



March 20, 2026

San Diego County Board of Supervisors
1600 Pacific Highway
San Diego, CA 92101

Re: Support for Item 25 – Restoring Homeownership for San Diegans

Dear Board of Supervisors,

On behalf of the Oceanside Chamber of Commerce, I am writing to express our support for Item 25, “Restoring Homeownership for San Diegans,” which will be considered by the San Diego County Board of Supervisors on March 24, 2026.

As an organization representing hundreds of businesses with thousands of employees across our region, the Chamber strongly supports efforts that expand access to attainable housing and promote long-term economic stability. Housing affordability remains one of the most significant challenges facing our workforce and business community. Increasingly, employees across a wide range of industries, from healthcare and education to hospitality, manufacturing, and public safety, are being priced out of the communities they serve.

Expanding access to homeownership is a critical component of addressing this challenge. Homeownership not only provides a pathway to financial stability and generational wealth, but it also strengthens communities, supports local businesses, and improves workforce retention. When employees are able to live closer to where they work, businesses benefit from reduced turnover, improved productivity, and a more stable workforce.

The County’s exploration of a pilot program to support first-time homebuyers through tools such as down payment assistance, interest rate buy-downs, and strategic partnerships, represents a thoughtful and important step toward addressing this issue. While additional housing supply remains essential, expanding access to ownership opportunities is equally important to ensuring a balanced and inclusive housing ecosystem.

The Oceanside Chamber of Commerce has consistently advocated for policies that support workforce housing and economic mobility. We view this initiative as aligned with those priorities and as a meaningful opportunity to strengthen our regional economy.

Thank you for your leadership on this important issue and for your continued commitment to the economic vitality of San Diego County.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott Ashton".

Scott Ashton
Chief Executive Officer



March 24, 2026

Board of Supervisors
County Administration Center
1600 Pacific Highway
Room 310
San Diego, CA 92101

Dear Chairperson Terra Lawson-Remer and Board of Supervisors,

This letter is in reference to Item 25, Restoring Homeownership for San Diegans. Housing affordability continues to be one of the most pressing challenges facing our region. It is critical to advance solutions that support workforce stability, economic mobility, and long-term community investment.

The San Marcos Chamber of Commerce supports this proposal. Our workers need to afford housing in the communities they serve. Elements of this proposal such as down payment assistance, interest rate buy down options, public-private partnerships and taxpayer safeguards to help homebuyers be capable of purchasing a house.

This proposal gives hope to those looking to invest in small businesses in our community. It also helps our employers in their challenge to seek new talent and retain employees.

San Marcos is proud to be the home of California State University San Marcos and Palomar College. We strive to keep this talent in San Marcos and North County. This proposal speaks directly to those wanting to stay here for their professional and personal growth.

Thank you for your consideration.

Regards,

A handwritten signature in black ink, appearing to read 'Rick Rungaitis', written over a white background.

Rick Rungaitis
Chief Executive Officer
San Marcos Chamber of Commerce