



FINAL

(April 16, 2013)

2013 – 2020
National City
Housing Element
of the General Plan

Table of Contents

		Page
CHAPTER 1:	INTRODUCTION.....	1-1
	A. Purpose and Content of Housing Element	1-1
	B. Community Context	1-2
	C. State Requirements	1-3
	D. Data Sources and Methodology	1-4
	E. Summary of Findings and Policies	1-4
	F. Public Participation	1-4
	G. General Plan Consistency	1-6
CHAPTER 2:	COMMUNITY PROFILE	2-1
	A. Population Characteristics	2-1
	B. Household Characteristics	2-4
	C. Housing Characteristics	2-21
	D. Estimate of Housing Needs	2-28
	E. Multi-Family Affordable Housing	2-30
CHAPTER 3:	HOUSING CONSTRAINTS	3-1
	A. Market Constraints.....	3-1
	B. Governmental Constraints	3-4
	C. Infrastructure Constraints.....	3-26
	D. Environmental Constraints.....	3-27
CHAPTER 4:	HOUSING RESOURCES	4-1
	A. Available Sites for Housing	4-1
	B. Financial Resources	4-9
	C. Administrative Resources	4-10
	D. Opportunities for Energy Conservation	4-10
CHAPTER 5:	PROGRAM ACCOMPLISHMENTS	5-1
CHAPTER 6:	HOUSING PLAN	6-1
	A. Goals and Policies	6-2
	B. Housing Programs	6-4
	C. Quantified Objectives.....	6-12
APPENDICES		
	A: Sites Inventory Map	A-1
	B: Sites Inventory	B-1

Chapter 1

Introduction

A. Purpose and Content of the Housing Element

The Housing Element of the General Plan is a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing within the community. A priority of the State and local governments, Government Code Section 65580 states the intent of creating housing elements:

The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farm workers, is a priority of the highest order.

According to State law, the Housing Element has two main purposes:

1. To provide an assessment of current and future housing needs and constraints in meeting these needs; and
2. To provide a strategy that establishes housing goals, policies, and programs.

National City faces the challenges of high regional housing costs and of accommodating additional housing given the limited availability of undeveloped, vacant land. State-mandates along with local interests and demand for housing combine to set the foundation for the Housing Element.

The Housing Element is an eight-year plan for the Fifth Housing Element Cycle (April 30, 2013 – April 30, 2021) and serves as an integral part of the General Plan, but is updated on a schedule pursuant to State law to ensure its relevancy and accuracy. The Housing Element identifies strategies and programs that focus on:

- Matching housing supply with need.
- Maximizing housing choice throughout the community.
- Assisting in the provision of affordable housing.
- Identifying governmental and other constraints to housing investment.
- Promoting fair and equal housing opportunities.

The Housing Element consists of the following chapters:

- Chapter 1, Introduction – The purpose and content of the Housing Element.
- Chapter 2, Community Profile – A profile and analysis of the City's demographics, housing characteristics, and existing and future housing needs.
- Chapter 3, Constraints – An analysis of constraints to housing production and maintenance. Constraints include potential market, governmental, and environmental limitations to meeting the City's identified housing needs.

- Chapter 4, Resources – Resources available to accommodate and provide housing for all income levels, including land available for new construction or redevelopment and financial and administrative resources available for housing.
- Chapter 5, Accomplishments – An assessment of past accomplishments and an evaluation of programs that should be continued, modified, or added.
- Chapter 6, Housing Plan – The City's overall housing goals, objectives, policies and programs addressing the City's identified housing needs.

B. Community Context

The City of National City faces important challenges in its planning for sufficient housing, obtaining resources for affordable housing, and implementing housing programs for City residents. Changing demographics, household characteristics, and housing conditions require that the City develop an approach and strategy to producing housing that matches the needs of existing and future residents of the community.

National City experienced negligible population growth from 1990 to 2000, and then experienced a 7.4 percent increase from 2000 to 2010 while the county grew at a rate of 9.1 percent during the same period. The City's population as of January 1, 2012 was estimated at 58,967 by the California Department of Finance. The Hispanic/Latino population was the only group to increase in proportion to the total population (59 percent to 63 percent) between the 2000 and 2010 Census. The City's median age of 30.2 was the lowest of all cities in the county according to the 2010 Census; the countywide median age was 34.6.

The 2010 Census reported that 78 percent of households consisted of families of which 39 percent were married with children (an increase from 29 percent in 2000), 24 percent were married with no children, and 27 percent were other. In 2010, the City's median household income of \$41,864 was the lowest of all cities in the county where the median was \$56,300. The largest occupational categories for residents in 2010 were in the service and sales/office sectors, 58 percent (an increase from 51 percent in 2000).

The American Communities Survey reported that 18 percent of households were overcrowded in 2011. A household is considered to be living in overcrowded conditions when the average number of persons per room exceeds one in a dwelling unit. The 2010 Census indicates that 53 percent of households overpaid for housing, and that a greater proportion of renters (60 percent) overpaid compared to owners (44 percent). A household is considered to be overpaying for housing if total housing costs exceed 30 percent of the household's gross median income.

The Census reported on the numbers of special needs households. Significant changes between 2000 and 2010 occurred for single parent households, which increased from 18 to 29 percent and senior households, which increased from 9 to 16 percent. The proportion of other special needs households remained relatively stable between 2000 and 2010, including large family households, persons with HIV and AIDS, military households, disabled households, and college students.

The 2010 Census estimated the number of housing units at 16,780, with 9,545 as single family units, 7,662 as multiple family, and 480 mobile homes. The Census estimated that only 33 percent of households were owners compared to 67 percent who were renters. This statistic is the opposite of that for the county where two-thirds of households are owners and one-third are renters. The vacancy rate increased substantially from 2.7 percent in 2000 to 8.9 percent in 2010. The proportion of the housing stock that was older than 30 years decreased from 85 percent in 2000 to 78 percent in 2010 as the result of new housing construction during the decade. The median home value in 2012 was \$190,000 as reported by the San Diego Association of Realtors. This was a decline in value of nearly one-half from 2005 when the median was \$390,000.

Compounding the City's challenge in planning for adequate housing is that there is little vacant land within the current corporate limits of the City available for and suited to the development of housing. Most housing that will be developed in National City will be built on under-developed sites within the City's Downtown Specific Plan area, the Westside Specific Plan area, and the City's new mixed-use districts and corridors and higher density multi-family zones.

Under the San Diego Association of Governments (SANDAG) Regional Housing Needs Assessment (RHNA), National City must accommodate 1,863 housing units from January 1, 2010 through December 31, 2020 (the 'projection period'), of which 465 should be affordable to very low income households, 353 should be affordable to low income households, 327 should be affordable to moderate income households, and 718 should be affordable to above moderate income households.

The Housing Element addresses these issues through a comprehensive housing strategy. The creation of a suitable and effective housing strategy is a complex process, but one defined by the needs of those living and working within the community. This requires an approach that can produce an equally diverse range of housing choices, including single-family homes, apartments, and housing for special needs groups.

C. State Requirements

The California Legislature identified the attainment of a decent home and suitable living environment for every resident as the State's major housing goal. Recognizing the important role of local planning programs in pursuing this goal, the Legislature mandated that all cities and counties prepare a housing element as part of their comprehensive general plan and update the element on a periodic schedule pursuant to statute. Section 65302(c) of the Government Code sets forth the specific components to be contained in a community's housing element.

A critical measure of compliance with State housing law is the ability of a jurisdiction to accommodate its share of regional housing needs as determined by a Regional Housing Needs Assessment. These regional plans typically cover a period beginning two years prior to the deadline for the update of a housing element. The Regional Housing Needs Assessment prepared by SANDAG covers the period of January 1, 2010 through December 31, 2020. For further understanding of the process by which regional housing allocation numbers are assigned to different jurisdictions, see California Government Code Section 65584.04 Methodology for Housing Distribution.

D. Data Sources and Methodology

In preparing the Housing Element, various sources of information were used. Whenever possible, Census data provided the baseline for all demographic information. Additional sources included population and housing data from the American Communities Survey (ACS), California Department of Finance (DOF), SANDAG, housing market data from various sources, employment data from the Employment Development Department, lending data from financial institutions provided under the Home Mortgage Disclosure Act (HMDA), and the most recent data available from social service, non-profit, and governmental agencies.

E. Summary of Findings and Policies

To address community conditions and housing needs identified within the Housing Element, the City adopted actions to facilitate housing development. The actions seek to accommodate the City's regional housing needs allocation, assist in the production and rehabilitation of a wide range of housing and shelter, and establish supportive services for all income levels and special needs groups. Programs within the Housing Element include the following provisions to achieve adopted goals:

- Pursue State and Federal funding opportunities.
- Strengthen collaborative relationships with other public agencies and nonprofit organizations that can assist the City in implementing its housing strategy.
- Adopt strategies to increase the availability and affordability of housing to meet the needs of local workers.
- Preserve affordable housing resources in the City, including older rental housing and existing subsidized housing.
- Promote equal housing opportunities through collaborative efforts with community organizations.
- Promote energy efficiency in housing.

F. Public Participation

Involving the community in the preparation of the Housing Element was an essential component to ensure that the goals and objectives contained in the Housing Element mirror community objectives. California Government Code Section 65583(c)(7) requires public participation stating:

The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element and the program shall describe this effort.

The City enlisted community and other interested organizations by:

- Consulting with housing partnerships and interested organizations on programs and policies.

- Soliciting public comments at a public workshop with the Planning Commission and presentations to the City Council.
- Engaging community input at each of the three Neighborhood Councils.
- Encouraging input by the community, developers, and interested organizations at a Strategic Planning workshop with the City Council to develop an action-oriented Five-Year Strategic Plan which includes Housing Objectives and Action Plans.
- Publishing and posting notices, media releases, email blasts, and maintaining a dedicated webpage.

Public Workshop

The Planning Commission conducted a workshop on January 14, 2013. Notification of the meeting was provided at City facilities, in the local paper, at the public library, at the MLK community center and on the City's website, and notice was emailed to persons included on the interested parties list and the media list. A presentation was given to the City Council on January 15, 2013.

Neighborhood Councils

In an effort to ensure that the community has the opportunity to share their thoughts and ideas related to housing opportunities, especially affordable housing, the City provided outreach to the community. This outreach included local organizations and groups dedicated to achieving housing opportunities in the community, including three Neighborhood Councils, the Environmental Health Coalition, and other organizations.

The City presented a summary of the Housing Element to the three Neighborhood Councils, which represent the entire city, during January and February 2013:

- Kimball Neighborhood Council – Represents the western area of the City (January 9, 2013)
- El Toyon Neighborhood Council – Represents the northeastern area of the City (January 10, 2013)
- Las Palmas Neighborhood Council – Represents the southeastern area of the City (February 20, 2013)

The Neighborhood Councils represent all economic levels of the community as they cover the entire City. As the Neighborhood Councils are noticed in the local paper, at City facilities, and the City's website, anyone is invited to attend regardless of their residency. Agendas for each upcoming monthly meeting are sent in advance to those on the interest list for each council.

Strategic Planning Workshop

In 2011, the City Council conducted a workshop to update the Strategic Plan. The purpose of the Strategic Plan is to address community and economic development in the City. The workshop centered on how the vision of the ideal community must be balanced with the reality

of existing conditions and limited resources, the goals of the community, and nine Strategic Objectives. One of the objectives is “Improving housing conditions and build owner occupied base throughout the City.”

Nine strategic objectives were adopted as the key components of the Strategic Plan. The following objective along with implementation programs are memorialized in the adopted Strategic Plan and are carried over into the Housing Element through a variety of programs identified in Chapter 6.

Strategic Plan Objective:

Improve Housing Conditions – Continue providing housing opportunities at all income levels and develop programs to improve housing conditions.

- a. Update Housing Element Before 2013 Deadline Based on New RHNA.
- b. Secure Funding to Begin Construction on Paradise Creek WI-TOD.
- c. Complete Design and Find Funding for Senior Village Expansion and Enhancement.
- d. Extend and Expand Housing Programs that Demonstrate Results, Initiate Amortization Efforts, and Correct Residential Code Violations.

Public Comments

The comments received throughout the update process, including during the Neighborhood Council workshops and during the Planning Commission and City Council hearings were considered in the update of the Housing Element. In addition, the Housing Element will have included public hearings at both the Planning Commission and City Council, prior to adoption.

G. General Plan Consistency

The Housing Element is a component of the General Plan, which provides guiding policies for residential land use and development in National City. The General Plan consists of nine Elements that address both State-mandated planning issues and optional subjects that are of particular concern within National City. State law requires consistency among elements of the General Plan, including the interpretation and implementation of goals and policies throughout. To ensure consistency of the Housing Element with the remainder of the General Plan, a consistency analysis of the entire document was conducted. Following are policies from the other General Plan elements that relate to housing.

- Policy LU-1.2: Concentrate commercial, mixed-use, and medium to high density residential development along transit corridors, at major intersections, and near activity centers that can be served efficiently by public transit and alternative transportation modes.
- Policy LU-2.1: Provide for housing near jobs, transit routes, schools, shopping areas, and recreation to discourage long commutes; promote public transit, walking, and biking; and lessen traffic congestion.

- Policy LU-2.3: Provide for a variety of housing types including, but not limited to, single-family attached and detached, multifamily apartments, condominiums, and mobile homes.
- Policy LU-4.2: Promote the design of complete neighborhoods that are structured to be family-friendly, encourage walking, biking, and the use of mass transit, foster community pride, enhance neighborhood identity, ensure public safety, improve public health, and address the needs of all ages and abilities.
- Policy LU 4.3: Promote infill development, redevelopment, rehabilitation, and reuse efforts that contribute positively to existing neighborhoods and surrounding areas.

The City has found the policies set forth in this Housing Element consistent with the General Plan policies. The City will continue to ensure consistency between the Housing Element and other General Plan elements. At this time, the Housing Element does not propose significant changes to any other element of the General Plan. However, if it becomes apparent that changes to any element are needed for internal consistency, such changes will be proposed for consideration by the Planning Commission and City Council.

In 2011, the City adopted a comprehensive update of the General Plan, which addressed the provisions of Government Code Section 65302 (AB 162), specifically including analysis and policies regarding flood hazard and flood management within the Land Use, Conservation, and Safety Elements. The adopted policies include an annual review of the Land Use Element for those areas subject to flooding identified by the Federal Emergency Management Agency (FEMA). The Housing Element was reviewed for consistency with the policies of the Land Use, Conservation, and Safety Elements; in addition, pursuant to the requirements of Government Code Section 65302 (AB 162), any future amendments to these elements will require a review of the Housing Element for internal consistency and amendment if necessary.

Chapter 2

Community Profile

Ensuring the availability of adequate housing for present and future residents is a primary housing goal for the City. To implement this goal, the City must target its programs toward those households with the greatest need. This chapter discusses the characteristics of the City's present and future population to better define the nature and extent of unmet housing needs in National City. The community profile reviews the City's population, household, economic, and housing stock characteristics. Each component is presented in a regional context, and where relevant, in context of other nearby communities. This assessment serves as the basis for identifying the appropriate goals, policies, and programs for the Housing Element.

A. Population Characteristics

Understanding the characteristics of a population is vital in planning for the future needs of a community. Issues such as population growth, demographics, and employment trends are factors that combine to influence the type of housing needed in a community and a household's ability to afford housing. This section describes and analyzes the various population characteristics and trends that affect housing needs in National City.

1. Population Growth

National City experienced negligible population growth from 1990 to 2000, and then experienced a 7.4 percent increase from 2000 to 2010 while the county grew at a rate of 9.1 percent during the same period (Table 2-1). The City's population as of January 1, 2012 was estimated at 58,967 by the California Department of Finance (DOF). The San Diego Association of Governments (SANDAG) has projected that the City's population will grow at a rate greater than five percent to 62,300 by the year 2020.

Table 2-1
Population Growth

	Total Population				Percent Change	
	1990	2000	2010	2020*	1990-2000	2000-2010
National City	54,273	54,260	58,582	62,300	-0.02%	7.4%
Chula Vista	135,210	173,556	243,916	267,427	22.1%	28.8%
Imperial Beach	26,512	26,992	26,324	28,230	1.8%	-2.5%
Lemon Grove	23,984	24,918	25,320	26,688	3.7%	1.6%
San Diego City	1,110,549	1,223,400	1,307,402	1,542,528	9.2%	6.4%
San Diego County	2,498,016	2,813,833	3,095,313	3,535,000	11.2%	9.1%

Sources: Census; SANDAG Regional Growth Forecast Update

From 2000-2010, the City's proportional population change was one of the highest in the County. Chula Vista is the only neighboring city to have a higher proportional population increase than National City during this period. Chula Vista's increase was due to the newly developing communities of Otay Ranch, Rolling Hills, and Eastlake.

2. Age Trends

Housing needs are determined in part by the distinct lifestyle of each age group, family characteristics, and income level which affect housing needs and preferences. A significant presence of children younger than 18 years of age can be an indicator of the need for larger housing units since this characteristic is often tied to families and larger households. People under 18 typically do not work and are dependents of their families. By contrast, seniors need less space and have high rates of homeownership, but typically have limited income and decreasing mobility as they age and may need assistance to remain in their homes.

As summarized in Table 2-2, the median age of the City's residents was 30.2 in 2010; the lowest of all cities in San Diego County and 4.4 years lower than the median age for residents countywide. The median age for all cities in San Diego County increased from 2000, with National City's median age increasing by 1.5 years. In 2010, residents under 18 years of age constituted 25.5 percent of the City population, while seniors (over 65) comprised 10.6 percent.

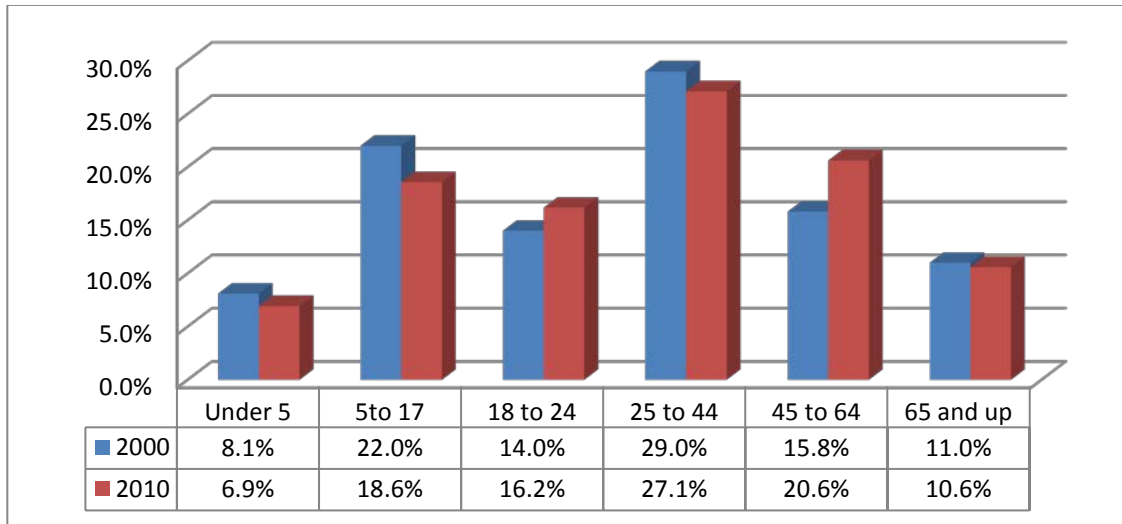
Table 2-2
Age Characteristics

City	Under 18 Years				Over 65 Years				Median Age 2010
	Men		Women		Men		Women		
	Number	%	Number	%	Number	%	Number	%	
National City	7,571	12.9%	7,998	12.6%	2,471	4.2%	7,368	6.4%	30.2
Chula Vista	34,787	14.3%	33,339	13.7%	10,190	4.2%	14,249	5.8%	33.7
Imperial Beach	3,443	13.1%	3,253	12.4%	1,041	4.0%	1,332	5.1%	31.0
Lemon Grove	3,239	12.8%	3,219	12.7%	1,122	4.4%	1,707	6.7%	35.0
San Diego City	143,569	11.0%	135,799	10.4%	60,710	4.6%	78,927	6.0%	33.6
San Diego County	371,399	12.0%	352,769	11.4%	152,625	4.9%	198,800	6.4%	34.6

Source: Census

Reflective of the City's age distribution, the most significant change between 2000 and 2010 was the nearly 5 percent increase in the number of individuals between the ages of 45 and 64 (Figure 2-1). This may be indicative of the broader national trend of age distribution shifting due to the Baby Boomer Generation. It also may be a result of the large increase in the amount of housing units built from 2000 to 2010 compared to 1990 to 2000 (Figure 2-3).

Figure 2-1
National City Age Distribution, 2000 and 2010



Source: Census

3. Race and Ethnicity

National City experienced significant racial/ethnic changes from 2000 to 2010. The Hispanic/Latino population was the only group to increase in proportion to the total population from 59.1 percent to 63 percent between the 2000 and 2010 Census. The White population decreased proportionately from 14.1 to 11.7 percent from 2000 to 2010. The remainder of the population was 18.5 percent Asian/Pacific Islander and 4.5 percent African American with other races/ethnicities accounting for 2.3 percent of the population (Table 2-3).

Table 2-3
Race/Ethnicity, 2000 and 2010

Race/Ethnicity	2000		2010	
	Number	Percent	Number	Percent
White	7,653	14.1%	6,872	11.7%
Hispanic/Latino	32,053	59.1%	36,911	63.0%
Asian/Pacific Islander	10,468	19.3%	10,814	18.5%
African American	2,823	5.2%	2,660	4.5%
Other	1,263	2.3%	1,325	2.3%

Source: Census

National City differs considerably from neighboring jurisdictions with the highest proportion of Hispanic/Latino residents and Asian/Pacific Islander residents. The combination of these two groups totals to 81.5% of the population. On the other hand, the City has the lowest proportion of white residents compared to neighboring jurisdictions. The City of Chula Vista is the only jurisdiction with similar racial/ethnic proportions (Table 2-4).

Table 2-4
Racial Composition, 2010

City/County	White (%)	Hispanic/Latino (%)	Asian/Pacific Islander (%)	Black/African American (%)	Other (%)
National City	11.7	63.0	18.5	4.5	2.3
Chula Vista	20.4	58.2	14.2	4.1	3.1
Imperial Beach	36.0	49.0	6.8	4.0	4.2
Lemon Grove	34.7	41.2	7.1	12.9	4.1
San Diego City	45.1	28.8	16.0	6.3	3.8
San Diego County	48.5	32.0	11.0	4.7	3.7

Resource: Census

B. Household Characteristics

The Census defines a household as all persons who occupy a housing unit. Given this definition, single persons living alone, families related through marriage or blood, and unrelated individuals living together all constitute a household. 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. For example, single-person households, often seniors or young adults, tend to reside in apartment units or smaller single-family homes. Families typically prefer and occupy single-family homes. This section details the various household characteristics affecting housing needs.

1. Household Type

Household characteristics play an important role in defining housing needs. For example, single adults typically have different housing preference than families with children. As shown in Table 2-5, roughly 39.2 percent of the City's households were comprised of married families with children, the largest percentage in San Diego County. In 2010, 23.6 percent were comprised of families without children, 27.3 percent were comprised of other types of families, and 21.9 percent were non-family households. The City's average household size in 2010 was 3.41 persons, the highest average in the county.

Table 2-5
Household Characteristics

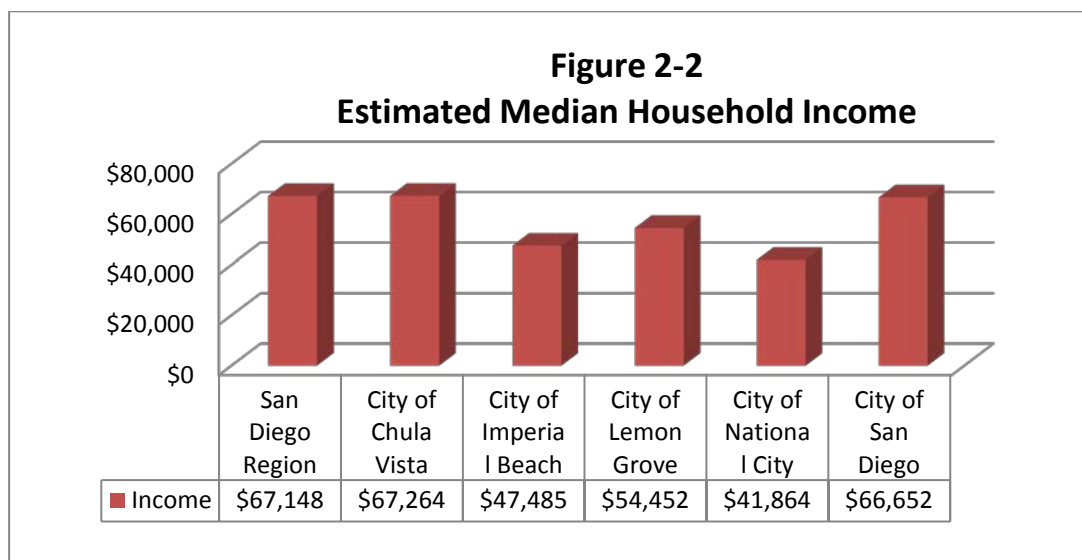
House Hold Type	2000		2010		% Change
	Number	%	Number	%	
House holds	15,018	100	15,502	100.0	3
Family Households	11,802	78.5	12,113	78.1	3
-Married with Children	4,291	28.6	6,082	39.2	29
-Married no Children	3,272	21.8	3656	23.6	11
-Other Family	4,239	28.2	2375	27.3	-78
Non-Family Housing	3,216	21.4	3,389	21.9	5
-Singles	2,513	16.7	2,694	17.4	7
-Singles 65+	1,202	8.0	1,226	7.9	2
-Other Non-Family	703	4.7	695	4.5	-1

Source: Census

Note: Percentages may not add to 100 due to rounding. Percentages for sub-categories are expressed as a proportion of the total for the category.

2. Household Income

Income is the most important factor affecting housing opportunities, which determines the ability of households to balance housing costs with other basic necessities. Income levels influence the range of housing prices within a region and the ability of the population to afford housing. As household income increases, the more likely that household is to be a homeowner. Likewise, as household income decreases, households tend to pay a disproportionate amount of their income for housing and leads to housing problems such as overcrowding (see Section 4 Overcrowding). The 2010 Census estimated that the median household income in National City was \$41,864. This median income was the lowest of all cities in San Diego County where the countywide median was \$67,148 (Figure 2-2).



Source: 2010 US Census

Median household income provides only partial insight into a community's income profile. A more detailed breakdown of households by income category can provide more information about the proportion of households whose limited incomes may lead them to have a higher incidence of housing problems such as overpayment (paying more than 30 percent of gross income on housing) or overcrowding (having more than one person per room). According to the 2010 Census, 17 percent of the City's households had incomes lower than \$15,000 (Table 2-6) and 8 percent of households earned less than \$10,000 (Table 2-7). Both of these figures are decreases in the proportions from 2000 that were 23.2 percent and 13.3 percent, respectively. Approximately 23 percent of the City's households earned incomes between \$15,000 and \$29,999; 19 percent earned incomes between \$30,000 and \$44,999; also decreases from 2000.

Table 2-6
Household Income, 2010

Income	National City		San Diego County	
	Number	Percent	Number	Percent
Less than \$15,000	8,981	17%	389,135	13%
\$15,000 to \$29,999	12,150	23%	568,736	19%
\$30,000 to \$44,999	10,038	19%	508,869	17%
\$45,000 to \$59,999	7,925	15%	419,069	14%
\$60,000 to \$74,999	3,698	7%	329,268	11%
\$75,000 to \$99,999	5,283	10%	329,268	11%
\$100,000 to \$124,999	2,642	5%	179,601	6%
\$125,000 to \$149,999	1,585	3%	89,800	3%
\$150,000 to \$199,999	528	1%	59,867	2%
\$200,000 or more:	528	1%	89,800	3%

Source: Census

Table 2-7
Income and Tenure, 2010

Household Income	Renter		Owner		Total	
	Number	Percent	Number	Percent	Number	Percent
Less than \$10,000	1,166	11%	270	5%	1,436	8%
\$10,000 to \$19,999	2,514	24%	397	7%	2,911	18%
\$20,000 to \$34,999	2,830	27%	706	12%	3,536	22%
\$35,000 to \$49,999	1,720	16%	1,143	20%	2,863	18%
\$50,000 to \$74,999	1,162	11%	1,234	22%	2,396	15%
\$75,000 to \$99,999	673	6%	938	16%	1,611	10%
\$100,000 to \$149,999	409	4%	831	14%	1,240	8%
\$150,000 or more	112	1%	220	4%	332	2%
Total	10,586	~100	5,739	~100	16,325	~100

Source: . Census; American Communities Survey

3. Employment

Employment is an aspect of a household that is directly correlated with housing needs. Depending on the different incomes, jobs, and number of workers in a household, it can determine the type and size of housing that can be afforded. In some cases, the types of the 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 levels contract. In National City, the proximity of the military base impacts local housing needs. When the employment at the base increases, the demand for housing increases, which in turn impacts the fluctuation of housing units.

Occupation and Labor Participation

As of 2010, the two largest occupational categories for City residents were service and sales/office occupations (Table 2-8). These categories accounted for more than 58.2 percent of jobs held by National City residents, while these categories comprised less than 44 percent of jobs held by San Diego County residents.

Table 2-8
Employment Profile, 2010

Occupation of Residents	National City		San Diego County	
	Number	Percent	Number	Percent
Managerial/Professional	3,558	16.15%	550,113	39.49%
Sales/Office	5,336	24.23%	329,787	23.68%
Service	7,476	33.94%	275,001	19.74%
Production/Transportation/Material Moving	2,811	12.76%	109,308	7.85%
Construction/Extraction/Maintenance	2,746	12.47%	112,492	8.08%
Farming/Forestry/Fishing	98	0.44%	16,266	1.17%
Total	22,025	100.00%	1,392,967	100.00%

Note: Civilian population 16 years and over

Source: Census

Management occupations are the highest paid occupations in the San Diego region. Farming, fishing and forestry, food preparation, and service-related occupations are the lowest paid. The high proportion of sales/office and service occupations accounts for the City's below average median household income (Table 2-8).

The occupations of the City's residents are not necessarily an accurate indicator of the local economy, or of the types of employers and jobs offered, or the pay levels of these jobs. Because the City seeks to provide housing opportunities for individuals who work in the City, it is important to understand who these workers might be and their income levels. The list of the largest employers (those with 500 or more employees) is dominated by educational and health care institutions. Other large employers include school districts, public agencies, retail firms,

automobile import/export, lumber import, automobile dealers, health service firms, and lodging. Depending on the type of jobs offered by these employers, income levels can range from low income to above-moderate income. Table 2-9 shows the average yearly salary by occupation for San Diego County in 2010.

Future housing needs will be affected by the number and type of new jobs created during this planning period. SANDAG's 2050 Regional Growth Forecast of job growth for National City from 2008 to 2020 is approximately 11 percent compared to approximately 13 percent for the San Diego region.

Table 2-9
Average Yearly Salary by Occupation
San Diego County MSA, 2012

Occupations	Average Salary
Management	\$119,118
Legal	\$109,326
Computer and Mathematical	\$86,033
Architecture and Engineering	\$84,678
Healthcare Practitioner & Technical	\$86,671
Life, Physical and Social Science	\$75,988
Business and Financial Operations	\$71,595
Arts, design, Entertainment, Sports and Media	\$54,529
Education, Training and Library	\$57,296
Construction and Extraction	\$52,275
Protective Service	\$50,627
Median Average Salary of All Occupations	\$51,051
Installation, Maintenance and Repair	\$46,761
Community and Social Service	\$50,280
Sales	\$39,746
Office and Administrative Support	\$37,288
Production	\$35,092
Transportation and Material Moving	\$32,474
Healthcare Support	\$30,853
Personal Care and Service	\$25,969
Building Grounds Cleanup and Maintenance	\$27,073
Farming, Fishing and Forestry	\$25,340
Food Preparation and Serving Related	\$22,163

Source: State Employment Development Department

A sample survey of private industry employers in 2007 (Table 2-10) showed that the top private sector employers, by percentage of employees, are retail trade (34%), health care & social assistance (17%), accommodation & food services (15%), and manufacturing (13%). The average annual wages per job in these sectors range from approximately \$13,000 to approximately \$36,000. Even with two wage earners, many households in these sectors of the economy would be low income. Table 2-11 lists the major employers in the City by number of employees.

Table 2-10
Employment by Industry in National City 2007

Industry description	Percent of Employees	Number of Employees	Number of Establishments	Annual Payroll (\$1,000)	Average / Employee
Retail Trade	34.2	5,688	322	\$150,319	\$26,427
Health Care & Social Assistance	16.8	2,807	160	\$97,413	\$34,703
Accommodation & Food Services	14.6	2,429	175	\$32,758	\$13,486
Manufacturing	13.3	2,215	93	\$78,658	\$35,511
Wholesale Trade	5.6	940	96	\$43,788	\$46,582
Other Services (Except Public Administration)	5.2	876	131	\$24,936	\$28,465
Administrative & Support & Waste Management & Remediation Services	3.51	584	41	\$13,795	\$23,621
Professional, Scientific, & Technical Services	3.28	546	62	\$16,148	\$29,575
Real Estate & Rental/Leasing	2.03	339	59	\$10,994	\$32,430
Arts, Entertainment, & Recreation	0.68	114	11	\$2,134	\$18,719
Information	0.53	89	13	\$2,942	\$33,056
Educational Services	No Information Available	No Information Available	4	No Information Available	No Information Available

Source: Economic Census

Table 2-11
Major Employers in National City 2010

500 Employees or More	
Naval Station San Diego	National City School District
Paradise Valley Hospital	
250 to 499 Employees	
Sweetwater Union High School District	Dixieline ProBuild
Walmart	City of National City
NMS Management	Ball Automotive Group
Macy's	Motivational Systems, Inc.
Mossy Nissan	
100 to 249 Employees	
Conservation Corps, California	Hyperbaric Management Systems
J.C. Penney Corporation Inc.	Knight & Carver Yacht Center
McCune Motors	Frank Motors Inc.
Sureride Charter Inc.	Windsor Gardens Convalescent
CP Manufacturing Inc.	

Source: City of National City

4. Overcrowding

Overcrowding is typically defined as a housing situation where there is more than one person per room (including living rooms, family rooms, and dining rooms, but excluding hallways, kitchens, and bathrooms). Overcrowding can indicate that a community does not have an adequate supply of affordable housing, especially for large families. Overcrowding can result when there are not enough adequately sized units within a community, when high housing costs relative to income force more individuals than a housing unit can adequately accommodate to share a housing unit, and/or when families reside in units smaller than what they need in order to devote income to other necessities such as food and health care. Overcrowding also tends to accelerate deterioration of housing. Therefore, maintaining a reasonable level of occupancy and alleviating overcrowding are critical to enhancing quality of life.

The American Communities Survey reported that 18 percent of households were overcrowded in 2011. The high rate of overcrowding in the City results from the combination of low incomes, high housing costs, and a greater number of large families (both renters and owners) than the countywide average. Nearly 34 percent of the City's households are families with five or more members, compared to just over 20 percent countywide. The California Department of Finance estimated National City's average household size at 3.443 in 2012, compared to 2.783 countywide.

5. Overpayment

Analysis of another housing problem, overpayment, reveals that the incidence of overcrowding is also attributable to a high ratio of housing costs to income, forcing families to take on additional roommates to devote income to other basic needs or to live in homes that are smaller than the family's needs.

A household is considered to be overpaying for housing (or cost burdened) if it spends more than 30 percent of its gross income on housing. Problems of housing cost burden occur when housing costs rise faster than incomes and/or when households are forced to pay more than they can afford for housing of adequate size, condition, and amenities to meet their needs. The prevalence of overpayment varies significantly by income, tenure, household type, and household size.

According to the American Community Survey in 2011, 53 percent of the City's households overpaid for housing, up from 38 percent in 2000. Overpayment affected 44 percent of owner-households and 60 percent of renter-households, double digit-increases from 2000. At least 48 percent of the City's total households earn less than the median household income. The overall increase in overpayment decreases the amount of disposable income available for other needs and indicates the state of the City's availability of affordable housing. Much of the higher incidence of overcrowding among renter-households with lower incomes may be a result of households attempting to mitigate overpayment problems by taking in additional roommates or renting smaller and presumably less costly units.

While the majority of National City households overpaid for housing, the percentage is comparable to nearby cities such as Chula Vista (53.3), Imperial Beach (48.9), Lemon Grove (51.2), and San Diego (47.3). All of these cities experienced double-digit increases in the percent of households overpaying for housing.

6. Special Needs Households

Certain groups have greater difficulty finding decent, affordable housing due to special circumstances. Special circumstances may be related to one's income, family characteristics, or disability status, among other factors. There are a variety of special needs groups as defined by state law. In National City, residents and families with special needs include seniors, persons with disabilities, large families, single-parent families, and military. Many of these groups overlap, such as seniors with disabilities. The majority of these special needs groups could be assisted by an increase in affordable housing, especially if located near public transportation and services. Table 2-12 shows the number of people in each special needs group in the City, and the discussion following summarizes their housing needs.

The City's 2011 Comprehensive Land Use Update removed the definition of 'family' from the Land Use (Zoning) Code pursuant to an adopted program in the 2005-2010 Housing Element. By removing the definition, the City eliminated a potential constraint on the provision of special needs housing for non-family households. In addition, the City does not impose siting requirements, such as minimum distances or maximum concentrations, for any group facilities serving special needs households.

Table 2-12
Special Needs Groups in National City, 2010

Special Needs Groups	Number	Percent
Seniors	9,570	16.30%
Persons with Disabilities	4,472	8.20%
Large Households	3,546	22.10%
Female Headed Households	3,437	24.00%
Single-Parent Households	4,669	29.07%
Persons in Need of Emergency Shelter	281	0.47%
Homeless Persons	308	n/a
Military	3,427	7.50%
College Students	3,298	5.85%
Persons Dependent Alcohol/Drugs	4,837	0.23%
Persons with HIV/AIDS	65	9.00%
Farmworkers	135	0.60%

Source: Census; Regional Task Force on the Homeless

Senior Households

Senior households have special housing needs due to three concerns – income, health care costs, and physical disabilities. According to the 2010 Census, 9,570 seniors (age 65 or older) resided in the City; a significant increase compared to the 2000 Census in which there were 5,470 seniors. One-third (3,151) of all seniors are the heads of their households. Two-thirds of senior households are owners and one-third are renters. The 2010 Census reported that seniors earned a median income of \$28,250.

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. As the “baby boomer” generation begins reaching 65 years of age, the region will face an increased demand for senior housing, accompanied by the need to accommodate this special need population accordingly. For the frail or elderly persons with disabilities, housing can be modified with architectural design features that can help ensure continued independent living arrangements. Senior housing with supportive services can be provided to facilitate independent living.

An overview of licensed adult community care facilities that serve some of the special needs groups is provided in Table 2-13-A. As shown, 19 licensed community care facilities serve residents with a capacity of 240 beds/persons (actual capacity may be greater as data could not be obtained from some facilities). There is no licensed community care facility for youth aged 17 or younger.

Table 2-13-A
Licensed Residential Care Facilities

Age	Total Number of Facilities	Total Capacity (# of beds/persons)	Specialized Care (Capacity - # of beds)		
			Mentally Disabled	Developmentally Disabled	Non-Ambulatory
Age 18-59					
Adult Residential	6	25	n/a	6	5
Adult Day Care	3	112	n/a	12	75
Age 60+					
Elderly Residential	10	103	12	12	95
Total	19	240	12	30	175

Source: California Department of Social Services, October 2012

Persons with Disabilities

The Americans with Disabilities Act (ADA) defines a disabled person as having a physical or mental impairment that substantially limits one or more major life activities. 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 the 2010 Census, 4,448 persons with one or more disabilities resided in National City.

The highest rates of disabilities were reported by those of age 18-64. The more prevalent problems were ambulatory difficulty and independent living difficulty (Table 2-13-B). Housing opportunities for those with disabilities can be improved through housing assistance programs and universal design features such as widened doorways, ramps, lowered countertops, single-level units and ground floor units.

Living arrangements for persons with disabilities depends on the severity of the disability. Many persons live at home in an independent fashion or with other family members. Independent living can be furthered through special housing design features for the disability, income support for those who are unable to work, and in-home supportive services for persons with medical conditions, among others. Services can be provided by public or private agencies. Some persons with disabilities live in group homes or other institutionalized settings.

Table 2-13-B
Persons with Disabilities by Age Group

Disability by Age	Number	Percent
Age 5 to 17	183	1.7
Hearing Difficulty	0	0
Vision Difficulty	21	0.02
Cognitive Difficulty	162	1.5
Ambulatory Difficulty	0	0
Self-care Difficulty	42	0.04
Age 18-64	2,268	6.7
Hearing Difficulty	455	1.3
Vision Difficulty	630	1.9
Cognitive Difficulty	798	2.4
Ambulatory Difficulty	1,339	4
Self-care Difficulty	710	2.1
Independent Living Difficulty	1,056	3.1
Age 65 and Over	1,997	32.6
Hearing Difficulty	721	11.8
Vision Difficulty	544	8.9
Cognitive Difficulty	563	9.2
Ambulatory Difficulty	1,351	22
Self-care Difficulty	661	10.8
Independent Living Difficulty	1,083	17.7

Source: 2009-2011 American Community Survey

Developmentally Disabled

According to Section 4512 of the Welfare and Institutions Code a "Developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual which includes mental retardation, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but does not include other handicapping conditions that are solely physical in nature.

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.

The State Department of Developmental Services (DDS) currently provides community based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The San Diego Regional Center is one of 21 regional centers in the state that provides point of entry to services for people with developmental disabilities. The center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families.

The following information from the San Diego Regional Center, charged by the State of California with the care of people with developmental disabilities, provides a closer look at the disabled population. In National City, the developmentally disabled residents under age 18 account for 77 individuals of which 74 live with parents and three in foster homes. Individuals of age 18 and over account for 123 individuals of which 59 live with parents, 24 live in apartments with support assistance, 23 live in licensed group homes, 14 live in health care licensed facilities, and three are homeless (Table 2-13-B).

There are a number of housing types appropriate for people living with a development disability: rent subsidized homes, licensed and unlicensed single-family homes, inclusionary housing, Section 8 vouchers, special programs for home purchase, HUD housing, and SB 962 homes. The design of housing-accessibility modifications, the proximity to services and transit, and the availability of group living opportunities represent some of the types of considerations that are important in serving this need group. Incorporating 'barrier-free' design in all, new multifamily housing (as required by California and Federal Fair Housing laws) is especially important to provide the widest range of choices for disabled residents. Special consideration should also be given to the affordability of housing, as people with disabilities may be living on a fixed income.

Large Households

Large households are defined as households with five or more members in the unit. Table 2-14 shows the number of Large Households in National City. Large households comprise a special needs group because of their need for larger units, which are often in limited supply and therefore command higher rents. In order to save for the necessities of food, clothing, and medical care, it is common for lower income large households to reside in smaller units, frequently resulting in overcrowding.

Table 2-14

Large Households in National City

Household Type	2000		2010	
	Number	Percent	Number	Percent
Large Households	3,742	24.9	3,931	29
Owner	1,630	43.5	1,531	38.9
Renter	2,112	56.4	2,400	61.0

Source: Census

Although renter-households have a smaller average household size than owner-households (3.27 versus 3.69 persons per household), overcrowding disproportionately affected renter-households in 2010. Approximately 21.5 percent of renter-households lived in overcrowded housing units compared to 11.8 percent of owner-households.

Single-Parent Households

National City was home to 2,362 single-parent households with children under age 18 in 2010. Single-parent households, in particular female-headed families, often require special assistance such as accessible day care, health care, and other supportive services. Because of their low income and higher family expenses, 35.4 percent of all single-parent households and 42.2 percent of female-headed households with children lived in poverty in 2010. Thus single-parent families, in particular female-headed families, are considered a special needs group.

Homeless

Throughout the country and the San Diego region, homelessness has become an increasingly important issue. Factors contributing to the increase of homelessness include a lack of housing affordable to low 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. HUD defines a person as homeless if he/she is not imprisoned and:

1. Lacks a fixed, regular, and adequate nighttime residence;
2. The primary nighttime residence is a publicly or privately operated shelter designed for temporary living arrangements;
3. The primary residence is an institution that provides a temporary residence for individuals that should otherwise be institutionalized; or
4. The primary residence is a public or private place not designed for or ordinarily used as a regular sleeping accommodation.

Assessing a region's homeless population is difficult because of the transient nature of the population. San Diego County's leading authority on the region's homeless population is the Regional Task Force on the Homeless (RTFH). Based on information provided by individual jurisdictions, the majority of the region's homeless is estimated to be in the urban areas (Table 2-15). The City has shown an increase in its homeless population compared to the previous data accounted by RTFH. The result of this increase is not surprising especially as the recent recession affected many families, leaving them without jobs and homes. RTFH estimates that out of the 308 homeless in the city, only 8.76 percent were sheltered in 2010.

Table 2-15
Homeless Population by Jurisdiction, 2010

	Total Homeless			Total Sheltered			Sheltered (%)
	Urban	Farm Workers/ Day Laborers	Total	Urban	Farm Workers/ Day Laborers	Total	
National City	308	14	308	27	14	27	8.76
Chula Vista	409	19	409	197	19	197	48.16
Imperial Beach	66	17	66	0	17	0	0
Lemon Grove	99	52	99	0	52	0	0
San Diego City	4,597	97	4,597	2,484	97	2,484	54
San Diego County	8,754	n/a	8,754	3,975	n/a	3,975	45

Source: San Diego Regional Task Force on the Homeless

The San Diego Grantmakers Homelessness Working Group embarked on an effort to address episodic homelessness. The working group was established in May 2010 as a collaboration of private foundations, public governments, and other key stakeholders. The Keys to Housing Advisory Council and Steering Committee met regularly over the past year to develop a regional vision of ending family homelessness with the goal that the "keys" will be adopted and implemented by jurisdictions and agencies in the region.

The plan was developed as a toolbox, rather than a mandated plan. In this way stakeholders can identify those strategies and action items that they can and will incorporate into their own action plans. The City of National City has adopted the toolbox in order to address homelessness in the city. The toolbox consists of eight outcomes in five key areas:

Leadership, Policies & Advocacy

- Policies are changed/created/implemented to increase stability and support families
- A sustainable structure is created and ensures implementation of goals

Capacity, Data and Coordination of Services and Resources

- Multiple pathways exist to access resources, centralize information and increase capacity and coordination of services and agencies

Permanent Affordable Housing

- The number of affordable housing units in the region is increased

Increased Economic Security and Stability

- Family members are fully employed and earn at sustainable income levels
- Families increase financial stability and move to self-sufficiency

Prevention

- Families are identified as at-risk and assisted prior to losing housing
- The number of families in poverty that enter homelessness is reduced

Homeless shelter facilities are limited in National City. Only one such facility, a domestic violence shelter for women and children, is physically located in the City. The majority of the Homeless Shelters and Services in the Southern San Diego County region are in Chula Vista (Table 2-16). Nevertheless, in the last 5 years, there has been an increase in capacity by these shelters, making them able to support more people as they gather more funding for their expansion.

Table 2-16
Homeless Shelters and Services Servicing National City

Name	Agency	Target Population	Special Needs	Location	# of Beds
CASE MANAGEMENT AGENCY					
Project Hand	Lutheran Social Services	General	Homeless	Chula Vista	n/a
Options South Bay	MITE	General	Substance Abuse	Chula Vista	n/a
South Bay Community Services (SBCS)	MAAC	General	Homeless	Chula Vista	n/a
Chula Vista Family Services	Salvation Army	General	Homeless	Chula Vista	n/a
EMERGENCY SHELTER					
La Nueva Aurora	SBCS	Families w/ Children	Domestic Violence	Chula Vista	32
Casa Nuestra Shelter	SBCS	Homeless Youth	Homeless	Chula Vista	8
Casa Nueva Vida 1	SBCS	Families w/ Children	Homeless	Chula Vista	54
Casa Segura	SBCS	Families w/ Children	Domestic Violence	Chula Vista	45
TRANSITIONAL HOUSING/SHELTER					
Nosotros	MAAC	Adult Men	Substance Abuse	Chula Vista	13
Options South Bay	M.I.T.E	Women w/ Children	Substance Abuse	Chula Vista	n/a
Women's Recovery Center	M.I.T.E	Women w/ Children	Homeless Domestic Violence	Chula Vista	n/a
Casas de Transicion	SBCS	Families w/ Children	Homeless	Chula Vista	73
Casas	SBCS	Families w/ Children	Homeless	Chula Vista	7
Trolley Trestle	SBCS	Youth & Parenting Youth	Homeless	Chula Vista	10
Casa Nuestra Shelter	SBCS	Homeless Youth 12-17	Homeless	Chula Vista	8
Casa Nueva Vida 1	SBCS	Families w/ Children	Homeless	Chula Vista	54
Casa Segura 1 & 2	SBCS	Families w/ Children	Domestic Violence	Chula Vista	45
Victorian Heights	SBCS	Women w/ Children	Domestic Violence Substance Abuse	National City	38
VOUCHERS					
Hotel/Motel Voucher	SBCS	Families w/ Children	Homeless	Chula Vista	n/a

Source: County of San Diego (Housing Resources Directory 2011-2013)

Military Personnel

Often, lower incomes and an uncertain length of residency affect the housing needs of military personnel. Although a large percentage of National City's work force is employed by the military, no military housing is provided in the City, yet many military families live off base due to the lack of or demand for housing and the close proximity to the military base. According to the RHNA, 3,427 single military personnel or those living away from their families resided on ships in 2010. This is a decrease from the 1995 population of 3,391 military personnel residing on ships. This decrease is more likely related to some ships being out at sea at the time of the estimate than it is related to military downsizing, as the naval base in National City has not yet been substantially affected by military downsizing and no base closure activity has occurred in the City.

San Diego is the homeport of 60 vessels for the U.S. Navy and the U.S. Coast Guard, both of which share piers in San Diego Bay in three jurisdictions: the Cities of San Diego; National City; and Coronado. Vessels are not assigned to any particular jurisdiction. Generally, vessels coming into the port are given a space based on availability and the depth and draft of the vessel.

All military vessels assigned to a homeport in San Diego were placed into one of five collection blocks according to the special procedures outlined above. The following are the five collection blocks for the San Diego area:

- U.S. Navy - City of San Diego (block 27529) (Piers 1-5)
- U.S. Navy - Point Loma (City of San Diego) (block 24208)
- U.S. Navy - National City (block 27878) (Piers 6 – 14 and Mole Pier)
- U.S. Navy - Coronado (block 29625)
- U.S. Coast Guard - Point Loma (City of San Diego) (block 24855)

The housing needs of most military personnel based in National City are met by the United States Navy. For military personnel that are not accommodated in base housing, the federal Service-Members Civil Relief Act (SCRA), signed into law in 2003, offers protections and benefits if they are relocated or activated for military duty. The SCRA affords military personnel and their families an early lease termination option, eviction protection, mortgage relief, interest rate caps, and the ability to reopen default judgments under certain circumstances.

College Students

The college student population is a significant factor affecting housing demand. Typically, students are low income and are therefore impacted by a lack of affordable housing. In addition, the availability of housing for recent graduates is critical to the local and regional economies. Recent graduates provide a specialized pool of skilled labor that is vital to the economy. Lack of affordable housing often leads to their departure from the region. The 2010 Census reported that 3,650 people in National City were enrolled in either undergraduate

college or graduate/professional schooling. The number of enrolled students accounts for 6.2 percent of National City's population, a slight increase from 2000.

Region-wide, 12.8 percent of residents were enrolled in college in 2010. San Diego State University, the largest university in the region, has an enrollment of approximately 30,000 students, but only provides on-campus housing for less than 10 percent of its students. Other smaller universities and colleges in the region also have similar housing shortages.

In addition to the San Diego State University campus and the Southwestern College campus, the National City Higher Education Center, located in National City and operated by Southwestern College and San Diego State University, currently serves approximately 1,600 students.

Farm Workers

Agricultural workers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in fields, processing plants, or support activities on general 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.

Determining the true size of the agricultural labor force is problematic. Government agencies that track farm labor do not consistently define farm workers (e.g. field laborers versus workers in processing plants), length of employment (e.g., permanent or seasonal), or place of work (e.g., the location of the business or field). Further limiting the ability to ascertain an accurate number of agricultural workers within National City is the limited data available on the City due to its relatively small size. Therefore, the Census is the only source of information that can be referenced. According to the 2010 Census, only 0.6 percent (135) of National City residents were employed in farming, forestry, or fishing occupations (Table 2-12).

Because a negligible portion of community residents are employed in farming, fishing, and forestry occupation and there is little potential for this occupational category to expand within National City, the needs of farmworker households can be accommodated through housing programs and policies that assist lower-income households in general rather than specific programs targeting this special needs group.

C. Housing Characteristics

1. Housing Type

According to the California Department of Finance, National City had 16,780 housing units as of January 1, 2012. The majority (54 percent) were single-family units, with 82 percent consisting of single-family detached units and 18 percent single-family attached units. Multi-family dwelling units comprised 43 percent of the housing stock, and the remaining three percent were mobile homes. Since 2005, the proportion of single-family detached and attached increased by more

than one percent, while the proportion of multi-family units and mobile homes decreased slightly.

Table 2-17
Housing Unit Types
As of January 1, 2010

Housing Unit Type	2005		2010	
	Number	Percent	Number	Percent
Single-family Detached	6,609	42.8	7,799	44.1
Single-family Attached	1,339	8.65	1,746	9.9
Multi-family 2-4 units	1,690	10.95	1,694	9.57
Multi-family 5+ units	5,368	34.76	5,968	33.74
Mobile Homes/Other	437	2.84	480	2.7
Total	15,440	100	17,687	100

Sources: Census

2. Housing Tenure

Housing tenure refers to whether a unit is owned or rented. Tenure is an important indicator of the supply and cost of housing because it is directly related to housing types and turnover rates. The tenure distribution of a community's housing stock can be reflective of several aspects of housing including the affordability of units, household stability, and residential mobility. This tenure distribution generally correlates with household income, composition, and age of the householder.

From 2000 to 2010, the tenure distribution in National City shifted slightly towards renters (Table 2-18). As of the 2000 Census, 35 percent of households owned their units while 65 percent rented. By 2010, the proportion of renter-households increased to 66.5 percent, while the proportion of homeowners decreased to 33.5 percent.

3. Housing Vacancy

A vacancy rate is often a good indicator of how effectively for-sale and rental units are meeting the current demand for housing in a community. A vacancy rate of 5 to 6 percent for rental housing and 1.5 to 2.0 percent for ownership housing is generally considered a balance between the demand and supply for housing. A higher vacancy rate may indicate an excess supply of units, and therefore price depreciation, while a low vacancy rate may indicate a shortage of units and a resulting escalation of housing prices.

Vacancy rates for ownership and rental units increased in National City between 2000 and 2010. In 2000, the citywide vacancy rate was 2.7 percent, which nearly tripled to 8.9 percent by 2010 (Table 2-18). For-sale units were 22.2 percent of total vacancies in 2010, almost double the 11.6 percent of total vacancies in 2000, likely resulting from the national subprime mortgage crises that began in 2007. Rental vacancies were 67.5 percent of total vacancies.

Table 2-18
Housing Tenure and Vacancy

Tenure & Vacancy	2000 census		2010 census		Percentage Points Change
	Number	Percent	Number	Percent	
For Rent	268	1.7	1,056	5.9	4.2
For Sale	49	0.3	348	1.94	1.64
Other Vacant	104	0.7	160	0.9	0.2
Total Vacancy	421	2.7	1,564	8.87	6.17
Total Renter- Occupied	9,911	63.9	10,548	64.9	1
Total Owner-Occupied	5,289	34.3	5,707	35.1	0.8
Total Units	15,422	100	17,819	100	13%

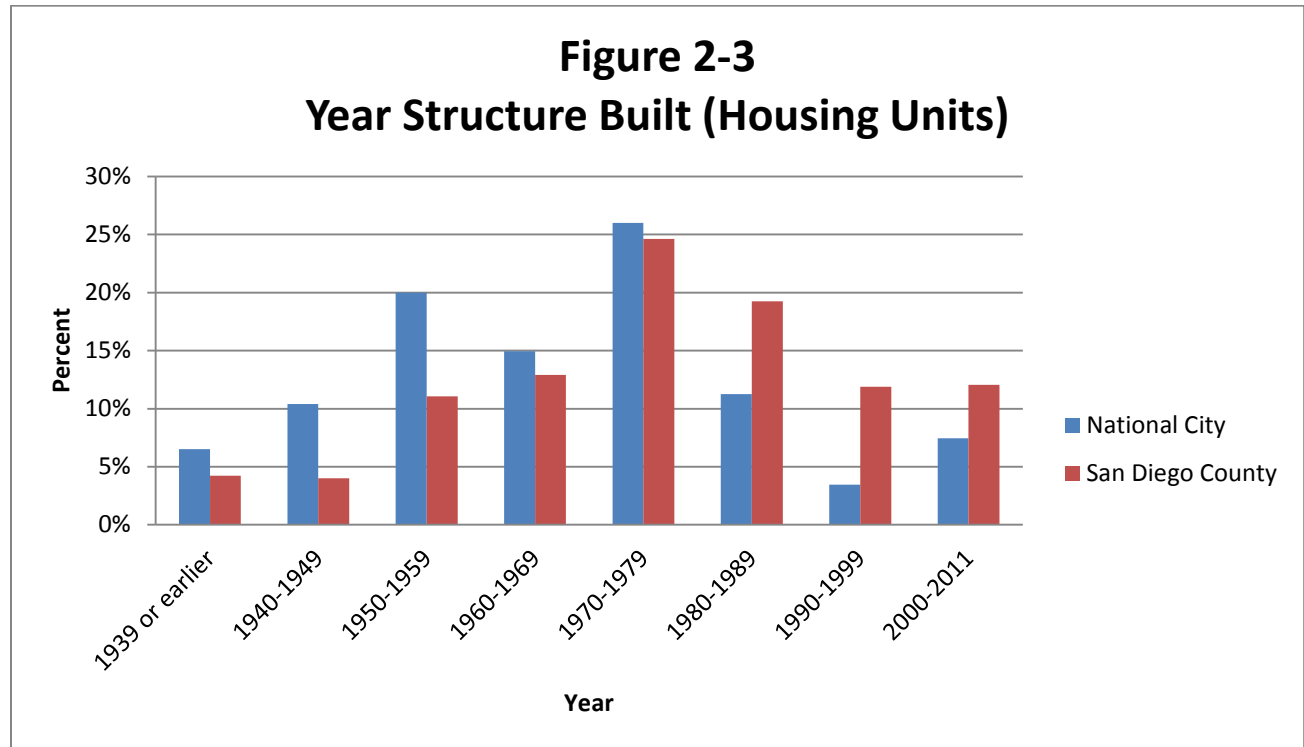
Source: Census

4. Housing Age and Condition

Housing age and condition affect the quality of life in the City. Like any other tangible asset, housing is subject to gradual deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually affect the quality of life in a neighborhood. On average, National City's housing stock is older compared to the regional housing stock (Figure 2-3). The City incorporated in 1887 and the majority of the housing is over 30 years old (approximately 77.7 percent). Only 22.3 percent of homes were constructed after 1980.

Most homes require greater maintenance as they approach 30 years of age. Common repairs needed include a new roof, wall plaster, and stucco. Homes older than 50 years require more substantial repairs, such as new siding or plumbing, in order to maintain the quality of the structure. Approximately 10,000 units are older than 50 years. Although the Census does not include statistics on housing condition based on observations, it includes statistics that correlate closely with substandard housing conditions, such as age, overcrowding, and lack of plumbing/kitchen facilities. The 2010 Census reported on the substandard housing in National City, recording 95 units with inadequate plumbing, 483 units without a heating system, and 99 units lacking a complete kitchen. These numbers are an improvement over the 2000 Census which reported 201, 604, and 136 units, respectively.

The Housing and Grants Division has estimated that roughly 15 percent of the City’s housing stock may be in need of substantial rehabilitation or replacement. This estimation is based the review of sample surveys conducted and local knowledge of housing inspectors, code enforcement officers, building officials, and housing staff.



Source: Census; American Communities Survey

5. Housing Costs and Affordability

The extent of housing problems in a community is directly related to the cost of housing versus household incomes. If housing costs are relatively high in comparison to household income, there will be a correspondingly higher housing cost burden and overcrowding. This section summarizes the cost and affordability of the housing stock to National City residents.

Prices for single-family homes and condominiums in National City were collected from the DataQuick real estate database. DataQuick is a company that assembles real estate data from the County Assessor’s Records. In the annual report for 2011, 205 single-family homes and 82 condominiums were sold in National City. Based on the report, the median sale price of single family homes for 2011 was \$200,000, and for condominiums the median sale price was \$186,000.

The California Association of Realtors publishes quarterly median home prices (including single-family homes and condominium units) for areas throughout California. From 2011 to 2012, the median home price decreased 7.09 percent to \$190,500 (Table 2-19). National City had the lowest median home price in 2012, in comparison to surrounding cities.

Table 2-19
Median Home Sales Prices

	2011	2012	Percent Change
National City	\$204,000	\$190,500	-7.09%
Chula Vista	\$325,000	\$319,000	-1.88%
Lemon Grove	\$256,500	\$247,000	-3.85%
Imperial Beach	\$278,000	\$270,000	-2.96%
San Diego (city)	\$315,500	\$355,750	11.31%
San Diego County	\$320,000	\$346,500	7.65%

Source: San Diego Association of Realtors

Rental Market

The San Diego County Apartment Association publishes quarterly rental market reports based on surveys conducted throughout the region. Spring average rents (typically the season with the highest average rental rates) decreased for one, two, and three bedroom apartments. The only increase was experienced by studio apartments with a 3.7 percent change (Table 2-20). Rental rates in National City are among the lowest in southern San Diego County. While rates in National City are comparable to rates for similar sized units in Lemon Grove, they are much lower than rates in Imperial Beach, Chula Vista, and San Diego County.

Table 2-20
Average Monthly Rental Rates by Jurisdiction

Jurisdiction	Number of Rooms	Spring 2011 Average Rents	Fall 2011 Average Rents	Spring 2012 Average Rents	Percent Change 2011 to 2012
National City	Studio	\$650	No Data	\$675	3.70%
	1 Br	\$813	\$790	\$794	-2.39%
	2 Br	\$988	\$921	\$916	-7.86%
	3 Br	\$1,375	\$1,375	\$1,210	-13.64%
Chula Vista	Studio	\$710	\$661	\$749	5.21%
	1 Br	\$950	\$892	\$974	2.46%
	2 Br	\$1,251	\$1,222	\$1,269	1.42%
	3 Br	\$1,543	\$1,563	\$1,556	0.84%
Lemon Grove	Studio	\$850	\$731	No Data	-16.28%
	1 Br	\$794	\$770	\$776	-2.32%
	2 Br	\$975	\$1,045	\$1,081	9.81%
	3 Br	\$1,362	\$1,500	\$1,217	-11.91%
Imperial Beach	Studio	\$695	\$613	\$705	1.42%
	1 Br	\$814	\$820	\$864	5.79%
	2 Br	\$1,043	\$1,088	\$1,059	1.51%
	3 Br	\$1,345	\$1,230	\$1,224	-9.89%
San Diego	Studio	\$883	\$923	\$914	3.39%
	1 Br	\$1,162	\$1,211	\$1,133	-2.56%
	2 Br	\$1,472	\$1,575	\$1,402	-4.99%
	3 Br	\$1,861	\$1,877	\$1,839	-1.20%
San Diego County	Studio	\$864	\$899	\$910	5.05%
	1 Br	\$1,057	\$1,090	\$1,068	1.03%
	2 Br	\$1,338	\$1,418	\$1,309	-2.22%
	3 Br	\$1,657	\$1,730	\$1,677	1.19%

Source: San Diego County Apartment Association

6. Housing Affordability by Household Income

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 of San Diego County are shown in Table 2-21.

Table 2-21
Housing Affordability Matrix
San Diego County 2012

Annual Income		Affordable Housing Cost		Utilities, Taxes and Insurance			Affordable Price	
		Rent	Purchase	Rent	Own	Taxes/ Insurance	Sale	Rent
Extremely Low Income (30% of AMI)								
1-Person	\$16,900	\$423	\$423	\$40	\$121	\$85	\$42,465	\$383
2-Person	\$19,300	\$483	\$483	\$52	\$155	\$97	\$45,205	\$431
3-Person	\$21,700	\$543	\$543	\$64	\$190	\$109	\$47,749	\$479
4-Person	\$24,100	\$603	\$603	\$76	\$225	\$121	\$50,293	\$527
5-Person	\$26,050	\$651	\$651	\$94	\$277	\$130	\$47,749	\$557
Very low Incomes (50% of AMI)								
1-Person	\$28,150	\$704	\$704	\$40	\$121	\$141	\$86,495	\$664
2-Person	\$32,150	\$804	\$804	\$52	\$155	\$161	\$95,497	\$752
3-Person	\$36,150	\$904	\$904	\$64	\$190	\$181	\$104,303	\$840
4-Person	\$40,150	\$1,004	\$1,004	\$76	\$225	\$201	\$113,109	\$928
5-Person	\$43,400	\$1,085	\$1,085	\$94	\$277	\$217	\$115,653	\$991
Low Income (80% of AMI)								
1-Person	\$45,000	\$1,125	\$1,125	\$40	\$121	\$225	\$152,443	\$1,085
2-Person	\$51,400	\$1,285	\$1,285	\$52	\$155	\$257	\$170,838	\$1,233
3-Person	\$57,850	\$1,446	\$1,446	\$64	\$190	\$289	\$189,233	\$1,382
4-Person	\$64,250	\$1,606	\$1,606	\$76	\$225	\$321	\$207,432	\$1,530
5-Person	\$69,400	\$1,735	\$1,735	\$94	\$277	\$347	\$217,413	\$1,641
Moderate Income (120% of AMI)								
1-Person	\$63,750	\$1,594	\$1,859	\$40	\$121	\$372	\$267,412	\$1,554
2-Person	\$72,900	\$1,823	\$2,126	\$52	\$155	\$425	\$302,538	\$1,771
3-Person	\$82,000	\$2,050	\$2,392	\$64	\$190	\$478	\$337,241	\$1,986
4-Person	\$91,100	\$2,278	\$2,657	\$76	\$225	\$531	\$371,943	\$2,202
5-Person	\$98,400	\$2,460	\$2,870	\$94	\$277	\$574	\$395,100	\$2,366

Source: California Department of housing and Community Development

Assumptions: 2012 HCD income limits; 30% gross household income as affordable housing cost; 20% of monthly affordable cost for taxes and insurance; 10% down payment; and 5.5% interest rate for a 30-year fixed rate mortgage loan. Utilities based on San Diego County Utility Allowance (2011)

Extremely low income households are classified as those earning up to 30 percent of the AMI. The maximum affordable rental payment ranges from \$383 per month for a one-person household to \$557 per month for a family of five (Table 2-21). Based on the rental data presented in Tables 2-20 and 2-21, extremely low income households of all sizes would be unlikely to secure adequately sized and affordable rental housing, which ranged from \$675 to \$1,210 in National City.

Very low income households are classified as those earning more than 30 percent and up to 50 percent of the AMI. The maximum affordable rental payment ranges from \$664 per month for a one-person household to \$991 per month for a family of five (Table 2-21). Based on the rental data presented in Tables 2-20 and 2-21, very low income households of all sizes would be unlikely to secure adequately sized and affordable rental housing in National City.

Low income households are classified as those earning more than 50 percent and up to 80 percent of the AMI. The maximum affordable rental payment ranges from \$1,085 per month for a one-person household to \$1,641 per month for a family of five (Table 2-21). Based on the rental data presented in Tables 2-20 and 2-21, low income households of all sizes would be able to afford the average rents in National City; however, this is dependent on whether there is an adequate supply of available units at any given time.

Moderate income households earn more than 80 percent and up to 120 percent of the AMI. The maximum home price a moderate income household can afford ranges from \$267,412 for a one-person household to \$395,100 for a five-person family. Affordable rental rates for moderate income households range from \$1,554 for a one-person household to \$2,366 for a five-person household. Based on the sales data provided by DataQuick (Table 2-19), moderate income households would be able to afford the median home price in National City as well as the average rental rate.

D. Estimate of Housing Needs

The Comprehensive Housing Affordability Strategy (CHAS) developed by the Census for HUD provides detailed information on housing needs by income level for different types of households. Detailed CHAS data based on the 2010 Census is displayed in Table 2-22. Housing problems detailed in CHAS include: 1) units with physical defects (lacking complete kitchen or bathroom); 2) overcrowded conditions (housing units with more than one person per room); 3) housing cost burden, including utilities, exceeding 30 percent of gross income; or 4) severe housing cost burden, including utilities, exceeding 50 percent of gross income. More than one-third of most of the households had a cost burden that exceeded 30 or 50 percent of their gross income, and two-thirds of the total households had some kind of housing problem.

Table 2-22
Housing Assistance Needs of Low and Moderate Income Households

Household Type by Income & Housing Problem	Renters				Owners				Total Households
	Elderly	Small Family	Large Family	Total Renters	Elderly	Small Family	Large Family	Total Owners	
Extremely Low Income	795	1,425	510	2,730	650	120	15	785	3,515
% w/ problem	72%	83%	95%	83%	12%	88%	100%	67%	75%
% w/ cost burden >30%	39%	12%	32%	28%	10%	8%	100%	39%	34%
% w/ cost burden >50%	31%	69%	57%	52%	10%	79%	0%	30%	41%
Low Income	465	1,055	535	2,055	115	140	125	380	2,435
% w/ any problem	52%	87%	87%	75%	26%	71%	100%	66%	71%
% w/ cost burden >30%	67%	64%	41%	57%	0%	18%	8%	9%	33%
% w/ cost burden >50%	2%	15%	16%	11%	65%	54%	76%	65%	38%
Moderate Income	180	1,155	385	1,720	395	770	260	1,425	3,145
% w/ any problem	33%	45%	70%	49%	25%	90%	85%	67%	58%
% w/ cost burden >30%	50%	36%	21%	36%	15%	32%	52%	33%	35%
% w/ cost burden >50%	0%	1%	8%	3%	20%	56%	29%	35%	19%
Total Households	1,440	3,635	1,430	6,505	1,160	1,030	400	2,590	9,095
% w/ any problem	52%	72%	84%	69%	21%	83%	95%	66%	68%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2005-2009

E. Multi-Family Affordable Housing

Table 2-23 provides an inventory of assisted multi-family housing stock by various government assistance programs. This inventory includes all multi-family rental units assisted under Federal, State and/or other local programs, including HUD programs, State and local bond programs, redevelopment programs, and local density bonus or direct assistance programs.

National City has seven multi-family projects, totaling 1,634 units that are made affordable to lower income households by various Federal, State, or local programs (Table 2-23).

Table 2-23
Government-Assisted Multi-Family Housing

Project	Units	Program
Granger Apartments 2700 E. 8th Street	180	Section 236(j)(1) Project Based Section 8
Plaza Manor 2615 E. Plaza Boulevard	372	Section 236(j)(1)
Morgan Tower 1415 D Avenue	150	Section 231 Project Based Section 8
TELACU South Bay Manor 650 E. 14th Street	76	Section 202/811
Park Villa	268	TCAC deed restriction
Q Avenue (Copper Hills)	132	HOME
National City Park Apts. 1 & 2 2323 D Avenue	#1-216 #2-240	221d(3)

Source: Housing and Grants Division, March 2013

The HCD regulations require cities prepare an inventory of all assisted multi-family rental units eligible to convert to non-low-income housing uses due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions.

1. At-Risk Housing

California law requires the analysis of “at-risk” low-income rental housing. Affordable multi-family rental project housing is “at-risk,” if it is government-subsidized and has the potential to convert to market rate housing during the next ten years (2013 to 2023). There are currently 795 possible units eligible for conversion (Table 2-23A).

Table 2-23A
At-Risk Housing

Project	Units	Program	Length of Affordability	Earliest Conversion	Units At Risk
Granger Apartments	180	Section 236(j)(1) Project Based Section 8	40-yr mortgage, 20-yr prepayment option	5/1/1991	180
Morgan Tower	150	Section 231 Project Based Section 8	40 year mortgage	6/19/2019	150
National City Park Apts. 1 & 2	#1–216 #2-240	221d(3)	40-year mortgage	Not applicable	465

Source: Housing and Grants Division, March 2013

2. Preservation Options

Preservation of the at-risk units can be achieved in several ways: 1) facilitate transfer of ownership of these projects to or purchase of similar units by nonprofit organizations; 2) purchase of affordability covenant; and 3) provide rental assistance to tenants.

Transfer of Ownership

Long-term affordability of low income units can be secured by transferring ownership of these projects to nonprofit housing organizations. By doing so, these units would be eligible for a greater range of government assistance. The cost to acquire these at-risk units is based on an analysis of asking prices for eight multi-family properties in and near National City. The average cost per unit was about \$151,000. The acquisition at market value of 795 rental units is estimated to cost \$120,045,000, substantially more than the financial resources that National City would likely have available over the next eight years to assist in the acquisition of such units. This cost does not factor in the cost of rehabilitation.

Purchase of Affordability Covenant

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as low and moderate income housing. Incentives could

include buying down the interest rate on the remaining loan balance, and/or supplementing the Section 8 subsidy amount received to market levels. Due to the number of variables involved, it would be difficult to estimate the probable cost of such covenants without an in-depth financial analysis of each individual property.

Replacement Costs

The cost of developing new housing depends on a variety of factors such as density, size of units, location and related land costs, and type of construction. The units at risk include a combination of senior and family housing with one, two, and three bedrooms. In order to replace at-risk units with new units offering long term affordability covenants in today's assisted housing environment, the primary source of funding will come from the federal Low Income Housing Tax Credit Program, which is administered by the State of California (CTAC). Based on a report issued in July 2011 by CTAC, the average cost to build a unit receiving TCAC funds in San Diego County in 2011 was \$344,647. Market rate products may be less costly to build, but tax credit subsidies provide affordability covenants for 55 years. The cost to replace 795 at-risk rental units with new affordable units is well beyond the City's ability to assist at this point in time. Refinance or acquisition and rehabilitation is the best option for preserving affordability.

Rent Subsidy

The only significant source of funds that provides renters with a subsidy is the Section 8 program from HUD. Based on Section 8 guidelines in relation to the number of vouchers that the City receives, a total of 59 vouchers could be designated as project-based vouchers for a new project, but that would mean 59 fewer tenant-based vouchers in the City. There would be no net gain on subsidized units. With other federal, state and redevelopment funds being either eliminated or sharply reduced, any consideration to use these sources for rental subsidies outside of funds used directly on subsidized projects should be carefully evaluated.

3. Resources for Preservation of At-Risk Units

A variety of potential funding sources are available for replacing or subsidizing units at risk. Due to high costs of developing and preserving housing and limitations on both the amount and uses of funds, multi-layering of funding sources may be required. Table 2-25 summarizes available funding sources for acquisition, preservation, and/or rehabilitation of at-risk rental housing.

The San Diego Housing Federation maintains a current list of public and private nonprofit corporations, which have legal and managerial capacity to acquire and manage at-risk housing developments. The list is accessible on their website: <http://www.housingsandiego.org/>

Table 2-25
Public and Private Resources Available for Housing
and Community Development Activities

Program Name	Description	Eligible Activities
1a. Federal Programs - Formula/Entitlement		
HOME	Flexible grant program awarded to the City as part of a county consortium on a formula basis for housing activities.	<ul style="list-style-type: none"> • New Construction • Acquisition • Rehabilitation • Home Buyer Assistance • Rental Assistance
Community Development Block Grant	Grants awarded to the City on a formula basis for housing and community development activities.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services
1b. Federal Programs – Competitive		
Section 8 Rental Assistance Program	Rental assistance payments to owners of private market rate units on behalf of very low income tenants (administered by the Housing Authority).	<ul style="list-style-type: none"> • Rental Assistance
Section 202	Grants to non-profit developers of supportive housing for the elderly.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • New Construction • Rental Assistance • Support Services
Section 811	Grants to non-profit developers of supportive housing for persons with disabilities, including group homes, independent living facilities and intermediate care facilities.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation • New Construction • Rental Assistance
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdiction must pledge its future CDBG allocations for repayment of the loan. Maximum loan amount can be up to five times the entitlement jurisdiction's most recently approved allocation. Maximum loan term is 20 years.	<ul style="list-style-type: none"> • Acquisition • Rehabilitation Home Buyer Assistance • Economic Development • Homeless Assistance • Public Services

Table 2-25 (continued)
Public and Private Resources Available for Housing
and Community Development Activities

2. State Programs		
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	<ul style="list-style-type: none"> • Support Services
California Housing Finance Agency (CHFA) Multiple Rental Housing Programs.	Below market rate financing offered to builders and developers of multiple-family and elderly rental housing. Tax exempt bonds provide below-market mortgage money.	<ul style="list-style-type: none"> • New Construction • Rehabilitation • Acquisition of Properties from 20 to 150 units
Mortgage Credit Certificate Program	Income tax credits available to first-time homebuyers for the purchase of new or existing single-family housing. Local agencies (County) make certificates available.	<ul style="list-style-type: none"> • Home Buyer Assistance
Low Income Housing Tax Credit (LIHTC)	Tax credits available to individuals and corporations that invest in low income rental housing. Tax credits sold to corporations and people with high tax liability, and proceeds are used to create housing.	<ul style="list-style-type: none"> • New construction • Rehabilitation • Acquisition
3. Private Resources/Financing Programs		
Savings Association Mortgage Company Inc. (SAMCO)	Pooling process to fund loans for affordable ownership and rental housing projects. Non-profit and for profit developers contact member institutions.	<ul style="list-style-type: none"> • New construction of single-family and multiple-family rentals, cooperatives, housing, homeless shelters, and group homes for the persons with disabilities.
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium designed to provide long term debt financing for affordable multi-family rental housing. Non-profit and for profit developers contact member banks.	<ul style="list-style-type: none"> • New construction • Rehabilitation • Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for-profit developers and public agencies for affordable low income ownership and rental projects.	<ul style="list-style-type: none"> • New construction

Chapter 3

Constraints

Market, governmental, infrastructure, and environmental factors can constrain the provision of housing in a community. These constraints may result in housing that is not affordable to lower and moderate income households, or may render residential construction economically infeasible for developers. Constraints to housing production significantly impact households with low and moderate incomes and special needs.

A. Market Constraints

Market constraints such as construction and land costs or the limited availability of mortgage and rehabilitation financing can result in a barrier to affordable housing for many households. These constraints are discussed below.

1. Construction and Land Costs

Construction and land costs are key factors in determining housing affordability, and include the price of raw land, improvements, labor, and construction. Construction type, custom versus tract development, materials, site conditions, finish, amenities, size, and structural configuration, can increase the cost of housing. The International Conference of Building Officials (ICBO) provides estimates for the average cost of labor and materials for typical Type V wood frame housing. Estimates are based on “good” quality construction, providing for materials and fixtures well above the minimum required by State and local Building Codes. The average cost per square foot for “good” quality housing is approximately \$105 for multi-family housing and \$118 for single-family homes.

A reduction in amenities and quality of building materials can result in lower sales prices. The increased use of pre-fabricated factory-built or manufactured housing, which is permitted in all residential districts in the City (consistent with California law), may also provide for lower-priced housing by reducing construction and labor costs. Although construction costs are a significant portion of the overall development cost, the City can do little to mitigate its impact. As construction costs in National City are typical of those in the area, the cost of construction is not considered a major constraint to housing production. While higher density zoning can reduce the cost per unit of land, land zoned for higher densities also commands a higher market price. Density bonuses may be used as a mechanism to reduce land costs in exchange for guaranteed affordable housing.

National City has very little vacant land remaining for development. There are approximately 96 acres of vacant land suitable for residential development; many of these parcels are relatively small and would typically accommodate only a single residence. The majority of the vacant land would be available for residential construction as residential land use is permitted not only in residential zones, but also in mixed-use zones. The only areas where residential would not be permitted is within the industrial, institutional, and open space zones.

According to the City's Housing and Grants Division, residential land costs average between approximately \$18 and \$25 per square foot for most of the City and \$50 per square foot in the Downtown Specific Plan area. However, land cost is less of a constraint in the downtown area due to the significantly higher densities that could be permitted per the Specific Plan as well as in the higher density residential and mixed-use zones. These higher densities allow costs to be spread over a larger number of units.

Labor Costs

Under state labor laws, publicly funded construction projects must generally pay construction workers "prevailing wages," or the most prevalent wage rate for each type of worker. Prevailing wages are often significantly higher than market wages for construction labor on privately funded projects. Labor Code Section 1720, which applies prevailing wage rates to public works projects of over \$1,000, defines public works to mean construction, alteration, installation, demolition, or repair work done under contract and paid for in whole or in part out of public funds. For example, public transfer of an asset for less than fair market value, such as a land write-down, would be construed to be paid for in part out of public funds and trigger prevailing wage requirements.

While the cost differential in prevailing and standard wages varies based on the skill level of the occupation, prevailing wages tend to add to the overall cost of development. In the case of affordable housing projects, prevailing wage requirements could effectively reduce the number of affordable units that can be achieved with public subsidies. The following types of projects however are not required to pay prevailing wages:

- Residential projects financed through issuance of bonds that receive an allocation through the State; or
- Single-family projects financed through issuance of qualified mortgage revenue bonds or mortgage credit certificates.

2. Availability of Mortgage and Rehabilitation Financing

The availability of financing affects a person's ability to purchase or improve a home. Under the Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications by the income, gender, and race/ethnicity of the applicants. This applies to all loan applications for home purchases and improvements, whether financed at market rate or with government assistance. The disposition of loan applications submitted to financial institutions for home purchase and home improvement loans within National City and San Diego County are shown in Tables 3-1 and 3-2 below.

In 2012, 44 National City households applied for conventional loans to purchase homes in the City, 129 applied for government-backed loans to purchase, 208 applied to refinance, and 11 applied for home improvement loans. Of these applications, only five percent of conventional purchase loans were approved, while 52 percent of government-backed loans were approved. Only nine percent of refinance loan applications were approved, and no home improvement loans were approved. Other than the rate of approval for government-backed loans, the loan

approval rates were far lower than that for the county in each category (Tables 3-1 and 3-2). Overall, loans in the City were approved at less than half the rate for the county as a whole.

Table 3-1
Disposition of Loan Applications
National City 2012

Loan Type	Total Applicants	Approved	% Approved	Not Accepted	Denied	Other
Government-Backed Purchase	129	67	0.52	15	22	25
Conventional Purchase	44	2	0.05	7	26	9
Refinance	208	9	0.04	13	105	81
Home Improvement	11	0	0.00	0	11	2
5 Or More Family Dwellings	9	7	0.78	1	1	0
Total	401	85	0.21	36	165	117

Source: Home Mortgage Disclosure Act 2012

The ability to maintain housing can often depend on the ability of households to obtain home improvement loans for repairs and upgrades. In 2012, 11 National City households applied for home improvement loans (Table 3-1). None of these applications were approved, compared to the 22 percent approval rate for the county as a whole (Table 3-2).

Table 3-2
Disposition of Loan Applications
San Diego County 2012

Loan Type	Total Applicants	Approved	% Approved	Not Accepted	Denied	Other
Government-Backed Purchase	10,648	5,940	0.56	1,034	1,816	1,858
Conventional Purchase	15,156	7,211	0.48	1,870	3,055	3,020
Refinance	60,357	24,079	0.40	5,445	17,082	13,751
Home Improvement	2,006	445	0.22	194	1,144	423
5 Or More Family Dwellings	575	440	0.77	20	76	39
Total	88,742	38,115	0.43	8,563	23,173	19,091

Source: Home Mortgage Disclosure Act 2012

B. Governmental Constraints

Actions by the City can have an impact on the price and availability of housing. Land use controls, site improvement requirements, building codes, fees and other programs that improve the overall quality of housing may actually serve as a constraint to housing development. The following public policies can affect overall housing availability, adequacy, and affordability.

1. Land Use Controls

In 2011, the City adopted comprehensive revisions of the General Plan and the Land Use (Zoning) Code, which resulted in substantial increases in the allowed densities of multi-family residential zones as well as introducing high-density mixed-use zones that replaced almost all of the commercial zones along major corridors and activity nodes. Two multi-family zones and all four mixed-use zones allow residential densities that exceed 30 units per acre. These changes significantly increased the potential residential capacity beyond that of the previous plans and have effectively reduced governmental constraints to housing development in the area of land use controls.

The Land Use Element of the General Plan and corresponding specific plans and zoning districts provide for a full range of residential and mixed-use types and densities throughout the City. Approximately 1,553 acres (45 percent) of the City's net land area are designated for residential uses including single-family homes, multi-family units, mobile homes, and group quarters. In addition, approximately 644 acres (19 percent) of the net land area are designated for mixed-uses, which allow residential uses without discretionary review. Residential and mixed-use densities in the City cover a wide spectrum and include the following categories:

Land Use Code Zones:

- Large Lot Residential (RS-1)
Residential Type: single-family detached
Minimum Lot Size: 10,000 square feet
Maximum Density: five dwelling units per acre
- Small Lot Residential (RS-2)
Residential Type: single-family detached
Minimum Lot Size: 5,000 square feet
Maximum Density: nine dwelling units per acre
- Medium-Low Density Residential (RS-3)
Residential Type: single-family attached and multiple-family
Maximum Density: 15 dwelling units per acre
- Medium Density Multi-Unit Residential (RM-1)
Residential Type: multiple-family
Maximum Density: 23 dwelling units per acre
- High Density Multi-Unit Residential (RM-2)
Residential Type: multiple-family
Maximum Density: 48 dwelling units per acre

- Very High Density Multi-Unit Residential (RM-3)
Residential Type: multiple-family
Maximum Density: 75 dwelling units per acre
- Mixed-Use Corridor, Minor (MXC-1)
Residential Type: single- and multiple-family
Maximum Density: 48 dwelling units per acre
- Mixed-Use Corridor, Major (MXC-2)
Residential Type: single- and multiple-family
Maximum Density: 75 dwelling units per acre
- Mixed-Use District, Minor (MXD-1)
Residential Type: single- and multiple-family
Maximum Density: 48 dwelling units per acre
- Mixed-Use District, Major (MXD-2)
Residential Type: single- and multiple-family
Maximum Density: 75 dwelling units per acre
- Mobile Home Park Overlay (MHP)
Residential Type: mobile home
Maximum Density: pursuant to underlying zone
- Second Units: Allowed in residential and mixed-use zones
Residential Type: single accessory dwelling
Maximum Density: one per lot

Westside Specific Plan Zones:

- Residential Single-Family (RS-4)
Residential Type: single-family attached and detached
Minimum Lot Size: 2,500 square feet
Maximum Density: 17.4 dwelling units per acre.
- Mixed-use Commercial-Residential 1 (MCR-1)
Residential Type: single- and multiple-family
Maximum Density: 24 dwelling units per acre
- Mixed-use Commercial-Residential 2 (MCR-2)
Residential Type: single- and multiple-family
Maximum Density: 45 and 60 (TOD area) dwelling units per acre

Downtown Specific Plan Development Zones:

- Development Zone 1A & 1B
Residential Type: multiple-family
Floor Area Ratio: 6:1 maximum / 3:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 2
Residential Type: multiple-family
Floor Area Ratio: 4:1 maximum / 2:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 3
Residential Type: multiple-family
Floor Area Ratio: 4:1 maximum / 2:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 4
Residential Type: multiple-family
Floor Area Ratio: 6:1 maximum / 3:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 5A & 5 B
Residential Type: multiple-family
Floor Area Ratio: 3:1 maximum (5A); 4:1 maximum / 2:1 minimum (5B)
Maximum Density: 30 dwelling units per acre
- Development Zone 6
Residential Type: multiple-family
Floor Area Ratio: 6:1 maximum / 3:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 7
Residential Type: multiple-family
Floor Area Ratio: 6:1 maximum / 3:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 8
Residential Type: multiple-family
Floor Area Ratio: 3:1 maximum
Maximum Density: 30 dwelling units per acre
- Development Zone 9
Residential Type: multiple-family
Floor Area Ratio: 5:1 maximum / 2.5:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 10
Residential Type: multiple-family
Floor Area Ratio: 3:1 maximum
Maximum Density: 30 dwelling units per acre

- Development Zone 11
Residential Type: multiple-family
Floor Area Ratio: 4:1 maximum / 2:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 12A
Residential Type: multiple-family
Floor Area Ratio: 5:1 maximum / 2.5:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 12B
Residential Type: multiple-family
Floor Area Ratio: 4:1 maximum / 2:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 13
Residential Type: multiple-family
Floor Area Ratio: 4:1 maximum / 2:1 minimum
Maximum Density: 75 dwelling units per acre
- Development Zone 14
Residential Type: multiple-family
Floor Area Ratio: 4:1 maximum / 2:1 minimum
Maximum Density: 75 dwelling units per acre

Overall, land use controls in National City do not place any permit constraint on housing development. The Land Use Code and the Westside Specific Plan do not require discretionary review of residential projects that are consistent with the development standards for the zone (Table 3-2A); the Downtown Specific Plan requires a discretionary review, but only for consistency with the plan. Maximum densities in the City's residential and mixed-use zones are much greater than that of most other cities in the county and results in much higher potential residential capacity than other cities in the county. National City's lack of vacant land is the primary constraint to accommodating future growth; however, under-developed sites (especially in the specific plan areas, mixed-use zones, and higher density residential zones) offer opportunities for redevelopment at higher densities to increase the supply of housing.

TABLE 3-2A
Housing Type Permitted by Zone

Type	Zone											
	RS-1	RS-2	RS-3	RS-4	RM-1	RM-2	RM-3	MC	MX	DZ 1-14	MHP	IL
Single Unit Detached	P	P	P	P	P	P	P	P	P			
Single Unit Attached			P	P	P	P	P	P	P	P		
Multiple Unit			P		P	P	P	P	P	P		
Second Unit	P	P	P	P	P	P	P	P	P			
SRO 3+ Units			P		P	P	P	P	P	P		
SRO <3 Units	P	P	P	P	P	P	P	P	P	P		
Manufactured Home	P	P	P	P	P	P	P	P	P	P		
Mobile Home											P	
Residential Care (Small)	P	P	P	P	P	P	P	P	P	P		
Residential Care (Large)	M	M	M	M	M	M	M	M	M	M		
Convalescent Care	P	P	P	P	P	P	P	P	P	P		
School Dormitory						C	C	C	C			
Employee Housing	P	P	P	P	P	P	P	P	P	P		
Transitional Housing	P	P	P	P	P	P	P	P	P	P		
Supportive Housing	P	P	P	P	P	P	P	P	P	P		
Emergency Shelter												P

P = Permitted, C = Conditional Use, M = Minor Conditional Use, D = Consistency Review

2. Residential Development Standards

The 2011 comprehensive revision of the Land Use Code relaxed many requirements of the previous residential development standards that would be considered constraints, such as setbacks, minimum lot area, minimum building size, maximum lot coverage, maximum floor area, maximum building height, required open space, and parking ratios. The comprehensive revisions also introduced high-density mixed use zones, which replaced most of the commercial zones. These revisions to the residential development standards and the introduction of mixed-use zones have reduced governmental constraints to housing development in the area of development standards. Land Use Code residential development standards are summarized in Table 3-3A. Land Use Code mixed-use development standards are summarized in Table 3-3B-E. Westside Specific Plan mixed-use development standards are summarized in Table 3-4A. Downtown Specific Plan mixed-use development standards are summarized in Table 3-4B.

TABLE 3-3A
Development Standards
LUC Residential Zones

Development	Requirement By Zoning District						
	RS-1	RS-2	RS-3	RS-4	RM-1	RM-2	RM-3
Primary Structure							
Minimum Setbacks							
Front	20'	20'	15'	10'/15(a)	15'	10'	10'
Side-Interior	5'	5'	5'	3/0(b)	5'	5'	5'
Side-Exterior	10'	10'	5'	10'(a)	5'	5'	10'
Rear	25'	25'	10'	15'	5'	5'	5'
Minimum Lot Area	10,000 SF	5,000 SF	5,000 SF	2,500 SF	5,000 SF	5,000 SF	5,000 SF
Maximum Density	One du per lot	One du per lot	One du per 2,900 SF of lot area	One du for each 2,500 SF of lot area	One du per 1,900 SF of lot area	One du per 900 SF of lot area	One du per 580 SF of lot area
Minimum Usable Open Space	N/A	N/A	N/A	N/A	See Section 18.41.040		
Maximum Lot Coverage	75%	75%	75%	N/A	75%	75%	75%
Maximum Height, Primary Structure	35'	35'	35'	35'	45'	65'	95'
Maximum Stories, Primary Structure	2	2	3	3	4	6	9

TABLE 3-3B
Development Standards
MXC-1 Zone

Development Standard	Minimum	Maximum
Setbacks, street	0'	15' - 1 st and 2 nd story None - 3 rd story
Setbacks, other	0'	None
Height	None	50' and 3 stories
Floor area ratio, mixed use	None	2.0
Floor area ratio, single use	None	1.0
Density	None	48 du/acre

TABLE 3-3C
Development Standards
MXC-2 Zone

Development Standard	Minimum	Maximum
Setbacks, street	0'	10' - 1 st and 2 nd story None - 3 rd story
Setbacks, other	0'	None
Height	None	65' and 5 stories
Floor area ratio, mixed use	None	3.5
Floor area ratio, single use	None	2.5
Density	None	75 du/acre

TABLE 3-3D
Development Standards
MXD-1 Zone

Development Standard	Minimum	Maximum
Setbacks, street	0'	15' - 1 st and 2 nd story None - 3 rd story
Setbacks, other	0'	None
Height	None	50' and 3 stories
Floor area ratio, mixed use	None	2.0
Floor area ratio, single use	None	1.0
Density	None	48 du/acre

TABLE 3-3E
Development Standards
MXD-2 Zone

Development Standard	Minimum	Maximum
Setbacks, street	0'	10' – 1 st and 2 nd story None – 3 rd story
Setbacks, other	0'	None
Height	None	65' and 5 stories
Floor area ratio, mixed use	None	3.5
Floor area ratio, single use	None	2.5
Density	None	75 du/acre

TABLE 3-4A
Development Standards
MCR Zones

Development Standard	MCR-1	MCR-2
Minimum Setbacks		
Front	10'	10'
Side, Interior	0'/10'(a)	0'/10'
Side, Exterior	10'	10'
Rear	5'	5'
Minimum Density	24 du/acre	24 du/acre
Maximum Density	24 du/acre	45/60 du/acre
Minimum Dwelling Unit Size	600 SF	600 SF
Maximum Height/Stories	3 stories and 50'	5 stories and 65'
Common Usable Open Space (c)	300 SF/du	300 SF/du
Private Usable Open Space (c)	75 SF/du	75 SF/du
Maximum Floor Area Ratio	0.6	0.6

TABLE 3-4B-4
Development Standards
Downtown Specific Plan

Zone	Minimum Floor Area Ratio	Maximum Floor Area Ratio	Maximum Height	Maximum Density
1A	3:1	6:1	None	75 du/ac
1B	3:1	6:1	None	75 du/ac
2	2:1	4:1	75 Feet	75 du/ac
3	2:1	4:1	75 Feet	75 du/ac
4	3:1	6:1	90 Feet	75 du/ac
5A	None	3:1	36 Feet	30 du/ac
5B	2:1	4:1	90 Feet	75 du/ac
6	3:1	6:1	None	75 du/ac
7	3:1	6:1	None	75 du/ac
8	None	3:1	36 Feet	30 du/ac
9	2.5:1	5:1	90 Feet	75 du/ac
10	None	3:1	36 Feet	30 du/ac
11	2:1	4:1	50 Feet	75 du/ac
12A	2.5:1	5:1	90 Feet	75 du/ac
12B	2:1	4:1	65 Feet	75 du/ac
13	2:1	4:1	75 Feet	75 du/ac
14	2:1	4:1	75 Feet	75 du/ac

Downtown Specific Plan

Development within the Downtown Specific Plan area is guided by a form-based design as opposed to traditional zoning and development standards that regulate use. The Plan area is divided into 19 development zones, 17 of which allow and encourage residential development. Four of the 17 zones have no height limit. The others have height limits, which range from 36 feet to 90 feet depending on the zone. Two zones are limited to 30 units per acre, while the other 14 zones that allow for residential development have a maximum density of 75 units per acre. Development density in most of these zones is regulated more by the permitted FAR (which ranges from 3:0 to 6:0). Form-based development allows flexibility for the developer to change their project based on market conditions.

All projects within the Downtown Specific Plan Area are subject to a Downtown Specific Plan Consistency Review (DSP) by the Successor Agency to the Community Development Commission as the Redevelopment Agency (SA) in order to ensure consistency with the plan and that seven findings are met. The City Council serves as the Successor Agency Board. If a subdivision map is proposed, the tentative map is considered by the Planning Commission, then by the City Council. The Consistency Review process requires that the applicant submit information such as site plans, a pro forma statement, and conceptual design plans.

The Consistency Review considers the following seven findings:

1. The project complies with all of the requirements and standards of the Downtown Specific Plan;
2. The project enhances the pedestrian experience with attractive and distinctive design and amenities;
3. The project enriches the qualities of the existing downtown by exhibiting a distinctive design that arises from and complements its setting, including the scale of the downtown, the block, and the street;
4. The project is integrated physically and visually with its surroundings by exhibiting attention to how to get around by foot, bicycle, public transportation and the car – in that order;
5. The project strikes a balance between the natural and man-made environment and utilizes each site's intrinsic resources – the climate, landform, landscape and ecology to maximize energy conservation and create distinctive amenities;
6. The project weaves together different building forms, uses, textures, and densities; and
7. The project is designed for energy and resource efficiency; creating flexibility in the use of property, public spaces (including the sidewalk) and the service infrastructure and introduces or acknowledges through design new approaches to transportation, traffic management and parking.

The Successor Agency may consider and approve an exemption from the development standards based on any one of the following findings:

1. The project does not exceed the floor area ratio limit for the site;
2. The project includes a significant public amenity that would otherwise not be required, including more than fifteen (15%) percent of affordable housing units or commercial rental space that is twenty-five (25%) percent below the market rate;
3. The project makes a significant contribution to off-site public space in Downtown National City, such as street improvements, public plazas, public park improvements and other improvements that are called for in the Downtown Specific Plan.

Since the Environmental Impact Report prepared for the Downtown Specific Plan considered the buildout of the downtown area, the consistency review process is expedited. The processing time for a Consistency Review and Tentative Map is typically less than six months.

Westside Specific Plan

The Westside Specific Plan was adopted in March 2010 for the Westside neighborhood, also known as Old Town. The area originally developed as a single family residential neighborhood; however, most of the area was re-zoned as Light Manufacturing-Residential (MLR) after World War II to encourage economic development. The MLR zone continued to allow single family residential uses, but facilitated the development of automotive, manufacturing, and industrial uses that were incompatible with the remaining residential uses. The Westside Specific Plan addresses the incompatibility of uses through new land use zones and development standards.

The Westside Specific Plan includes residential and mixed use zones that substantially increase the allowable residential density and potential capacity over that of the previous MLR zone. The specific plan allows for single family residential at a density of over 17 units per acre on a minimum lot size of 2,500 square feet (Table 3-3A). Mixed use zones allow maximum residential densities of 24, 45, and 60 dwelling units per acre (Table 3-4A).

Residential development that is consistent with the land use regulations of the Westside Specific Plan and the corresponding development standards of the Land Use Code are permitted by right and do not require discretionary review and approval. An Environmental Impact Report was prepared for the Westside Specific Plan and considered the buildout of the area; consequently, no additional environmental review is required for development that is consistent with the specific plan.

Off-Street Parking Requirements

The City's off-street parking requirements are based on land use and zone. The minimum parking requirements are summarized in Table 3-5. National City's parking requirements are typical for other communities in San Diego County other than additional parking is required for single-family units that are greater than 2,500 square feet or more than four bedrooms. The 2011 revision of the Land Use Code added provisions that reduce parking requirement constraints by allowing the Planning Commission to approve reductions in the required parking for projects in the following cases:

- A transportation demand management program (TDM) is approved for the project.
- The project meets certain criteria when in proximity to transit.
- The parking demand can be met through shared parking between uses.
- The reduction will not adversely affect the site or adjacent area and adjacent on-street parking is available.

TABLE 3-5
Off-Street Parking Requirements

Uses and Structures	Minimum Parking Spaces Required (Unless Otherwise Specified)
Residential Zones	
Dwelling, single detached (RS-1 zone)	2 covered spaces, plus one additional uncovered space per bedroom greater than four bedrooms or one additional uncovered space for dwellings greater than 2,500 SF, whichever is greater.
Dwelling, single detached (all other RS and RM zones, except within the Westside Specific Plan area)	One covered space and one uncovered space, plus one additional uncovered space per bedroom greater than four bedrooms or one additional uncovered space for dwellings greater than 2,500 SF, whichever is greater.
Dwelling, single attached	1.5 spaces per dwelling unit in a garage or carport
Dwelling, multiple	1.3 spaces per 1-bedroom dwelling unit plus 1.5 spaces per 2-bedroom or more unit, and conveniently located guest parking of ½ space per unit for 20 units or less, plus ¼ space for each unit over 20. Half of the required guest parking spaces may include parking spaces on dedicated public streets along the sides of the streets that are adjacent to the site.
Mobile Home Parks	2 spaces per unit
Second dwelling unit	1 space in addition to primary residence parking requirements
Senior Housing	1 space per unit plus 1 guest space for each 10 units
RS-4 (Westside Specific Plan): Units greater than 1,200 square feet	2 spaces per unit
RS-4 (Westside Specific Plan): Units less than 1,200 square feet	1.7 spaces per unit
MXD and MXC Zones	
Studio, 1- and 2-bedroom units	Minimum: 1 space per unit
3- or more bedroom units	Minimum: 1.5 spaces per unit
MCR Zones	
Units greater than 1,200 square feet	1.5 spaces per unit
Units less than 1,200 square feet	1 space per unit

Local Coastal Program

A small portion of National City falls within the Coastal Zone. The Coastal Zone is generally bounded by San Diego Bay to the west, U.S. Navy facilities to the north, the marine terminal and San Diego Unified Port District to the south, and the Interstate 5 freeway on the east with a small portion east of I-5, south of 30th Street, and bordering Sweetwater River. The area contains warehouses and industrial uses related to the marine terminal, as well as railroad and trolley lines, commercial uses, and wetlands. There is no residentially zoned land within the Coastal Zone due to the proximity of both port and military activities. However, there are a few remaining residential structures constructed years ago. The conversion or demolition of residential units occupied by low- or moderate-income households within the coastal zone is subject to the provisions of Government Code Section 65590 et al, which require the replacement of such units unless otherwise exempted. There were no conversions or demolitions of residential units in the Coastal Zone during the last housing element cycle and to date.

California Government Code Section 65588(c) requires the Housing Element to include the following information on low- and moderate-income housing in the Coastal Zone pursuant to Section 65590:

- The number of new housing units approved for construction within the coastal zone after January 1, 1982: No new housing units have been approved for construction after January 1, 1982.
- The number of housing units for persons and families of low or moderate income required to be provided in new housing developments either within the coastal zone or within three miles of the coastal zone pursuant to Section 65590: No housing units have been required to be provided in new housing developments pursuant to Section 65590.
- The number of existing residential dwelling units occupied by persons and families of low or moderate income that have been authorized to be demolished or converted since January 1, 1982, in the coastal zone: No residential units have been authorized to be demolished or converted since January 1, 1982.
- The number of residential dwelling units for persons and families of low or moderate income that have been required for replacement or authorized to be converted or demolished: No residential units have been required for replacement or authorized to be converted or demolished.

Density Bonus

Developers of affordable housing are entitled to a density bonus and/or equivalent concessions or incentives under certain conditions. Senate Bill 1818, which went into effect January 1, 2005, significantly reduced the amount of units that a developer must provide in order to receive a density bonus and requires between one to three concessions, depending upon the percentage of affordable units. Under the new State law, the maximum density bonus a developer can receive is 35 percent when a project provides either 11 percent of a proposed project for very low income households, 20 percent for low income households, or 40 percent for moderate income households. The legislation also imposed a new land donation rule, and statewide parking standards. The City revised its density bonus ordinance in 2009 to be consistent with State law. Density bonuses may not be necessary in the downtown area due to the very high densities that are permitted under the Specific Plan as well as in the new mixed-use zones and higher density multi-family zones that also allow very high densities.

Reasonable Accommodation for Persons with Disabilities

The City conducted a comprehensive review of its development ordinances and planning policies for their potential to affect persons with disabilities as part of the previous Housing Element Update in 2007. The City has since adopted procedures to consider requests for the reasonable accommodation of persons with disabilities as part of the building permitting process.

Wheelchair ramps and other accessory structures are permitted within all residential zones as incidental structures related to a residence. Building procedures within the City are also required to conform to the California Uniform Building Code (UBC), as adopted in Title 15 of the National City Municipal Code. Standards within the Code include provisions to ensure accessibility for persons with disabilities.

Zoning and building codes, and the City's approach to code enforcement, allow for special features that meet the needs of persons with disabilities without the need for zoning variances. City staff is available to provide assistance regarding the procedures for special accommodations under the City's Land Use Code. The Building Department staff is familiar with ADA requirements and accessibility standards and is available to review requests for accommodation for person with disabilities and special housing needs.

3. Building Codes/Enforcement

The City has adopted the 2010 Edition of the California Building Code which governs the erection, construction, enlargement, alteration, repair, moving, removal, demolition, conversion, occupancy, use, height, area, fire resistance and maintenance of all buildings and/or structures. The code is considered to be the minimum necessary to protect public health, safety, and welfare.

The City has made several amendments to the California Building Code. None of these amendments pose a significant constraint to housing development and protect the public for health and safety reasons. Amendments pertain to local processing and inspection fees, which are necessary for the City to recoup code enforcement and administration costs. The Building and Safety Department ensures that dwelling units are maintained in compliance with minimum health and safety regulations.

National City has adopted a Property Conservation and Community Appearance code. The purpose of the Code is to provide for the systematic and orderly regulation of activities affecting the usefulness, quality appearance, and living environment of the community. The Property Conservation and Community Appearance Code serves to preserve and enhance residential neighborhoods. City code enforcement officers enforce the code in response to complaints and observed violations from periodic windshield surveys. Enforcement of the Code maintains property values and minimizes negative community perceptions of multi-family and other residential development. The property conservation and community appearance code is not considered a constraint on housing development.

4. Development and Planning Fees

The City charges permit processing fees and impact fees for roads, parks, etc., while the school district charges school fees. The amount of the fees may constrain housing development and limit market rate affordability due to the cost increase for each housing unit. However, the fees are necessary to maintain adequate public services and facilities in the City. Table 3-7 depicts the current permit processing fee schedule. Table 3-8 depicts the current development impact fee schedule.

Table 3-7
Planning Fees

Development	Annexation	\$ 9,940.00
	Approval of Plans	\$ 7,890.00
	Coastal Dev Permit with Public Hearing	\$ 9,940.00
	Coastal Dev Permit without Public Hearing	\$ 8,730.00
	Code Amendment	\$ 9,940.00
	Conditional Use Permit	\$ 7,890.00
	Consistency Review	\$ 10,130.00
	General Plan Amendment	\$ 9,940.00
	Historic Site Designation	\$ 5,050.00
	Initial Study	\$ 7,270.00
	Local Coastal Program (LCP) Amendment	\$ 9,940.00
	Planned Development Permit	\$ 7,890.00
	Planned Unit Development	\$ 8,340.00
	Preliminary Site Plan Review	\$ 2,840.00
	Request to Initiate General/Specific Plan Amendment	\$ 6,430.00
	Specific Plan	\$ 9,940.00
	Specific Plan Amendment	\$ 7,740.00
	Substantial Conformance, Council, Commission	\$ 5,660.00
	Substantial Conformance, Staff Review	\$ 3,690.00
	Time Extension with Public Hrg (CUP, PD, PUD, Variance)	\$ 5,710.00
	Time Extension w/o Public Hrg (CUP, PD, PUD, Variance)	\$ 4,990.00
	Variance	\$ 8,020.00
	Variance SFR Owner-Occ	\$ 8,020.00
	Zone Boundary Determination	\$ 8,020.00
Zone Map Change	\$ 9,940.00	
Subdivision	Certificate of Compliance	\$ 2,690.00
	Lot Merger	\$ 2,690.00
	Street Vacation	\$ 8,900.00
	Street Vacation Initiation	\$ 4,040.00
	Tentative Parcel Map	\$ 6,500.00
	Tentative Subdivision Map	\$ 9,940.00
	Time Extension, Tentative Parcel Map	\$ 2,280.00
	Time Extension, Tentative Subdivision	\$ 3,840.00

Table 3-8
Development Impact Fees

Unit Type	Single-family	Multi-family	Mobile Home/Other
Fee Type			
Sewer	\$512	\$6	\$432
Water	\$4,693	\$1,153	\$23,078
National City School	\$2,295	\$827	\$1,047
Sweetwater School	\$6,075	\$2,189	\$2,772
Parks & Rec	\$858	\$692	\$849
Library	\$172	\$139	\$139
Fire/EMS	\$126	\$102	\$124
Police	\$318	\$257	\$315
Total	\$15,049	\$5,365	\$28,756

The sewer system fees in Table 3-8 were calculated assuming the San Diego Building Industry Association prototype (explained below) for the single-family and multi-family units and assuming a three-bedroom mobile home on a 30-foot wide lot for the Mobilehome/Other field. For the single-family unit a 60-foot wide lot was assumed, and for the multi-family units a 100-foot wide lot was assumed. The basic sewer fee structure is \$6 per linear foot of the property frontage, a \$60 sewer lateral fee and a construction permit fee of \$192. There are also overflow fees, which usually only affect multi-family, commercial and industrial sites that are based on an average daily usage. For residential uses, these are based on the number of bedrooms in a building.

Water service is provided by the Sweetwater Authority. Sweetwater Authority uses the same calculation for fees for multi-family and mobile home development. They use a different calculation for single-family development. The above mentioned multi-family water fee is based on a theoretical 20 unit apartment complex for which the total fee is estimated at \$23,078.

The Sweetwater Union High School District has a development impact fee for residential units of \$2.25 per square foot. The fee calculation for a home in this District uses the San Diego Building Industry Association prototype sizes for single-family and multi-family units were used. For mobile home/other, a 14 by 88 foot mobile home (1,232 square feet) was assumed.

The San Diego Building Industry Association (BIA) calculated fees on a prototypical single-family home and multi-family development for various jurisdictions in region. National City was not asked to participate in the BIA survey, but calculated its fees based on these prototypes to compare its fees to those of its neighbors. The single-family prototype is a four-bedroom/three-bath detached residence with 2,700 square-feet of living area, a 600 square-foot garage, a 240 square-foot patio, fireplace, gas and electric hookups, and type V, wood frame construction. The multi-family prototype is a 15.7 acre site developed at 24 units per acre with surface parking. The average unit size is 973 square-feet with one-bedroom/one-bath units comprising 40 percent of the units and two-bedroom/two-bath units comprising 60 percent of constructed units.

As shown in Table 3-9, National City's fees are considerably lower on a per-unit basis than all other San Diego County jurisdictions for the single-family prototype except for Vista, and were lower than all other San Diego County jurisdictions for which results were available for the multi-family prototype. For the single-family prototype, National City's fees were less than half those

of Poway, San Marcos, and the City of San Diego. For the multi-family prototype, National City’s fees were less than half those of Chula Vista, Escondido, Oceanside, and the City and the County of San Diego. Development impact and permit processing fees are necessary for the City to continue providing development services and ensure the health, safety, and welfare of its residents. Reduced, waived, or reimbursed fees are possible incentives to be included in the City’s revised density bonus ordinance. Therefore, these fees, while an overall constraint on housing development, are necessary. Relief for developers may be available when affordable housing is provided.

Table 3-9
 Prototypical Development Impact and Permit Processing Fees
 San Diego County Jurisdictions

Jurisdiction	Single-Family Prototype	Multi-family Prototype
Carlsbad	\$25,282	\$ 4,527
Chula Vista	\$33,003	\$12,121
El Cajon	\$20,307	n/a
Encinitas	\$24,628	n/a
Escondido	\$22,055	\$14,535
National City	\$17,726	\$ 5,742
Oceanside	\$32,454	\$17,224
Poway	\$36,066	\$ 5,852
San Diego (City)	\$37,102	\$20,162
San Diego (County)	\$25,713	\$12,243
San Marcos	\$44,630	n/a
Santee	\$32,741	n/a
Vista	\$16,299	\$ 6,462

Source: San Diego Building Industry Association

Based on the typical single family and multifamily prototypes described above, the proration of total fees and exactions to total development costs is less than one percent for either unit type. Consequently, the City’s development impact and permit processing fees would not be considered a significant constraint to housing development in the community.

5. Site Improvements

The City requires the construction of reasonable on- and off-site improvements pursuant to the Subdivision Map Act. The minimum improvements required of the developer include:

- Grading and improvement of public and private streets and alleys including surfacing, curbs, gutters, cross gutters, sidewalks, ornamental street lighting, and safety devices;
- Sufficient storm drainage and flood control facilities to carry storm runoff, both tributary to and originating within the subdivision;
- Sanitary sewage system serving each lot or unit of the subdivision;

- Water supply system providing an adequate supply of potable water to each lot and fire hydrants within the subdivision.
- Fire hydrants and connections;
- Survey monuments; and
- Public utility distribution facilities, including gas, electric, and telephone necessary to serve each lot in the subdivision.

Specific standards for design and improvements of subdivisions must be in accordance with the applicable sections of the Land Use Code, General Plan, Subdivision Ordinance, and any specific plans adopted by the City.

The City also requires dedication of parcels of land intended for public use, including:

- Streets, highways, alleys, ways, easements, rights-of-way, and land intended for public use;
- Vehicular access rights from any parcel to highways or streets;
- Private utility easements required by the various utilities;
- Easements for natural and improved drainage facilities; and
- Area dedicated or reserved for parks, recreational facilities, fire stations, libraries, or other public uses as deemed necessary by the City.

Dedicated streets, highways, alleys, ways, easements, rights-of-way, etc. must be designed, developed, and improved according to City Standards. Private streets as part of developments are considered by the City on a project-by-project basis and must meet the National City Fire Department standards, including a minimum width of 20 feet for streets with no parking on either side, a 30-foot width for streets with parking on one side, a 40-foot width for streets with parking on two sides, and a 28-foot width for all streets at street corners. Public streets in residential areas are required to have 60-foot wide right-of-ways. Collector streets, and streets in commercial and industrial areas, are required to have 80-foot wide right-of-way. A slightly wider roadway might be required for some industrial areas. Regulations on street width and design may not pose a significant constraint to the development of affordable housing since most streets are fully dedicated and street dedications are typical of other cities. On- and off-site improvement requirements for utilities, facilities, and services necessary to serve development projects are also typical of other jurisdictions and do not result in significant constraints. Since the City is fully urbanized, most utilities and infrastructure systems are already in place, which reduces the costs for infill development.

6. Local Processing and Permit Procedures

Development review and permit procedures are necessary steps to ensure that residential construction proceeds in an orderly manner. The following discussion outlines the level of review required for various permits and timelines associated with those reviews. The timelines

provided are estimates. Actual processing time may vary due to the volume of applications and the size and complexity of the projects.

Single Family Housing

A single family dwelling, on an existing parcel, is subject to a Building Permit to ensure compliance with zoning regulations and the engineering, building and fire codes. Approval of a Building Permit for a single family dwelling is a ministerial or administrative process approved by staff. Staff involved in the approval process includes the Building and Safety, Planning, Engineering, and Fire Departments. Processing time is approximately six to eight weeks, but is highly dependent on the quality, completeness and accuracy of the development proposal.

If the proposed single-family project requires a subdivision or varies from the development standard (i.e. variance) it would require a discretionary action that is considered by the Planning Commission. Approval is based on findings outlined in the zoning regulations and state law. Processing time for a Planning Commission hearing is approximately two months.

Multi-family Housing

The 2011 revisions of the Land Use Code removed the requirement for the discretionary review of multi-family housing (including condominium development) within the multi-family zones, thereby removing a government constrain on housing development. A Building permit is required to ensure compliance with building and fire codes. Approval of a building permit for a multi-family project is ministerial and generally takes two months or less to issue. Processing time depends on the size of the project and quality, accuracy and completeness of the development proposal. Staff involved in the approval process includes Building and Safety, Planning, Engineering, and Fire Departments.

Subdivisions

A residential development which contains a request to subdivide the parcel into four or fewer lots, a parcel map, requires a public hearing and approval by the Planning Commission. A residential development, which includes a major subdivision (five or more lots) requires a public hearing and recommendation of the Planning Commission. The City Council is the final decision-making body for major subdivisions. The basis for approval is the City's subdivision regulations, the permitted density of the underlying zone and the Land Use Code, and consistency with the City's General Plan. The length of time required to process a subdivision map is variable, based on the size and complexity of the project. In most cases, the approval process can be completed in two to four months.

If the multi-family housing is proposed as a condominium project the approval process also includes a subdivision map. Processing time is approximately two to four months, and the project is subject to review by the Planning Commission and the City Council.

General Plan Amendment and/or Zone Change

A proposed housing project may include a General Plan Amendment and/or Rezone. This type of approval is discretionary, requiring approval by the Planning Commission and City Council. Approval of a Rezone or General Plan Amendment would depend on the applicant's ability to show that the proposal would further, and not detract, from the City's established land use goals.

City Design Guidelines

The City adopted Design Guidelines in 1991. The City's Design Guidelines encourage the upgrading of residential neighborhoods by providing a guide for integrating new residential projects and additions into the existing context of the neighborhood. The Guidelines also apply to multi-family infill projects and address architectural considerations and site design. The Design Guidelines have proven to be instrumental in its contribution to the overall improvement in the quality of new development.

Implementation of the Design Guidelines program does not increase the length of time needed to obtain development approval because it is fully integrated into the development review process. For projects that are reviewed by the Planning Commission, material boards and colored elevations are required as a part of project submission. A typical development permit is processed in a matter of a few weeks to two months. Design review does not prescribe any particular style of architecture nor does it add to the timeframe or cost of the project. Additionally, design review does not change the density or the land use of proposed projects and does not negatively affect housing production in the community.

7. Provisions for a Variety of Housing Types

A jurisdiction must identify adequate sites made available through appropriate zoning and development standards to encourage the development of a variety of housing types for all income levels, including multi-family rental housing, factory built housing and mobile homes, second dwelling units, emergency shelters, and transitional housing. The following describes the City's provisions for these types of housing.

Multi-Family Rental Housing

Nearly half of the City's existing housing stock consists of multiple-family units. The Land Use Code and specific plans provide for multiple-family units in the zones described in Section 1, Land Use Controls. Allowable density in these zones ranges from 15 to 75 units per acre. The Downtown Specific Plan has 19 Development Zones in its planning area, and 17 allow multi-family residential development. Three of the zones are intended for townhouses and row houses and allow for 20 to 30 dwelling units per acre. The remaining zones all allow up to 75 dwelling units per acre. Further details on each zone are discussed in Chapter 4 Housing Resources.

Mobile Homes

The Mobile Home Park (MHP) Overlay zone provides for mobile home parks, the number of units allowed governed by the State Health and Safety Code Section 18,000 et seq. Mobile homes must be certified according to the National Manufactured Housing Construction and Safety Standards Act of 1974, and cannot have been altered in violation of applicable codes. In addition, manufactured housing installed on a permanent foundation in compliance with all applicable building regulations and Title 25 of the California Health and Safety Code is permitted in all single-family zones.

Second Units

The 2011 revisions to the Land Use Code amended the City's second unit provisions to be consistent with state law. The provisions allow second units by right in all residential and mixed-use zones with no minimum lot area or discretionary review requirements. The Land Use Code recognizes second units as a means of advancing the City's housing policies to increase the variety, supply, and affordability of housing throughout the community.

Single-Room Occupancy

Single Room Occupancy (SRO) units are typically one-room units intended for occupancy by a single individual. SRO units may or may not have kitchen or bathroom facilities. SROs are not defined by the Land Use Code and are considered a residential land use. Consequently, SROs are permitted by right in the multifamily and mixed-use zones. In the single-family zones, SROs consisting of more than two units are considered 'rooming and boarding houses' as defined by the Land Use Code, and are conditionally permitted. SROs that consist of less than three units are considered a residential use and are allowed by right in any of the residential and mixed-use zones. SROs that are emergency shelters are permitted by right in the Light Industrial (IL) zone.

Employee Housing

The City is in compliance with the Employee Housing Act (Health and Safety Code Sections 17021.5 and 17025.6). The Land Use Code does not differentiate between employee housing and residential land uses. Consequently, single-family housing that provides accommodations for employees is permitted by right in all residential and mixed-use zones; multifamily housing that provides accommodations for employees is permitted by right in all multifamily and mixed-use zones. Employee housing provided in conjunction with a permitted use as an accessory use to the principal use does not require additional permitting or special treatment.

Residential Care Facilities

State authorized, certified, or licensed residential care facilities serving six or fewer persons with disabilities or dependent or neglected children, and providing care on a twenty-four-hour-a-day basis, are permitted by right in all residential and mixed-use zones. The 2011 revisions to the Land Use Code amended the discretionary review process for facilities serving more than six persons by changing the requirement for a conditional use permit (CUP) to a minor CUP.

Transitional Housing and Emergency Shelters

The 2011 revisions to the Land Use Code amended the provisions for transitional and supportive housing and emergency shelters to be in compliance with state law. Transitional and supportive housing is considered a residential use permitted by right in all residential and mixed-use zones. Emergency shelters are permitted by right in the Light Industrial (IL) zone. The Light Industrial zone is intended for the least intensive types of industrial uses such as offices, storage, research and development, and manufacturing, assembling, packaging, treatment and processing of products that are not obnoxious or offensive to adjacent uses. Operations in the IL zone prohibit the release or creation of odor, dust, smoke, gas, noise, vibration or other nuisances. Emergency shelters would not be incompatible with the allowed uses in the zone, especially because of the temporary nature of stays (up to six months).

Most of the IL zone is generally located between Interstate 5 on the west and Roosevelt Avenue on the east and south of Mile of Cars Way to the City boundary south of the Sweetwater River. The area is readily accessible from arterial and collector streets, the adjacent freeways, and the 24th Street Trolley Station. Approximately 27 percent of the land area in the IL zone is within one-third mile of the 24th Street Trolley Station and the Sweetwater Adult School, and Sweetwater High School and Olivewood Elementary School are approximately one-third mile to the east. The zone has convenient access to grocery, retail, commercial, recreational, and other supportive services and amenities in the surrounding areas.

The IL zone consists of 67 parcels totaling 108 acres with an average lot size of 1.6 acres. There are over 17 acres of vacant land on ten parcels that are vacant or under-developed within the IL zone and suitable for development, which could accommodate more than the 281 beds potentially needed for emergency shelters (Table 2-12) as estimated in 2010 by the Regional Task Force on Homelessness.

8. Article 34 of the California Constitution

Article 34 was enacted in 1950 and it requires that low-rent housing projects developed, constructed, or acquired in any manner by any State or public agency, including cities, receive voter approval through the referendum process.

The California Health and Safety Code further clarifies the scope and applicability of Article 34 to exclude housing projects that fall in the following categories:

- Have deed-restriction placed on less than 49 percent of the units;

- Are housing projects that are rehabilitated/reconstructed and are currently deed-restricted; or
- Are occupied by low-income persons.

Article 34 constitutes an obstacle for local governments to be directly involved in production of long-term affordable housing.

The City does not have general Article 34 authority. However, the City has obtained authority for specific projects in the past and would seek voter approval in the future as necessary. The City does not consider Article 34 of the California Constitution to be a significant constraint on affordable housing development.

9. California Environmental Quality Act Regulations

The California Environmental Quality Act (CEQA) compliance process determines the timeframes for approval of many discretionary projects. Most projects are considered exempt with a few handled through the Negative Declaration process, which is processed concurrently with other discretionary approval processes. However, if an Environmental Impact Report is required a minimum of six months is added to the approval process.

Costs resulting from fees charged by local government and private consultants needed to complete the environmental analysis, and from delays caused by the mandated public review periods, are also added to the cost of housing. However, the presence of these regulations helps preserve the environment and ensure environmental safety to National City residents. As mentioned earlier, most projects are considered exempt from environmental review due to the existing urbanized setting of the City.

C. Infrastructure Constraints

Another factor adding to the cost of new construction is the cost of providing adequate infrastructure: major and local streets; curbs, gutters, and sidewalks; water and sewer lines; and street lighting, all of which are required to be built or installed in new development. In most cases, these improvements are dedicated to the City, which is responsible for their maintenance. The cost of providing these facilities is borne by developers and is added to the cost of new housing units, which is eventually passed on to the homebuyer or property owner.

Because National City is a largely built-out community, an extensive infrastructure is already in place. However, there are many older parts of the City where public improvements are outdated, substandard, or not fully installed. The costs associated with infrastructure improvements will vary depending on the area in which the development proposal is located. Costs associated with upgrading infrastructure to serve a specific redevelopment project are typically paid for by developers.

D. Environmental Constraints

Environmental concerns can constrain housing by limiting developable land availability and increased costs associated with environmental impact mitigation. Since, National City is an urbanized city and largely built-out, habitat constraints are minimal. However, the flood hazards and mitigation of general environmental concerns can constrain residential development in the community.

Some portions of the City are subject to potentially damaging major floods during periods of unusually heavy rain, as well as localized flooding during high tides. Low lying areas of the City and along the courses of the Paradise Creek, La Paleta Creek, Sweetwater River, and Levitt Marsh could be affected by a significant flood. There is no or very limited housing in these areas, so flooding is not a significant concern. The Sweetwater Marsh National Wildlife Refuge, part of the San Diego National Wildlife Refuge Complex is located in both National City and Chula Vista on San Diego Bay and contains a total of 316 acres. This Marsh is a flood control channel that contains no housing.

New construction in these areas is subject to the standards established in the Floodway (-FW), Floodway Fringe (-FF-1), and Floodway Fringe Shallow Flooding (-FF-2) combining zones contained in the Land Use Code. Many improvements have been made in these areas to reduce flood hazards, including the Sweetwater River Flood Control Channel and flood control improvements along much of Paradise Creek. Although, these improvements have not eliminated all flooding hazards in these areas, they have lessened the potential for flooding hazards in the aforementioned zones.

Potential residential development sites, discussed in Chapter 4 Housing Resources, were assessed for environmental constraints. Most sites are located on vacant infill or underdeveloped lots along existing streets in developed areas of the City; consequently, most sites are not constrained by environmental factors such as open space, habitat, topography, soils, seismology, and geology. Several sites are located within the flood zones described above; however, flood control, development, and infrastructure improvements on these sites have eliminated potential flooding hazards for future development.

Chapter 4

Resources

This chapter summarizes the resources available for the development, rehabilitation, and preservation of housing in National City. The analysis includes an evaluation of vacant lands, under-developed sites, and approved and proposed residential projects identified to accommodate National City's regional housing needs goals for the planning period, April 30, 2013 to April 30, 2021. Financial resources available to support housing activities and the administrative resources available to assist in implementing the City's housing programs are also analyzed in this chapter.

A. Available Sites for Housing

State law requires that individual communities play an active role in ensuring that enough housing is available to meet expected population growth in San Diego County. The San Diego Association of Governments (SANDAG) is authorized to set forth specific goals for the amount of new housing that should be produced in each member jurisdiction over a specified time period. For the current housing element cycle, SANDAG has projected housing needs for an 11-year period from 2010 through 2020. This chapter discusses how National City will facilitate and encourage the provision of housing to meet housing goals for all economic segments during the planning period, April 30, 2013 to April 30, 2021.

1. Future Housing Need

SANDAG developed a Regional Housing Needs Assessment (RHNA) based on the California Department of Housing and Community Development (HCD) determination of the region's "fair share" of statewide forecasted growth from January 1, 2010 through December 31, 2020. Overall, the San Diego region needs to plan for an additional 161,980 units. National City's share of housing is allocated by SANDAG based on the number of affordable housing units each jurisdiction can accommodate given the financial resources and regulatory measures applicable during the housing element cycle.

SANDAG allocated National City a future housing need of 1,863 units in four household income categories (Table 4-1): 465 very low income, 353 low income, 327 moderate income, and 718 above-moderate income units. In January 2007, a new law (AB 2634) took effect that requires housing elements to include an analysis of extremely low income needs and addresses those needs in proposed programs. According to Government Code Section 65583(a)(1), National City may presume that 50 percent (233 units) of the very low income households qualify as extremely low income households.

2. Credits towards the RHNA

The RHNA projection period covers eleven years from January 1, 2010 to December 31, 2020; consequently, new housing units built or issued certificates of occupancy since January 1, 2010 may be counted towards meeting the RHNA allocation. Table 4-1 incorporates data from the National City Building Division and the California Department of Finance indicating the number of housing units constructed since January 1, 2010. A total of 49 housing units were constructed during this period, of which 29 units were deed-restricted for low- or very-low income households.

Table 4-1
RHNA Allocation & Construction Credits

Household Income (% AMI)	RHNA Allocation	Constructed Since 2010	Remaining Need
Extremely Low (0-30%)	233	0	323
Very Low (>30-50%)	232	6	224
Low (>50-80%)	353	23	330
Moderate (>80-120%)	327	0	327
Above Moderate (>120%)	718	20	698
Total	1,863	49	1,814

AMI = Area Median Income for San Diego County

3. Residential Sites Inventory

The City of National City is considered a “metropolitan jurisdiction” pursuant to Government Code Section 65583.2(c)(3)(B), which establishes a standard minimum density for residential sites to be considered suitable for lower income housing development. The minimum density of sites in metropolitan jurisdictions is 30 units per acre in order to be considered appropriate to accommodate housing for lower income households. The City has several specific plans and zones that allow for densities of at least 30 units per acre and up to 75 units per acre in addition to available density bonuses.

Most of the potential housing production for the housing element planning period is based on the development of vacant land and under-developed sites within the City (Appendix A). The potential number of dwelling units for each site is determined by applying land use and zoning regulations, development standards, constraints, and other factors that affect development potential. The vacant lands and under-developed sites that are suitable for residential development during the planning period are included in a residential sites inventory (Appendix B). The calculated production potential of the inventoried sites is 4,359 net dwelling units.

Approximately 4,100 units could be produced on sites that allow a density of 30 units or more per acre. Approximately 70 percent of the sites (land area) are zoned to allow 30 units or more per acre.

The residential sites inventory is an important component of the Housing Element. This inventory was compiled from an analysis of the City's vacant and underutilized land zoned for residential or mixed-use development throughout the City where sites could most likely accommodate the development of residential units during the planning period.

The methodology applied to the analysis and evaluation of potentially suitable sites for residential development is consistent with HCD Guidelines. Furthermore, the methodology is consistent with that used to develop the reasonably foreseeable projected buildout in the City's 2011 comprehensive update of the General Plan and Land Use (zoning) Code. Most of the suitable sites are assumed to develop at 75 percent of the maximum allowed density or intensity based on SANDAG projections, market trend, development patterns, product types, physical constraints, and other relevant factors. Sites within mixed-use zones were assumed to develop at 60 percent residential, 25 percent mixed-use, and 15 percent non-residential.

Higher density residential and mixed-use development zones provide the greatest potential for the production of affordable housing because economies of scale can be realized to reduce the costs of construction. The City's recent comprehensive General Plan and Land Use (zoning) Code update resulted in a substantial increase in the allowable densities of higher density land use and zoning designations as well as introducing high density mixed-use designations and zones that replaced almost all of the commercial zones along major corridors and around activity nodes. These changes to the General Plan, the Land Use Code, and the Official Zoning Map significantly increased the potential residential capacity over the previous plans.

Downtown Specific Plan

High density residential is allowed in most of the development zones of the Downtown Specific Plan as summarized in Table 4-2. Of the 19 development zones, 14 zones allow 75 dwelling units per acre, and three zones allow 30 dwelling units per acre. The allowed densities in the Downtown Specific Plan would be considered suitable for lower-income housing development. Based on the net acres in each development zone, the maximum number of dwelling units possible is 4,569 on approximately 66 acres. The residential sites inventory includes those sites in the Downtown Specific Plan that are likely to be developed or redeveloped during the housing element cycle. Most of the sites were assumed to develop at 75 percent of the maximum allowed density, and sites within mixed-use zones were assumed to develop at 60 percent residential, 25 percent mixed-use, and 15 percent non-residential.

Table 4-2
Downtown Specific Plan
Development Zones & Residential Capacity

Zone	FAR (Min)	FAR (Max)	Density (Max)	Acres (Net)	Units (Max)
1A	3:1	6:1	75 du/ac	6.84	513
1B	3:1	6:1	75 du/ac	7.11	533
2	2:1	4:1	75 du/ac	5.56	417
3	2:1	4:1	75 du/ac	6.78	509
4	3:1	6:1	75 du/ac	2.68	200
5A	N/A	3:1	30 du/ac	2.94	88
5B	2:1	4:1	75 du/ac	4.14	310
6	3:1	6:1	75 du/ac	2.87	215
7	3:1	6:1	75 du/ac	7.47	560
8	N/A	3:1	30 du/ac	1.90	57
9	2.5:1	5:1	75 du/ac	4.44	332
10	N/A	3:1	30 du/ac	4.04	121
11	2:1	4:1	75 du/ac	1.78	133
12A	2.5:1	5:1	75 du/ac	2.02	151
12B	2:1	4:1	75 du/ac	1.95	146
13	2:1	4:1	75 du/ac	1.58	118
14	2:1	4:1	75 du/ac	2.21	166
15	N/A	N/A	N/A	N/A	N/A
16	N/A	N/A	N/A	N/A	N/A
Total				66.33	4,569

Since the approval of the Downtown Specific Plan in February 2005, there have been a number of residential development projects proposed and approved by the City. Table 4-3 lists the projects that have been entitled and/or proposed since February 2005. Three of the projects have been built, one is under construction, and one entitlement is being modified. The remaining projects have expired entitlements or are no longer proposed.

Table 4-3
Downtown Specific Plan
Projects Proposed Since 2005

Location	Project	Acres	Units	Units/ Acre	Status
8 th St between D Ave and E Ave	Harbor View	0.6	69	115	Completed
A Ave between 11 th St and 12 th St	Centro	1.2	61	51	Completed
National City Blvd between 8 th St and 9 th St	Bay View (condo conversion)	0.7	170	258	Completed
National City Blvd between 11 th St and 12 th St	Revolution R2	0.8	157	196	Site preparation
National City Blvd between 15 th St and 16 th St	Park Lofts	1.4	201	144	Permit modification
National City Blvd between 7 th St and 8 th St	Holiday Inn II	0.9	171	198	Expired
National City Blvd between 7 th St and 8 th St	Bay View Tower II	0.7	88	126	Expired
National City Blvd between 2 nd St and 3 rd St	Marinus	0.7	118	164	Expired
National City Blvd between Plaza Blvd and 11 th St	Park Village	1.4	227	158	Expired
National City Blvd between 11 th St and 12 th St	The Cove	1.4	219	153	Expired
National City Blvd between 15 th St and 16 th St	NC Gateway	1.4	264	184	Expired
National City Blvd between Civic Center and 14 th St	Boulevard Lofts	1.4	264	184	Expired
National City Blvd between 14 th St and 15 th St	Azul	1.4	271	189	Expired
National City Blvd between 19 th St and 11 th St	National City Plaza	1.7	175	102	Expired
National City Blvd between 2 nd St and 4 th St	Nautica	1.4	366	256	Expired
	Total	17.1	2,821	165	

As illustrated in Table 4-3, 2,821 residential units have been proposed and/or entitled on approximately 17 acres since the Downtown Specific Plan was adopted. Although most of the projects are no longer proposed, they give an indication of the residential development potential of under-developed sites within the specific plan area. The projects averaged 165 dwelling units per acre.

4. Housing Projects

A number of housing projects (Table 4-4) may be counted towards the City's RHNA allocation. These are projects completed since January 1, 2010. In addition, several projects are under construction, entitled, or in planning. These projects provide a variety of housing types for households of all economic levels from low income to above moderate income.

Table 4-4
Housing Projects

Project / Location	Funding	Status	Income Target	Number of Units	Type of Unit	Owner/ Renter
Casa Quinta 304 E. 5th St	HOME/ Private Finance	Completed 3/2012	Low to very low	10	Apartments	Renter
1820 G Ave	HOME/LMIHF	Completed 2/2012	Low to very low	8	Condominiums	Owner
1441 Harding Ave	HOME/LMIHF	Completed 12/2010	Low to very low	3	Single Family Detached	Owner
Casa D & E 1011 D Ave / 1001 E Ave	HOME/Bonds/ Private Finance	Completed 12/2010	Low to very low	18	Apartments	Renter
138 Norton Ave	HOME/ Private Finance	Under construction	Low to very low	8	Apartments	Renter
Generations II Paradise Village	Private	Entitled	Market rate	128	Senior Apartment	Renter
Westside Infill TOD Hoover Ave / 22nd St	Bonds/LMIHF/Tax Credits/HOME/Grants	Entitled	Low to very low	201	Apartment	Renter
Senior Village 1221 D St	Tax Credits/HOME/ Land Subsidy	RFP Fall 2013	Low to very low	161	Senior Apartments	Renter
Purple Cow Site Highland Ave / Bucky Ln	Section 8 Reserves	RFP Fall 2013	Moderate	70	Apartments	Renter
405 West 18th St	LMIHF	RFP Fall 2013	Low	3	Single Family Detached	Owner
A Avenue Housing 1028 A Ave	TBD/Land Subsidy	RFP Fall 2013	Low	1	Single Family Detached	Owner
Riverview Sweetwater Crossings	Private	Planning	Market rate	505	Condominium	Owner
				Total	955	
				Above Moderate	633	
				Moderate	70	
				Low to Very Low	252	
				Very Low		

5. Adequacy of Sites to Meet Regional Fair Share Allocation

Table 4-6 illustrates how the City can accommodate its RHNA allocation for all income categories through units constructed since 2010, suitable vacant and under-developed residential and mixed-use sites, and proposed housing projects.

Table 4-6
RHNA Allocation and Remaining Need

Household Income (% AMI)	RHNA Allocation	Constructed Since 2010	Sites Inventory	Projects	Remaining Need
Extremely Low (0-30%)	233	0	4,100	0	0
Very Low (>30-50%)	232	6		0	0
Low (>50-80%)	353	23		8	0
Moderate (>80-120%)	327	0	259	0	0
Above Moderate (>120%)	718	20		0	0
Total	1,863	49	4,359	8	0

6. Suitability of Sites and Availability of Infrastructure

Public infrastructure improvements required of new developments, impact fees, and planned City improvements of facilities help ensure that services and facilities are available to both current and future residents. Parks, schools, emergency services facilities, and other public facilities are also extended in this manner.

The City completed an Environmental Impact Report for the reasonably foreseeable buildout scenario of the 2011 General Plan Update. The infrastructure analysis applied a realistic development scenario to the planning area for all relevant utility and service systems that would be needed to support the anticipated intensity and density of development. The analysis found that all infrastructure systems would be able to accommodate the level of projected growth and development through the normal capital improvement process and/or development-required mitigation measures.

The infrastructure study included the analysis of sewer and water systems to accommodate growth and development to the year 2030. The potential residential development sites, discussed in Chapter 4 Housing Resources, were accounted for in the overall land use model for development in the buildout scenario. Consequently, the City would have adequate sewer and water capacity to accommodate the potential development of the residential sites identified in the inventory. Pursuant to Senate Bill 1087 (SB 1087), the City is required to provide a copy of the adopted Housing Element to water and sewer providers immediately after adoption. Water and sewer providers are required to grant priority for service allocations to proposed developments that include housing units affordable to lower-income households.

B. Financial Resources

The City of National City has access to several Federal, State, 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, the use of community planning and development funds such as Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds with State and local funds in meeting its housing and community development objectives..

1. Section 8 Tenant-Based Rental Assistance

The Housing Voucher Program is funded by HUD and administered by the Section 8 Rental Assistance Division. According to San Diego County, 1,127 National City households received Section 8 assistance in December 2012. These include 141 project-based vouchers. Among Section 8 voucher recipients, 81 percent were white, 6 percent were African-American, 12 percent were Asian or Pacific Islander, and one percent were Native American. In terms of ethnicity, 76 percent were Hispanic and 24 percent were non-Hispanic. The elderly comprised 50 percent of participants, and persons with disabilities comprised 18 percent.

There are 4,306 households currently on the waiting list for Section 8 in National City. Of these households, 85 percent are extremely low income, 14 percent are very low income, and one percent are low income. Seventy-two percent of those on the waiting list are white, 10 percent are African-American, 17 percent are Asian or Pacific Islander, and one person are Native American. Hispanic families comprise 66 percent of the households on the waiting list. Of the households on the waiting list, 56 percent are families with children, 27 percent were elderly households, and 17 percent were households with disabilities.

2. Low- and Moderate-Income Housing Funds

Legislation (AB 26) adopted in 2011, resulted in the dissolution of redevelopment agencies in 2012. The Community Development Commission was the City's redevelopment agency, which has since been succeeded by the Successor Agency to the Community Development Commission as the National City Redevelopment Agency. The Successor Agency is tasked with winding down the business and remaining obligations of the Commission. Funds remaining in the Low- and Moderate-Income Housing Fund (LMIHF) are now administered by the Successor Agency. These funds are to be used to increase, maintain, and preserve affordable housing for low- and moderate-income households.

C. Administrative Resources

A variety of public and private sector organizations have been involved in housing and community development activities in National City. These agencies are involved in the improvement of the housing stock, expansion of affordable housing opportunities, preservation of existing affordable housing, and/or provision of housing assistance to households in need. The primary agency that administers housing programs is the Housing Authority of the City of National City. The following are the agencies funded by grants administered by the City:

- MAAC (Maximizing Access to Advance our Communities) is a local non-profit organization that provides a variety of social service programs to working class families.
- Christmas in July co-sponsors the CDBG-funded trash clean-up days. This organization recruits volunteers and organizes events. EDCO, a local trash company, donates trash bins.
- The Housing Authority operates all of the City's housing and economic development programs. The City's Housing and Grants Division administers CDBG and HOME programs.

D. Opportunities for Energy Conservation

1. General Design Standards

There are many opportunities for conserving energy in new and existing homes. New buildings, by design, can easily incorporate energy efficient techniques into the construction. According to the Department of Energy, the concept of energy efficiency in buildings is the building envelope, which is everything that separates the interior of the building from the outdoor environment: the doors, windows, walls, foundation, roof, and insulation. All the components of the building envelope need to work together to keep a building warm in the winter and cool in the summer.

Constructing new homes with energy-conserving features, in addition to retrofitting existing structures, will result in a reduction in monthly utility costs. There are many ways to determine how energy efficiency improvements can be made. Examples of energy conservation opportunities include installation of insulation and/or storm windows and doors, use of natural gas instead of electricity, installation, or retrofitting of more efficient appliances and mechanical or solar energy systems, and building design and orientation which incorporates energy conservation considerations.

Various modern building design methods are used to reduce residential energy consumption and are based on established techniques. These methods can be categorized in three ways:

- a. Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:

- location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
 - use of “thermal mass,” earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
 - use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
 - location of openings and the use of ventilating devices that take advantage of natural air flow (particularly cool evening breezes);
 - use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter; and
 - zone heating and cooling systems, which reduce heating and cooling in the unused areas of a home.
- b. Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
- north-south orientation of the long axis of a dwelling;
 - minimizing the southern and western exposure of exterior surfaces; and
 - location of dwellings to take advantage of natural air circulation and evening breezes.
- c. Use of landscaping features to moderate interior temperatures. Such techniques include:
- use of deciduous shade trees and other plants to protect the home;
 - use of natural or artificial flowing water; and
 - use of trees and hedges as windbreaks.

In addition to natural techniques, a number of modern methods of energy conservation have been developed or advanced during the present century. These include:

- use of solar energy to heat water;
- use of radiant barriers on roofs to keep attics cool;
- use of solar panels and other devices to generate electricity;
- high efficiency coating on windows to repel summer heat and trap winter warmth;
- weather-stripping and other insulation to reduce heat gain and loss;
- use of natural gas for dryers, stovetops and ranges;
- use of energy efficient home appliances; and
- use of low-flow showerheads and faucet aerators to reduce hot water use.

Natural space heating can be substantially increased through the proper location of windows and thermal mass. Use of solar panels can generate 1,000 watts of electricity on a sunny day. This can constitute more than enough power for daily residential operations.

2. California Building Code Standards for Energy Efficiency

The California Energy Code (CEC) (a.k.a. California Code of Regulations, Title 24, Part 6) is part of the California Building Code (Title 24). It applies to all occupancies that applied for a building permit on or after October 1, 2010, and remains in effect until the next edition is complete and adopted. The CEC covers the following topics:

- Requirements for the manufacturing, construction, and installation of systems, equipment, and building components.
- Mandatory requirements for space-conditioning and service water-heating systems and equipment.
- Mandatory requirements for lighting systems and equipment for nonresidential, high-rise residential, and hotel/motel occupancies.
- Performance for prescriptive compliance approaches in non-residential, residential high-rise, and hotel/motel occupancies
- Additions, alterations, and repairs in non-residential, residential high-rise, and hotel/motel occupancies
- Mandatory features and devices in low-rise residential buildings
- Performance and prescriptive compliance approaches for residential buildings
- Additions and alterations in existing low-rise residential buildings

3. Local Policies that Promote Energy Efficiency

National City Municipal Code

The following policy is the only energy efficiency-related policy in the Municipal Code other than those found in the Building Codes and Land Use Code.

15.34.010 Purpose. It is the purpose of this chapter to provide alternative building regulations for the rehabilitation, preservation, restoration (including related reconstruction) or relocation of buildings or structures designated as historic buildings. Such alternative building regulations are intended to facilitate the restoration or change of occupancy so as to preserve their original or restored architectural elements and features, to encourage energy conservation and cost-effective approach to preservation, and to provide for the safety of the building occupants. (Ord. 1915 § 2 (part), 1987)

National City General Plan

The Conservation and Sustainability Element of the General Plan contains policies related to energy conservation in residential development.

- Policy CS-7.1: Promote the use of green building practices in new and existing development to maximize energy efficiency and conservation.
- Policy CS-7.2: Encourage the use of building placement, design and construction techniques that minimize energy consumption.
- Policy CS-7.3: Consistent with the California Public Utilities Commission's California Long Term Energy Efficiency Strategic Plan, strive to achieve zero net energy use for new residential development by 2020 and zero net energy use for new commercial development by 2030.

- Policy CS-7.5: Promote availability of a variety of tools and services for implementing energy conservation and renewable energy generation, including financing districts, energy auditing, and energy efficiency retrofit services to all residents and business owners.
- Policy CS-7.6: Promote the use of cool roofs, green roofs, south-facing roofs, solar panels, solar hot-water heaters, and other green energy sources in conjunction with new development and retrofits to existing structures.

National City Land Use Code

The Land Use Code allows renewable energy infrastructure in all residential and mixed-use zones. Renewable energy infrastructure is equipment used to generate electricity or heat from renewable or low-carbon sources. Renewable energy infrastructure includes, but may not be limited to, solar power, wind power, electric vehicle charging stations, and similar facilities and devices.

- Section 18.30.210 Small Wind Energy Systems: The intent of the section is to allow for the limited use of wind turbines or windmills throughout the city for the purpose of small scale generation of electricity to serve the needs of a home, institutional or open space land use, or business.
- Section 18.30.300 Solar Energy Systems: Solar collectors are permitted outright as an accessory use to any principal use subject to the following standards.

National City Climate Action Plan

The City has adopted a Climate Action Plan (CAP) to address climate change at a local level. The CAP addresses the major sources of greenhouse gas emissions in the City and sets forth a detailed and long-term strategy. Implementation measures address the reduction of energy consumption through conservation, use of energy-efficient technologies and use of renewable energy sources.

National City Energy Roadmap

The City partnered with SANDAG to develop an energy management plan, or “Energy Roadmap,” which provides a framework for the City to identify ways to save energy in government operations and in the community, resulting in cost savings and benefits to the environment. The plan includes wide-ranging, cost-effective opportunities to save electricity, natural gas, and fuel within City operations as well as through community-targeted policies.

South Bay Energy Action Collaborative

The City has partnered with other south bay cities to form the South Bay Energy Action Collaborative (SoBEAC) to leverage the subregion’s unique resources and relationships to promote energy efficiency in South Bay communities. It is a joint effort between the Cities of Chula Vista, National City, Imperial Beach, and Coronado, with funding support through the City

of Chula Vista and SANDAG's Local Government Partnerships with San Diego Gas & Electric and the California Public Utilities Commission. The program enables the City to implement some of the energy efficiency opportunities outlined in the CAP, the Energy Roadmap, and other local initiatives.

4. State Energy Conservation Programs

Low Income Home Energy Assistance Program

The California Department of Community Services and Development is partnered with a network of local community service agencies that assist low-income households to administer two energy conservation programs for low income households. These are the Low Income Home Energy Assistance Program (LIHEAP) and the Weatherization Assistance Program (WAP). LIHEAP provides financial assistance to low-income households to offset the costs of heating and/or cooling their residences. WAP provides free installation and weatherization measures that increase the energy efficiency of residences occupied by low-income persons.

California Solar Initiative

The California Public Utilities Commission provides incentives to businesses, nonprofit organizations, public agencies, and homeowners to help lower their energy costs, reduce their reliance on fossil fuel-fed power plants, and create a sustainable energy future through the use of solar technology. This program funds both solar photovoltaic (PV), as well as solar thermal generating technologies.

- **California Solar Initiative (CSI) – Solar Photovoltaic**
The CSI-PV program administered by the California Center for Sustainable Energy offers incentives to San Diego Gas & Electric customers for installing solar photovoltaic systems on residential buildings. The program is designed to cover approximately 13 percent of the cost for a residential solar energy system.
- **California Solar Initiative (CSI) - Thermal-Solar Water Heating**
The CSI-Thermal program administered by the California Center for Sustainable Energy offers cash rebates to San Diego Gas and Electric customers for installing solar water heating systems on single- and multi-family homes.
- **Multifamily Affordable Solar Homes (MASH)**
The MASH program provides incentives to offset the project costs of installing photovoltaic systems on multifamily affordable housing buildings. The program is administered by the California Center for Sustainable Energy.
- **Single-family Affordable Solar Homes (SASH)**
The SASH program provides low income families with free or low-cost solar photovoltaic systems, which significantly reduces household energy expenses and allows families to direct those savings toward other basic needs. The program is administered by GRID Alternatives, which is the primary system installer. GRID Alternatives also provides education and access to energy efficiency programs to help reduce household energy consumption and expenses.

5. SDGE Residential Energy Conservation Programs

- **California Advanced Homes Program**
The California Advanced Homes Program highlights best practices in energy efficiency, green building and sustainability, and offers financial incentives and to help builders and architects create environmentally friendly, energy-efficient communities for potential new home buyers. In addition, homebuilders can qualify for a 10% ENERGY STAR New Homes Program Bonus for ENERGY STAR Homes that meet all EPA requirements.
- **Residential Energy Standards Training**
SDGE offers seminars on technologies that result in greater energy efficiency and can reduce the cost of complying with State energy standards. The training program is marketed to architects, designers, builders, energy consultants, engineers, HVAC contractors, building department inspectors, and plan checkers.
- **Lighting Turn-In Program**
SDGE's Lighting Turn-In Program replaces resident's incandescent bulbs with more energy-efficient compact fluorescent bulbs (CFLs) for free. Residents can access the program via community events that are held throughout SDGE's service area and coordinated through an extensive network of community organizations and government agencies.
- **Energy Efficiency Rebates**
SDGE offers rebates for single-family and multi-family dwelling unit residents for certain improvements in their units that lead to greater energy efficiency. These improvements include the purchase and installation of energy efficient appliances and the replacement of old light bulbs with Energy Star energy efficient light bulbs.
- **Sustainable Communities Program**
This program promotes green building design practices in SDGE's service area and provides incentives for qualified projects that greatly exceed the California Energy Efficiency Standards and obtain LEED® certification.
- **Energy Savings Assistance Program**
This program provides special assistance to low-income families to help lower their monthly utility costs, regardless of whether the family rents or owns. The program may provide free energy efficient lighting, door and window repair, insulation and weather-stripping, and replacement microwaves, water heaters, refrigerators, and high-efficiency washers. Eligibility is determined based on income and household size.
- **Energy Upgrade California**
This program promotes whole house energy efficiency upgrades and retrofits to reduce home energy use and provide a more stable and comfortable home climate. This program offers homeowners incentives for upgrades and also offers energy efficiency training to contractors on using the latest technologies to help the homeowner save energy and get the most efficient upgrades.

Chapter 5

Program Accomplishments

In accordance with Government Code Section 65588(a), the Housing Element must be reviewed as frequently as appropriate to evaluate: 1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the State housing goal; 2) the effectiveness of the Housing Element in attainment of the community's housing goals and objectives; and 3) the progress of the City in implementation of the Housing Element.

This chapter documents the City's achievements under the actions and objectives of the 2005-2010 Housing Element. Based on the evaluation of program accomplishments, this chapter contains recommendations for program retention, revision, deletion, or addition to address current and projected needs and State requirements for the 2013-2020 planning period.

Table 5-1 summarizes the quantified objectives and accomplishments under the previous Housing Element programs. This chapter lists the previous Housing Element programs and provides a detailed description of the accomplishments to date.

Table 5-1
Summary of Quantified Objectives

	Objectives 2005-2009	Accomplishments Since 2005
Units Constructed / Acquired		
Extremely Low Income	9	74
Very Low Income	9	
Low Income	39	57
Moderate Income	60	170
Above Moderate Income	500	547
Units Repaired / Painted / Rehabilitated		
Owner Home Improvement	125	255
Acquisition & Rehabilitation	100	36
Rental Rehabilitation	50	36
Owner Rehabilitation	610	255
Christmas in July	75	54
Lead Hazard Control	600	126
Healthy Homes Demonstration Program	165	198
Units Inspected / Code Enforcement		
Land Use/Comm. Conservation	13,000	7,491
Bldg. & Safety/Uninhabitable Bldg.	500	
Housing Code	2,500	
Housing Inspections	4,000	
Healthy Homes Demonstration Program	480	198
Weatherization	35	300
Housing Units to be Conserved	614	614
Rental Assistance (Section 8)	1,180	2,034

The following is a summary of the progress of the 2005-2010 Housing Element programs, a brief description of each of the programs, an identification of the objectives and ongoing implementation of these programs, and the funding source.

1. Rental Unit Rehabilitation Program

Program Description: The CDC offers favorable rehabilitation loans (usually at six percent interest for a 15-year term) for owners of rental housing with up to four units to make necessary improvements in return for a deed restriction to maintain as affordable housing units. Owners are required to provide 15 to 55 year affordability depending on the funding source and loan granted. Rehabilitation loans are limited to rental properties occupied by households earning 80 percent or less of the San Diego County median family income and focus on health and safety and energy efficiency repairs and improvements.

Five-Year Objectives: Provide assistance to rehabilitate 50 rental units over the five-year period

Responsible Agency: Community Development Commission

Funding Source: HOME/20 percent set aside

Evaluation: 36 rental units have been rehabilitated since 2009. More than 570 additional units are expected to be rehabilitated from 2013 through 2017. Future funding is expected from tax credits, bonds, and land subsidies.

2. Ownership Housing Rehabilitation

Housing Rehabilitation

Program Description: The Housing Rehabilitation Program provides loans and rebates to income-qualified households to correct health and safety code violations, increase energy efficiency, and make other essential repairs. Typical repairs include: roof repair or replacement, electrical work, plumbing or structural repairs, room additions to lessen overcrowding, window repair or replacement, weatherization improvements, handicapped access improvements, and floor covering repair or replacement. The City is currently working on guidelines. The Program is available to households earning 80 percent or less of the San Diego County median family income and has the following components: Zero Percent Interest Deferred Payment Loans for Basic Home Repairs: Principal-only loans secured by deeds of trust with no interest charged and no payments for at least five years. Specific loan amounts and payment plans are currently being drafted. One program will provide funding support to a community service organization to paint the homes of qualified lower income senior and/or disabled homeowners. The City must determine eligibility of homeowners for the program based on income and the condition of the home. The other program is the "Free Paint Program," which assists low and moderate income households by providing paint at no cost to improve the appearance and condition of their units.

Five-Year Objectives:

Non-Repayable Lead Based Paint Grants: inspect 600 homes

Paint Programs (all): 200 homes

Responsible Agency: Community Development Commission and Building and Safety Department

Funding Source: CDBG

Evaluation: This program was revised and reinstated in 2010. Two units were completed by December 2012, one unit began construction in December of 2012 and three additional units entered the bid stage in December 2012. There are several more potential projects on the current waiting list. Current funding source is the HOME Program, but availability of those funds is projected to be greatly reduced into the future. No stand-alone paint programs were instituted or expect to be instituted into the future. CDBG funding, which was projected to be the funding source for the paint programs, was programmed for city-wide capital needs and direct service programs. CDBG funds are expected to be reduced into the future.

3. Code Enforcement

Program Description: The National City Building and Safety Department will continue to employ housing inspectors to implement the following codes: Land Use and Zoning, Community Appearance and Conservation, Building and Safety, and Housing. The objectives of the Code Enforcement Program are to: Diminish the proliferation of blight, stabilize property values through property maintenance and upkeep, enhance the community image as a safe and desirable place to reside, and eliminate lead hazards especially in residential dwelling units.

Five-Year Objectives: The City will abate approximately 1,300 cases during this planning cycle

Responsible Agency: Building & Safety Department

Funding Sources: General Fund

Evaluation: This program has abated over 250 housing-related code violations annually since 2005.

4. Housing Inspection Program

Program Description: National City's housing inspectors shall identify all rental units and inspect the units for compliance of code regulations. The inspectors shall inspect houses that are being maintained every five years, houses that have had a few violations every three years, and those houses that are poorly maintained every year.

Five-Year Objectives: Inspect approximately 4,000 units, achieving closure in 90 percent of cases

Responsible Agency: Building and Safety Department

Funding Sources: CDBG

Evaluation: This program has inspected over 500 housing units annually since 2005.

5. "Christmas in July" Community Volunteer Program

Program Description: CDC is an annual sponsor of the non-profit volunteer program "Christmas in July" to assist lower income households.

Five-Year Objectives: Support rehabilitation/repair of 75 houses or 15 houses annually

Responsible Agency: Christmas in April (i.e., Christmas in July), National City Community Development Commission, and National City Chamber of Commerce

Funding Sources: HOME funds and private donations

Evaluation: 54 units have been assisted since 2005. This program has been dormant since 2010 and it is not expected to receive funding into the future.

6. Apartment Management

Program Description: The City promotes management-tenant relations by encouraging the hiring of qualified resident managers in all apartment complexes. The Property Conservation and Community Appearance Code require on-site management of complexes of nine or more units.

Five-Year Objectives: Pursue 100 percent enforcement requiring on-site management in complexes of nine or more units

Responsible Agency: Building and Safety Department

Funding Sources: General Fund

Evaluation: Funding and resources have not allowed the implementation of a stand-alone program; however, projects have been inspected through other programs such as Healthy Homes and other housing and code enforcement efforts. Funding and resources are not anticipated to be available to operate this as a stand-alone program; however, the City will continue to enforce as needed and in conjunction with the implementation of other housing programs.

7. Lead Hazard Control Program

Program Description: Approximately 59 percent of City housing stock potentially contains lead paint. Lead based paint is particularly of concern in residential households with children. To

reduce the lead hazards in residential units where children reside, the City continues to work in a coordinated effort with the Metropolitan Area Advisory Committee (MAAC) and the Environmental Health Coalition by providing \$6,000 from Low-Moderate Housing Funds to provide training to staff for the protection and/or removal of lead based paint. The training is provided to staff in a coordinated effort to assist households who will be utilizing the Home Improvement Loan Program, Rental Unit Rehabilitation Program and the Mobile Home Rehabilitation Program. In addition, the City's Building and Safety Department personnel will be trained in identifying lead based paint hazards and to correct deficiencies in rental units under the Code Enforcement Pilot Program.

Five-Year Objectives: 410 units

Responsible Agency: Grants and Housing Department

Funding Sources: HUD, CDC, SDGE, MAAC, EHC

Evaluation: 126 units have been abated since 2005. The program was completed in June of 2008. Lead Hazard Control services have been integrated into the Rental Rehabilitation and Owner Occupied Rehabilitation programs on an as needed basis.

8. Tool Loan Program

Program Description: Continue to lend tools to households that need to repair their homes to correct Code violations but currently lack the tools to do so. The tool lending program also includes training on how to safely use tools for home repairs.

Five-Year Objectives: Lend tools as needed, based on demand

Responsible Agency: Christmas in July, Building and Safety Department

Funding Sources: Grants and donations

Evaluation: The program was not implemented by Christmas in July. Funding is not anticipated to be available for this program in the future.

9. Healthy Homes Demonstration Program

Program Description: In targeted neighborhoods, including West side, Bay side, El Pueblo, Civic Center, Central City, Olivewood, Sweetwater, and Summercrest, inspect older deteriorating housing units where low income children reside to assess any existing health and safety hazards. Repair/rehabilitate the homes with children using grant funds.

Three-Year Objectives: Inspect 480 homes, repair/rehab 165 homes

Responsible Agency: Building and Safety Department

Funding Sources: HUD, EHC, American Lung Association, Christmas in July, Fire Dept., MAAC, San Diego Burn Institute, Grants and Housing Department

Evaluation: 416 units were inspected and 198 units received health and safety code repairs. The program was funded through a competitive grant from HUD and closed out in 2010. Future funding is uncertain.

10. MAAC/SDGE Weatherproofing Program

Program Description: Continue to partner with San Diego Gas and Electric (SDGE) and the Metropolitan Area Advisory Committee (MAAC) to financially assist low income households in weatherproofing their homes to improve energy efficiency.

Five-Year Objectives: Assist 35 households in weatherproofing their homes

Responsible Agency: Building and Safety Department

Funding Sources: HUD Grant

Evaluation: ARRA funding from the federal government provided a direct boost of funds for the program, but that source of funds has been expensed. Over 300 households have been assisted since 2005. MAAC Project estimates that five units per month are completed in National City.

11. Preserve Affordable Units at Risk of Converting to Market Rate

Program Description: Three federally assisted housing projects in National City are at risk of converting to market rate housing over the next five years. A total of 614 units in the Granger Apartments, Inter City Manor, and Plaza Manor are deed-restricted to remain as affordable housing and maintain Section 8 contracts with HUD. Potential phasing out of Section 8 vouchers for rental units in these projects may trigger their conversion to market rate housing. In early 2005, the owners of Granger Apartments notified residents and the CDC of their intent to pay off HUD loans and convert the units to market rate. This plan has been delayed indefinitely. These owners may start the process again, and the owners of Inter City Manor and Plaza Manor may attempt to start this process as well. Detailed analysis of the potential conversion of these projects into market rate housing is provided in Chapter 2, Section E of the Housing Element. National City will implement the following programs on an ongoing basis to preserve its affordable housing stock.

- a. Monitor Units At-Risk - Monitor the status of Granger Apartments, Inter City Manor, and Plaza Manor since they may lose their Section 8 subsidies due to discontinuation of the program at the federal level.
- b. Work with Potential Purchasers - Establish contact with public and nonprofit agencies interested in purchasing and/or managing units to inform them of the status of the three at-risk projects. Where feasible, provide technical assistance to these organizations with respect to financing.
- c. Tenant Education – California Government Code Section 65863.10(b)1 requires property owners give a 12-month notice of their intent to opt out of low income use

restrictions. The City will work with tenants of at-risk units and provide them with information regarding Section 8 rent subsidies and other affordable housing opportunities in the City.

d. Assist Tenants of Assisted Units to Obtain Priority Status on Section 8 Waiting List - CDC administers its own Section 8 voucher and certificate programs. The City will assist tenants of at-risk housing units to obtain priority status if there is a conversion to market rate and if tenants' income and housing costs meet eligibility requirements.

Five-Year Objectives: Conserve the affordability of 614 rental housing units at risk of converting to market rate housing by:

- Monitoring the status of Granger Apartments, Inter City Manor, and Plaza Manor;
- Identifying nonprofit organizations as potential purchasers/managers of at-risk housing units;
- Exploring funding sources available to preserve the affordability of at risk projects, or to construct replacement units; and/or
- Assisting tenants to apply for priority status on the Section 8 voucher/certificate programs should a conversion takes place

Responsible Agency: Community Development Commission

Funding Sources: Section 8 vouchers and certificates.

Evaluation: The program assisted 79 families with priority status on the Section 8 Housing Voucher Program when the owner chose to convert to market rate. The City will continue to monitor units at risk of converting to market-rate.

12. Housing Choice Voucher (Section 8) Rental Assistance Program

Program Description: The Section 8 rental assistance program extends rental subsidies to extremely low- and very low-income families that typically spend more than 30 percent of their income on housing expenses. The subsidy represents the difference between 30 percent of the monthly income and the actual housing costs (up to a maximum payment standard based on local fair market rents). Two types of Section 8 rental assistance programs are used in the City-tenant-based and project-based.

- a. Tenant-Based Section 8 Assistance - This assistance is issued to the recipients as vouchers, which allows tenants to locate their own housing and rent units beyond the federally determined fair market rent in an area, provided that the tenants pay the extra increment.
- b. Project-Based Section 8 Assistance - This assistance guarantees payment to the owner of properties when Section 8 eligible households live in the units.

A total of 300 units at Morgan-Kimball Towers in National City maintain project-based Section 8 contracts with HUD. In addition, 1,044 households are assisted with tenant-based Section 8 assistance.

Five-Year Objectives: Continue to provide 300 units of Section 8 project-based affordable housing at Morgan-Kimball Towers, maintain the level of tenant-based Section 8 assistance and continue tenant-based assistance to approximately 1,044 households

Responsible Agency: Community Development Commission

Funding Sources: Section 8 and rents

Evaluation: 911 households continued to receive project-based Section 8 assistance and 1,123 households continued to receive tenant-based Section 8 assistance.

13. Reasonable Accommodations for Persons with Disabilities

Program Description: Adopt a formal procedure for processing requests for reasonable accommodations for persons with disabilities. This procedure will ensure that persons with disabilities or their representative may apply for exceptions to zoning or building standards, or use acceptable alternative methods of compliance, that allow persons with disabilities to modify their homes in the most cost effective manner possible to meet their accessibility needs. The City will notify persons with disabilities or their representatives of the City's procedures for reasonable accommodations through an informational brochure available at the City's Building and Safety Department counter.

Five-Year Objectives: Adopt procedure within one year of certification of Housing Element

Responsible Agency: Building and Safety Department

Funding Sources: General Plan

Evaluation: The City offers a formal procedure for processing requests for reasonable accommodations for persons with disabilities.

14. Flexible Development Standards in Selected Neighborhoods

Program Description: Study the Land Use Code and existing land uses in the City to determine which neighborhoods would be appropriate for flexible development standards (parking, height, set-back and yard requirements, etc.). The City will revise the Land Use Code to specify standards that could be modified to promote infill and re-use of underutilized properties in these neighborhoods on a case-by-case basis. The objective of the study will be to identify the most important regulatory barriers to infill and re-use and to create incentives to overcome those barriers.

Five-Year Objectives: Allow flexibility in certain neighborhoods to facilitate the development of quality housing and improve the character of the neighborhoods

Responsible Agency: Planning Department

Funding Sources: General Plan

Evaluation: In 2011, the City adopted a comprehensive update of the Land Use (Zoning) Code, which created new mixed-use zones, higher density residential zones, less restrictive development standards, and reduced regulatory processes to facilitate and encourage infill development, re-use, and redevelopment.

15. Relocation of Displaced Tenants

Program Description: Partner with the Housing Authority, nonprofit organizations, and social service agencies to assist tenants who have been displaced from their homes as a result of code enforcement actions find suitable and affordable replacement housing.

Five-Year Objectives: Give high priority in assisting tenant households that are displaced from their homes due to code enforcement issues

Responsible Agency: Building and Safety Department

Funding Sources: CDBG

Evaluation: The City continues to prioritize the assistance of tenant households that are displaced due to code enforcement issues. No tenant households have been displacement due to code enforcement issues since 2005.

16. Housing Stock Condition

Program Description: Within 12 months of adoption of the Housing Element, the City will conduct a sample survey of housing conditions to accurately estimate housing rehabilitation and replacement needs. The survey will be updated as part of each future housing element update. The survey will focus on areas with known housing problems (based on Code enforcement, redevelopment, or other ongoing City activities).

Five-Year Objectives: Estimate the number of dwelling units in need of repair or replacement to focus housing rehabilitation and replacement efforts toward those areas in highest need

Responsible Agency: Community Development Commission

Funding Sources: Set-Aside funds/General Fund

Evaluation: A survey was conducted in 2010.

17. Clean-up Events

Program Description: Clean-up and beautification events shall be held to allow residents to landscape, plant trees and plants, and paint houses and other buildings. Also, trash pick-up days will be held where the City will place dumpsters at various locations to allow residents to discard items cluttering their houses and yards.

Five-Year Objectives: 20 events

Responsible Agency: Building and Safety Department

Funding Sources: Christmas in July, CDC, and General Fund

Evaluation: Depending on funding availability, several events have been held annually since 2005.

18. Implement Specific Plans

Program Description: The City will continue to explore opportunities within the Downtown and Westside (Old Town) Specific Plans for achieving affordable housing goals within the 2005-2010 planning cycle.

Five-Year Objectives: Fulfill RHNA goals for National City by implementing the Downtown and Westside (Old Town) Specific Plans to accommodate the production of affordable housing

Responsible Agency: Community Development Commission

Funding Sources: Tax Increment Funds

Evaluation: 300 units have been constructed since 2005, 157 units are under construction, and 201 units are entitled.

19. Provide Residential Development Informational Material to Developers

Program Description: Prepare and update informational materials regarding residential development, including the potential for residential development in commercial areas, flexible development standards, design guidelines, and the City's Density Bonus ordinance. Maintain the materials as handouts at the public counter.

Five-Year Objectives: Maintaining, enhance and create informational material regarding residential development to developers on an ongoing and as-needed basis

Responsible Agency: Planning Department

Funding Sources: General Fund

Evaluation: The Planning Division updates and maintains informational materials on an ongoing basis as standards, guidelines, and ordinances are amended or adopted.

20. GIS Database

Program Description: To facilitate housing development and improvements, the City will maintain its GIS database, providing specific parcel information for market infill housing development to prospective developers. The GIS database will provide specific information to developers regarding land use, zoning, development potential, site constraints, and infrastructure. The Community Development Commission (CDC) will continue to maintain an inventory of underutilized land in the redevelopment area and to inform developers of infill opportunities.

Five-Year Objectives: Maintain and keep the GIS database current in order to provide specific development information to market infill housing development to interested developers

Responsible Agency: Planning Department

Funding Sources: General Fund

Evaluation: The Planning Division updates and maintains its GIS database on an ongoing basis as parcel and project data changes.

21. Community Housing Development Organizations (CHDOs)

Program Description: Continue to fund Community Housing Development Organizations (CHDOs) such as Habitat for Humanity in order to assist them in acquiring, developing, and/or rehabilitating affordable housing units for lower income households.

Five-Year Objectives: Identify and provide funding to CHDOs in order to pursue additional affordable housing projects. Provide funding to support CHDOs in building administrative capacity.

Responsible Agency: Community Development Commission

Funding Sources: HOME funds

Evaluation: Annual funding has been provided to up to three CHDOs since 2005.

22. New Construction of Affordable Housing

Program Description: CDC staff will actively engage in discussions with for-profit and non-profit housing developers to construct new affordable housing units and provide notice about homeownership opportunities for lower and moderate income households throughout the City. CDC will provide information, assist with site identification, site assembly, entitlement processing, and provide financial assistance, and solicit proposals from for-profit and non-profit housing developers such as Habitat for Humanity, TELACU, MAAC and Southern California Housing Association.

Five-Year Objectives: Assist in the production of at least 117 new affordable housing units between 2005 and 2010, including nine extremely low income units, nine very low income units, 39 low income units, and 60 moderate income units. These minimum objectives reflect the City's remaining regional housing allocation for these income groups with the addition of the extremely low income category to meet new State law [§65583(a)(1)].

Responsible Agency: Community Development Commission

Funding Sources: Redevelopment Set-Aside and HOME funds

Evaluation: Assistance was provided in the production of 105 affordable housing units during the 2005-2010 planning period.

23. Promote Assistance Programs for Construction of Affordable Housing

Program Description: The City will promote available private, state, and federal homebuyer assistance programs to the public by providing information at City Hall, other public locations, and on the City's website. The City will develop an annual outreach program that will be targeted to potential developers or individuals of available housing programs available in the City or through State and Federal programs.

Five-Year Objectives: Annually conduct an outreach program to the development community to ensure awareness of available housing programs.

Responsible Agency: Housing Department and Community Development Commission

Funding Sources: General Fund

Evaluation: As affordable housing funds are identified for allocation, staff has outreached to potential developers or individuals by preparing and releasing requests for proposals (RFP) or qualifications (RFQ).

24. Update Density Bonus and Second Unit Provisions of the Land Use Code

Program Description: The City will amend Chapter 18.142 of the Land Use Code to update density bonus language and add second unit provisions that achieve consistency with state law. The City will publicize the density bonus and second unit programs and related incentives on the Planning Department website and through informational brochures.

Five-Year Objectives: Comply with State law on density bonuses.

Responsible Agency: Planning Department

Funding Sources: General Fund

Evaluation: The City adopted an updated density bonus ordinance consistent with state law in 2009. The City adopted second unit provisions consistent with state law in 2011.

25. Communicate Production Priorities to Prospective Developers

Program Description: The Planning staff will identify and encourage opportunities for mixed use development and other priorities of the Housing Element during pre-application discussions.

Five-Year Objectives: Specific actions over the next five years may include:

- National City Facts to be updated every year
- Prepare reports of building activity when requested by developers
- Regularly purchase Assessor parcel data that is integrated into City GIS system for vacant properties
- Presentations to Chamber of Commerce, neighborhood councils, port tenants, business improvement districts, etc.
- Regularly participate in meetings of local planning, developer, and business organizations

Responsible Agency: Planning Department

Funding Sources: General Fund

Evaluation: The Planning Division updates NC facts annually, updates the GIS database periodically as needed, makes presentations and attends meetings on housing policy as needed, and provides information on potential development opportunities related to the City's housing policies as part of the pre-application process with the development community.

26. Implementation of Housing Element Annual Report

Program Description: The City will prepare an annual report to chart progress in meeting its Housing Element goals and objectives. The report will account for the net number of affordable housing units added in the reporting year. The report will provide a basis for monitoring residential development, development capacity, and ability to provide facilities and services in a timely manner.

Five-Year Objectives: The City will submit annual Housing Element Report to the California Department of Housing and Community Development to ensure local emphasis in meeting the goals of the Housing Element and propose policy changes to correct non-achievement, if necessary

Responsible Agency: Planning Department and Community Development Commission

Funding Sources: General Fund

Evaluation: The Planning Division continues to submit annual reports to HCD pursuant to statute.

27. Implementation of Design Guidelines

Program Description: The City has adopted Design Guidelines to facilitate quality future development. The City will conduct pre-application meetings with developers to explain the Design Guidelines and apprise developers of the City's interest in encouraging higher quality development and improved design in construction.

Five-Year Objectives: Improve quality of design in construction through continued implementation of the Design Guidelines

Responsible Agency: Planning Department

Funding Sources: General Fund

Evaluation: The Planning Division explains and applies the adopted Design Guidelines during the pre-development and development review process as it works with the development community.

28. Initiate an Amendment of the Land Use Code for Multi-Family Residential Development

Program Description: Initiate an Amendment of the City Land Use Code to facilitate multi-family development by removing language requiring discretionary permits (i.e. Planned Development Permit, Conditional Use Permit) for multi-family development applications and to allow administrative review processing for multi-family development applications.

Five-Year Objectives: Adopt an amendment of the Land Use Code to allow for administrative review of multi-family development applications.

Responsible Agency: Planning Department

Funding Sources: General Fund

Evaluation: The City amended the Land Use Code in June of 2011 to allow multi-family residential without discretionary review.

29. Initiate an Amendment of the Land Use Code to Allow Homeless Shelters, Emergency Shelters, and Transitional Housing

Program Description: Initiate an Amendment of the City Land Use Code to identify at least one zone, including the Institutional Civic (IC), Institutional Professional (IP) and/or the Light Manufacturing (LM) zone(s), to accommodate special housing needs, such as shelters for homeless by permitting emergency shelters without a Conditional Use Permit and to allow administrative review processing. The City will ensure that permit processing and development

and management standards are objective and encourage and facilitate the development of, or conversion to, emergency shelters. To facilitate the location of these types of housing, the City may consider adopting criteria to address the following: hours of operation; external lighting and noise; provision for security; measures to avoid queues of individuals outside of the proposed facility; proximity to public transit; supportive service; compliance with county and state health and safety requirements for food, medical, and other supportive services on-site; and management issues. The city will also amend the Land Use Code to treat transitional and supportive housing as a residential use of property and will subject these uses to the same restrictions as are applied to other residential dwellings of the same type in the same zone.

Five-Year Objectives: Adopt an amendment of the Land Use Code to allow for administrative review of emergency shelters and to treat transitional housing similarly to other residential dwellings.

Responsible Agency: Planning Department

Funding Sources: General Fund

Evaluation: The City amended the Land Use Code in June of 2011 pursuant to statute to allow emergency shelters in the Light Industrial zone without discretionary review and to treat transitional and supportive housing as residential uses in all residential and mixed-use zones.

30. Compliance with Fair Housing Requirements of Community Development Block Grant (CDBG) and HOME Programs

Program Description: The City prepared an Analysis of Impediments (AI) to Fair Housing Choice in conjunction with the 2004/05 update of the City's Consolidated Plan. As part of federal requirements for participation in the CDBG and HOME programs, the City must take actions to address fair housing impediments identified in the AI (see programs 36 and 37).

Five-Year Objectives: Continue to implement actions to address fair housing issues through the CDBG and HOME- funded activities.

Responsible Agency: Grants and Housing Department

Funding Sources: CDBG

Evaluation: The City develops actions annually to be undertaken to address fair housing impediments identified in the AI as part of the annual Consolidated Action Plan process

31. Continue Cooperation and Support of Fair Housing Counseling and Enforcement Organizations

Program Description: The City contracts with the Fair Housing Council of San Diego (FHCSO) to perform investigation, reporting, monitoring, tenant counseling, and landlord training on fair housing law. Discrimination allegations are referred to the FHCSO for investigation. The contract authorizes the FHCSO to present training sessions for local apartment owners and

managers on fair housing practices. General tenant/landlord education, mediation, and counseling are also provided by the FHCS D. The FHCS D provides educational programs for tenants and managers, provides counseling for tenants, and mediates disputes.

Five-Year Objectives: Continue to implement open, fair housing practices and sufficient resources are made available to assure informed housing consumers and suppliers.

Responsible Agency: Grants and Housing Department, FHCS D

Funding Sources: CDBG and Section 8 funds

Evaluation: The City annually evaluates the services provided by the fair housing counseling and enforcement organizations to ensure services are provided, and revise contracts where appropriate

32. Fair Housing Training

Program Description: When any project of 10 units or more is developed, the City will inform the Fair Housing Council of San Diego of the new project. The City will require the property owner to receive fair housing training for staff who is engaged in the sale, rental, or lease of housing. Training through the Fair Housing Council shall be subsidized by the City to encourage property owners to participate.

Five-Year Objectives: In new projects with 10 units or more require the training of staff in Fair Housing administration.

Responsible Agency: Grants and Housing Department and FHCS D

Funding Sources: CDBG and Section 8 funds

Evaluation: The City informs the Fair Housing Council of San Diego when any project of 10 units or more is developed.

33. Update Land Use Code

Program Description: Remove the definition of "family" from the City Land Use Code.

Five-Year Objectives: Remove definition of "family" from zoning code.

Responsible Agency: Planning Department

Funding Sources: General Fund

Evaluation: The City amended the Land Use Code in June of 2011 to remove the definition of 'family.'

34. State Energy Conservation Standards Achievement

Program Description: Achieve State energy conservation standards for new housing by enforcing existing regulations and standards through the development review process, permitting programs, and enforcement programs.

Five-Year Objectives: Achieve State energy conservation standards for housing

Responsible Agency: Building and Safety Department

Funding Sources: General Fund

Evaluation: The Building Division continues to apply State energy conservation standards as part of the building permit application review and enforcement process.

35. Incentives for Energy Efficient Development

Program Description: Develop a series of incentives to encourage developers to build housing close to transit and to build housing with features that facilitate energy conservation, such as solar panels, operable windows, appropriate architectural features (e.g., overhangs, awnings, and trellises), and energy efficient and low water volume appliances. These incentives will be included in the Land Use Code.

Five-Year Objectives: Reduce energy use per capita in new and rehabilitated housing

Responsible Agency: Planning and Building and Safety Department

Funding Sources: General Fund

Evaluation: The City amended the Land Use Code in June of 2011 to encourage transit-oriented development by creating higher density and intensity in mixed-use zones near transit and activity centers, and to facilitate energy conservation in housing through development standards, design guidelines, and regulatory relief for alternative sources of energy, including solar and wind energy installations.

36. Solar Access Standards

Program Description: Draft and implement solar access standards to be used in the review of new residential units to ensure all new units are designed and configured to allow for the successful installation and effective use of devices that capture and use solar energy. Solar access standards will be incorporated into the City's Design Guidelines.

Five-Year Objectives: Reduce energy use per capita in new housing

Responsible Agency: Planning Department, Building Inspection Department

Funding Sources: General Fund

Evaluation: The City amended the Land Use Code in June of 2011 to encourage and facilitate energy conservation in housing through development standards, design guidelines, and regulatory relief for alternative sources of energy, including solar and wind energy installations.

37. Green Building Program

Program Description: Draft and implement a Green Building Program to encourage the use of green building design standards to ensure all new units are designed and configured to allow for the successful incorporation of green building standards and design guidelines that will decrease global warming. Green Building standards and design guidelines will be incorporated into the City's Design Guidelines.

Five-Year Objectives: Reduce the effects of global warming

Responsible Agency: Planning Department, Building Inspection Department

Funding Sources: General Fund

Evaluation: The City amended the Land Use Code in June of 2011 to encourage and facilitate green building and energy efficiency and conservation through development standards, design guidelines, and regulatory relief for alternative sources of energy, including solar and wind energy installations.

Chapter 6

Housing Plan

The Housing Plan is the centerpiece of the –2013-2020 Housing Element for National City. This chapter states the City's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing. It includes a schedule of actions the City is undertaking or intends to undertake to implement these goals and policies.

This chapter addresses State law requirements and guidelines from the California Department of Housing and Community Development for housing element programs, including:

- Immediate, short-term, and long-term actions.
- Proposed measurable outcomes.
- Definite time frames for implementation.
- Identification of the agencies and officials responsible for implementation.
- Description of the local government commitment to implement the program through a specific action described in adequate detail.
- Identification of specific funding sources to implement the program, if relevant.

The objective of the City's Housing Plan is several-fold:

- Focus new housing development within the Downtown Specific Plan area and other areas with urban infill.
- Continue assisting in the rehabilitation of housing units occupied by low income households.
- Preserve the existing supply of affordable rental housing.
- Expand the supply of affordable for sale and rental housing.

A. Goals and Policies

Goal 1: Maintain and enhance the quality of existing residential neighborhoods.

Policy 1.1: Promote the practice of effective management in all rental housing projects in order to maintain and improve the quality of the City's rental housing.

Policy 1.2: Facilitate property conservation and community enhancement through implementation of Design Guidelines, land use regulations and programs, and State housing law.

Policy 1.3: Improve the conditions of existing housing by continuing to provide assistance for housing rehabilitation and home improvement.

Goal 2: Conserve the affordability of the existing housing stock.

Policy 2.1: Preserve "at-risk" affordable units through monitoring and partnering, working with nonprofits, and exploring funding sources available to preserve the at-risk units. The City's aim is to provide a variety of residential opportunities and to reduce the trend of overpaying for housing.

Goal 3: Increase the availability and affordability of safe and sanitary housing for all income groups, including providing adequate housing for households with special needs, such as the elderly, person with disabilities, large families, single- parent-headed households, and military personnel.

Policy 3.1: Implement existing and new housing assistance programs to meet the City's regional share for working class families.

Policy 3.2: Provide housing opportunities for all income levels.

Policy 3.3: Participate in regional planning strategies to improve housing opportunities for military personnel and their families.

Policy 3.4: Promote a higher rate of homeownership in the City for all income levels.

Policy 3.5: Revitalize neighborhoods by partnering with non-profits to acquire, develop, and rehabilitate housing.

Policy 3.6: Support volunteer efforts to assist with housing repairs for special needs households.

Goal 4: Provide a sufficient number of housing units and range of housing types to meet the current and projected needs of all economic segments of the community.

Policy 4.1: Promote a full range of housing opportunities.

Policy 4.2: Provide an adequate supply of land zoned for residential development to meet the projected housing need. Promote development that provides the optimum benefit to all neighborhoods.

Policy 4.3: Encourage the production of new housing affordable to all income ranges.

Policy 4.4: Facilitate the development of mixed-use residential projects.

Policy 4.5: Implement the City's adopted Design Guidelines in all residential developments to ensure attractive, functional housing is built for residents of all income levels.

Policy 4.6: Support programs that assist in the production of housing for lower income households.

Policy 4.7: Encourage the development of larger sized rental units to reduce overcrowding.

Policy 4.8: Facilitate urban infill development to promote higher rates of homeownership.

Policy 4.9: Implement flexible, form-based development standards in the Downtown Specific Plan area to encourage residential and mixed-use developments.

Policy 4.10: Support flexible development standards to facilitate the development of quality housing and improve the character of neighborhoods.

Policy 4.12: Monitor the Housing Element to ensure goals and objectives are met.

Policy 4.13: Facilitate the development of affordable housing through the Housing Authority of the City of National City (Housing Authority) and the Successor Agency to the Community Development Commission as the National City Redevelopment Agency (Successor Agency).

Policy 4.14: Encourage opportunities for fulfilling some of National City's affordable housing goals in the Westside (Old Town) Specific Plan Area.

Policy 4.15: Emphasize developing affordable housing for families, and direct funding for affordable housing proportionate to the needs of the community.

Goal 5: The City shall promote and implement fair housing practices and equal access to housing opportunities for all income levels.

Policy 5.1: Support fair housing programs.

Policy 5.2: Implement the Community Development Block Grant (CDBG) and HOME (i.e. Home Investment Partnership Program) programs for fair housing.

Policy 5.3: Inform the local citizenry of fair housing for low income properties.

Policy 5.4: Promote available City, state, and federal housing programs through outreach programs to the development community.

Goal 6: Enhance housing affordability through energy conservation techniques and design.

Policy 6.1: Use the planning and development review processes to facilitate energy conservation.

Policy 6.2: Encourage solar access for new residential development.

Policy 6.3: Promote the use of operable windows, appropriate architectural element (e.g., overhangs, awnings and trellises) and energy efficient appliances where feasible.

Policy 6.4: Promote the use of energy efficient green building techniques that will reduce the effects of global warming.

B. Housing Programs

The goals and policies contained in the Housing Element address the City's identified housing needs and are implemented through a series of housing programs. The housing programs in this section define specific actions the City will take to achieve specific goals and policies.

1. Rental Rehabilitation Program: Loans focused on health and safety and energy efficiency repairs and improvements for owners of rental housing in return for a deed restriction to maintain as affordable housing for low- or moderate-income households for a period of time depending on the funding source and loan.

Objective: Rehabilitate an average of 10 units per year.

Responsibility: Housing Authority.

Funding: Tax credits; bonds; land subsidies.

Schedule: Rehabilitate an average of ten units per year for a total of 80 units during the eight-year planning cycle.

2. Ownership Housing Rehabilitation Program: Loans and rebates to low- and moderate-income households to correct health and safety code violations, increase energy efficiency, and make other essential repairs such as: roof repair or replacement, electrical work, plumbing or structural repairs, room additions to lessen overcrowding, window repair or replacement, weatherization improvements, handicapped access improvements, and floor covering repair or replacement.

Objective: Rehabilitate an average of five units per year.

Responsibility: Housing Authority.

Funding: HOME; CDBG.

Schedule: Rehabilitate an average of five units per year for a total of 40 units during the eight-year planning cycle.

3. Code Enforcement Program: Enforcement of Land Use, Community Appearance and Conservation, Building and Safety, and Housing codes to diminish the proliferation of blight, stabilize property values through property maintenance and upkeep, enhance the community image as a safe and desirable place to reside, and eliminate lead hazards especially in residential dwelling units.

Objective: Abate an average of 250 cases per year.

Responsibility: Neighborhood Services Division.

Funding: General Fund.

Schedule: Abate an average of 250 cases per year for a total of 2,000 cases during the eight-year planning cycle.

4. Housing Inspection Program: Inspection of housing for compliance with code regulations.

Objective: Inspect an average of 128 units per year.

Responsibility: Neighborhood Services Division.

Funding Sources: CDBG.

Schedule: Inspect an average of 128 units per year for a total of 1,024 units during the eight-year planning cycle.

5. At-Risk Housing Program: Identification, monitoring, and preservation of housing projects at risk of converting to market rate housing. Three federally assisted housing projects with a total of 795 units are at risk of converting to market rate. Detailed analysis of the potential

conversion of these projects into market rate housing is provided in Chapter 2, Section E. The City will implement the following programs to preserve its affordable housing stock.

- a. Monitor At-Risk Units Annually – Monitor the three federally assisted housing projects that are at risk of converting to market rate.
- b. Work with Potential Purchasers - Establish contact with public and nonprofit agencies interested in purchasing and/or managing units to inform them of the status of the three at-risk projects. Where feasible, provide technical assistance to these organizations with respect to financing.
- c. Tenant Education – California Government Code Section 65863.10(b)1 requires property owners give a 12-month notice of their intent to opt out of low income use restrictions. The City will work with tenants of at-risk units and provide them with information regarding Section 8 rent subsidies and other affordable housing opportunities in the City.
- d. Identify funding sources to preserve affordability or construct replacement units.
- e. Assist Tenants of Assisted Units to Obtain Priority Status on Section 8 Waiting List - CDC administers its own Section 8 voucher and certificate programs. The City will assist tenants of at-risk housing units to obtain priority status if there is a conversion to market rate and if tenants' income and housing costs meet eligibility requirements.

Objective: Conserve the affordability of 795 housing units at risk of converting to market rate.

Responsibility: Housing Authority

Funding: Section 8 vouchers and certificates.

Schedule: Monitor status of at-risk units annually during the eight-year planning cycle.

6. Housing Choice Voucher (Section 8) Rental Assistance Program: Rental subsidies to low-income households that would otherwise spend more than 30 percent of gross income on housing expenses. The subsidy represents the difference between 30 percent of household monthly income and housing costs (maximum payment based on fair market rents).

- Tenant-Based - Vouchers issued to eligible households that locate their own housing.
- Project-Based - Guaranteed payment to owners that rent to eligible households.

Objective: Maintain 911 units of project-based housing and 1,123 tenant-based vouchers.

Responsibility: Housing Authority.

Funding: Section 8; rents.

Schedule: Monitor annually during the eight-year planning cycle.

7. Tenant Relocation Program: Partnerships with nonprofit organizations and social service agencies to assist tenants displaced as a result of code enforcement actions to find suitable and affordable replacement housing.

Objective: Relocate any tenants displaced due to code enforcement.

Responsibility: Housing Authority

Funding Sources: CDBG

Schedule: Continue to offer the program during the eight-year planning cycle.

8. Housing Stock Conditions Program: Sample survey of housing conditions to estimate rehabilitation and replacement needs with focus on areas with known housing problems.

Objective: Estimate of the number of dwelling units in need of repair or replacement.

Responsibility: Housing Authority

Funding: General Fund

Schedule: Conduct survey annually during the eight-year planning cycle.

9. Clean-Up Events Program: Residential clean-up and beautification events including landscaping, painting, trash removal, and yard clean-up.

Objective: Conduct an average of four events per year.

Responsibility: Housing Authority.

Funding: General Fund.

Schedule: Conduct an average of four events annually for a total of 32 events during the eight-year planning cycle.

10. Developer Information Program: The preparation and maintenance of informational materials regarding residential development, including the specific plans, mixed-use zones, development standards, design guidelines, and density bonus provisions.

Objective: Update and maintain informational materials as policies, standards, guidelines, and ordinances are amended or adopted.

Responsibility: Planning Division.

Funding: General Fund.

Schedule: Update as policies, standards, guidelines, and ordinances are amended or adopted during the eight-year planning cycle.

11. GIS Database Program: Maintenance of Geographic Information System(GIS) database to provide current parcel information, including land use, zoning, development potential, site constraints, infrastructure, and an inventory of vacant and under-developed sites.

Objective: Update database as new information becomes available in a compatible format.

Responsibility: Planning Division.

Funding: General Fund.

Schedule: Monitor data sources and update upon availability during the eight-year planning cycle.

12. Community Housing Development Organizations Program: Funding of CHDOs to assist in acquisition, development, and/or rehabilitation of affordable housing for lower-income households.

Objectives: Identify and fund CHDOs to pursue affordable housing projects and programs.

Responsibility: Housing Authority.

Funding :HOME.

Schedule: Conduct outreach annually as part of the budget process and as funding sources become available during the eight-year planning cycle.

13. New Construction Program: Identification and solicitation of housing developers to construct affordable units and provision of assistance including consultation, site identification, site assembly, entitlement processing, and financial assistance.

Objective: Production of housing units to meet the RHNA allocation.

Responsibility: Housing Authority.

Funding: LMIHF; HOME.

Schedule: Conduct outreach annually as part of the budget and CIP process and as funding sources become available during the eight-year planning cycle.

14. Construction Assistance Program: Outreach program targeted at housing developers to provide information on available housing programs in the City or through State and Federal programs.

Objective: Development community awareness of available housing programs.

Responsibility: Housing Authority.

Funding: General Fund.

Schedule: Conduct outreach annually as part of the budget and CIP process and as funding sources become available during the eight-year planning cycle.

15. Production Priorities Program: Identify development opportunities, programs, and incentives that implement Housing Element policies during pre-application discussions with developers.

Objectives: Communicate housing policy objectives to prospective developers and encourage and facilitate projects that implement Housing Element policies.

Responsibility: Planning Division.

Funding: General Fund.

Schedule: Ongoing as part of the pre-application and consultation process during the eight-year planning cycle.

16. Housing Element Annual Report: A report of progress in meeting Housing Element goals and objectives including the number of affordable housing units permitted in the reporting year.

Objectives: Submit report to Department of Housing and Community Development prior to the statutory deadline.

Responsibility: Planning Division.

Funding: General Fund.

Schedule: Prepare and submit annually pursuant to statute during the eight-year planning cycle.

17. Design Guidelines Program: Pre-application meetings with developers to explain the Design Guidelines and encourage high quality development and design in construction.

Objectives: Improvement in the quality of design in construction through the implementation of design guidelines.

Responsibility: Planning Division.

Funding: General Fund.

Schedule: Ongoing as part of the pre-application and consultation process during the eight-year planning cycle.

18. Fair Housing Requirements Program: Preparation of an Analysis of Impediments (AI) to Fair Housing Choice in conjunction with the update of the Consolidated Plan, and implementation of actions identified in the AI to comply with federal requirements for participation in the CDBG and HOME programs.

Objectives: Implement actions to address fair housing issues through CDBG and HOME activities.

Responsibility: Housing Authority.

Funding: CDBG.

Schedule: Update AI in conjunction with Consolidated Plan updates and implement on ongoing basis during the eight-year planning cycle.

19. Fair Housing Organizations: Contract with the fair housing organizations to perform investigation, reporting, monitoring, dispute mediation, tenant counseling, landlord and manager training, and education on fair housing law.

Objective: Fair housing practices and informed housing consumers and suppliers.

Responsibility: Housing Authority.

Funding: CDBG; Section 8.

Schedule: Conduct outreach annually as part of the budget and CIP process and as funding sources become available during the eight-year planning cycle.

20. Fair Housing Training Program: Property owner fair housing training of staff engaged in sale, rental, or lease of housing in new projects with 10 or more units.

Objective: In new projects of 10 or more units, training of staff in fair housing administration.

Responsibility: Housing Authority and contracted fair housing organizations.

Funding: CDBG; Section 8.

Schedule: Refer to contracted providers prior to occupancy of new projects during the eight-year planning cycle.

21. State Energy Conservation Program: Enforcement of State energy conservation standards for new housing through the development review process, permitting process, and enforcement programs.

Objectives: Achieve State energy conservation standards for housing.

Responsibility: Building Division.

Funding: General Fund.

Schedule: Conduct on an ongoing basis as part of the development review, permitting, and enforcement processes during the eight-year planning cycle.

22. Community Land Trust (CLT) Program: The establishment of community land trusts to preserve the long-term availability of land for affordable housing using the San Diego Community Land Trust model or similar program.

Objectives: Allow the establishment of community land trusts as needed.

Responsibility: Housing Authority.

Funding: CDBG, HOME, Private.

Schedule: Conduct outreach annually as part of the budget and CIP process and as funding sources become available during the eight-year planning cycle.

23. Extremely-Low Income Housing Program: Encourage and facilitate the development of housing units for households earning 30 percent or less of the area median income (AMI) through outreach to housing developers, identifying funding sources, providing technical assistance, expediting processing, supporting funding applications, prioritizing budget allocations, and applying incentives through the density bonus provisions.

Objectives: Production of 233 units of housing affordable to extremely-low income households.

Responsibility: Housing Authority.

Funding: CDBG, HOME, grants, other sources.

Schedule: Conduct outreach annually as part of the budget and CIP process and as funding sources become available during the eight-year planning cycle.

24. Land Use Code Monitoring Program: As part of the General Plan Annual Progress Report, the City will monitor and report on the progress of the implementation of the Land Use Code through land use and development regulations, standards, and processes in the implementation of the General Plan, including Housing Element policies.

Objectives: Implementation of the General Plan, including Housing Element policies.

Responsibility: Planning Division.

Funding: General Fund.

Schedule: Monitor and report annually as part of the General Plan Annual Progress Report during the eight-year planning cycle.

C. Quantified Objectives

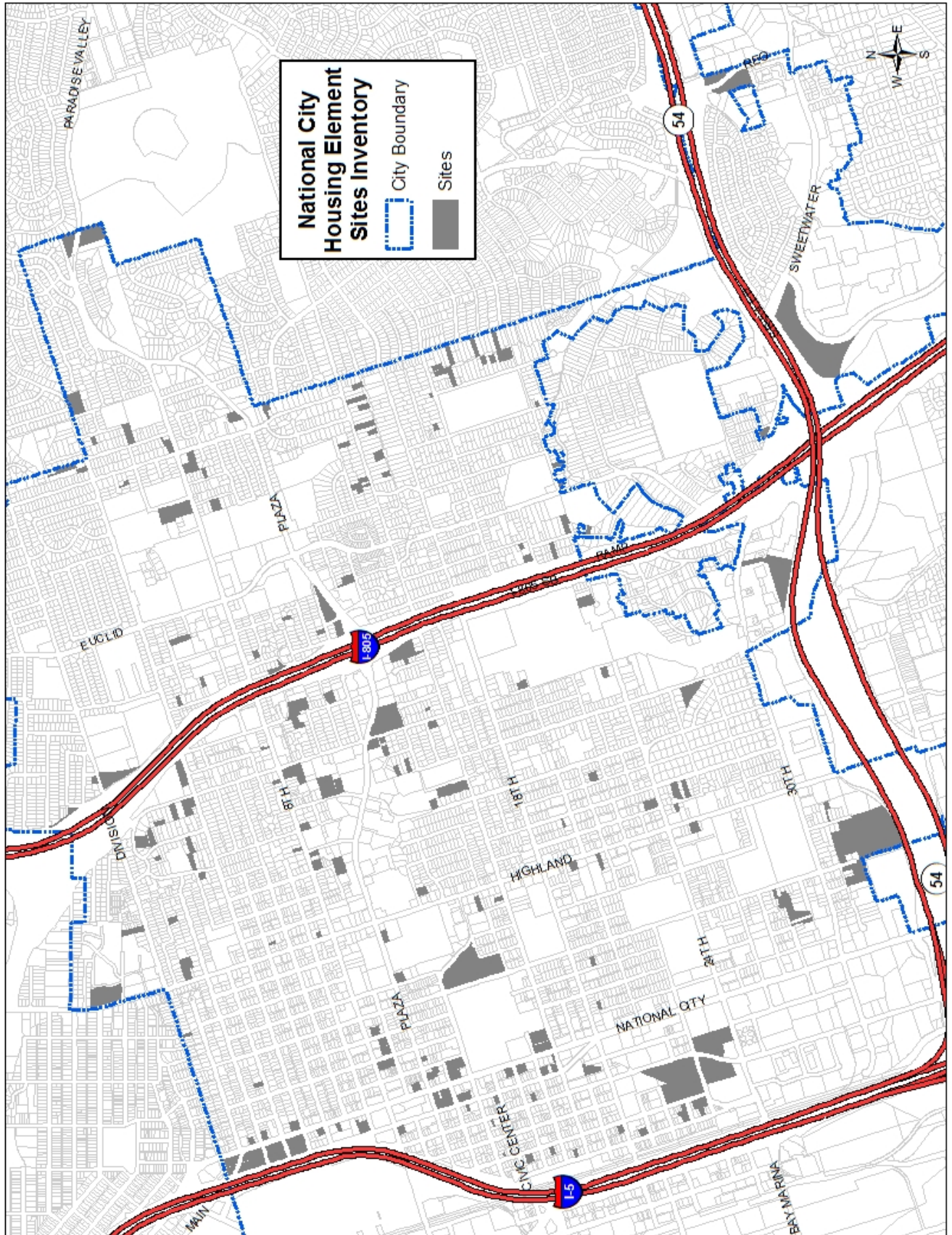
The quantified objectives of the 2013-2020 Housing Element are summarized in Table 6-2.

Table 6-2
Summary of Quantified Objectives
2013-2020

	Extremely Low	Very Low	Low	Moderate	Above Moderate	Total
New Construction	233	226	330	327	698	1,814
Rehabilitation	120					120
At-Risk Housing Preservation	795					795
Rental Assistance (Section 8)	2,034					2,034

Appendix A

Sites Inventory Map



Appendix B

Sites Inventory

APN	STREET	EXISTING USE	GENERAL		ACRES	DU/AC		EXIST	
			PLAN	ZONE		ALLOWED	ASSUMED	DU	DU NET
5613501400	24TH	Vacant	LDR	RS-1	0.27	4	3.3	0	1
6690601300	PARADISE	Vacant	LDR	RS-1	0.76	4	3.3	0	2
6690601000	PARADISE	Vacant	LDR	RS-1	0.96	4	3.3	0	3
6690601700	PARADISE	Vacant	LDR	RS-1	1.22	4	3.3	0	4
5631002600	N	Vacant	LDR	RS-1	1.31	4	3.3	0	4
5574404700	PALM	Vacant	LDR	RS-2	0.05	9	6.5	0	0
5563111000	5TH	Vacant	LDR	RS-2	0.06	9	6.5	0	0
5582601500	20TH	Vacant	LDR	RS-2	0.06	9	6.5	0	0
5640710300	GRANGER	Vacant	LDR	RS-2	0.08	9	6.5	0	1
5540131200	1ST	Vacant	LDR	RS-2	0.10	9	6.5	0	1
5621702000	D	Vacant	LDR	RS-2	0.10	9	6.5	0	1
5560825200	2ND	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5560825400	2ND	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5583205100	20TH	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5583204900	20TH	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5583205000	20TH	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5560825300	2ND	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5583204300	HARBISON	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5583202600	HARBISON	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5541511200	5TH	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5573411200	O	Vacant	LDR	RS-2	0.11	9	6.5	0	1
5581322100	15TH	Vacant	LDR	RS-2	0.12	9	6.5	0	1
5613802800	PROSPECT	Vacant	LDR	RS-2	0.12	9	6.5	0	1
5640105500	FENTON	Vacant	LDR	RS-2	0.12	9	6.5	0	1
5573301300	PALM	Vacant	LDR	RS-2	0.12	9	6.5	0	1
5640105400	24TH	Vacant	LDR	RS-2	0.12	9	6.5	0	1
5613603800	PALM	Vacant	LDR	RS-2	0.13	9	6.5	0	1
5573301500	PALM	Vacant	LDR	RS-2	0.13	9	6.5	0	1
5560825000	2ND	Vacant	LDR	RS-2	0.13	9	6.5	0	1
5573621200	PALM	Vacant	LDR	RS-2	0.13	9	6.5	0	1
5621223100	D	Vacant	LDR	RS-2	0.13	9	6.5	0	1
5630104600	24TH	Vacant	LDR	RS-2	0.13	9	6.5	0	1
5573301200	PALM	Vacant	LDR	RS-2	0.13	9	6.5	0	1
5573621100	PALM	Vacant	LDR	RS-2	0.13	9	6.5	0	1
5613802600	GROVE	Vacant	LDR	RS-2	0.14	9	6.5	0	1
5574301500	SHERYL	Vacant	LDR	RS-2	0.14	9	6.5	0	1
5613802500	GROVE	Vacant	LDR	RS-2	0.14	9	6.5	0	1
5614120900	PROSPECT	Vacant	LDR	RS-2	0.14	9	6.5	0	1
5630642800	PROSPECT	Vacant	LDR	RS-2	0.14	9	6.5	0	1
5560615000	DIVISION	Vacant	LDR	RS-2	0.14	9	6.5	0	1
5614122000	GROVE	Vacant	LDR	RS-2	0.14	9	6.5	0	1
5560824900	2ND	Vacant	LDR	RS-2	0.15	9	6.5	0	1
6690400200	THELMA	Vacant	LDR	RS-2	0.15	9	6.5	0	1
5573011200	10TH	Vacant	LDR	RS-2	0.15	9	6.5	0	1
5582003600	17TH	Vacant	LDR	RS-2	0.15	9	6.5	0	1

APN	STREET	EXISTING USE	GENERAL		ACRES	DU/AC	DU/AC	EXIST	
			PLAN	ZONE		ALLOWED	ASSUMED	DU	DU NET
5561031900	3RD	Vacant	LDR	RS-2	0.15	9	6.5	0	1
5573511800	M	Vacant	LDR	RS-2	0.15	9	6.5	0	1
5573511700	M	Vacant	LDR	RS-2	0.15	9	6.5	0	1
5581322300	16TH	Vacant	LDR	RS-2	0.15	9	6.5	0	1
5573512500	M	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5582604200	20TH	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5632521300	ORANGE	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5581322400	16TH	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5573512000	M	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5573512100	M	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5573511900	M	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5573512300	M	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5573512400	M	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5573512200	M	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5572902200	12TH	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5580230700	PLEASANT	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5524031400	DIVISION	Vacant	LDR	RS-2	0.16	9	6.5	0	1
5581321400	16TH	Vacant	LDR	RS-2	0.17	9	6.5	0	1
5572205300	9TH	Vacant	LDR	RS-2	0.18	9	6.5	0	1
5583302800	VAN NESS	Vacant	LDR	RS-2	0.18	9	6.5	0	1
5583303300	HARBISON	Vacant	LDR	RS-2	0.18	9	6.5	0	1
5573411300	O	Vacant	LDR	RS-2	0.18	9	6.5	0	1
5621700700	29TH	Vacant	LDR	RS-2	0.18	9	6.5	0	1
5582003200	17TH	Vacant	LDR	RS-2	0.19	9	6.5	0	1
5583200800	VAN NESS	Vacant	LDR	RS-2	0.19	9	6.5	0	1
5640107200	FENTON	Vacant	LDR	RS-2	0.19	9	6.5	0	1
5621702100	D	Vacant	LDR	RS-2	0.19	9	6.5	0	1
5540220900	LAUREL	Vacant	LDR	RS-2	0.19	9	6.5	0	1
5642907500	VALLEY	Vacant	LDR	RS-2	0.20	9	6.5	0	1
5613606200	PALM	Vacant	LDR	RS-2	0.20	9	6.5	0	1
5540430400	PARAISO	SFD	LDR	RS-2	0.36	9	6.5	1	1
5573410100	N	Vacant	LDR	RS-2	0.20	9	6.5	0	1
5541121800	4TH	Vacant	LDR	RS-2	0.20	9	6.5	0	1
5582102200	16TH	Vacant	LDR	RS-2	0.21	9	6.5	0	1
5642907400	VALLEY	Vacant	LDR	RS-2	0.22	9	6.5	0	1
5582102400	17TH	Vacant	LDR	RS-2	0.22	9	6.5	0	1
5540430300	PARAISO	SFD	LDR	RS-2	0.38	9	6.5	1	1
5583302600	HARBISON	Vacant	LDR	RS-2	0.23	9	6.5	0	2
5583302500	HARBISON	Vacant	LDR	RS-2	0.23	9	6.5	0	2
5582201100	17TH	Vacant	LDR	RS-2	0.23	9	6.5	0	2
5630102200	J	SFD	LDR	RS-2	0.39	9	6.5	1	2
5582203300	17TH	Vacant	LDR	RS-2	0.23	9	6.5	0	2
5573511100	L	Vacant	LDR	RS-2	0.24	9	6.5	0	2
5560824200	1ST	Vacant	LDR	RS-2	0.24	9	6.5	0	2
5523904000	Q	Vacant	LDR	RS-2	0.24	9	6.5	0	2
5632521400	ORANGE	Vacant	LDR	RS-2	0.25	9	6.5	0	2

APN	STREET	EXISTING USE	GENERAL		ACRES	DU/AC	DU/AC	EXIST	
			PLAN	ZONE		ALLOWED	ASSUMED	DU	DU NET
5540431500	NORTON	SFD	LDR	RS-2	0.40	9	6.5	1	2
5583200900	VAN NESS	Vacant	LDR	RS-2	0.25	9	6.5	0	2
5583302700	HARBISON	Vacant	LDR	RS-2	0.25	9	6.5	0	2
5581402600	15TH	Vacant	LDR	RS-2	0.26	9	6.5	0	2
5540230400	LAUREL	SFD	LDR	RS-2	0.42	9	6.5	1	2
5621222200	D	Vacant	LDR	RS-2	0.28	9	6.5	0	2
5572201900	PARADISE	Vacant	LDR	RS-2	0.32	9	6.5	0	2
5572804200	11TH	SFD	LDR	RS-2	0.49	9	6.5	1	2
5580210600	ARCADIA	SFD	LDR	RS-2	0.50	9	6.5	1	2
5573805200	13TH	SFD	LDR	RS-2	0.50	9	6.5	1	2
5581701500	HARBISON	Vacant	LDR	RS-2	0.38	9	6.5	0	2
5621701800	29TH	Vacant	LDR	RS-2	0.38	9	6.5	0	2
5630102300	J	SFD	LDR	RS-2	0.56	9	6.5	1	3
5540231700	NORTON	Vacant	LDR	RS-2	0.41	9	6.5	0	3
5515701600	DIVISION	SFD	LDR	RS-2	0.58	9	6.5	1	3
5583301100	RACHAEL	Vacant	LDR	RS-2	0.44	9	6.5	0	3
5583301600	RACHAEL	Vacant	LDR	RS-2	0.44	9	6.5	0	3
5583202100	RACHAEL	Vacant	LDR	RS-2	0.44	9	6.5	0	3
5582203500	16TH	Vacant	LDR	RS-2	0.45	9	6.5	0	3
5582102600	16TH	Vacant	LDR	RS-2	0.46	9	6.5	0	3
5614203000	PROSPECT	Vacant	LDR	RS-2	0.47	9	6.5	0	3
5571903500	R	Vacant	LDR	RS-2	0.47	9	6.5	0	3
6690401100	RACHAEL	SFD	LDR	RS-2	0.71	9	6.5	1	4
5613602900	24TH	SFD	LDR	RS-2	0.74	9	6.5	1	4
5541121500	2ND	Vacant	LDR	RS-2	0.64	9	6.5	0	4
5642907100	VALLEY	Vacant	LDR	RS-2	0.71	9	6.5	0	5
5621700900	B	Vacant	LDR	RS-2	0.72	9	6.5	0	5
6693902000	SHELL	SFD	LDR	RS-2	1.42	9	6.5	1	8
5572001500	8TH	Vacant	LDR	RS-2	1.29	9	6.5	0	8
5540501600	DIVISION	Vacant	LDR	RS-2	1.52	9	6.5	0	10
5643100300	VALLEY	Vacant	LDR	RS-2	2.20	9	6.5	0	14
5612831000	K	Vacant	MDR	RS-3	0.14	15	11.3	0	2
5612830900	K	Vacant	MDR	RS-3	0.14	15	11.3	0	2
5570604400	T	Vacant	MDR	RS-3	0.16	15	11.3	0	2
5602223700	C	Vacant	MDR	RS-3	0.19	15	11.3	0	2
5570720200	5TH	SFA	MDR	RS-3	0.49	15	11.3	3	2
5613131800	I	SFD	MDR	RS-3	0.55	15	11.3	1	5
5590620700	HARDING	Vacant	SP	RS-4	0.13	17	17.4	0	2
5602101800	A	Vacant	MDR	RM-1	0.14	23	17.2	0	2
5611820700	J	Vacant	HDR	RM-2	0.07	48	36.3	0	3
5570602300	T	Vacant	HDR	RM-2	0.17	48	36.3	0	6
5604100400	D	MFR	HDR	RM-3	2.24	75	56.3	151	-25
5601310800	HIGHLAND	Vacant	HDR	RM-3	0.33	75	56.3	0	19
5572500100	N	SFD	HDR	RM-3	0.41	75	56.3	1	22

APN	STREET	EXISTING USE	GENERAL		ACRES	DU/AC	DU/AC	EXIST	
			PLAN	ZONE		ALLOWED	ASSUMED	DU	DU NET
5572502000	N	Vacant	HDR	RM-3	0.45	75	56.3	0	25
5604100500	D	MFR	HDR	RM-3	3.21	75	56.3	152	29
5571803200	PALM	SFD	HDR	RM-3	0.70	75	56.3	2	38
5571801600	N	SFD	HDR	RM-3	1.17	75	56.3	2	64
		Recreation							
5604100600	D	building	HDR	RM-3	1.69	75	56.3	0	95
5540301600	4TH	Vacant	Minor MX	MXC-1	0.08	48	30.6	0	2
5540301700	PALM	SFD	Minor MX	MXC-1	0.11	48	30.6	1	2
5560822100	HIGHLAND	Vacant	Minor MX	MXC-1	0.09	48	30.6	0	3
5514701900	HIGHLAND	Vacant	Minor MX	MXC-1	0.14	48	30.6	0	4
5514701800	HIGHLAND	Vacant	Minor MX	MXC-1	0.15	48	30.6	0	5
5541800400	8TH	Vacant	Minor MX	MXC-1	0.16	48	30.6	0	5
5560822000	HIGHLAND	MFR	Minor MX	MXC-1	0.26	48	30.6	3	5
5540431300	PALM	Vacant	Minor MX	MXC-1	0.18	48	30.6	0	6
5514704800	HIGHLAND	Vacant	Minor MX	MXC-1	0.22	48	30.6	0	7
5541800500	8TH	Vacant	Minor MX	MXC-1	0.28	48	30.6	0	9
5514701700	HIGHLAND	Vacant	Minor MX	MXC-1	0.30	48	30.6	0	9
5514701500	HIGHLAND	Vacant	Minor MX	MXC-1	0.34	48	30.6	0	10
5514704300	HIGHLAND	Vacant	Minor MX	MXC-1	0.34	48	30.6	0	10
5540302100	PALM	SFD	Minor MX	MXC-1	0.41	48	30.6	1	12
5540301800	PALM	SFD	Minor MX	MXC-1	0.61	48	30.6	1	18
5540501100	4TH	Music hall	Minor MX	MXC-1	0.90	48	30.6	0	28
5580502400	8TH	Vacant	Minor MX	MXC-1	0.97	48	30.6	0	30
5514704600	ETA	Vacant	Minor MX	MXC-1	1.05	48	30.6	0	32
5571203900	8TH	Vacant	Major MX	MXC-2	0.09	75	47.8	0	4
5571022800	8TH	Vacant	Major MX	MXC-2	0.11	75	47.8	0	5
5564140200	HIGHLAND	Vacant	Major MX	MXC-2	0.12	75	47.8	0	6
5601312100	16TH	Vacant	Major MX	MXC-2	0.15	75	47.8	0	7
5570911300	8TH	Vacant	Major MX	MXC-2	0.15	75	47.8	0	7
5571801100	PALM	Vacant	Major MX	MXC-2	0.16	75	47.8	0	8
5565105100	8TH	Vacant	Major MX	MXC-2	0.18	75	47.8	0	8
5565105400	L	Vacant	Major MX	MXC-2	0.20	75	47.8	0	9
5565105200	8TH	Vacant	Major MX	MXC-2	0.25	75	47.8	0	12
5601921600	HIGHLAND	Vacant	Major MX	MXC-2	0.27	75	47.8	0	13
5603100300	HIGHLAND	Vacant	Major MX	MXC-2	0.28	75	47.8	0	13
5571720900	8TH	Vacant	Major MX	MXC-2	0.28	75	47.8	0	13
5610110600	12TH	Vacant	Major MX	MXC-2	0.32	75	47.8	0	15
5620720600	HIGHLAND	Vacant	Major MX	MXC-2	0.38	75	47.8	0	18
5571800900	8TH	Vacant	Major MX	MXC-2	0.46	75	47.8	0	22
5623406800	MILES OF CARS	Vacant	Major MX	MXC-2	0.86	75	47.8	0	41
5622520600	D	Vacant	Major MX	MXC-2	1.89	75	47.8	0	90
5580302600	PLAZA	Vacant	Minor MX	MXD-1	0.50	48	30.6	0	15
5573807000	12TH	Vacant	Major MX	MXD-2	0.07	75	47.8	0	4

APN	STREET	EXISTING USE	GENERAL PLAN	ZONE	ACRES	DU/AC ALLOWED	DU/AC ASSUMED	EXIST DU	DU NET
5573801201	PLAZA	Vacant	Major MX	MXD-2	0.12	75	47.8	0	6
5573801100	12TH	SFD	Major MX	MXD-2	0.20	75	47.8	1	9
5622904200	F	Vacant	Major MX	MXD-2	0.19	75	47.8	0	9
5622802200	D	Vacant	Major MX	MXD-2	0.22	75	47.8	0	10
5622801700	32ND	Vacant	Major MX	MXD-2	0.22	75	47.8	0	11
5622803100	32ND	Vacant	Major MX	MXD-2	0.33	75	47.8	0	16
5565105900	9TH	Vacant	Major MX	MXD-2	0.33	75	47.8	0	16
5565604200	10TH	Vacant	Major MX	MXD-2	0.34	75	47.8	0	16
5565603900	PLAZA	Playhouse	Major MX	MXD-2	0.39	75	47.8	0	19
5573805100	PLAZA	Vacant	Major MX	MXD-2	0.40	75	47.8	0	19
5573300900	PLAZA	Vacant	Major MX	MXD-2	0.40	75	47.8	0	19
5573801000	12TH	SFD	Major MX	MXD-2	0.46	75	47.8	1	21
5573805000	PLAZA	Vacant	Major MX	MXD-2	0.50	75	47.8	0	24
5565105800	9TH	Vacant	Major MX	MXD-2	0.50	75	47.8	0	24
5622804400	32ND	Vacant	Major MX	MXD-2	0.53	75	47.8	0	25
5574102700	PLAZA	Vacant	Major MX	MXD-2	0.53	75	47.8	0	26
5574101500	PLAZA	Service station	Major MX	MXD-2	0.66	75	47.8	0	31
5622801600	D	Vacant	Major MX	MXD-2	0.67	75	47.8	0	32
5632312600	SWEETWATER	Bowling alley	Major MX	MXD-2	0.98	75	47.8	0	47
5574102000	PLAZA	Vacant	Major MX	MXD-2	1.07	75	47.8	0	51
5542800200	ARCADIA	Vacant	Major MX	MXD-2	1.11	75	47.8	0	53
5574102600	PALM	Vacant	Major MX	MXD-2	1.14	75	47.8	0	54
5542800300	ARCADIA	Vacant	Major MX	MXD-2	1.26	75	47.8	0	60
5574302700	16TH	Vacant	Major MX	MXD-2	1.77	75	47.8	0	85
5623222600	D	Vacant	Major MX	MXD-2	1.85	75	47.8	0	88
5622804200	32ND	Vacant	Major MX	MXD-2	2.03	75	47.8	0	97
5623223000	D	Vacant	Major MX	MXD-2	2.24	75	47.8	0	107
5623220100	D	Vacant	Major MX	MXD-2	2.41	75	47.8	0	115
5623220200	F	Vacant	Major MX	MXD-2	2.41	75	47.8	0	115
5632312500	SWEETWATER	Parking lot	Major MX	MXD-2	3.06	75	47.8	0	146
5644711100	PLAZA BONITA	Vacant	Major MX	MXD-2	11.71	75	47.8	0	560
5591020700	WILSON	Vacant	SP	MCR-1	0.06	24	15.3	0	1
5551151100	ROOSEVELT	Vacant	SP	MCR-1	0.08	24	15.3	0	1
5591020600	WILSON	Vacant	SP	MCR-1	0.09	24	15.3	0	1
5590650300	WILSON	Vacant	SP	MCR-1	0.13	24	15.3	0	2
5600620300	HOOVER	Vacant	SP	MCR-1	0.13	24	15.3	0	2
5591020800	WILSON	Vacant	SP	MCR-1	0.13	24	15.3	0	2
5590850800	18TH	Vacant	SP	MCR-1	0.20	24	15.3	0	3
5601433600	ROOSEVELT	Vacant	SP	MCR-1	0.58	24	15.3	0	9
5590330300	HARDING	Vacant	SP	MCR-2	0.03	45	28.7	0	1
5590351200	HARDING	Vacant	SP	MCR-2	0.04	45	28.7	0	1
5600111000	HOOVER	Vacant	SP	MCR-2	0.06	45	28.7	0	2
5590351100	HARDING	Vacant	SP	MCR-2	0.07	45	28.7	0	2

APN	STREET	EXISTING USE	GENERAL		ACRES	DU/AC	DU/AC	EXIST	
			PLAN	ZONE		ALLOWED	ASSUMED	DU	DU NET
5590351000	HARDING	Vacant	SP	MCR-2	0.07	45	28.7	0	2
5590351300	HARDING	Vacant	SP	MCR-2	0.09	45	28.7	0	3
5600120700	13TH	Parking lot	SP	MCR-2	0.14	45	28.7	0	4
5591220600	21ST	Vacant	SP	MCR-2TOD	0.11	60	38.3	0	4
5591220500	21ST	Vacant	SP	MCR-2TOD	0.15	60	38.3	0	6
5591251700	WILSON	Vacant	SP	MCR-2TOD	0.18	60	38.3	0	7
5591220400	WILSON	Vacant	SP	MCR-2TOD	0.26	60	38.3	0	10
5602060500	HOOVER	Public works yard	SP	MCR-2TOD	0.29	60	38.3	0	11
5591251500	24TH	Vacant	SP	MCR-2TOD	0.58	60	38.3	0	22
5603910800	HOOVER	Public works yard	SP	MCR-2TOD	0.83	60	38.3	0	32
5603911000	HOOVER	Public works yard	SP	MCR-2TOD	1.15	60	38.3	0	44
5623406700	24TH	Parking lot	SP	MCR-2TOD	1.21	60	38.3	0	46
5623406600	24TH	Parking lot	SP	MCR-2TOD	1.58	60	38.3	0	61
5603960600	HOOVER	Public works yard	SP	MCR-2TOD	1.81	60	38.3	0	69
5623405500	24TH	Parking lot	SP	MCR-2TOD	3.16	60	38.3	0	121
5591240500	HOOVER	Public works yard	SP	MCR-2TOD	3.92	60	38.3	0	150
5550203200	OSBORN	Vacant	SP	1A	0.00	75	47.8	0	0
5550202800	NATIONAL CITY	Commercial	SP	1A	0.01	75	47.8	0	0
5550202500	ROOSEVELT	SFD	SP	1A	0.04	75	47.8	1	1
5550202400	ROOSEVELT	SFD	SP	1A	0.04	75	47.8	1	1
5550200400	MAIN	Vacant	SP	1A	0.02	75	47.8	0	1
5550202700	NATIONAL CITY	Commercial	SP	1A	0.05	75	47.8	0	2
5550202200	ROOSEVELT	SFD	SP	1A	0.07	75	47.8	1	2
5550202300	ROOSEVELT	SFD	SP	1A	0.07	75	47.8	1	2
5550301200	3RD	Parking lot	SP	1A	0.05	75	47.8	0	2
5550300700	3RD	SFD	SP	1A	0.08	75	47.8	1	3
5550203100	OSBORN	Vacant	SP	1A	0.06	75	47.8	0	3
5550301100	NATIONAL CITY	Parking lot	SP	1A	0.07	75	47.8	0	3
5550202100	NATIONAL CITY	Commercial	SP	1A	0.07	75	47.8	0	3
5550300600	2ND	Commercial	SP	1A	0.07	75	47.8	0	3
5550301300	NATIONAL CITY	Parking lot	SP	1A	0.07	75	47.8	0	3
5550301000	NATIONAL CITY	Parking lot	SP	1A	0.08	75	47.8	0	4
5550300900	NATIONAL CITY	Parking lot	SP	1A	0.08	75	47.8	0	4
5550300300	ROOSEVELT	Vacant	SP	1A	0.08	75	47.8	0	4
5550301400	NATIONAL CITY	Parking lot	SP	1A	0.09	75	47.8	0	4
5550300400	ROOSEVELT	Vacant	SP	1A	0.09	75	47.8	0	5
5550300500	3RD	SFD	SP	1A	0.12	75	47.8	1	5
5550200200	NATIONAL CITY	MFR	SP	1A	0.25	75	47.8	7	5
5550201000	NATIONAL CITY	SFD	SP	1A	0.12	75	47.8	1	5
5550300200	ROOSEVELT	Vacant	SP	1A	0.12	75	47.8	0	6
5550202600	ROOSEVELT	Commercial	SP	1A	0.12	75	47.8	0	6

APN	STREET	EXISTING USE	GENERAL		ACRES	DU/AC	DU/AC	EXIST	
			PLAN	ZONE		ALLOWED	ASSUMED	DU	DU NET
5550200600	ROOSEVELT	Commercial	SP	1A	0.12	75	47.8	0	6
5550201300	NATIONAL CITY	Commercial	SP	1A	0.13	75	47.8	0	6
5550201400	NATIONAL CITY	Commercial	SP	1A	0.13	75	47.8	0	6
5550200700	ROOSEVELT	Commercial	SP	1A	0.14	75	47.8	0	7
5550300100	2ND	Vacant	SP	1A	0.17	75	47.8	0	8
5550411000	NATIONAL CITY	Used auto sales	SP	1A	0.23	75	47.8	0	11
5550302000	NATIONAL CITY	Commercial	SP	1A	0.24	75	47.8	0	12
5550301700	ROOSEVELT	Commercial	SP	1A	0.24	75	47.8	0	12
5550201500	NATIONAL CITY	Commercial	SP	1A	0.25	75	47.8	0	12
5550300800	NATIONAL CITY	Restaurant	SP	1A	0.26	75	47.8	0	12
5550200100	NATIONAL CITY	Used auto sales	SP	1A	0.26	75	47.8	0	13
5550302100	NATIONAL CITY	Commercial	SP	1A	0.39	75	47.8	0	19
5550202900	OSBORN	Service station	SP	1A	0.56	75	47.8	0	27
5550302200	NATIONAL CITY	Commercial	SP	1A	0.57	75	47.8	0	27
5550421900	NATIONAL CITY	Vacant	SP	1B	0.14	75	47.8	0	7
5550521500	ROOSEVELT	Vacant	SP	1B	0.60	75	47.8	0	29
5560112500	NATIONAL CITY	Vacant	SP	2	0.15	75	47.8	0	7
5561010100	NATIONAL CITY	Commercial	SP	2	0.21	75	47.8	0	10
5561041800	NATIONAL CITY	Used auto sales	SP	2	0.38	75	47.8	0	18
5565531500	A	Vacant	SP	5A	0.06	30	22.5	0	1
5565540200	PLAZA	Vacant	SP	5A	0.09	30	22.5	0	2
5565530800	A	Vacant	SP	5A	0.09	30	22.5	0	2
5565531400	PLAZA	Vacant	SP	5A	0.32	30	22.5	0	7
5564710400	NATIONAL CITY	Vacant	SP	5B	0.07	75	47.8	0	3
5565542000	NATIONAL CITY	Vacant	SP	5B	0.07	75	47.8	0	3
5565541900	NATIONAL CITY	Vacant	SP	5B	0.13	75	47.8	0	6
5564710300	NATIONAL CITY	Vacant	SP	5B	0.20	75	47.8	0	10
5565541800	NATIONAL CITY	Vacant	SP	5B	0.21	75	47.8	0	10
5565542500	12TH	Vacant	SP	5B	0.83	75	47.8	0	157
5551140400	ROOSEVELT	Parking lot	SP	6	0.06	75	47.8	0	3
5551140300	ROOSEVELT	Parking lot	SP	6	0.06	75	47.8	0	3
5551140100	11TH	SFD	SP	6	0.12	75	47.8	1	5
5551140200	ROOSEVELT	SFD	SP	6	0.13	75	47.8	1	5
5551140500	ROOSEVELT	Parking lot	SP	6	0.12	75	47.8	0	6
5551130500	11TH	Commercial	SP	6	0.15	75	47.8	0	7
5551130400	ROOSEVELT	Commercial	SP	6	0.22	75	47.8	0	10
5551131300	NATIONAL CITY	Used auto sales	SP	6	0.23	75	47.8	0	11
5551131200	PLAZA	Used auto sales	SP	6	0.34	75	47.8	0	16
5551131100	NATIONAL CITY	Used auto sales	SP	6	0.37	75	47.8	0	17
5550821000	8TH	Used auto sales	SP	7	0.25	75	47.8	0	12
5564740200	C	Vacant	SP	9	0.14	75	47.8	0	7
5564722600	8TH	Commercial	SP	9	0.66	75	47.8	0	32
5564731900	C	Vacant	SP	10	0.10	30	22.5	0	2
5564731600	B	Vacant	SP	10	0.15	30	22.5	0	3

APN	STREET	EXISTING USE	GENERAL		ACRES	DU/AC	DU/AC	EXIST	
			PLAN	ZONE		ALLOWED	ASSUMED	DU	DU NET
5564740300	C	Vacant	SP	10	0.17	30	22.5	0	4
5564731700	9TH	Parking lot	SP	10	0.19	30	22.5	0	4
5564732000	C	Vacant	SP	10	0.21	30	22.5	0	5
5600640600	NATIONAL CITY	Vacant	SP	12A	0.07	75	47.8	0	3
5600140600	NATIONAL CITY	SFD	SP	12A	0.13	75	47.8	2	4
5600140700	NATIONAL CITY	SFD	SP	12A	0.15	75	47.8	1	6
5600630700	NATIONAL CITY	Vacant	SP	12A	0.33	75	47.8	0	16
5600640400	ROOSEVELT	Vacant	SP	12B	0.10	75	47.8	0	5
5600640200	ROOSEVELT	SFD	SP	12B	0.13	75	47.8	1	5
5600640100	ROOSEVELT	Industrial	SP	12B	0.13	75	47.8	0	6
5600640500	ROOSEVELT	Commercial	SP	12B	0.14	75	47.8	0	7
5601000700	NATIONAL CITY	Commercial	SP	13	0.19	75	47.8	0	9
5601000600	NATIONAL CITY	Commercial	SP	13	0.20	75	47.8	0	9
5601000500	NATIONAL CITY	Commercial	SP	13	0.25	75	47.8	0	12
5601000800	16TH	Commercial	SP	13	0.94	75	47.8	0	45
					136.00				4,359