportunity

Legend

- County Land Use Authority
- Outside of County Land Use Authority
- VMT Efficient Areas Outside of High and Very High Fire Hazard Severity Zones



CONTENT OVERVIEW

Housing Overview

Recent Housing Study, Findings, & Actions





Key Geographies & Considerations

Key Policy Opportunities Ahead

Key Policy Opportunities for the Unincorporated Areas

Upcoming Board Decisions

Policy Decisions:

-  Determine how and where VMT mitigation is applied and how it shapes development
-  Determine the level and the amount of affordable housing units for development
-  Determine where to support housing streamlining
-  Consider policy and/or land use changes to implement Board priorities

**VMT
Mitigation**

**Inclusionary
Housing
Ordinance**

**Grading
& By-Right
Housing
Program**

**Sustainable
Land Use
Framework**

Key Policy Opportunities for the Unincorporated Areas

Next Steps for Board Policy Alignment

**Vehicle
Miles
Traveled**

Consider whether to develop a **local fee program**

Hear about VMT mitigation efforts at **Regional** and **State** levels

Consider stakeholder input on how VMT policy affects **housing feasibility** within unincorporated areas

Key Policy Opportunities for the Unincorporated Areas

Inclusionary Housing Ordinance

Next Steps for Board Policy Alignment

Determine **how many projects** will include affordable housing

Determine the **affordability level** and the **amount** of **affordable housing** units per project

Adopt an **Inclusionary Housing Ordinance** in alignment with state guidance

Key Policy Opportunities for the Unincorporated Areas

Sustainable Land Use Framework

Next Steps for Board Policy Alignment

Consider **planning tools** (e.g., policy changes, General Plan update) to align with the latest State legislation around land use and sustainability

Support **housing options** while balancing environmental impacts

Further **incorporate sustainability and equity** into unincorporated area land use policy

Incorporate **Smart Growth Alternative** direction through incentives and other planning tools



BEYOND

- Sustainable Land Use Framework and VMT
- General Plan Updates
 - Mobility Element: 2028
 - Safety Element: 2028 and 2029
 - Housing Element: 2029
 - Environmental Justice Element: 2029

2027

- Grading, Clearing & By-Right Housing: Spring/Summer 2027
- Senior Housing & Starter Homes: Summer 2027
- Housing Unlocked Part II: Winter 2027/2028

2026

- VMT Court Order: Winter 2025/2026
- Separate Sale of ADUs: Spring 2026
- VMT Mitigation Options: Spring/Summer 2026
- Inclusionary Housing Ordinance: Summer 2026
- Sustainable Land Use Framework: Fall/Winter 2026
- Housing Unlocked Part I: Winter 2026/2027

Upcoming hearings and touch points with the Board for efforts that support housing

OFFICIAL RECORD
Clerk of the Board of Supervisors
County of San Diego

Exhibit No. A

Meeting Date: 11/19/2025 Agenda No. 01

Presented by: Dan Silver, Susan Baldwin, Michael Beck

SANDAG Series 15 Regional Growth Forecast

- Actual 2022 Housing - 178,774 dwelling units
- 2050 Housing Projection - 191,567 dwelling units
- **Total projected increase - 12,793 dwelling units**
- % Change 2022-2050 - 7.2%
- Potential Remaining Dwelling Unit Capacity in the County General Plan
County Housing Production and Capacity Portal - 58,048

County Unincorporated Area RHNA Goals and Progress

2024 General Plan and Housing Element Annual Progress Report (page 23)

RHNA

<u>Allocation</u>	<u>Very Low</u>	<u>Low</u>	<u>Moderate</u>	<u>Above Moderate</u>	<u>Total</u>
<u>2021-2029</u>	1,834	992	1,195	2,700	6,700
<u>Total Units</u>	440	967	1,242	2,975	5,645
<u>Permitted</u>	24%	99%	107%	110%	84%
4.5 years					
7/1/21-					
12/31/24					

Susan Baldwin, AICP
November 19, 2025

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Clerk of the Board of Supervisors
County of San Diego

Exhibit No. B

Meeting Date: 11/19/2025 Agenda No. 01

Presented by: Sean Kilkenny, Lori Holt, Stefanie
Benvenuto

San Diego County Comprehensive Housing Implementation Plan & Strategy (CHIPS)

November 19, 2025

Lori Holt Pfeiler, CEO

Stephenie Benvenuto, Director of Policy

Sean Kilkenny, Nolen Communities



Introduction

- The BIA believes a healthy housing market is one which:
 - represents a **diversity** of buyer & renter profiles and housing types
 - provides **equitable** access to the home-buying/renting public, and
 - is **inclusive** of all communities across the region.
- We AGREE with many findings in the DFA, including:
 - The discretionary process is too costly, time consuming, and uncertain.
 - Current development regulations are outdated and ineffective
 - Moderate Densities (7.3-15 du/ac) works best in the County Villages
 - Higher density (above 20 du/ac) does not pencil.
 - Infrastructure requirements and stormwater add significant costs.



Overview

- In August, 2024, the Board of Supervisors moved to delay a decision on the Inclusionary Housing Ordinance until after staff brought forward an update on the Development Feasibility Analysis and VMT Mitigation Program and as part of a broader Housing Implementation Strategy:
 - “focus[ed] on integrating all the moving pieces ... into a much more cohesive affordable housing implementation strategy...”
[that] “... provide[d] opportunities for home ownership and stable affordable housing for middle income communities.”

County Planning Framework



GENERAL PLAN
UPDATE:
VILLAGE-
FOCUSED
SMART
GROWTH



HOUSING
ELEMENT
UPDATE



SB743/
TRANSPORTATION
STUDY
GUIDELINES/
DEVELOPMENT
FEASIBILITY
ANALYSIS



REMOVING
BARRIERS TO
HOUSING/
HOUSING
BLUEPRINT



CAP SMART
GROWTH EIR /
SUSTAINABLE
LAND USE
FRAMEWORK

General Plan Update (Selected Quotes)

- “The update will **focus population growth in the western areas of the County where infrastructure and services are available...**”
- “The objectives of this population distribution strategy are to... 3) **reduce overall vehicle miles traveled and the associated greenhouse gas emissions that contribute to Climate Change**”
- “The proposed General Plan Update would...
 - **Promote sustainability by locating new development near existing infrastructure, services, and jobs...**
 - **Maintain environmentally sustainable communities and reduce greenhouse gas (GHG) emissions that contribute to climate change...**”

General Plan Update - Recommended Project 2011

Table 3 displays daily VMT for existing conditions, the existing General Plan and the Recommended Project 2011, as well as the change in daily VMT between the Recommended Project 2011 and the previously analyzed General Plan Update alternatives. As shown in the table, the **Recommended Project 2011 would result in approximately 3.8 million less daily VMT (about 13.5%) than the Existing General Plan.**

Systemic Housing Barriers

- The Zoning Ordinance is outdated, overly complex, and inconsistent with the General Plan, in direct violation of state law.
- The discretionary process is too costly and time consuming and regulations are too complicated.
- There is too much uncertainty in outcomes, including uncertainty around VMT.
- Market conditions do not support higher-density development – higher density is more expensive to build and revenues are too low to justify these costs.
- Redevelopment of underutilized parcels is more expensive and difficult, and the amount of readily developable vacant land is limited.
- Many areas in the County lack the necessary amenities, parks, job sites, infrastructure and retail/commercial uses desired by new residents.

Housing Production Realities

Year	ADUs	BP	%
2021	299	1,425	21.0%
2022	338	1,511	22.4%
2023	426	1,220	34.9%
2024	489	1,088	44.9%
TOTAL	1,552	5,244	29.6%

Affordability Level	2022 BPs	2023 BPs	2024 BPs	% Change (2022-2024)
Very-Low	132			12.9%
Low	181	176	285	57.5%
Moderate				-4.7%
Above Mod	963	727	430	-55.3%
TOTAL	1,511	1,220	1,088	-28.0%

Affordability Level	ADUs	TOTAL BPs	%
Very-Low	261	440	59.3%
Low	422	988	42.7%
Moderate	565	1242	45.5%

Vehicle Miles Travelled Realities

- According to the US Census Bureau, over 47,000 households commute from Riverside County to San Diego County.
- At an estimated average one-way trip length of approximately 51 miles, this represents roughly 1,163,644,560 VMT that San Diego is “exporting” miles per year. OVER 1 BILLION VMT.
- Emissions from out-of-county commuter VMT is equal to the GHG emissions of over **57,000 homes**.

Comprehensive Housing Implementation Plan & Strategy

Near
Term

Medium
Term

Long
Term

Near Term
Actions
-
Comprehensive
Housing
Implementation
Plan & Strategy

1. **Zoning Ordinance Update** to facilitate Village development.
 - Annual Updates thereafter with Industry input.
2. **Expand “By-Right” Program** (update RHNA Sites) to all Village Areas
 - Include VMT Exemptions under 15183
3. **Land Use Overlay** - 7.3 to 15 du/ac for all VR-20+ land uses
4. Expand **“Removing Barriers to Housing”** to all Village Areas
5. Adopt an **Inclusionary Housing Ordinance** with a 5-year phase in and alternative compliance options
6. Eliminate **“Public Disclosure”**
7. **“Flat Fee” Structure** for Village development

Medium Term
Actions
-
Comprehensive
Housing
Implementation
Plan & Strategy

1. Conduct a **Comprehensive Impact Fee Review** for all County and county-servicing districts.
2. **Review Board Policy I-1** against state Density Bonus requirements.
3. Develop a **Programmatic GHG and VMT mitigation bank** for local offsets
4. Allow **Self Certification** of additional permits
5. Make certain approvals and permits **Ministerial instead of Discretionary.**

Long Term
Actions
-
Comprehensive
Housing
Implementation
Plan & Strategy

1. GPA for SR-0.5, SR-1 and SR-2 to maximize efficient use of land.
2. Set up for 7th Cycle Housing Element Update.

REQUEST

Direct staff to work with the Building Industry on an Implementation Strategy and Plan that will identify effective solutions to construct housing, including attainable (“missing middle” housing) and affordable housing, with a priority in the Village Regional Category. Report back in 90 days on what actions are feasible in calendar year 2026 with a plan and schedule for adopting near-term actions, as well as identifying what medium- and long-term policies are most likely to support Village development.

Good Morning Honorable Chair and County Supervisors;

My name is Lori Holt Pfeiler and I am the CEO of the Building Industry Association of San Diego. Our membership represents over 20,000 workers across San Diego with the mission of supporting pro-housing policies and solutions. Thank you for this opportunity and important discussion about how to build more housing in San Diego County. We are honored to present this Comprehensive Housing Implementation Plan and Strategy.

With me today are Stefanie Benvenuto, our Director of Policy, and Sean Kilkenny, a BIA Board member and Founding Partner of Nolen Communities.

Preliminarily, the BIA believes a healthy housing market represents a **diversity** of buyers and renters, provides **equitable** access to different housing opportunities, and is **inclusive** of all the communities in the region – not just four. We agree with many findings in the DFA, including the high costs, time and uncertainty of the discretionary review process, the inconsistency between the outdated Zoning Ordinance and the Village-based General Plan, and the need to focus more housing in the 7.3-15 units per acre range instead of higher densities over 20 units per acre.

Our feedback and recommendations were shaped by former Chair Nora Vargas' comments in August 2024 on the Inclusionary Housing Ordinance, asking for staff to return with an Implementation Strategy focused on integrating all the moving pieces related to housing to provide opportunities for home ownership and stable affordable housing for middle income communities that would create generational wealth and close the income gap.

We agree and support a comprehensive approach. The County has nearly a dozen housing related policies, programs, plans, reports and analyses currently under development and review, but they all start with, and are guided by, the 2011 General Plan Update.

We can't forget how progressive the General Plan was in 2011. It was Smart Growth - based on a population distribution strategy which focused housing in areas where infrastructure and services were available, near existing cities and away from the most fire-prone areas and most sensitive habitat. It prioritized environmentally beneficial objectives including reducing vehicle miles traveled and GHG emissions.

In fact, as analyzed by the County itself, the Recommended Project that was adopted actually reduced VMT by about 13.5% compared to the prior General Plan. .

Unfortunately, the Vision set out in the General Plan – one for vibrant Villages and Town Centers serving as neighborhood hubs supporting medium and high density areas, has not been realized. That vision demonstrated the County's leadership in sustainability, one we believe this Board agrees with. Consistent with our members experiences, the DFA identifies systemic barriers in the County have prevented the development of much needed housing, despite record high home prices and (until recently) all-time low interest rates.

Discretionary permits have plummeted in the County, from a four-year average of 605, to just 157 as of 2024. As the County's own data indicate, an ever growing number of housing units permitted in the County are Accessory Dwelling Units. Since 2021, they have grown from 21% to now 45% of the building permits issued in the County. These units now account for 59.3% of the County's claimed "very-low" income units, and 42.7% of the County's "Low" income units, even though not a single ADU has any official deed-restriction. In fact, we have only issued 128 permits for actual deed-restricted housing since 2021, an average of 32 units per year.

As a result of not producing enough housing in San Diego, over 47,000 households commute from Riverside to San Diego daily for work. At an estimated average one-way trip length of approximately 51 miles, this represents roughly 1,163,644,560 VMT over across 47,073 commuters that San Diego is "exporting" miles per year. OVER 1 BILLION VMT. This likely equates to tens, if not hundreds, of millions of metric tons of CO2e annually.

The DFA partially explains why this is the case. We agree that:

- The Zoning Ordinance is outdated, overly complex, and flatly inconsistent with the General Plan, in direct violation of state law.
- The discretionary process is too costly and time consuming and regulation are too complicated.
- There is too much uncertainty, including uncertainty around VMT.
- Market conditions do not support higher-density development – higher density is more expensive to build and revenues are too low to justify these costs.
- Redevelopment of underutilized parcels is more expensive and difficult and the amount of readily developable vacant land is limited.
- Many areas in the County lack the necessary amenities, parks, job sites, infrastructure and retail/commercial uses desired by new residents.

To address these and other challenges, the BIA has prepared a Comprehensive Housing Implementation Plan & Strategy, which is both a near-term action plan and long-term policy document to build new housing, focused in Village areas. The Comprehensive Plan includes the following Actions:

Near Term Actions

- Complete a Zoning Ordinance Update in 2026, three years behind the commitment made in the Housing Element Update.
- Expand “By-Right” project processing and state protections by designating all Village properties as RHNA Sites.
- Prepare and adopt a Land Use and Zoning Overlay to permit properties designated VR-20 and above to develop at 7.3 to 15 du/acre.
- Adopt an Inclusionary Ordinance that is phased in over 5 years, that uses the set-aside amounts that qualify for state Density Bonus, and that provides for Alternative Compliance options including ADUs, in-lieu fees, rehabilitation, and off-site.
- Expand the Removing Barriers to Housing program to all Village areas and projects.
- Eliminate the practice of a 30-day public disclosure for CEQA exemptions and addendums for GP-compliant projects in Village areas.
- Implement a Flat Fee based structure for projects located in Village areas that are consistent with the General Plan and Zoning.

Medium-Term Actions

- Allow Self Certification for additional permits
- Make certain approvals Ministerial instead of Discretionary.
- Conduct a Comprehensive Impact Fee Review for all County and county-servicing districts.
- Review Board Policy I-1 against state Density Bonus requirements.
- Adopt a VMT mitigation plan to reduce VMT by 1.5% for projects in Village areas.

Long Term Actions

- Develop a Programmatic GHG and VMT mitigation bank for local offsets
- GPA for SR-1 and SR-2 to either Village (VR-2/2.9/4.3) or SR-4 and lower to avoid 1-acre/2-acre lots
- Set up for 7th Cycle Housing Element Update

We believe our feedback on the DFA will support efforts to create an abundance of housing that can build generational wealth and close the income gap, serving the diverse communities of our region in an equitable and inclusive way. We encourage the County to adopt the CHIPS proposal and are ready to work together to ensure no time is lost in implementing these solutions

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County of San Diego

Exhibit No. C

Meeting Date: 11/19/2025 Agenda No. 01

Presented by: Ginger Hitzke, Geo

Making Housing Affordable & Protecting Vulnerable Renters

County of San Diego Policy Recommendations

11/19/2025



The Housing Challenge

- Rising rents + shortage of affordable units
- 88,000 affordable homes needed by 2030 (RHNA)
- Evictions + homelessness increasing as protections expire
- County programs (Housing Blueprint, Trust Fund) are helping but need expansion





Policy Goals

- Keep families in their homes
- Stabilize rents and prevent displacement
- Preserve existing affordable housing
- Build permanent community ownership
- Strengthen equity and access for all renters

Expand Eviction Prevention & Legal Assistance



- Countywide Right-to-Counsel pilot program



- Partner with Legal Aid + CBOs for mediation and rental assistance



- Prevent homelessness and court filings



Outcome: Fewer evictions, greater housing stability



Strengthen Rent Stabilization & Just-Cause Protections

- **Solving the housing crisis requires all 3 Ps:**
 - AB 1482 is not sufficient and we need actual protections
 - Establish rent stabilization to ensure affordability for working families
 - Provide just-cause protections for all tenants
 - Close loopholes for no-fault evictions: prevent renovictions entirely and incorporate strong protections against Ellis Evictions (withdraw from the market)
- **Outcome:** Prevent unaffordable rent hikes, economic instability and displacement

Create a Countywide CLT Fund

- \$10–\$20M revolving fund for Community Land Trusts
- Prioritize South County & high-displacement areas
- Case Study: Avanzando San Ysidro

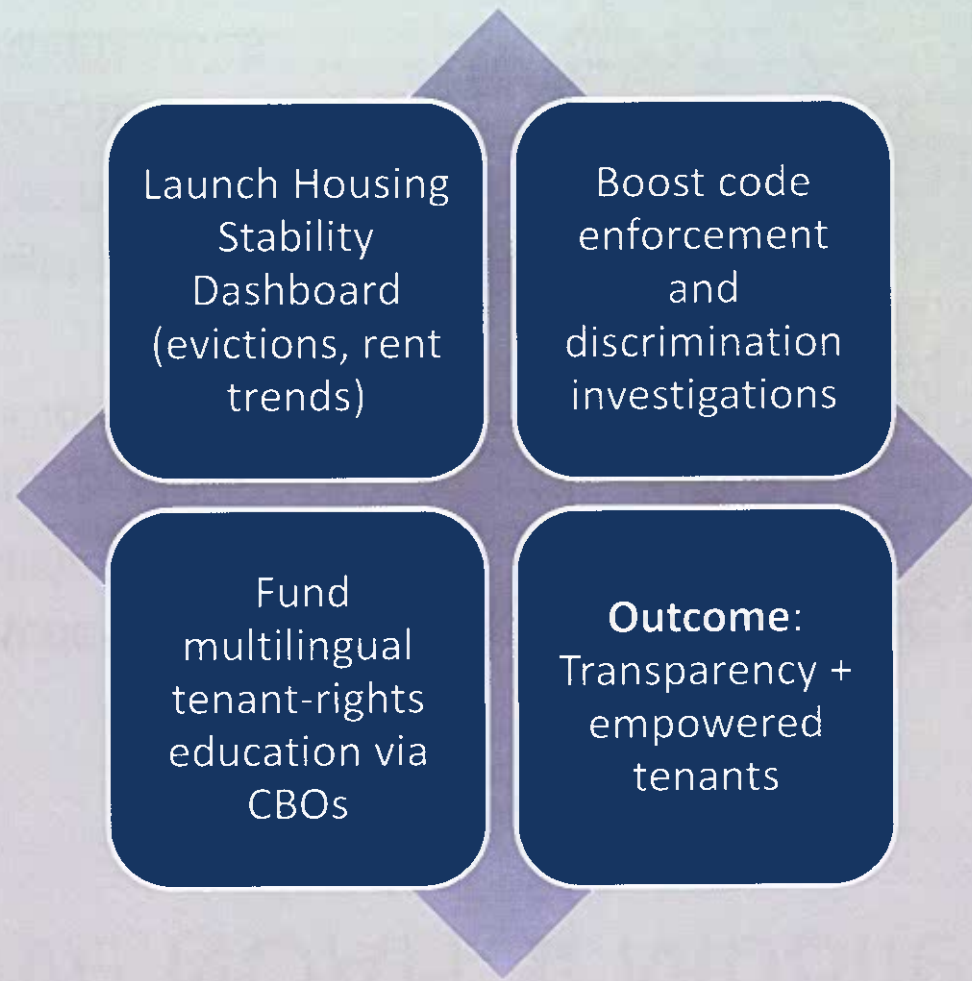
Outcome: Permanent affordability + community ownership

Preserve NOAH & Mobile Home Parks

- Incentivize owners to maintain affordable rents
- Offer property tax abatements + low-interest rehab loans
- Create first right-of-refusal for residents or nonprofits
- Outcome: Prevent loss of existing affordable units

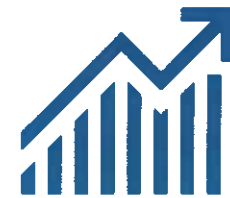


Strengthen Data, Enforcement & Outreach



Funding & Partnerships

- Funding Sources:
 - County Housing Trust Fund
 - State AHSC Fund
 - SANDAG
 - Philanthropy (San Diego Foundation, local partners)
- Key Partners:
 - San Diego Housing Commission
 - Legal Aid Society of SD
 - Community-based organizations
 - Nonprofit housing developers



Next Steps

- Direct staff to prepare cost and implementation plan
- Convene stakeholder working group
- Report back in 90 days with draft ordinance + funding plan



Thank You

- Together we can:
 - Keep residents housed
 - Build community wealth
 - Advance housing equity + climate resilience
- ❖ Georgette Gomez, Casa Familiar, GeorgetteG@CasaFamiliar.org
- ❖ Jose Lopez, ACCE, jlopez@calorganize.org
- ❖ Ginger Hitzke, Hitzke Development Corporation, Ginger@hitzkedevlopment.com





November 18, 2025

Honorable Supervisor Terra Lawson-Remer, Chair
Honorable Supervisor Monica Montgomery Steppe, Vice Chair
Honorable Supervisor Paloma Aguirre, District 1
Honorable Supervisor Joel Anderson, District 3
Honorable Supervisor Jim Desmond, District 5
SAN DIEGO COUNTY BOARD OF SUPERVISORS
1600 Pacific Highway
San Diego, CA 92101

via: PublicComment@sdcounty.ca.gov

via: kyle.lavelle@sdcounty.ca.gov

RE: HOUSING WORKSHOP

Dear Honorable Supervisors,

Please consider the following recommendations to assist with affordable housing production in San Diego:

Missing Middle / Affordable Homeownership

Update the County's definition of "Affordable Housing" to include households up to 150% of Area Median Income (AMI). Adopt an Ordinance allowing Community Land Trusts (CLTs) to use a ministerial subdivision process. Allows CLTs to file for new subdivisions through a ministerial (by-right) process when they meet objective standards established in the zoning and subdivision regulations. Require regulatory restrictions on resale price similar to methods used by former Redevelopment Agencies when regulating affordable homeownership projects. Under 2025 median income and with current interest rates, this would allow for sales prices up to \$850,000. If the County doesn't see a route to creating such an ordinance, sponsor State legislation to create an updated definition of Affordable in California and allow all Affordable Housing to be exempt from the Subdivision Map Act.

Leverage the Low Income Housing Tax Credit to create Affordable Homeownership

The federal affordability period associated with the Low Income Housing Tax Credit is 15 years. During that 15 year period, the homes must be rented to low-income individuals. However, only State regulation requires an extended 55 year affordability period. Current State regulations¹ allow for "Projects intended for eventual tenant homeownership" to remove the rental regulatory requirement at the end of the 15 year period. The County of San Diego County align its Notices of Funding Availability to allow for County funds to be used to convert affordable rental properties into affordable homeownership properties by CLTs.

Provide Predevelopment and Property Acquisition Loans – Responsibly

¹ California Tax Credit Allocation Committee Regulations Implementing the Federal and State Low Income Housing Tax Credit Laws California Code of Regulations Title 4, Division 17, Chapter 1 (§ 103269(j)(4))

Predevelopment and land acquisition financing is one of the largest barriers to new affordable construction. The County should establish a revolving loan fund for 100% affordable, new-construction projects serving households from 30%–80% AMI (with at least 10% of units at 30% AMI).

Recommended parameters:

- Limit eligibility to small developers (nonprofit or for-profit) with \$1–3 million in balance-sheet capacity.
- Require evidence of two completed new-construction projects (=5 units each) within the last 10 years.
- Require evidence of site control (purchase agreement or title).
- Eligible uses: soils and environmental reports, architectural/engineering plans, plan check fees, legal acquisition costs.
- Funds should be drawn as needed, supported by third-party contracts and invoices (no related-party invoicing).
- If an applicant can self-perform a service (e.g., architecture), that work should be treated as developer equity, reimbursable later through development sources.
- Loans should be secured by a personal guaranty from owners (for-profits) or a board member or philanthropic backer (nonprofits).

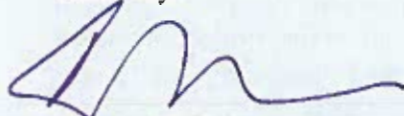
These measures will ensure accountability and help the fund remain self-sustaining.

Provide Loan Guarantees for Small Developers

Leverage County Reserve Funds without spending them. Establish a Loan Guarantee Program (e.g., \$500,000–\$1,000,000 per project) to support qualified small developers and builders who lack the liquidity required to secure construction financing. Guarantees should be limited to 100% affordable projects serving 30%–80% AMI households. This backstop will enable more locally-based, community-oriented builders to participate in solving the region's housing shortage.

Questions regarding these ideas can be addressed to me at ginger@hitzkedevlopment.com or via cell at (760) 519-8401.

Sincerely,



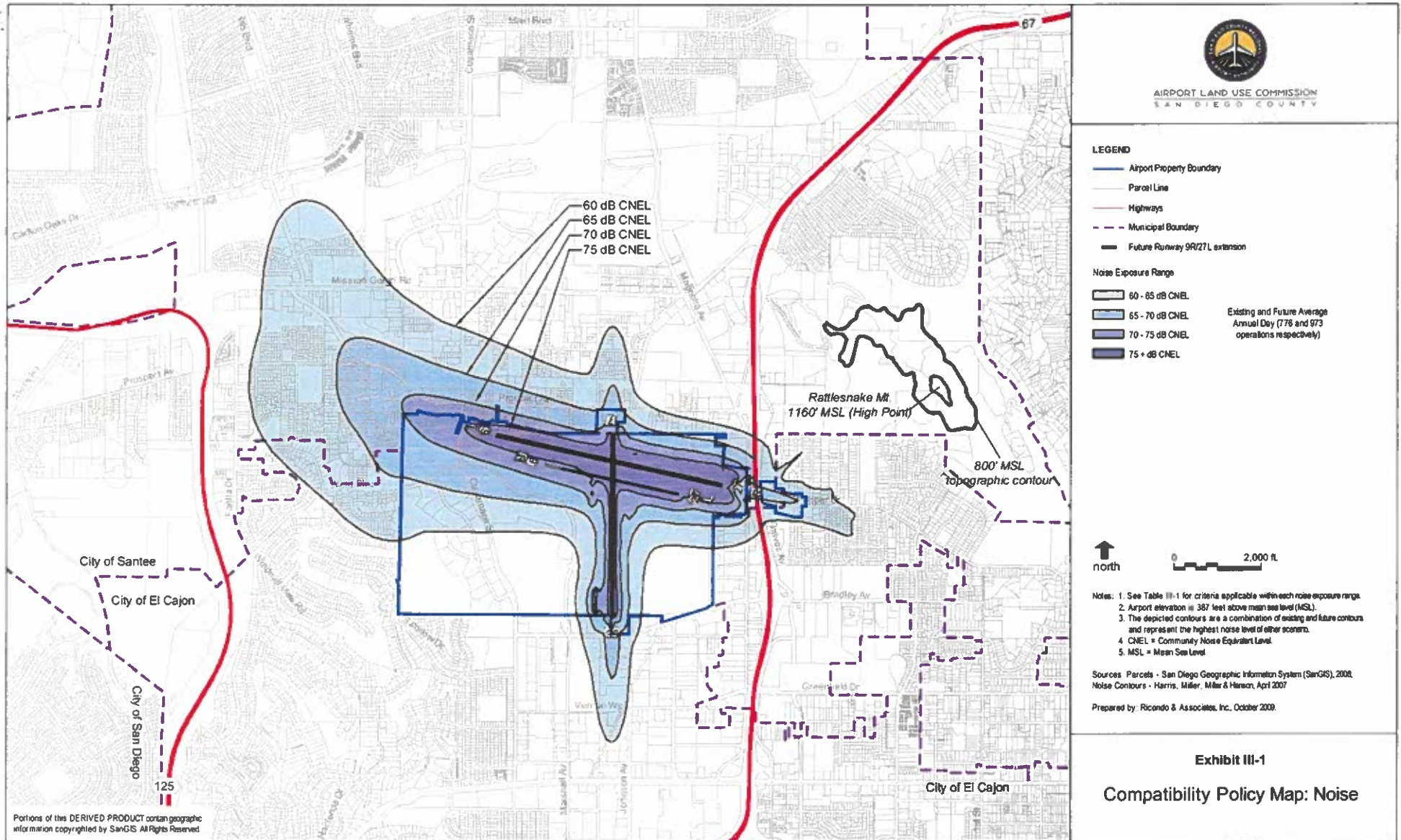
Ginger Hitzke
President

OFFICIAL RECORD
Clerk of the Board of Supervisors
County of San Diego

Exhibit No. D

Meeting Date: 11/19/2025 Agenda No. 01

Presented by: Robert Germann



Gillespie Field Airport Land Use Compatibility Plan
January 25, 2010

Source: Gillespie-Field-Airport.pdf ALUC - pg 71



LEGEND

- Airport Property Boundary
- Parcel Line
- Highways
- - - Municipal Boundary
- Future Runway SRV27L extension
- Existing Helipad
- Safety Zones:
 - Zone 1 - Runway Protection Zone
 - Zone 2 - Inner Approach/Departure Zone
 - Zone 3 - Inner Turning Zone
 - Zone 4 - Outer Approach/Departure Zone
 - Zone 5 - Side Zone
 - Zone 6 - Traffic Pattern Zone

Notes: 1. See Table III-2 for criteria applicable within each safety zone.
 2. Airport elevation is 387 feet above mean sea level (MSL).
 3. MSL = Mean Sea Level

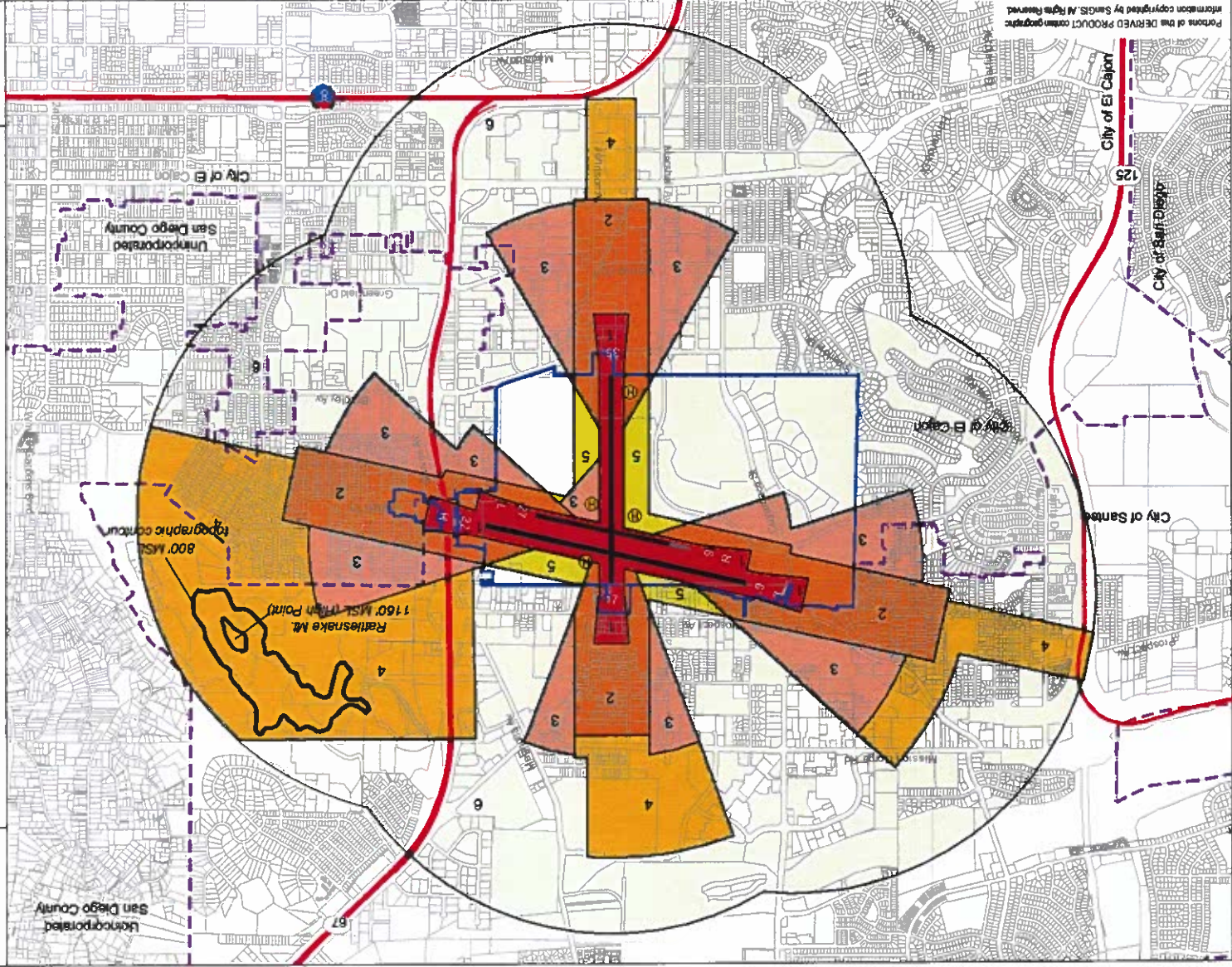
Sources: Parcels - San Diego Geographic Information Source (SanGIS), 2008

Prepared by: Ricardo & Associates, Inc., October 2008

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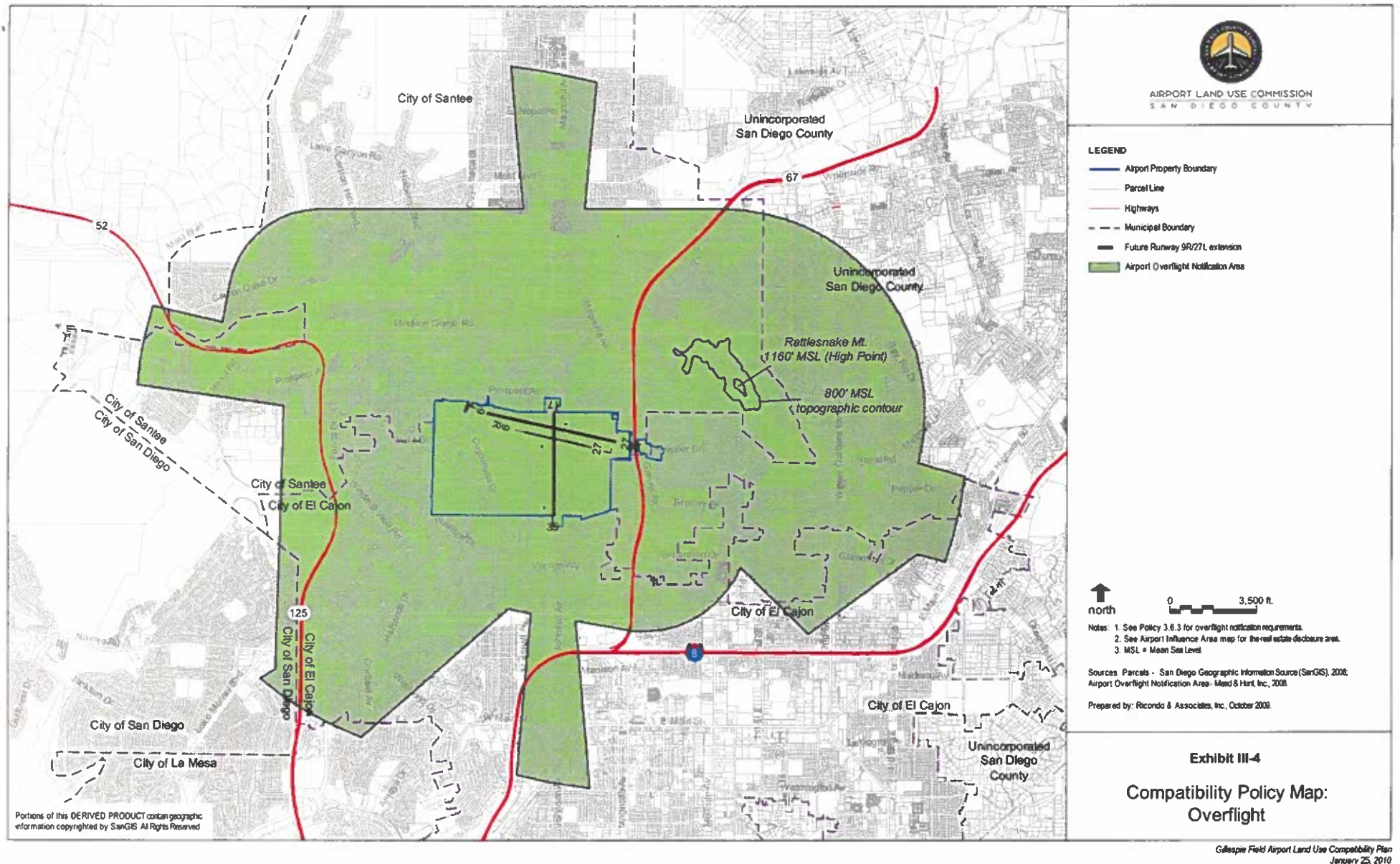
↑ north

Exhibit III-2
 Compatibility Policy Map: Safety



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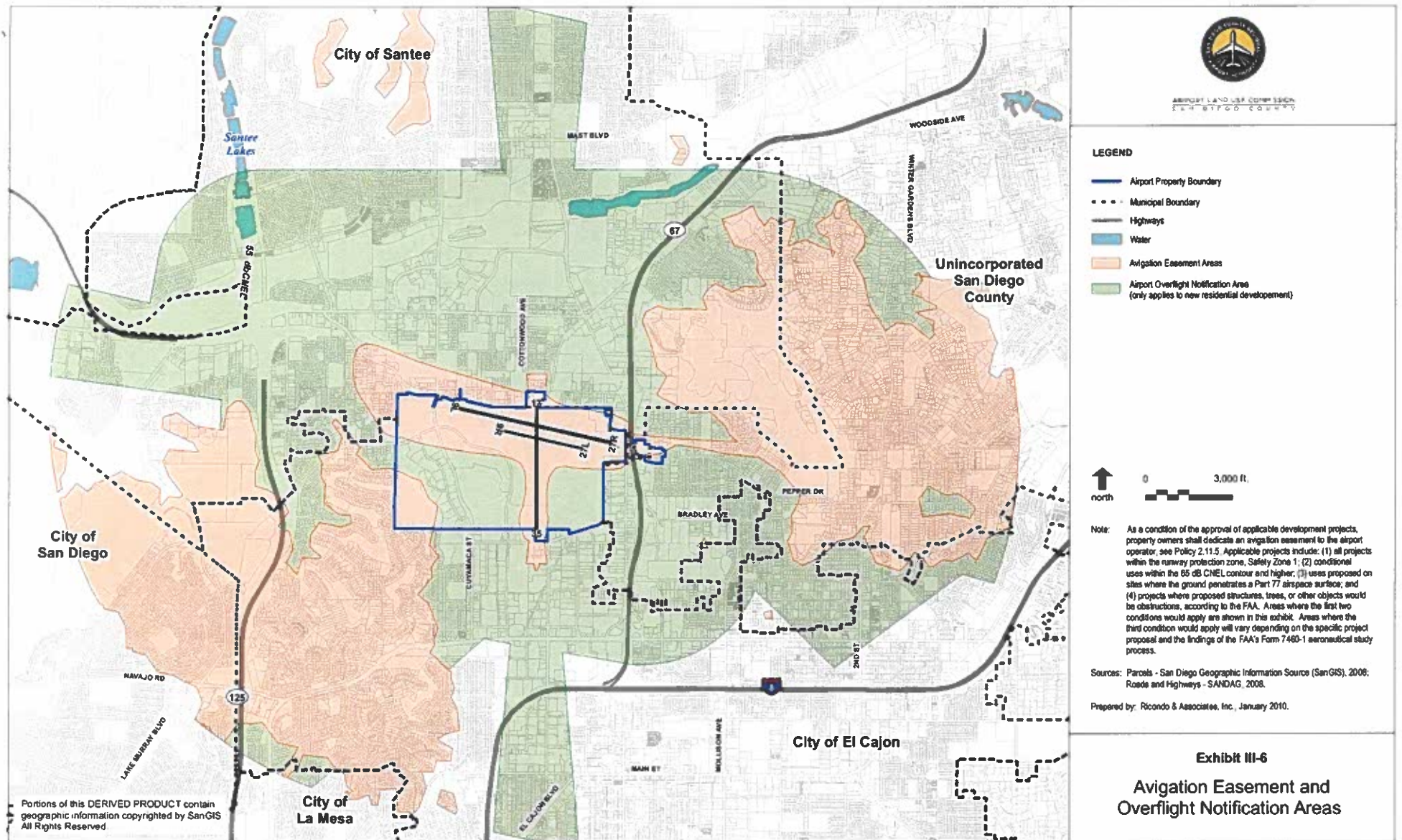
Source: Gillespie-Field-Airport.pdf ALUC - pg 73



Source: Gillespie-Field-Airport.pdf ALUC - pg 79

CHAPTER 3 GALESPIE FIELD POLICIES AND MAPS





Gillespie Field Airport Land Use Compatibility Plan
January 25, 2010

Source: Gillespie-Field-Airport.pdf ALUC - pg 85

C.A.G.E. L.F.A.

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