

**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**

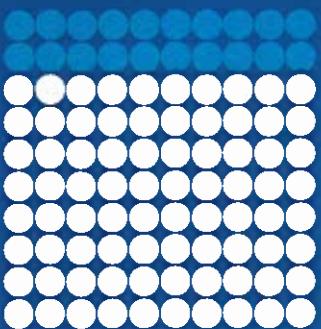
**Recent Housing Study, Findings, & Actions**

**Key Geographies & Considerations**

**Key Policy Opportunities Ahead**

**20%**

San Diegans



Spend

**50%**

of their  
income on  
housing

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

**\$2,479**

Average rent in  
the region (2024)

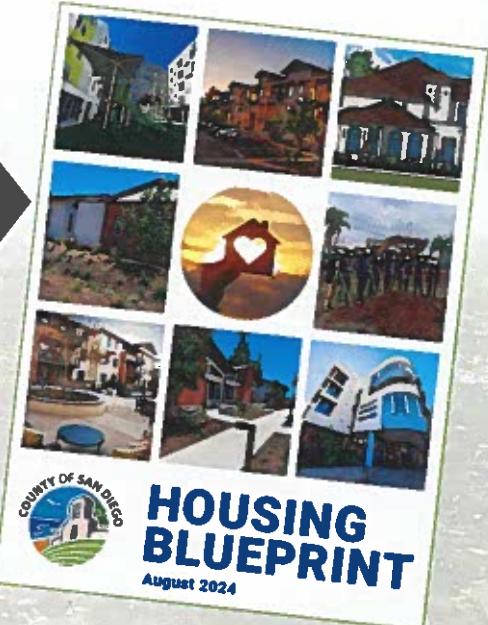
**\$130,800**

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

Unsheltered population :

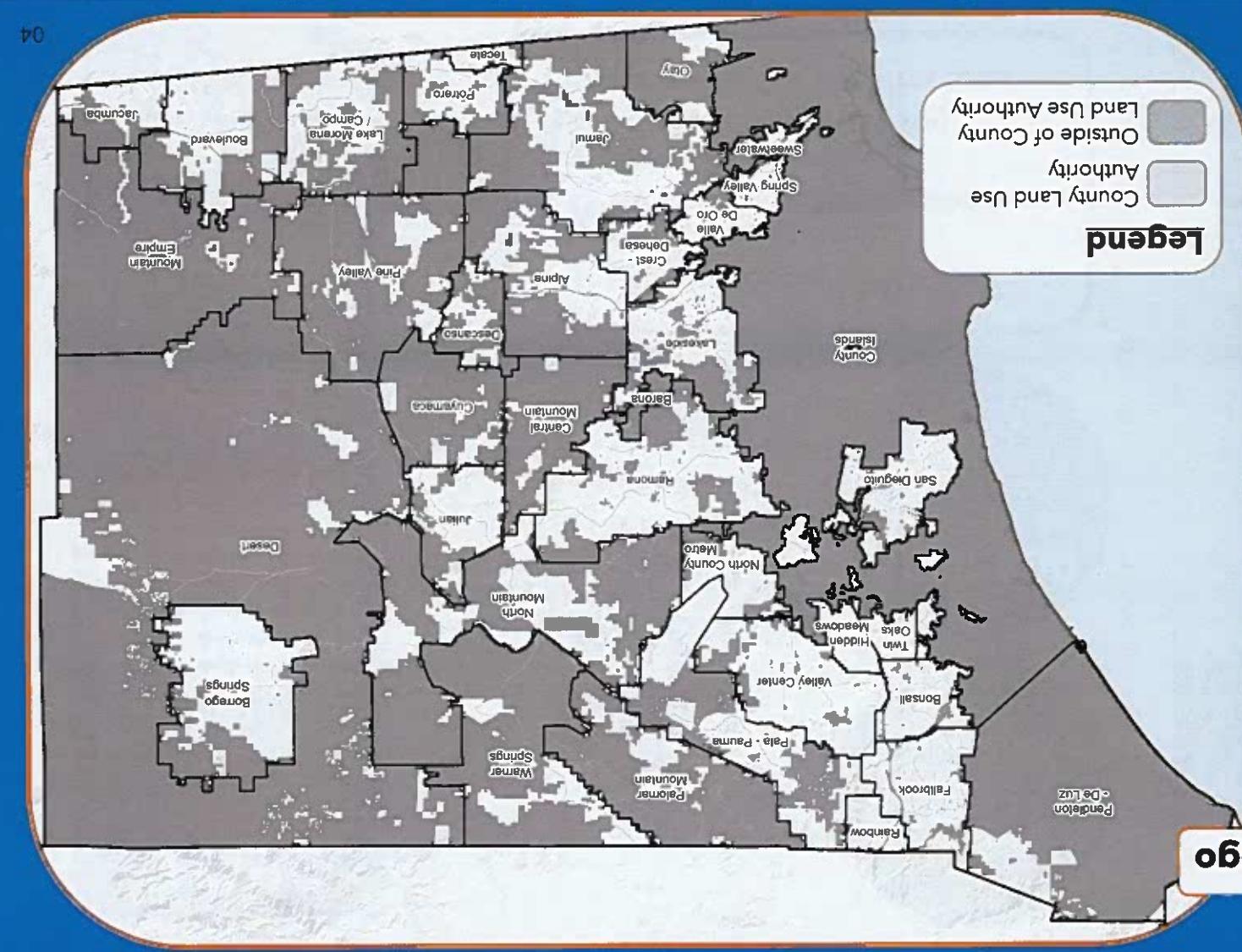
**26%** were aged 55 or older (2023)

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



Housing Overview

# Housing Statistics



## Unincorporated San Diego

## Housing Overview

772,239 acres

On

Are within County Land  
Use Authority

## Housing Overview

### Housing in Unincorporated San Diego

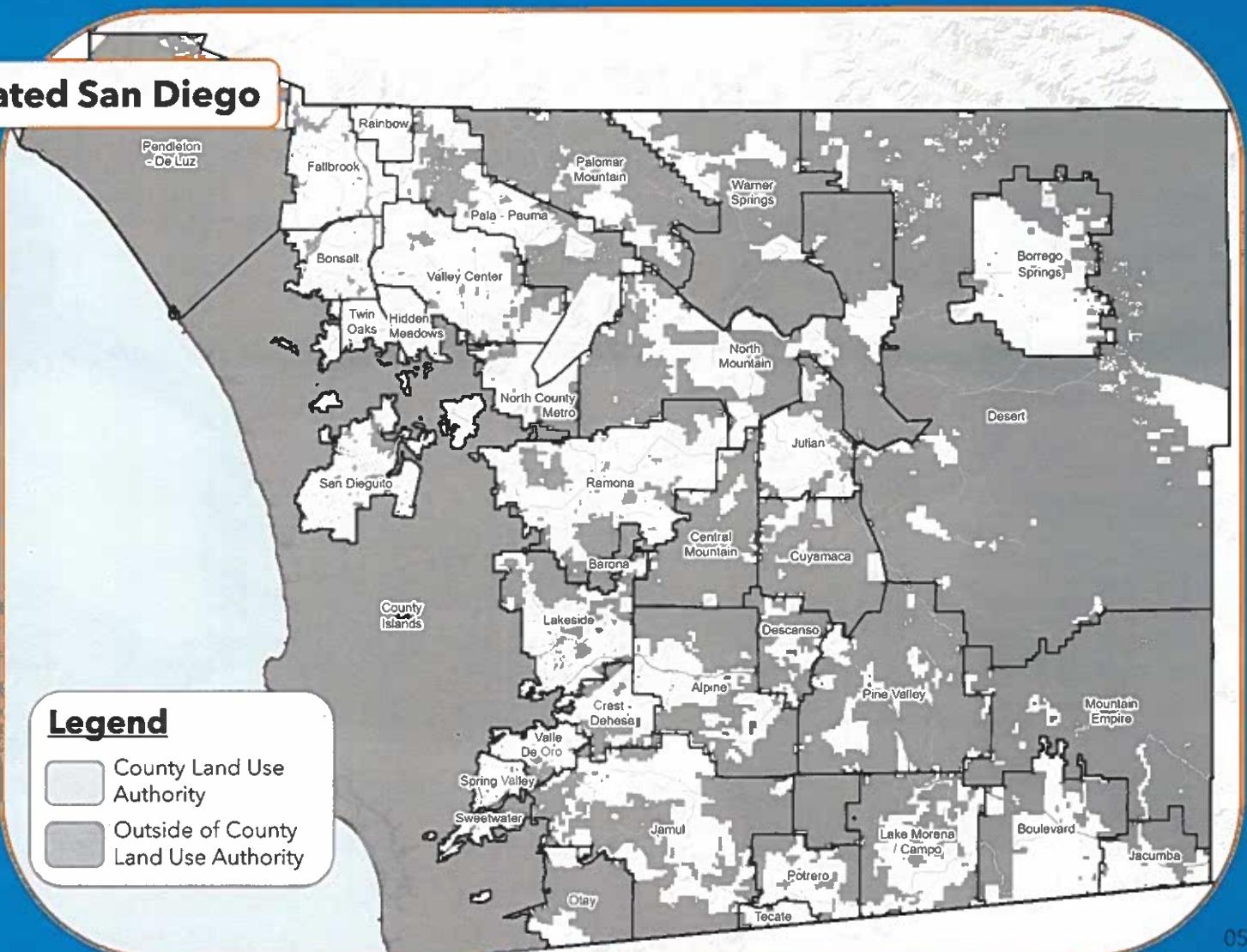
Regional  
RHNA  
**171,685**  
housing units  
(2021-2029)

**3.9%**  
County  
RHNA  
**6,700**  
housing units

**9,905**  
Unhoused  
regionally (2025)

#### Legend

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



## Regional Housing Efforts



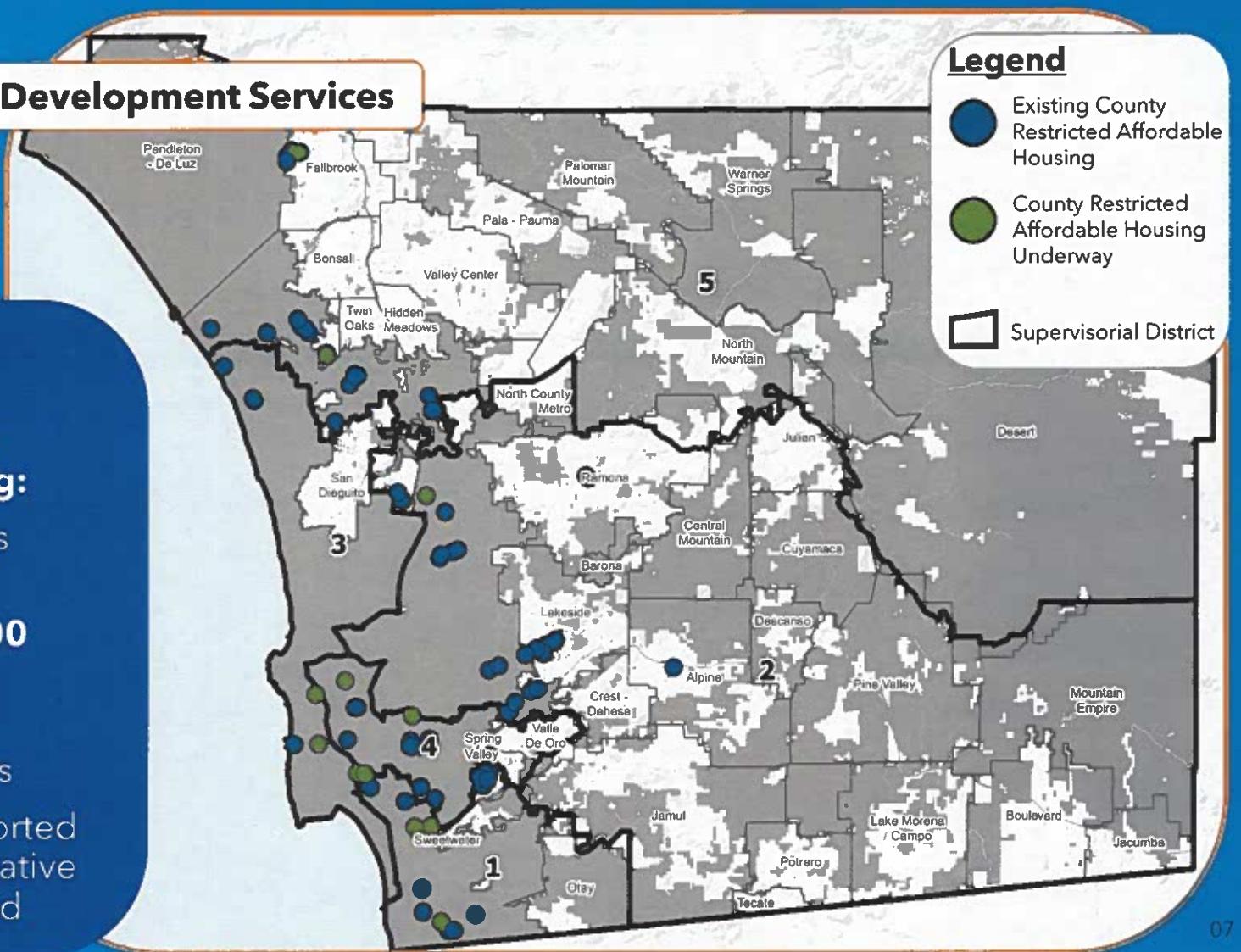
## Housing Overview

### 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





Land Use  
Authority in the  
Unincorporated  
Areas

Increase  
Affordable  
Housing  
Development

Operates in the  
Unincorporated  
Areas and the  
Unincorporated  
Areas throughout the  
Cities

**PDS**

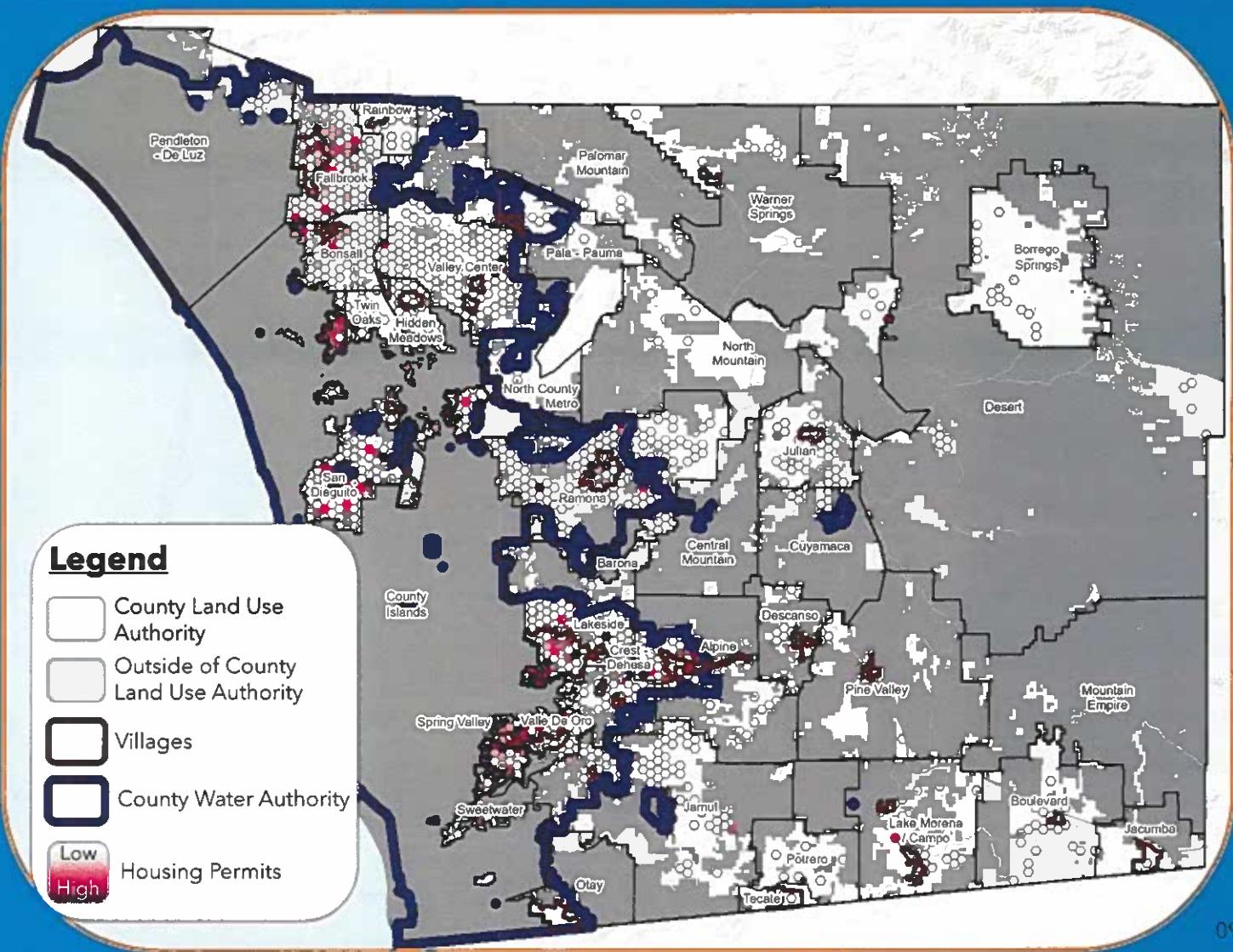
Planning & Development Services

**HCDs**

Housing & Community Development Services

Housing Overview  
**2011  
General Plan**

FOCUSED  
IN THE WEST,  
NEAR  
SERVICES

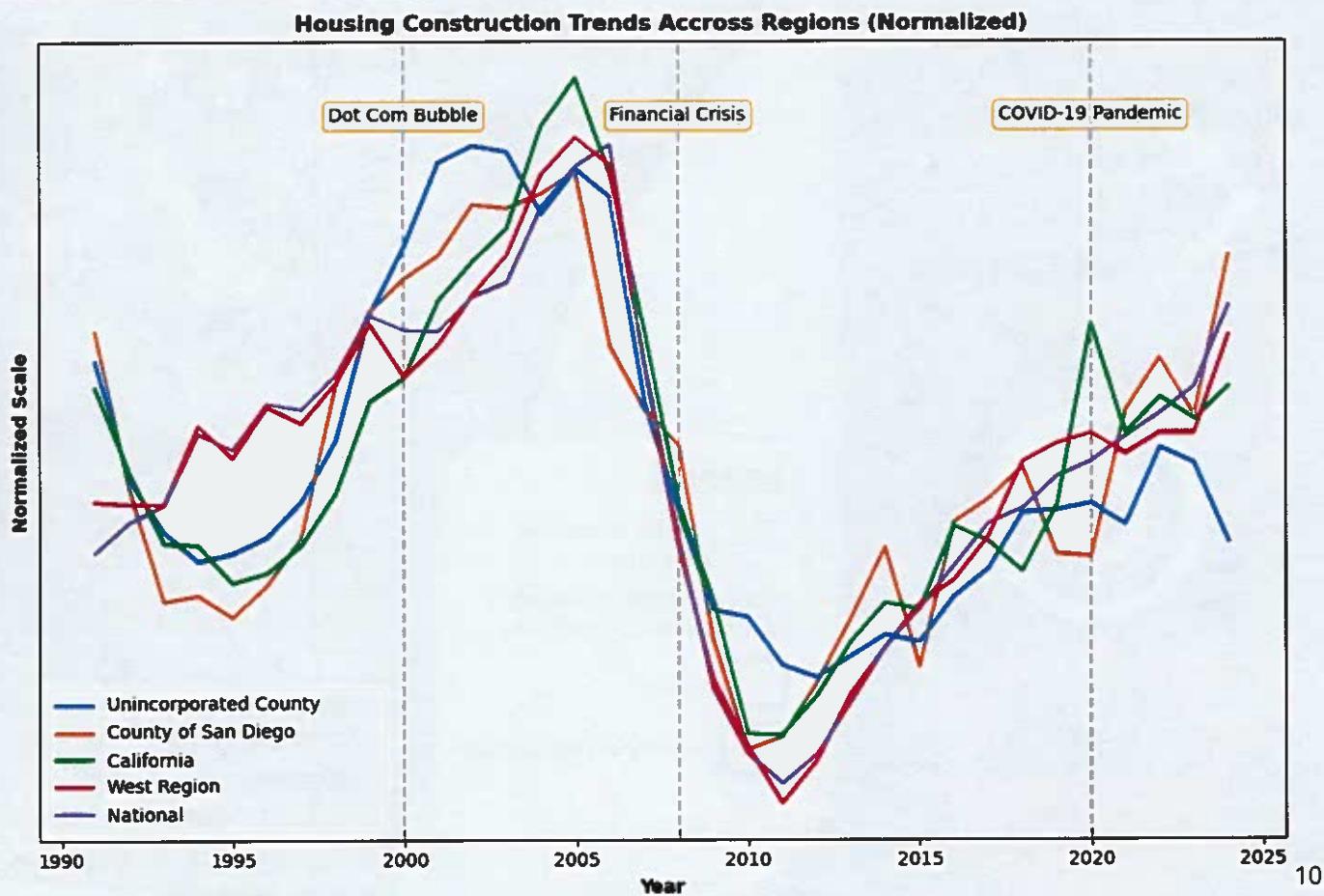


## Housing Overview

### Housing Production Since the 2011 General Plan

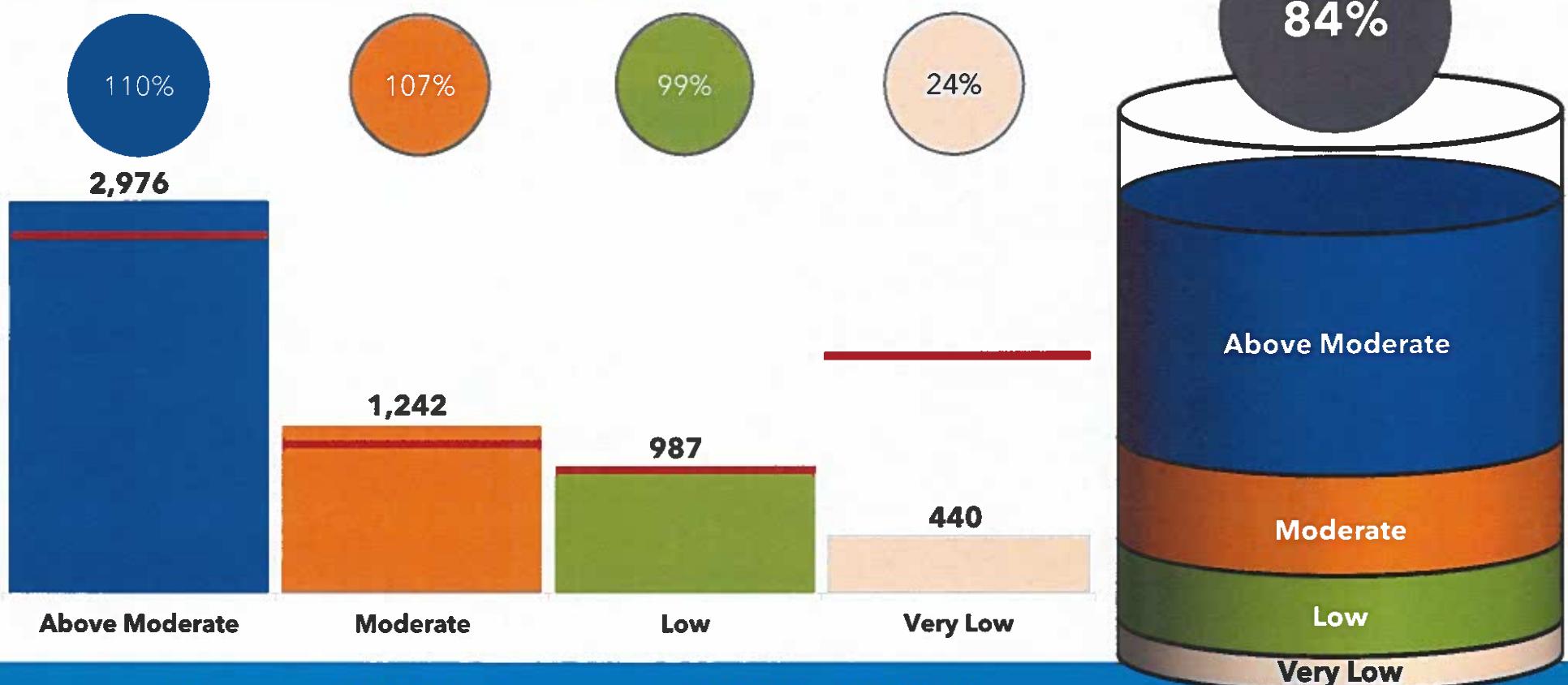
#### Factors Impacting Housing:

- 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**



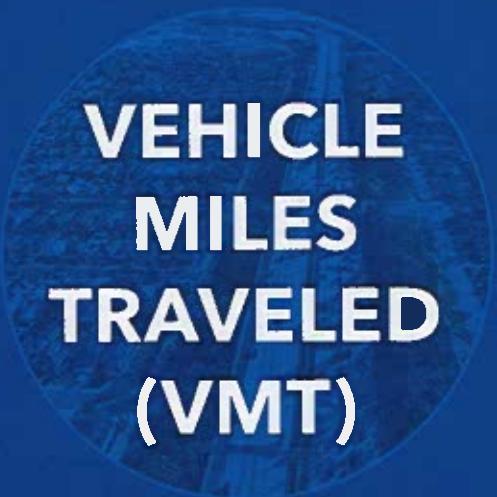
**CLIMATE**



**EQUITY**



**WILDFIRE**



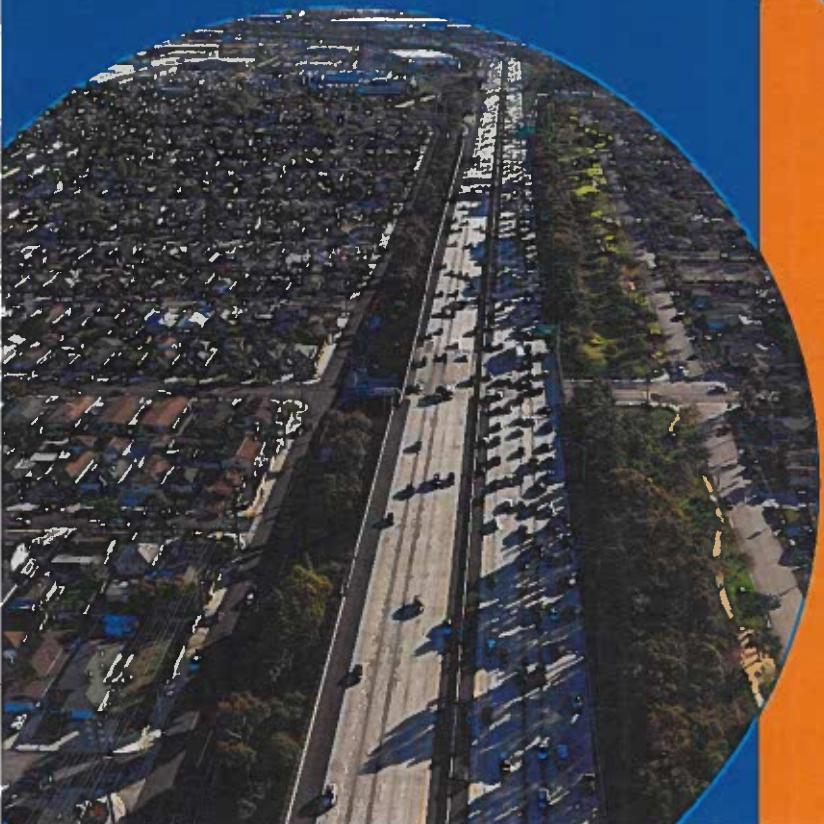
**VEHICLE  
MILES  
TRAVELED  
(VMT)**

Housing Overview

**Policy and  
Legislative  
Shifts**

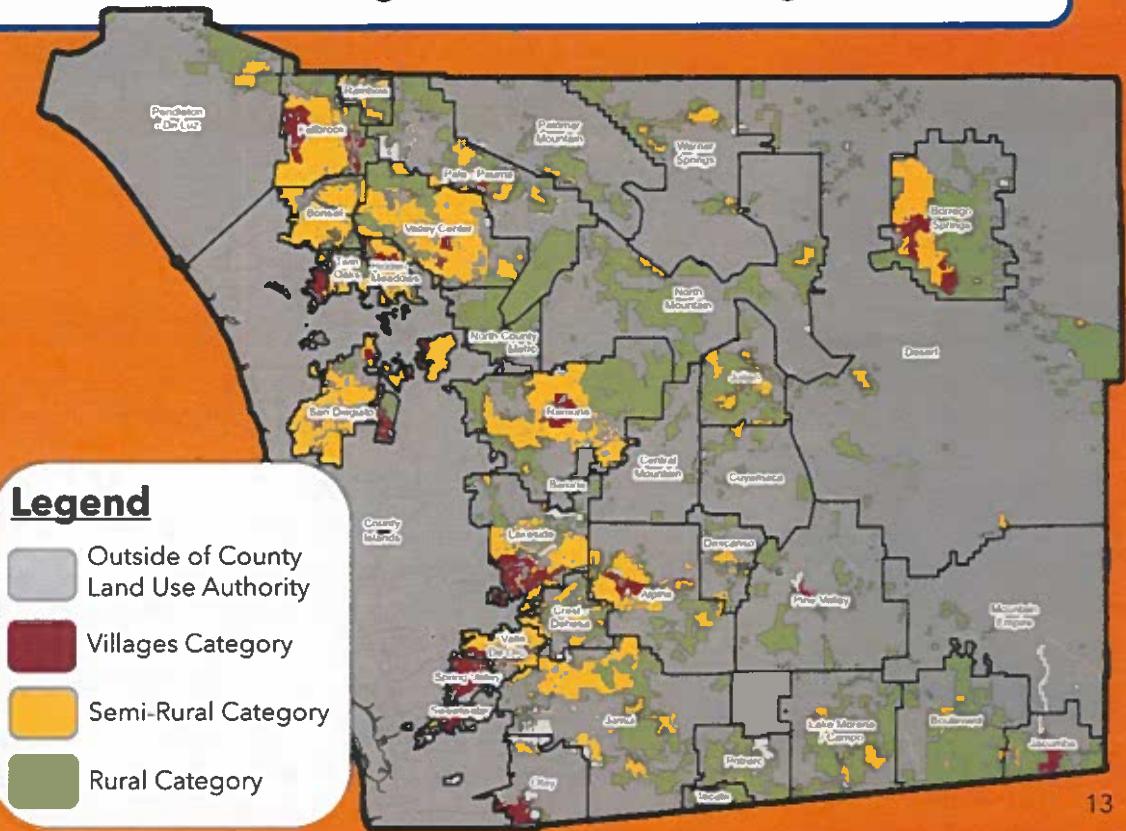
## Current Status

# VEHICLE MILES TRAVELED (VMT)



## As of Today

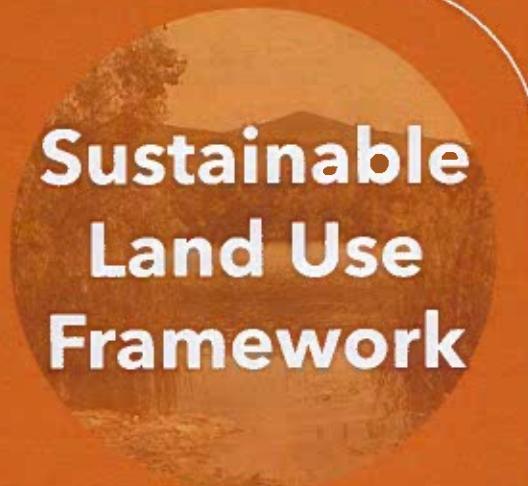
## **General Plan compliant projects** using CEQA 15183 streamlining do not have to mitigate for VMT.





**Housing**

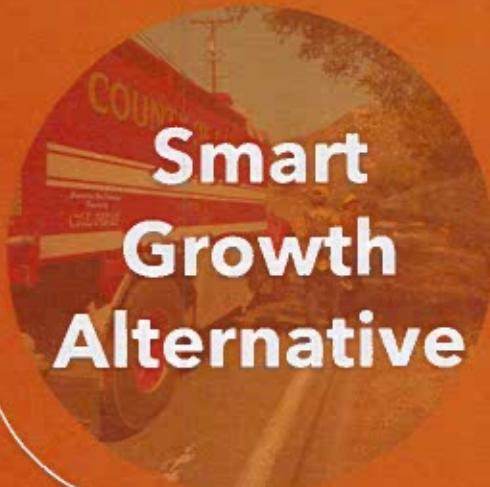
**Streamlining**



**Sustainable**

**Land Use**

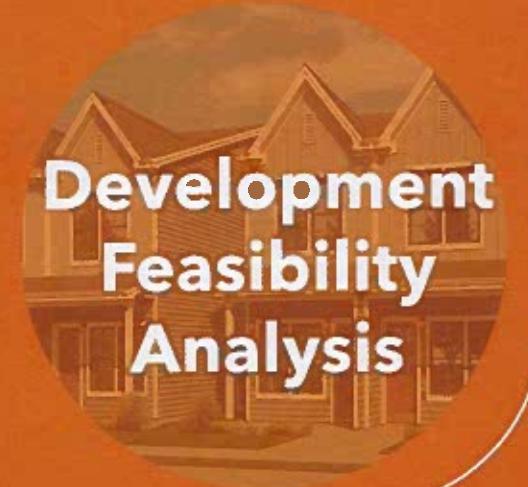
**Framework**



**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

# OVERVIEW

FOCUS AREAS  
CITY BOUNDARIES

TODAY

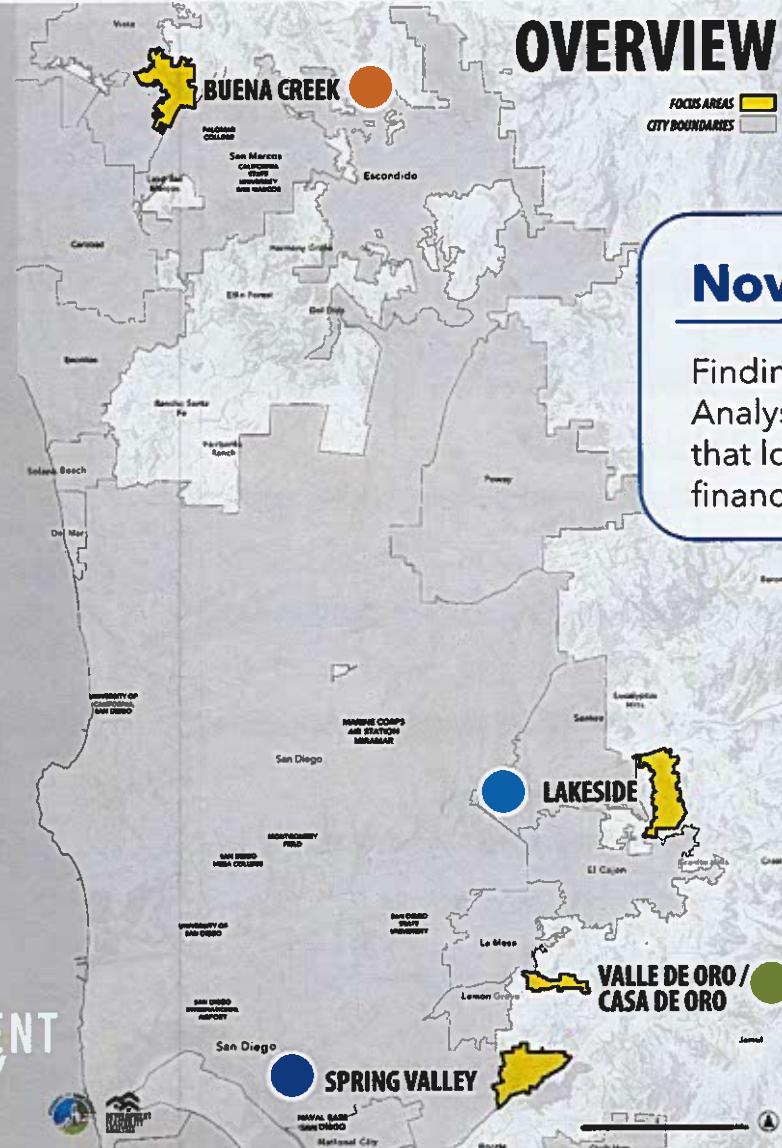
BUENA  
CREEK

LAKESIDE

VALLE DE  
ORO/CASA  
DE ORO

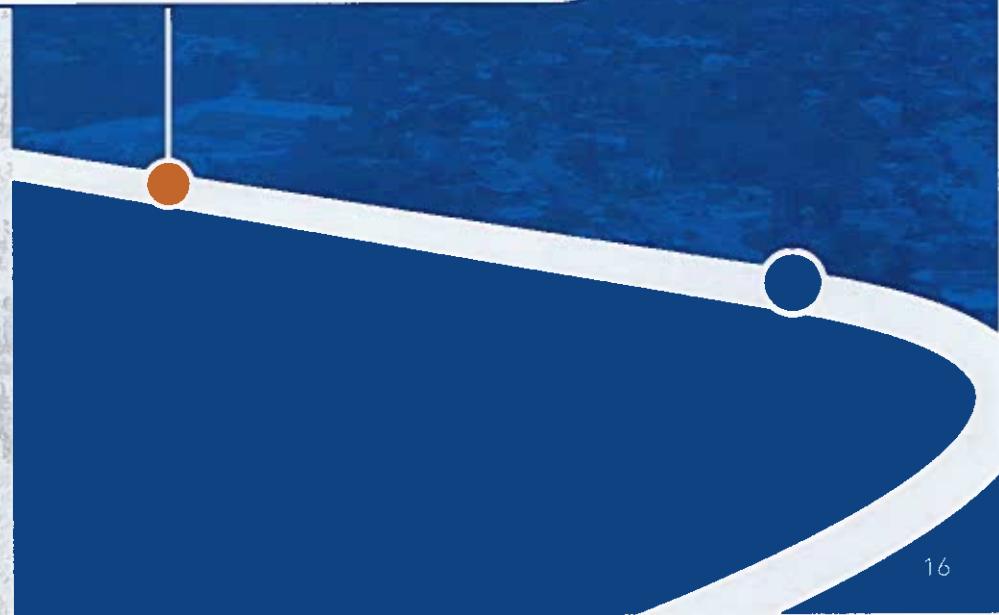
SPRING  
VALLEY

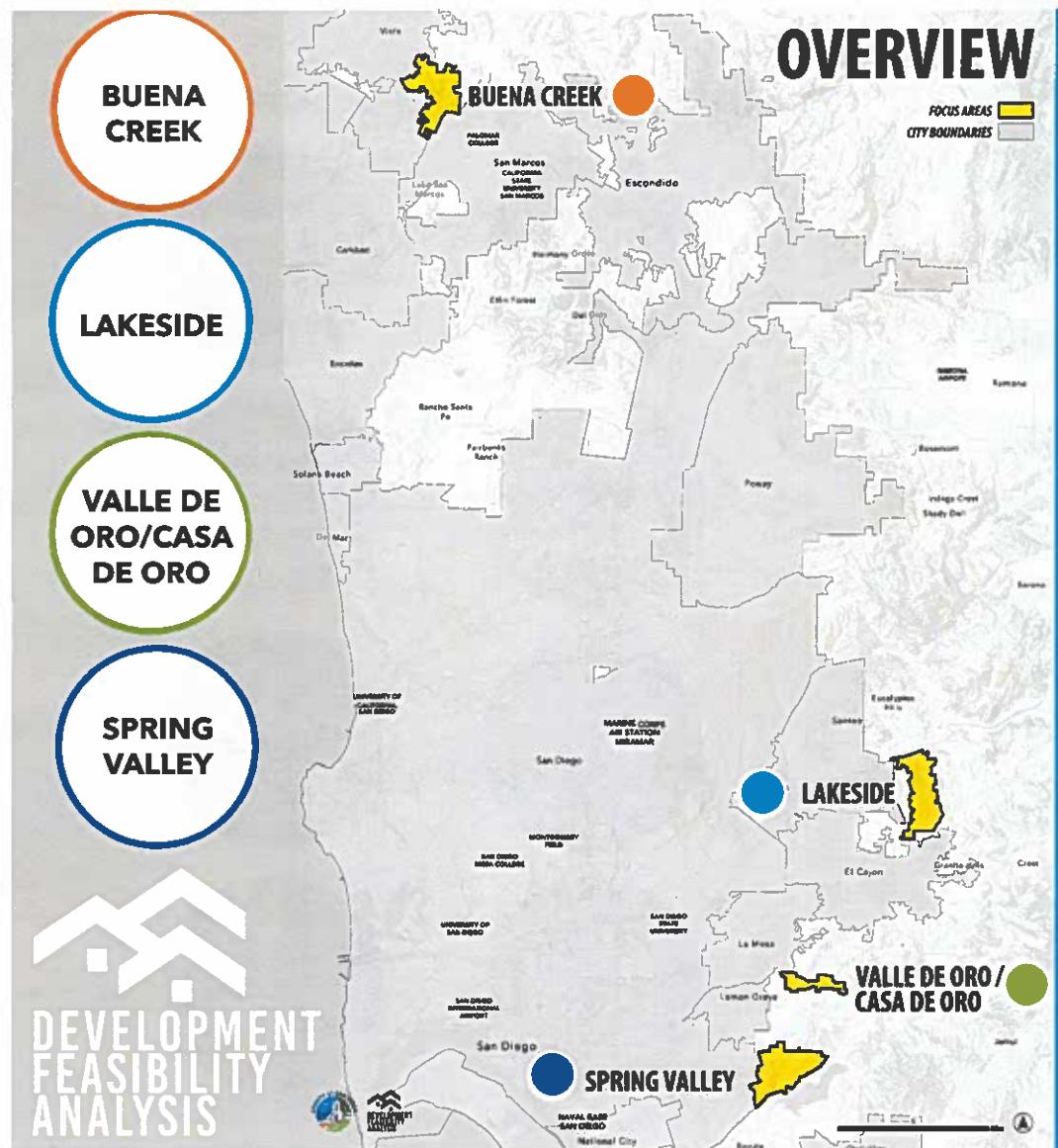
DEVELOPMENT  
FEASIBILITY  
ANALYSIS



**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



### VMT Mitigation

### Outcomes From These Efforts

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

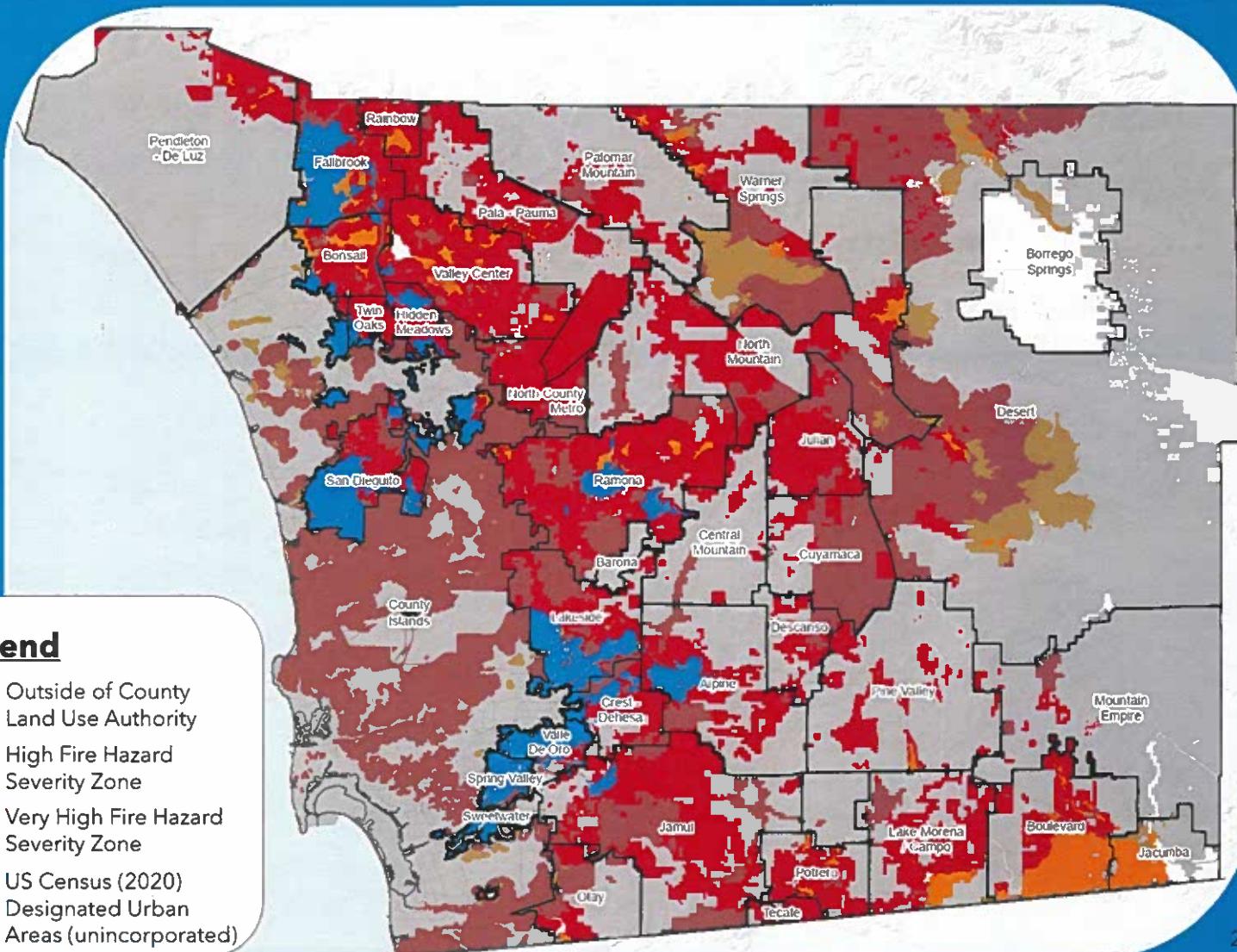
# Wildfire Risk Maps

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)

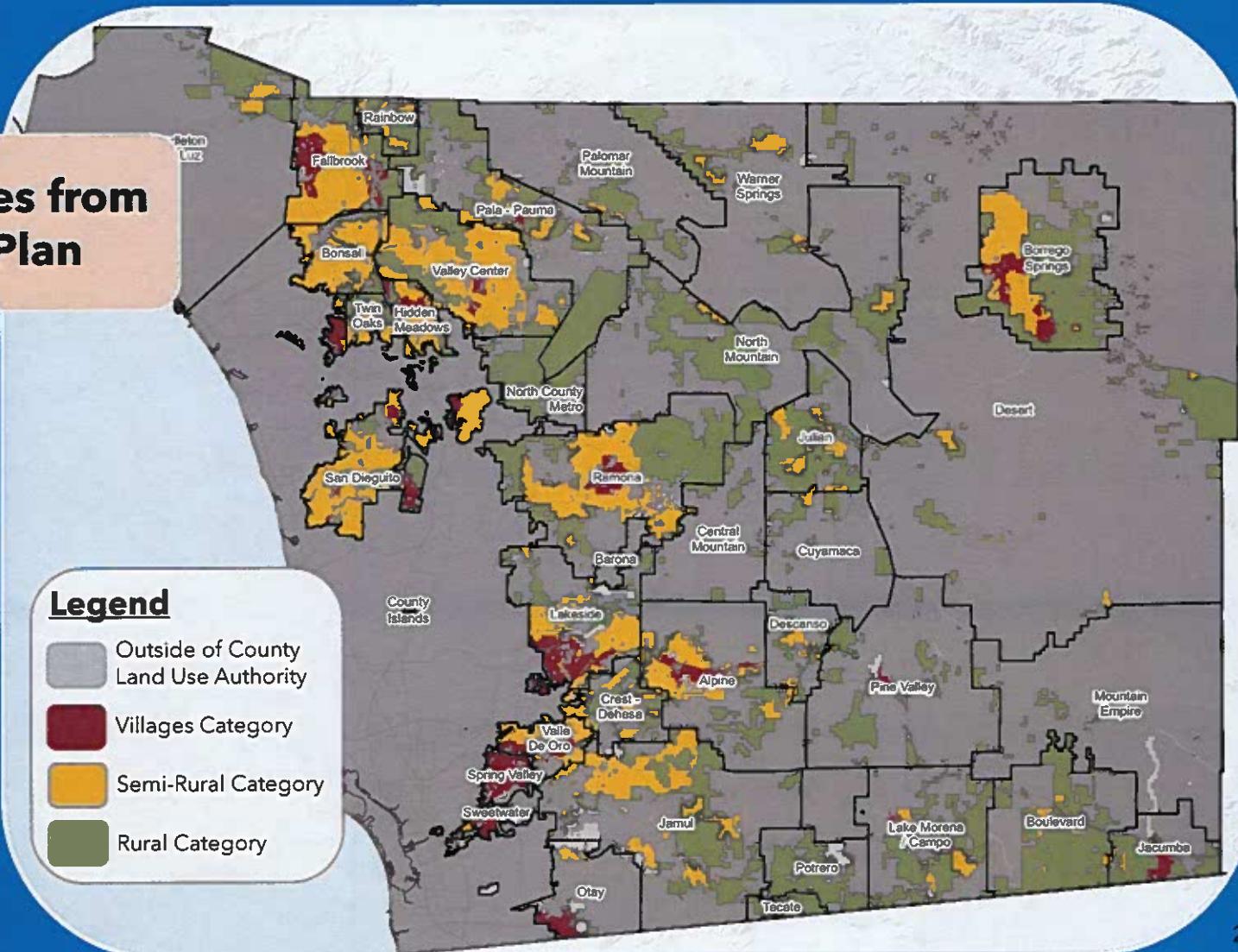


## Regional Categories from the 2011 General Plan

- 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



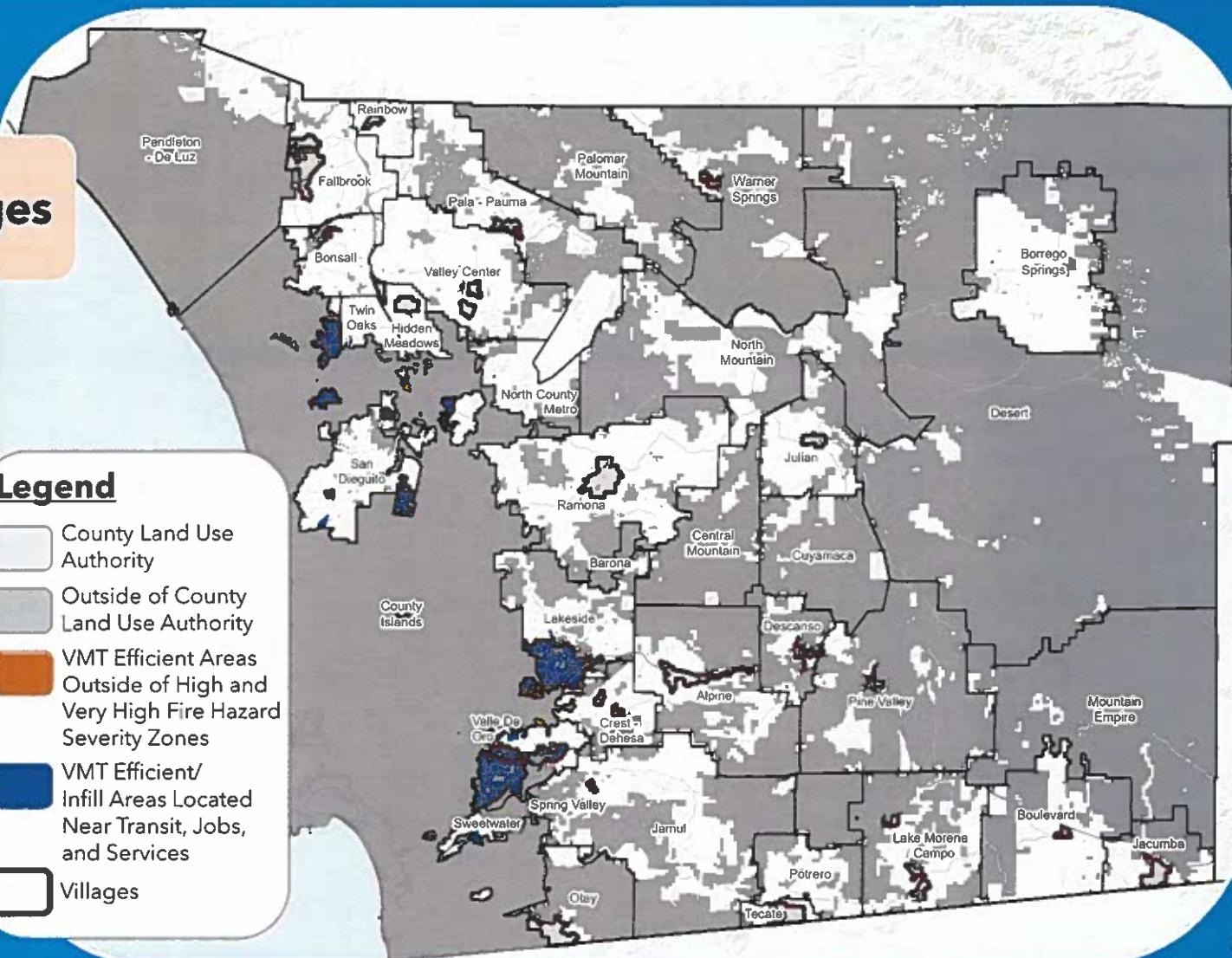
## Key Geographies

### 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



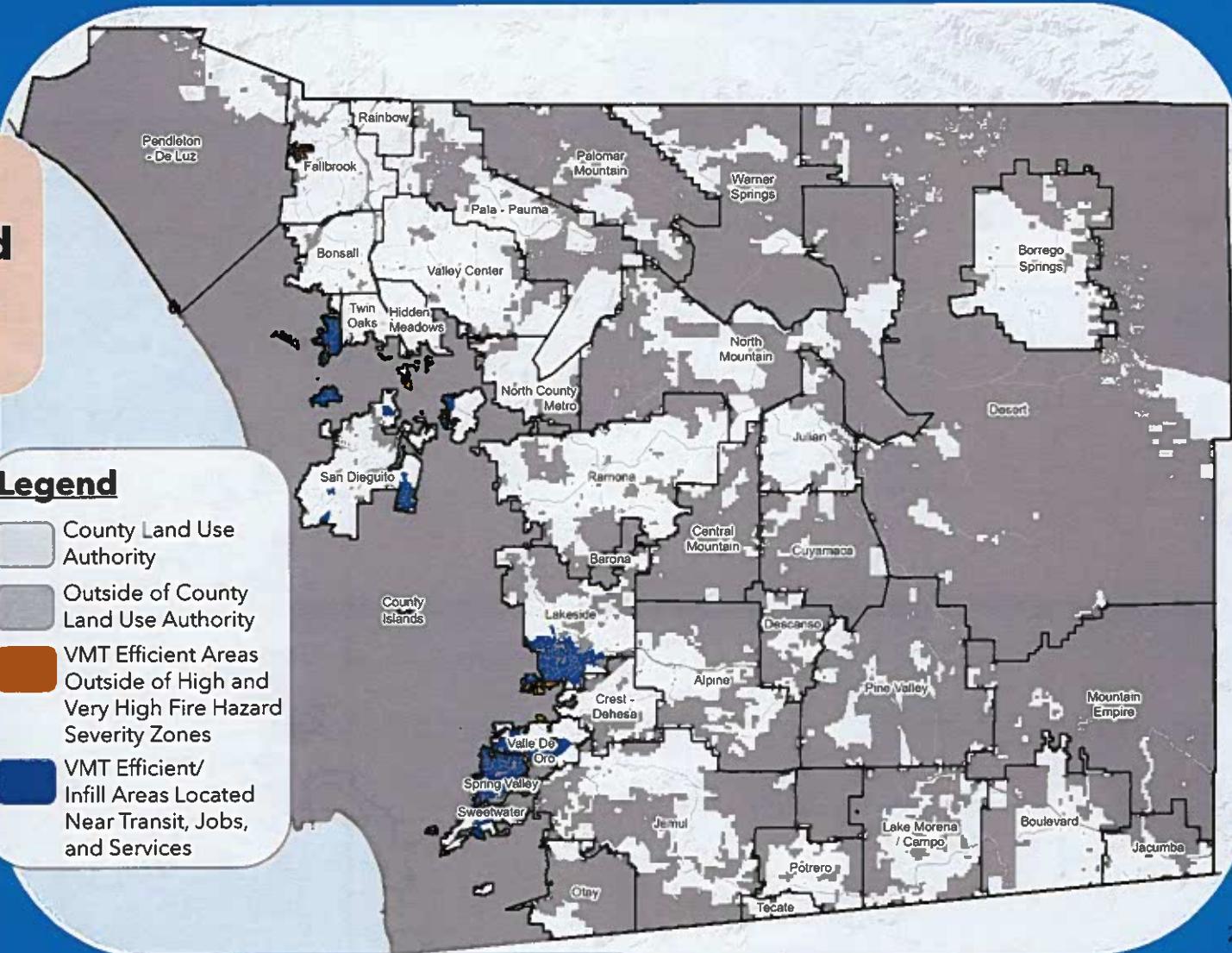
## Key Geographies

### 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



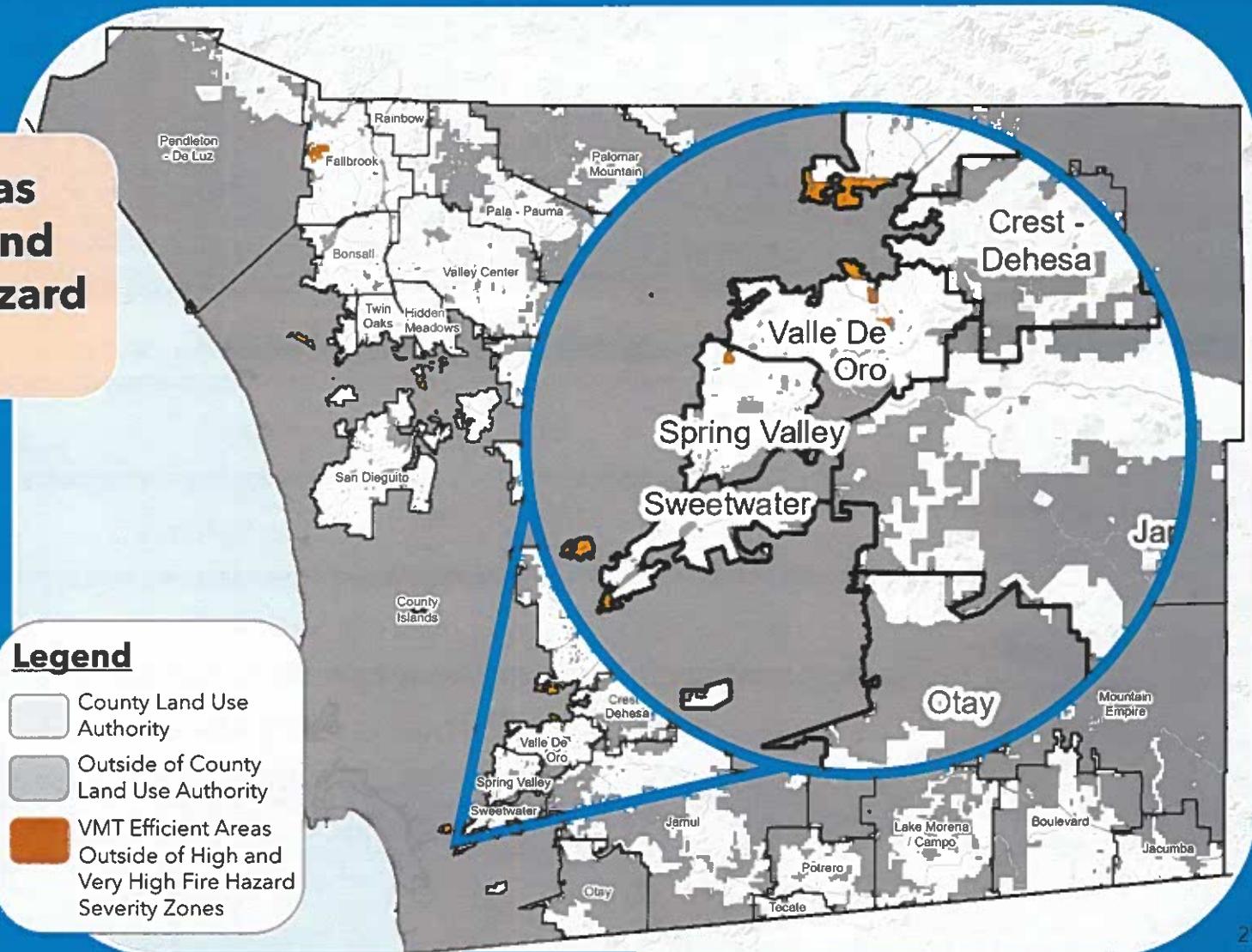
## Key Geographies

### 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



## Key Policy Opportunities for the Unincorporated Areas

### Vehicle Miles Traveled

#### Next Steps for Board Policy Alignment

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)

<u>RHNA 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 Permitted</u>	440	967	1,242	2,975	5,645
<u>4.5 years</u>	24%	99%	107%	110%	84%
<u>7/1/21- 12/31/24</u>					

Susan Baldwin, AICP  
November 19, 2025

**OFFICIAL RECORD**  
**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.

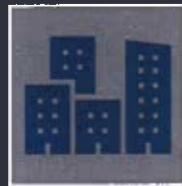


# Overview

- 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%
<b>TOTAL</b>	<b>1,552</b>	<b>5,244</b>	<b>29.6%</b>

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%
<b>TOTAL</b>	<b>1,511</b>	<b>1,220</b>	<b>1,088</b>	<b>-28.0%</b>

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 7<sup>th</sup> 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 CO<sub>2</sub>e 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 7<sup>th</sup> 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

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

Exhibit No. C

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

Presented by: Ginger Hitzke, Gao

# **Making Housing Affordable & Protecting Vulnerable Renters**

**County of San Diego Policy  
Recommendations**

**11/19/2025**



# The Housing Challenge

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- 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



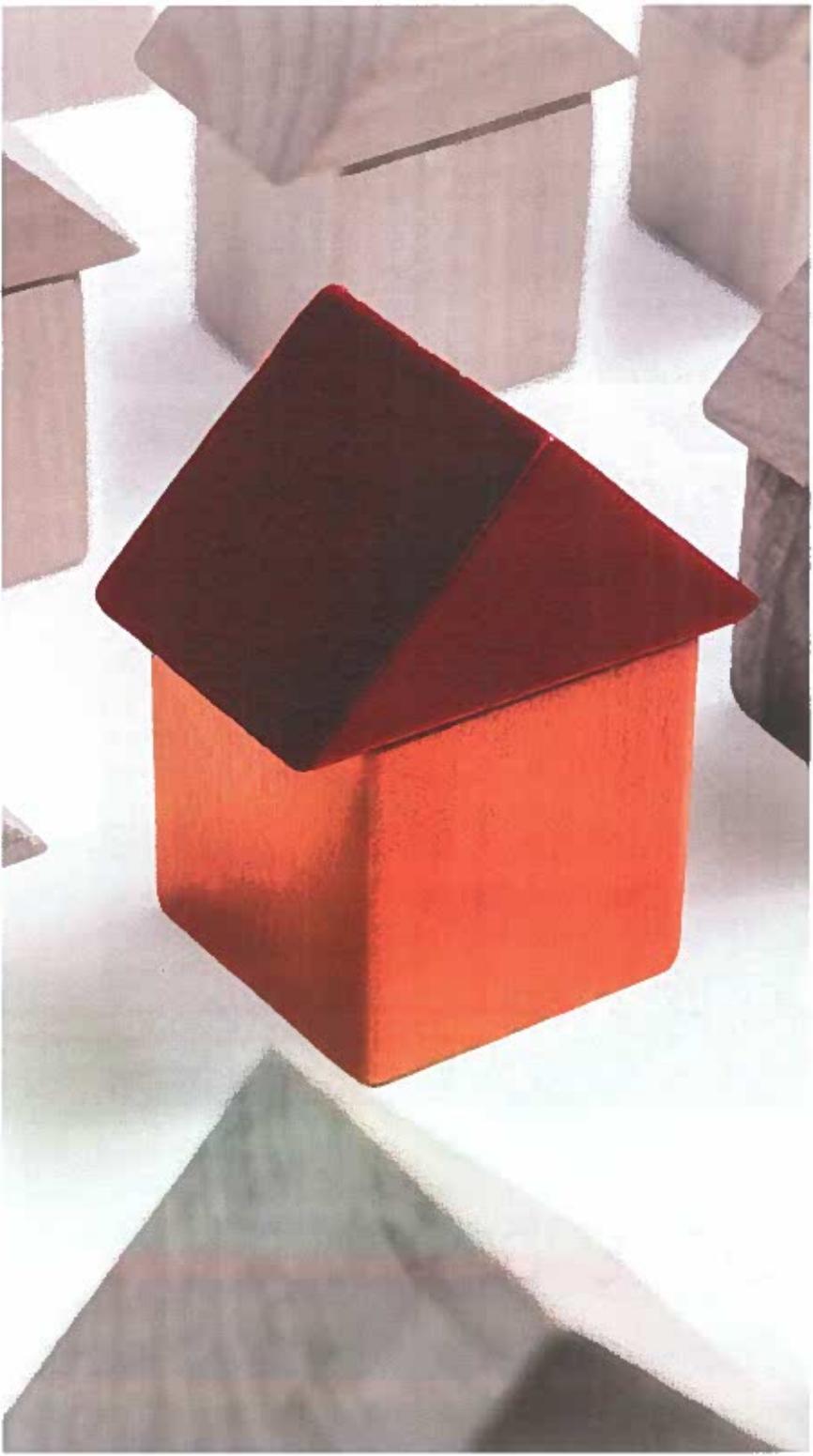


# Policy Goals

- 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

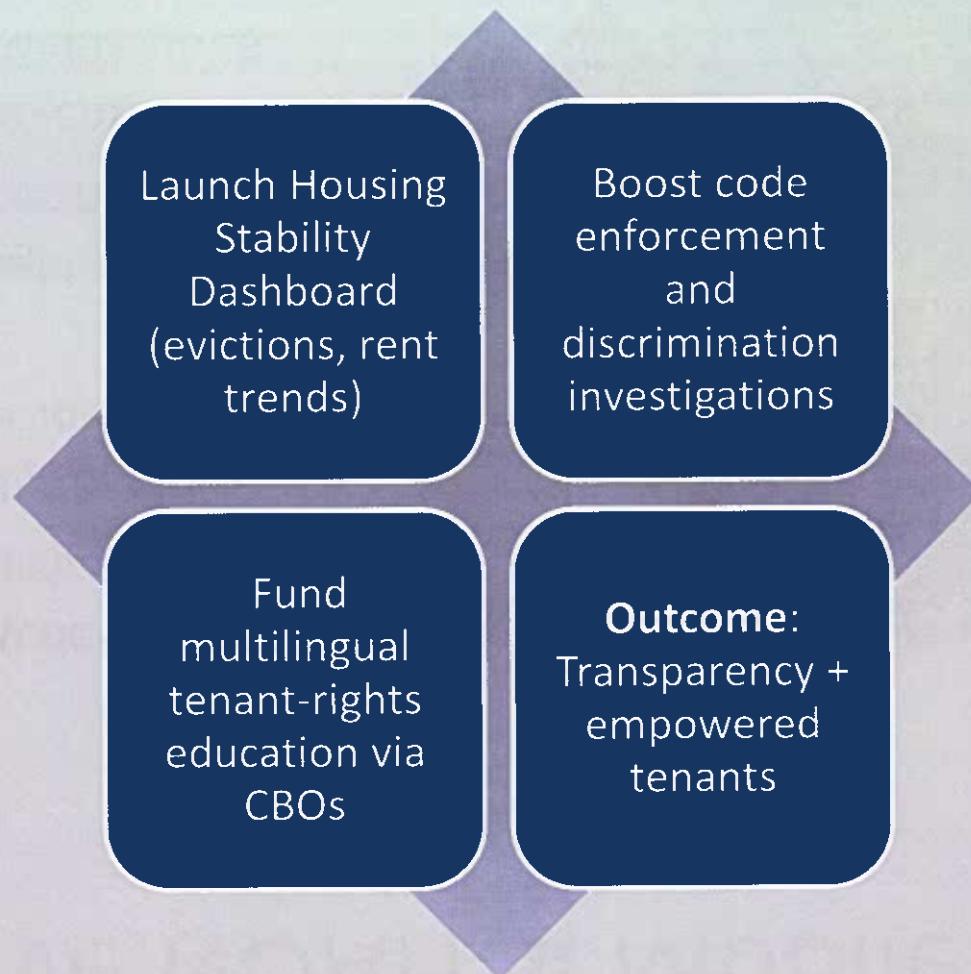
Outcome: Permanent affordability + community ownership

# 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](mailto:GeorgetteG@CasaFamiliar.org)
- ❖ Jose Lopez, ACCE, [Jlopez@calorganize.org](mailto:Jlopez@calorganize.org)
- ❖ Ginger Hitzke, Hitzke Development Corporation,  
[Ginger@hitzkedev.com](mailto:Ginger@hitzkedev.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](mailto:PublicComment@sdcounty.ca.gov)

via: [kyle.lavelle@sdcounty.ca.gov](mailto: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 regulations<sup>1</sup> 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 aligns 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**

<sup>1</sup> 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).

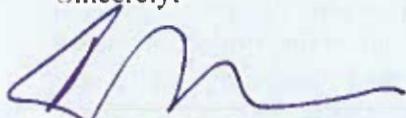
These measures will ensure accountability and help the fund remain self-sustaining.

### **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@hitzkedev.com](mailto:ginger@hitzkedev.com) or via cell at (760) 519-8401.

Sincerely,



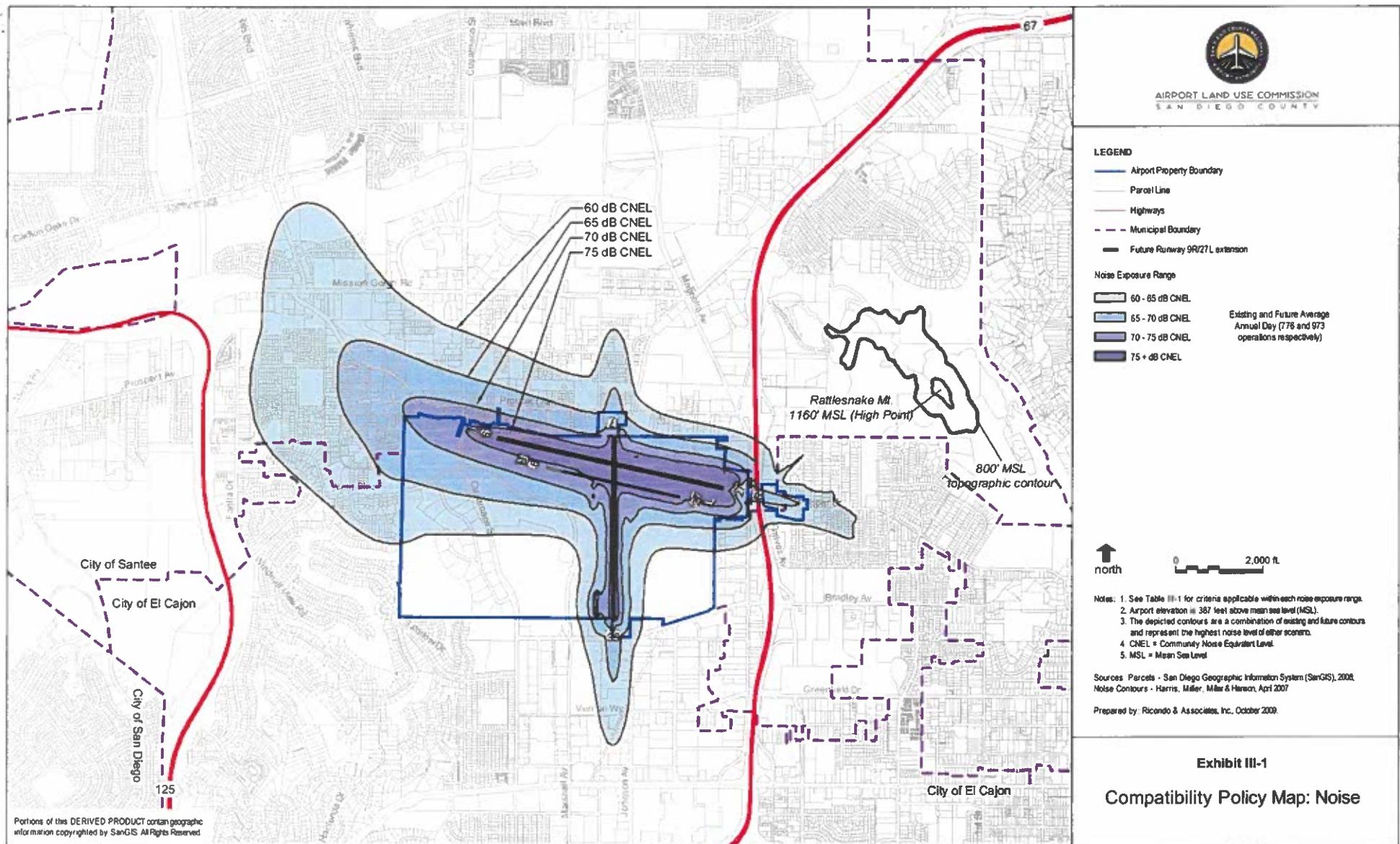
Ginger Hitzke  
President

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**County of San Diego**

Exhibit No. D

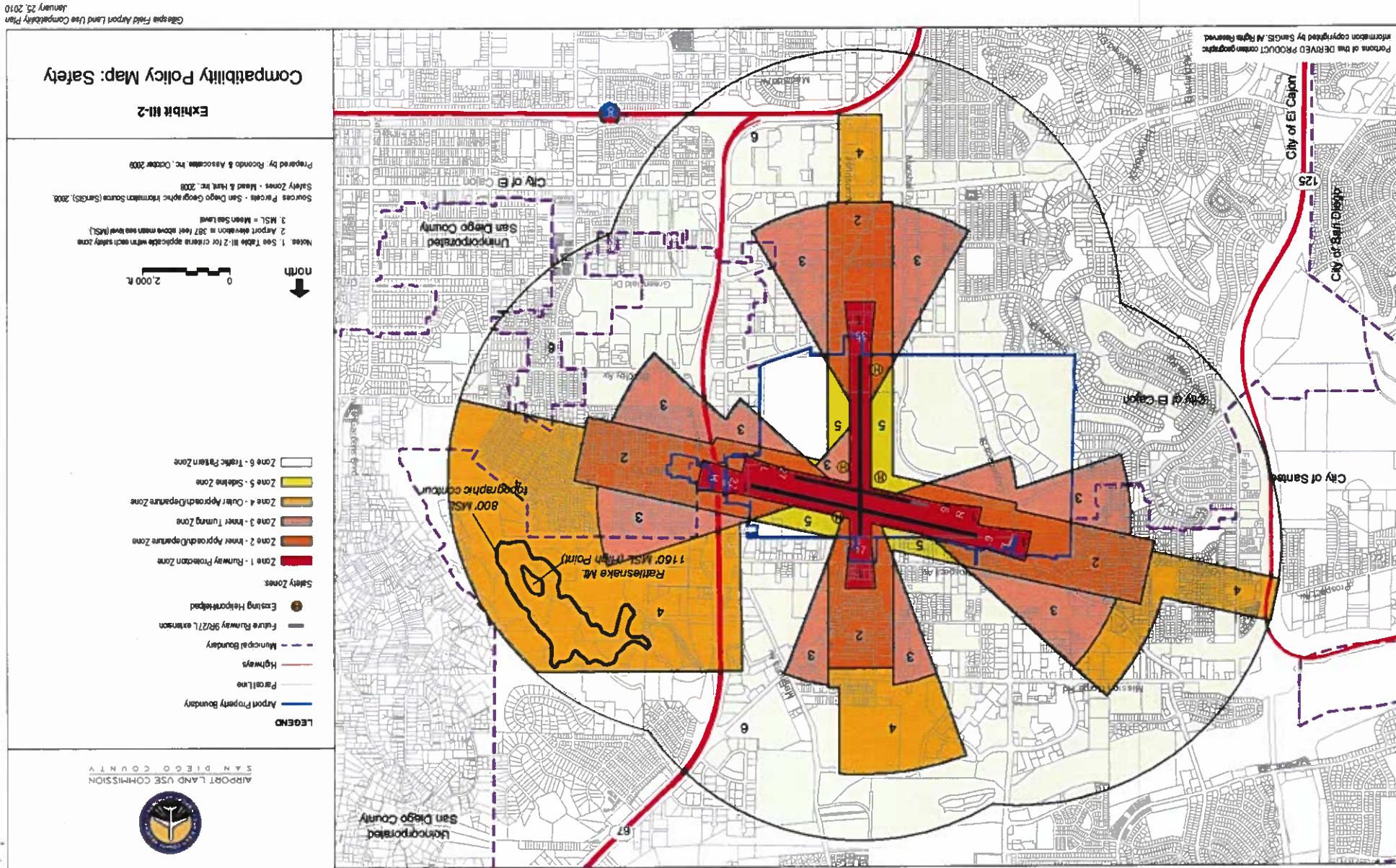
Meeting Date: 11/19/2025 Agenda No. 01

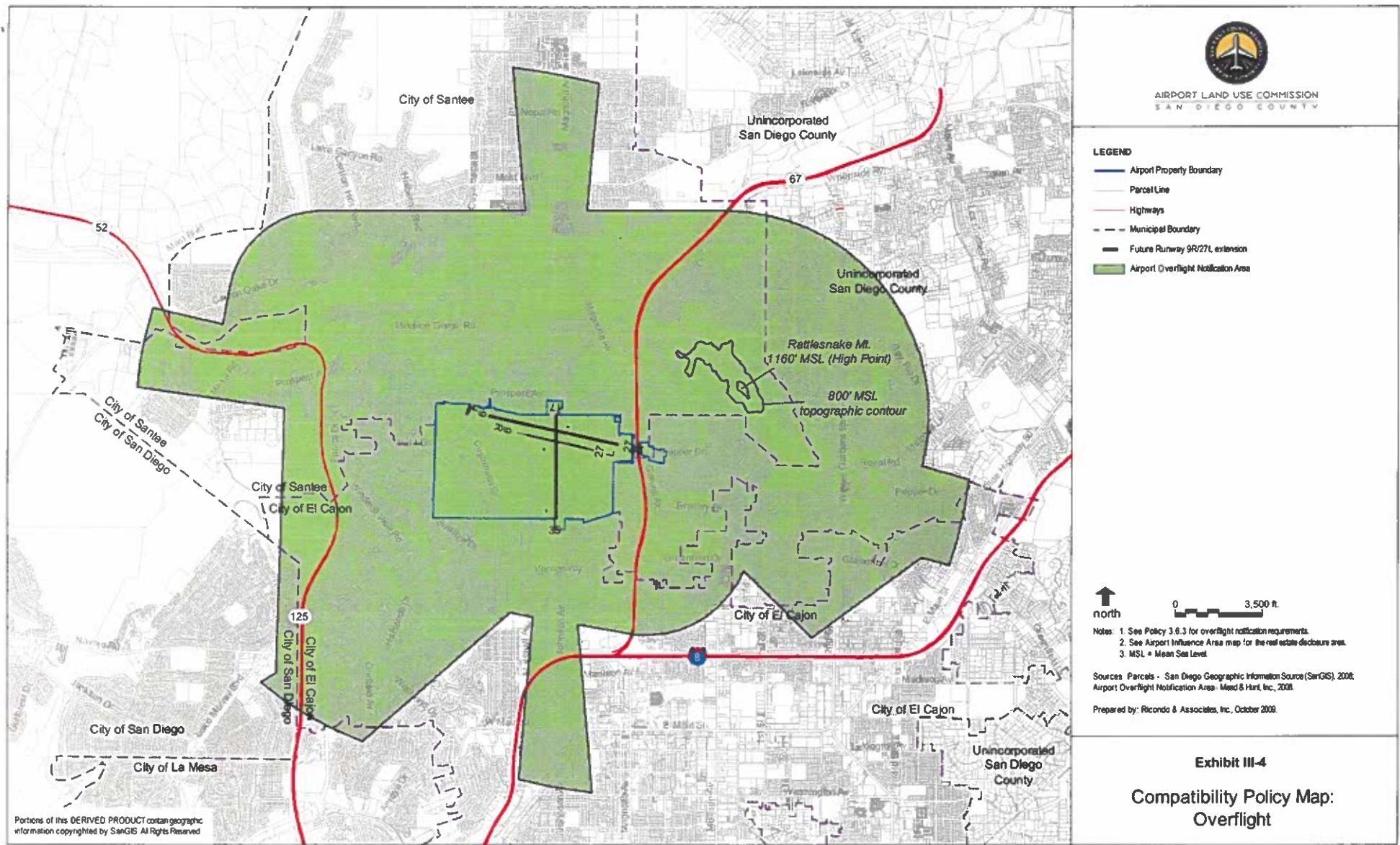
Presented by: Robert Germann



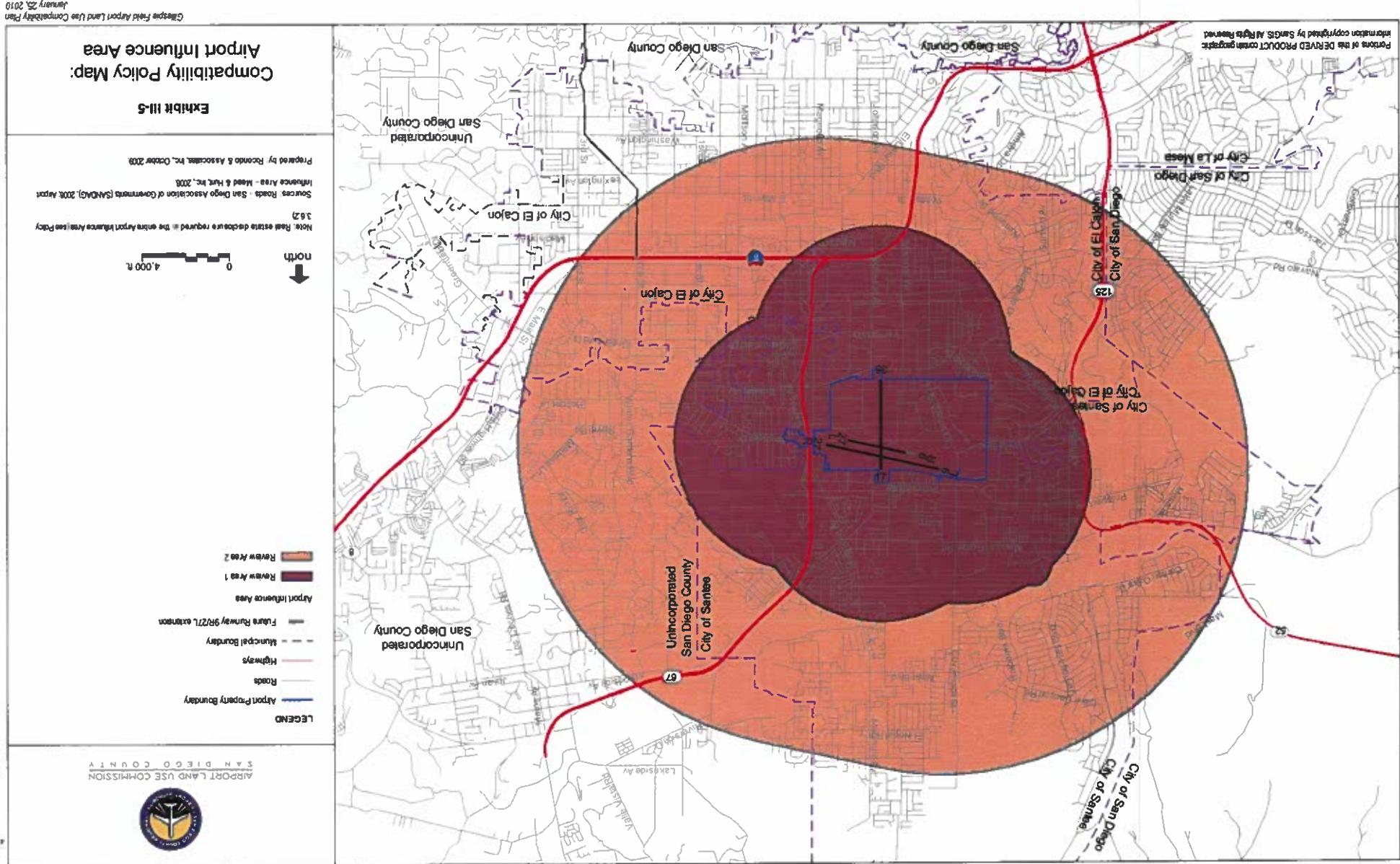
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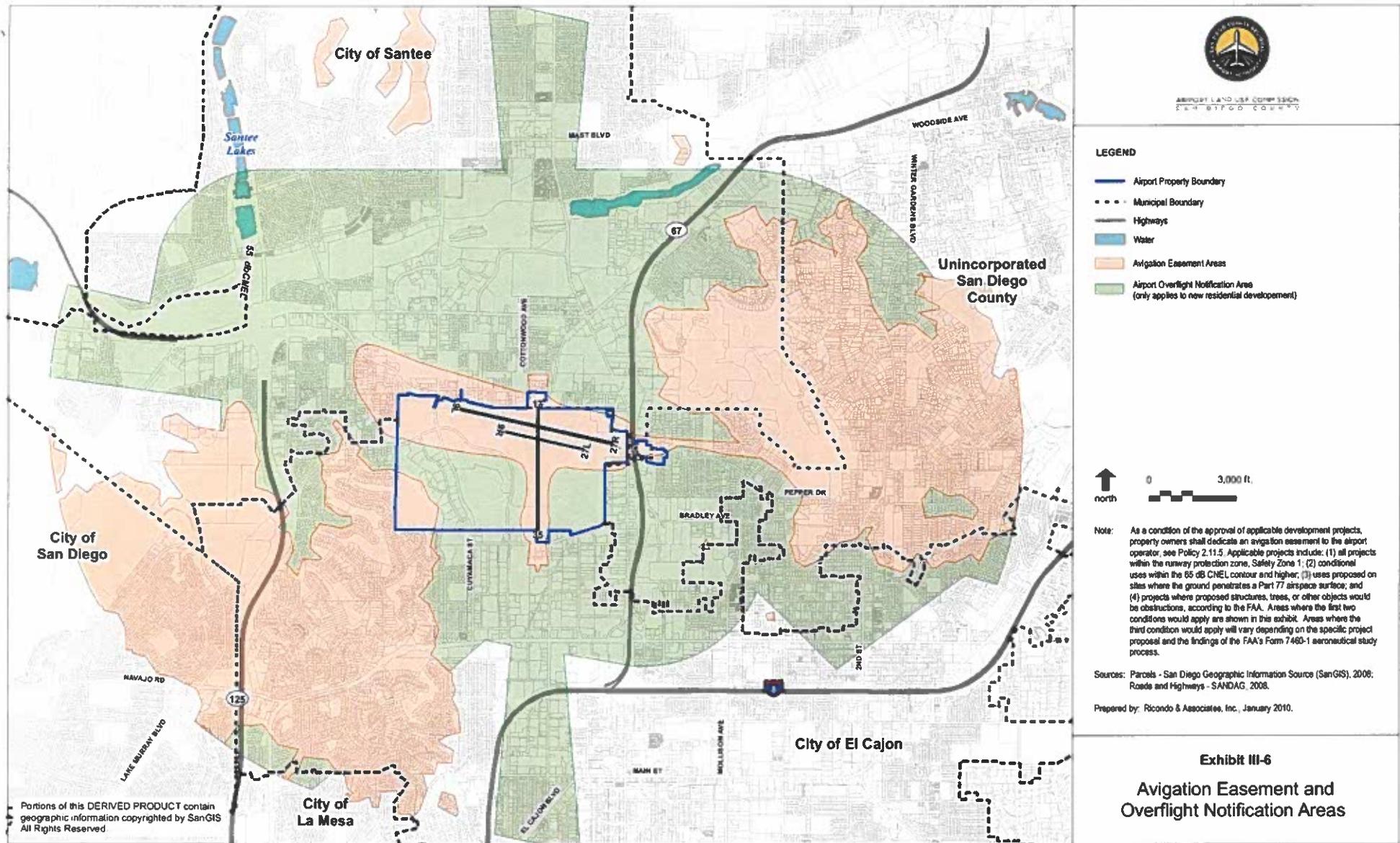
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Source: Gillespie-Field-Airport.pdf ALUC - pg 79





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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**Established May 1, 2013**