



# **2015-2019 DRAFT CDBG Consolidated Plan**



**Connors Park Groundbreaking – October 22, 2014**

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## Consolidated Plan Information Section Abbreviations

ES - Executive Summary

PR - The Process

NA- Needs Assessment

MA- Market Analysis

SP - Strategic Plan (ConPlan)

AP - Action Plan

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# 2015-2019 Consolidated Plan

## Executive Summary

### ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

#### 1. Introduction

The Five-Year Consolidated Plan is submitted to the U.S. Department of Housing and Urban Development (HUD) and serves as the planning tool for entitlement jurisdictions funded, under the Community Planning and Development (CPD) formula to include grant programs. The formula grant programs guided by the Consolidated Plan consist of the following: Community Development Block Grant (CDBG), HOME Investment Partnership (HOME), Housing Opportunities for Persons with AIDS (HOPWA) and the Emergency Solutions Grant (ESG) program. The City does not receive HOPWA or ESG funds. The City of San Marcos did receive HOME funds as part of the County of San Diego HOME Consortium but because of new HOME fund regulations which change the definition of a fund commitment from HOME consortiums to member agencies, will not receive future HOME fund allocations from the County but will remain a member of the County HOME Consortium to receive the benefit of future regional allocation of HOME funds. The City of San Marcos became an entitlement jurisdiction for CDBG grant funds in 2003, once the City's population surpassed 50,000. The City qualified as a metropolitan city with a population of at least 50,000.

The grants are distributed on formula basis to entitled jurisdictions to develop viable urban communities by providing decent housing, a suitable living environment, and by expanding economic opportunities, principally for low-and moderate-income persons. HUD defines moderate income as an annual household income that is equal to or less than the Section 8 Low Income limit of 80% of the County's Area Median Income (AMI), as established by HUD. HUD defines low income as household having an income that is equal to, or less than, the Section 8 Very Low Income limit of 50% of the County's AMI. At the time of publication of this Consolidated Plan, Program Year 2014, the San Diego County 80% AMI is \$63,100 for a family of four and the San Diego County 50% AMI is \$39,450 for a family of four. HUD determines the amount of each grant by using a formula comprised of measures of community need, including population, percentage of population in poverty, the number of overcrowded housing units, number of pre-1940 housing and population growth lag in relationship to other metropolitan areas.

ConPlans are required to be prepared every three to five years; updates are required annually with the Annual Action Plan (AAP).

The purpose of the ConPlan is:

1. To identify the City's housing and community development needs, priorities, goals and strategies; and
2. To stipulate how CDBG funds will be allocated to housing and community development activities.

The CDBG program has three national objectives:

1. To benefit low-and moderate-income people
2. To prevent or eliminate slums or blight
3. To meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs, as in the case of a federal disaster declaration.

Once it is determined that a national objective is being met, CDBG funds may be used for eligible activities, including but not limited to, public facilities and improvements (parks, streets, sidewalks), public services within certain limits ( fair housing, health) and housing (development, acquisition, rehabilitation).

There are several other requirements to receiving CDBG entitlement grant funds. They are:

**Annual Action Plan (AAP).** The AAP is completed each year and designates how the city will spend CDBG funds in a given program year.

**Consolidated Annual Performance and Evaluation Plan (CAPER).** The CAPER reports on how funds were actually spent versus the proposed AAP, the households that benefitted from the CDBG funding, and the progress made toward meeting the ConPlan’s annual objectives for housing and community development.

**Fair Housing Requirement.** HUD requires that cities receiving block grant funds take actions to affirmatively further fair housing choice. Fair housing choice is achieved by ensuring that persons are not denied housing opportunity because of their race, ethnic origin, religion, disability, or familial status (family with children). Cities report on the progress of affirmatively furthering fair house choice by completing an Analysis of Impediments (AI). The AI is a review of the nature and extent of impediments to fair housing choice in the County of San Diego and the City of San Marcos. The last two AIs have been produced in collaboration with the San Diego Regional Alliance for Fair Housing (SD RAFH). The SD RAFH is a dedicated group of professionals who work together to ensure that all residents in San Diego County have equal access to housing. It is comprised of members of the fair housing community, local jurisdictions, enforcement agencies and housing providers. This group leverages the region’s CDBG funds to produce the AI for the region. The SD RAFH completed an Analysis of Impediments to Fair Housing Choice (AI) for the period of 2015 through 2019. The City of San Marcos will continue to work with the San Diego Regional Alliance for Fair Housing to address the regional impediments identified during this ConPlan period. For more information on the City’s Fair Housing Program, see the “Other Action” section AP 85 of this ConPlan.

This report is for program years 2015–2019, it is a Five-Year ConPlan for the City of San Marcos. The City’s corresponding fiscal year is July 1 to June 30 of each year.

## 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

The U.S. Department of HUD Community Planning and Development (CPD) dictate that all CDBG activities must meet one of the three following objectives: Suitable Living Environment, Decent Housing, or Creating Economic Opportunities. Once the objective of the activity is selected, HUD CPD provides a choice of three outcome categories to describe the outcome of the activity. The outcomes are availability/accessibility, affordability, or sustainability. The primary objectives in the City's 2015-2019 Consolidated Plan are selected from the following objectives: Suitable Living Environment and Decent Housing. The City of San Marcos does not currently use CDBG funds specifically for the third objective, Creating Economic Opportunities but may implement programs for economic development to achieve this objective during this ConPlan period. The objectives and outcomes are listed with the proposed activities and funding sources.

- Public Infrastructure Improvements
  - HUD CPD Objective-Creating Suitable Living Environments
  - HUD CPD Outcome-Availability/Accessibility
    - Richmar Park (CDBG, State Grant Funds)
    - Park improvements (CDBG)
    - CIP projects to be identified in qualifying census tracts (CDBG)
    - Americans With Disabilities (ADA) improvements to public facilities and infrastructure (CDBG)
- Housing Programs
  - HUD CPD Objective-Decent Housing
  - HUD CPD Outcomes-Affordability and Sustainability
    - Down payment assistance loans for first-time homebuyers (TBD, possibly CDBG)
    - Homeowner rehabilitation loans for health and safety repairs (Existing HOME funds, possibly CDBG)
    - Neighborhood revitalization events (CDBG)
- Non-Profit Coordination
  - HUD CPD Objective-Suitable Living Environment
  - HUD CPD Outcomes-Availability/Accessibility
    - Funding to ensure the provision of information for help with primary financial, food, physical health, community development and housing needs (CDBG)
- Affirmatively Furthering Fair Housing
  - HUD CPD Objective-Decent Housing
  - HUD CPD Outcome-Availability/Accessibility
    - Fair Housing Services (CDBG)
    - Fair Housing Testing (CDBG)
    - Regional Analysis of Impediments to Fair Housing Choice (City's Pro Rata Share) (CDBG)

For public service grants to non-profits, the City utilizes the San Marcos Community Foundation, which provides small grants to non-profit organizations that demonstrate an ability to provide needed services that directly benefit the residents of the City of San Marcos. The use of the San Marcos Community Foundation for non-profit grants enables the City to use CDBG funds for projects and activities that serve the greatest number of residents with the limited amount of funding.

### **3. Evaluation of past performance**

**Public Infrastructure.** The City of San Marcos utilizes the majority of its CDBG funding to construct public infrastructure improvements in our low- and moderate-income neighborhoods. The City has completed seventeen major projects with the assistance of CDBG funding since the City became an entitlement jurisdiction. The seventeen projects consist of four sidewalk, street, storm drain improvements (Linda Vista Drive, Grand Avenue, Vineyard Road, Chinaberry Lane drainage improvements), three public infrastructure projects (Senior Fitness Center, Marcos Street Pedestrian Crossing, Buelow Park) and ten neighborhood improvement events (Volunteer Improvement & Beautification Events) in addition to several smaller ADA improvements to City facilities and infrastructure. The City is currently using CDBG funds to design Richmar Park. The City received an approximately 1.5 million for the construction of the park from the State of California Housing and Community Development Housing Related Parks Program and has used CDBG funds for the design and construction of a recently completed park, Connors Park, formerly named San Marcos Elementary School Park. The City of San Marcos was awarded a \$3.7 million California Department of Parks and Recreation grant to construct Connors Park. The 4.7 acre park will be located in the City's most densely populated, low-income neighborhood adjacent to a new public elementary school and a new affordable housing community. Connors Park will be an excellent addition to this community. The children who live in this neighborhood now have a new school, new housing, and soon, a new park. Since the City used CDBG funds for the design of San Marcos Elementary Park, we are now able to leverage those funds with the 3.7 million grant received to construct the park. The City also added additional funding for the construction of the park in Program Year 2013. These are great examples of how CDBG funds were the catalyst for the construction of park in underserved neighborhood.

**ADA Improvements.** The City has used CDBG funds to complete the City's Americans With Disabilities Transition Plan update and has constructed ADA improvements to City facilities and infrastructure. During the last ConPlan period, the City installed three accessible pedestrian signals, accessible doors to two City facilities, City Hall and the Community Center and purchased accessible park furnishings to allow equal access to City programs and facilities for persons with disabilities.

**Davis Bacon Compliance.** The City of San Marcos ensures compliance with Davis Bacon prevailing wage requirements by the following actions: notifying contractors on federal construction projects of prevailing wage requirements in the bid announcement; attaching the current prevailing wage determination and HUD's Making Davis Bacon Work guide to the bid; researching contractor in the SAMS database to ensure contractor is in good standing; and obtaining self-certifications regarding disbarment and compliance with federal contracting requirements. Staff attends every pre-bid conference to confirm every contractor bidding on the CDBG funded project has complete understanding of all requirements.

**Section 3 Compliance.** The City of San Marcos has attended two Section 3 Compliance workshops presented by the HUD Los Angeles Office. The Section 3 training has assisted the City in enforcing Section 3 requirements on all construction projects using federal funds. City staff attends all pre-bid



construction meetings to inform contractors performing on City projects of Section 3 compliance requirements and the importance of hiring Section 3 sub-contractors or residents if there are any new hires. The City includes a Section 3 Compliance Guide in every bid package. City contracts utilizing federal funds include clauses that state compliance with federal requirements are mandatory and City requires signed certification from contractor stating they will comply with all federal contracting requirements.

**Fair Housing.** The City of San Marcos is committed affirmatively furthering fair housing. The City contracts with North County Lifeline to provide fair housing services and testing. The City is pleased to report after two rounds of testing in the last three years, no evidence of discrimination has been found. The first round of testing was conducted in 2012. The testing variable was physical disability, primarily wheelchair bound individuals. There was no discrimination found but one location did show some insensitivity and the location was offered follow-up training. The second round of testing, conducted in 2013, used the variable of race, African American/Caucasian. Again, no evidence of discrimination was found and no insensitivity was detected either. The City attributes these findings to the City's bi-annual "Crime Free Multi-Housing" training that is conducted by our Crime Prevention staff and attended by the City's apartment property managers and maintenance staff. In addition to training on how to keep illegal activity out of rental property, this training includes a fair housing component instructing apartment managers on what discrimination in housing is and why it is illegal. Other factors that contribute to no housing discrimination found in the City are the CDBG-funded fair housing program, the regional efforts to combat housing discrimination and the City Council's approval of several affordable apartment communities which fosters a "housing for all" approach.

**Continuum of Care.** The City of San Marcos is an active member of the Regional Continuum of Care (RCCC). The RCCC is a large cooperative community group consisting of representatives of the 18 cities within the county, nonprofit service providers and other interested parties. The RCCC meets on a monthly basis to identify gaps in homeless services, establish funding priorities, and to pursue an overall systemic approach to addressing homelessness. During the prior ConPlan period the City provided \$65,000 in local funds to support emergency winter homeless shelters during the last one-year ConPlan period.

**HUD's Program Assessment.** Each program year of the Consolidated Plan period, the City must submit to HUD, a Consolidated Annual Performance and Review Report (CAPER) with detailed information on progress towards the priorities, goals and objectives outlined in the Consolidated Plan. HUD conducts an annual program assessment and provides feedback on the City's use of CDBG funds. For Program Years 2011, 2012, and 2013, HUD has determined that the overall performance of the City's CDBG program was satisfactory. HUD stated, "The City has addressed its overall needs in housing and community development." HUD commended the City for its progress made in these areas and for improving the quality of life for its residents and stated that all of the activities and accomplishments were consistent with the Consolidated Plan goals and strategies.

Since the City uses the majority of its funding for public infrastructure, timeliness expenditure of grant funds have been of concern due to the nature of the capital improvement project process. However, the

City has consistently complied with the CDBG regulation regarding timeliness. 24 CFR 570.902 (a) states, a grantee may not have more than 1.5 times the entitlement grant amount for the current year remaining undisbursed from the U.S. Treasury 60 days prior to the end of the grantee's current program year. Given the loss of a direct allocation of HOME funds from the County of San Diego and the loss of state redevelopment agency funds, the City is grateful the United States Congress continues to fund the CDBG program to assist our City's low- and moderate-income residents.

#### **4. Summary of citizen participation process and consultation process**

To encourage citizen participation in the preparation of the 2015–2019 Consolidated Plan and 2014/15 Action Plan, the City of San Marcos conducted a community needs assessment. The assessment process included both passive and active outreach to the community.

Passive outreach included:

- A needs assessment survey
  - Available in both English and Spanish
  - Posted in two locations on the City's website [www.san-marcos.net](http://www.san-marcos.net);
  - Posted at City Offices and the San Marcos branch of the County Library
- Issued press releases
- Issued Facebook and Twitter notifications with a link to the survey
- Distributed surveys at public workshops
- Posted Draft ConPlan and AAP on City website and at City Offices
- Provided 30 day review and comment period for ConPlan and AAP
- Provided advance notice of community meetings and public hearings
- Received and recorded comment received at meetings and public hearings

Active outreach included the following in person meetings:

- MAAC Project Preschool Parents Meeting
- Alvin Dunn Elementary English Learner Advisory Committee (ELAC) Parent Meeting
- North County Food Policy Council Meeting
- Rancho Cordova Park Workshop
- Social Service Provider Needs Assessment Meeting
- Two public hearings before the San Marcos City Council

The City chose not to mail surveys to the community due to the lack of response during the prior ConPlan needs assessment in 2011. The needs assessment process also included consultations with other City departments to assess needs in the City's low- and moderate-income communities.

#### **5. Summary of public comments**

All of the public comments received are attached to the ConPlan as the Public Comment Attachment.

#### **6. Summary of comments or views not accepted and the reasons for not accepting them**

All of the public comments received were accepted.

## 7. Summary

Gathering public input is a significant challenge for local governments with limited resources for outreach. City staff conducts the public outreach in order to ensure as much of the grant funds go to benefit the City's low-and moderate-income community. As previously stated, the City has used several different outreach methods, in the most economical way possible; to conduct a community needs assessment for the 2015-2019 ConPlan. The City received 205 responses. The survey asked citizens to rank order priorities within subject categories. The subject categories were as follows:

- Community Facilities
- Infrastructure
- Special Needs Services
- Economic Development
- Neighborhood Services
- Public Services
- Neighborhood Services
- Fair Housing Services

The following areas of need emerged as top priorities for the community:

1. Public Infrastructure, e.g. sidewalk improvements, street improvements
2. Public Services, e.g. anti-crime programs, youth activities
3. Economic Development, e.g. job creation, employment training
4. Community Facilities, e.g. parks and recreational facilities, community garden

As a result of the needs assessment and other federal requirements, the City plans to include the following priorities for funding during the next five-year ConPlan period:

- Public Infrastructure
  - Capital Improvement Projects
  - Americans with Disabilities Improvements
- Housing Programs
  - Fair Housing Services
  - Residential Rehabilitation Loans
  - First-Time Homebuyer Assistance\*
- Community/Neighborhood Services
  - 2-1-1 San Diego funding
  - Community Kitchen/Garden
  - Economic Development

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## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

**Table 1 – Responsible Agencies**

Agency Role	Name	Department/Agency
Lead Agency	San Marcos	City Administration

The City of San Marcos is the lead agency in overseeing the development of the ConPlan for CDBG. San Marcos received HOME funding through the County of San Diego HOME consortium and the County serves as the City's public housing agency. The County of San Diego is also responsible for the administration and disbursement of Section 8 rental assistance funds. The Housing and Neighborhood Services Division of the City Manager's Department is the department overseeing the development and administration of this strategic plan and is responsible for the administration, planning, and execution of CDBG & HOME funding. The department also works with other City departments within the City of San Marcos to facilitate the objectives and outcomes of this ConPlan as well as the Annual Action Plan. Other departments include: Engineering, Community Services, and Public Works. If necessary, a specialized consultant will be used by the City to facilitate the completion of the objectives and outcomes for each Annual Action Plan.

### Consolidated Plan Public Contact Information

The Consolidated Plan public contact is:

Julie Magee, City of San Marcos CDBG Program Manager  
City of San Marcos  
1 Civic Center Drive  
San Marcos, CA 92069-2918

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

**Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).**

The Housing Authority of the County of San Diego (HACSD) serves as the City's public housing agency. The City of San Marcos does not operate its own public housing agency. The HACSD operates the Section 8 rental assistance program and owns a rent-restricted housing project in San Marcos. As stated in the County of San Diego 2014/15 Annual Action Plan, the HACSD participates in a variety of coalitions made up of affordable housing and community development coordinators from all 18 incorporated cities and various nonprofit organizations in the San Diego region. These result in coordination of activities, sharing of information, and joint operation of certain HUD programs. The coalitions include: CDBG Coordinators Group; HOME Consortium; Regional Continuum of Care Council; Mortgage Credit Counselors; California Finance Officers' Group, California Association of Housing Authorities, National Association of Housing Redevelopment Officials, Participating Cities in the First-Time Homebuyer Program; Housing Authorities within San Diego County; and Participating Cities in the County Rehabilitation Program. Also included is the San Diego Housing Federation, made up of affordable housing organizations and lenders that sponsor programs and activities in partnership with the County and cities in the region.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City of San Marcos is an active member of the San Diego Regional Continuum of Care Council (RCCC) which is large cooperative community group consisting of representatives of the 18 cities within the county, nonprofit homeless service providers and other interested parties. The RCCC meets on a monthly basis to identify gaps in homeless services, establish funding priorities, and to pursue an overall systemic approach to addressing homelessness. The RCCC makes recommendations for allocation of funds available under the Emergency Shelter Grants (ESG) Program. The representatives seek ways to improve collaboration and share scarce resources. The consensus approach from service providers is to emphasize prevention of homelessness first, then transitional housing and support services for individuals and families, and finally support for chronically homeless individuals. Facilities in proximity to San Marcos serving this population include the Fraternity House, which provides permanent supportive housing for persons with HIV/AIDS, the Brother Benno Foundation providing transitional housing for men in recovery from substance abuse, the Women's Resource Center, which provides emergency safe shelter for victims of domestic violence and Casa de Amparo for children and youth removed from their homes by Child Protective Services. Interfaith Community Foundation also provides a number of services to the homeless to include transitional shelter beds for veterans and seniors.

The City of San Marcos contracts with 2-1-1 San Diego to ensure the provision of community information for San Marcos residents who need assistance with primary needs. 2-1-1 San Diego provides information on assistance for financial, food, health, community development and housing needs. This information provides an ongoing needs assessment of the needs of the City's low-to moderate-income residents.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

Not applicable, the City of San Marcos does not receive ESG funds.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

To encourage participation in the preparation of the 2015–2019 Consolidated Plan and 2014/15 Action Plan, the City of San Marcos conducted a community needs assessment. The assessment process included both passive and active outreach to the community. The City presented the needs assessment survey at the following public meetings:

- MAAC Project Preschool Parents Meeting
- Alvin Dunn Elementary English Learner Advisory Committee (ELAC) Parent Meeting
- North County Food Policy Council Meeting
- Rancho Cordova Park Workshop
- Social Service Provider Needs Assessment Meeting
- Two public hearings before the San Marcos City Council

The following list includes organizations that the City contacted for consultation during the needs assessment for this ConPlan development, although not all agencies responded. The agencies that responded are denoted by in boldface.

- ✓ **2-1-1 San Diego**
- ✓ Access 2 Independence of San Diego
- ✓ ACCESS, Inc.
- ✓ ARC of San Diego – Rex Industries
- ✓ Big Brothers/Big Sisters of San Diego County
- ✓ Boys and Girls Club of San Marcos
- ✓ Canine Companions for Independence
- ✓ Casa De Amparo
- ✓ Catholic Charities St. Francis Center
- ✓ Childcare Resource Service
- ✓ County of San Diego Migrant Education
- ✓ **San Marcos Branch – San Diego County Library**
- ✓ Encuentros Leadership of North San Diego County
- ✓ Fraternity House, Inc.

- ✓ Healthy Kids
- ✓ Hope Through Housing Foundation
- ✓ Hospice of the North Coast
- ✓ **Interfaith Community Services**
- ✓ Lutheran Social Services
- ✓ MAAC Project Head Start
- ✓ Meals-on-Wheels San Marcos, Inc.
- ✓ **North County Health Services**
- ✓ North County Lifeline, Inc.
- ✓ North County Community Services/North County Food Bank
- ✓ Oralingua School for the Hearing Impaired
- ✓ Palomar Pomerado Health Foundation
- ✓ Partnerships With Industry
- ✓ San Diego AIDS Project
- ✓ San Marcos Project Care
- ✓ **San Marcos Rotary**
- ✓ Signs of Silence
- ✓ St. Clare's Home, Inc.
- ✓ **TERI, Inc. – Serving Children and Adults with Special Needs**
- ✓ **The Angel's Depot**
- ✓ **San Marcos Community Foundation**
- ✓ United Way

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**Identify any Agency Types not consulted and provide rationale for not consulting**

The City of San Marcos consulted with agencies that provide services to San Marcos residents.

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (92.215(I))**

As previously described, the City of San Marcos participates in several working groups that are comprised of public/private agencies to enhance regional coordination on a variety of issues in San Diego County. These groups include the San Diego Regional Continuum of Care Council (RCCC), Alliance for Regional Solutions, North County Food Policy Council, San Diego Regional Alliance for Fair Housing (SD RAFFH), San Diego Association of Government's (SANDAG's) Regional Planning Technical Group, SANDAG's Regional Housing Working Group, SANDAG's Cities/Counties Transportation Advisory Committee (CTAC), North County Comprehensive Gang Initiative (NCCGI) Steering Committee, San Diego North Economic Development, the 78 Corridor Cities Working Group and San Diego County's CDBG Coordinator's Group and the Interfaith Community Services/Veterans Association of North County.

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## Other local/regional/state/federal planning efforts considered when preparing the Plan

**Table 2 – Other Local Planning Efforts Considered**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
City of San Marcos 2013-2021 Housing Element	City of San Marcos	Aligns with the strategic plan goal of continuing to create affordable housing units; the housing element details the existing and future housing needs.
San Diego Regional Analysis of Impediments to Fair Housing (AI) 2010-2015	City of San Diego	Aligns with the strategic plan goal of affirmatively further fair housing choice; the AI details the impediments for the City and the region.
2-1-1 San Diego Quarterly Needs Report	City of San Marcos	Aligns with the strategic plan goal of assisting in the Continuum of Care; this report details the needs of San Marcos residents and serves as an ongoing needs assessment of our low-and moderate-income residents.
Continuum of Care	Regional Continuum of Care Council	Aligns with the strategic plan goal of assisting in the Continuum of Care; the Continuum of Care works to alleviate homelessness throughout the County of San Diego.
City of San Marcos General Plan Update	City of San Marcos	Aligns with the strategic plan goal of improving the quality of life for the City's low-and moderate-income community; the General Plan Update addresses a wide range of issues that affect San Marcos such as the physical development of the City and economic and social concerns that can affect the overall quality of life.

Data Source: City of San Marcos 2014

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## PR-15 Citizen Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

In compliance with federal requirements for the preparation of a ConPlan, the City has conducted a needs assessment to identify community development and housing needs of low-and moderate-income residents and to gather public input on the proposed use of CDBG funds to address the identified needs. The assessment process included both passive and active outreach to the community. Passive outreach included: a needs assessment survey, in both English and Spanish, posted in two locations on the City's website [www.san-marcos.net](http://www.san-marcos.net); surveys posted at City Offices and the San Marcos branch of the County Library, press releases and Facebook and Twitter notifications with a link to the survey. The City chose not to mail surveys to the community due to the lack of response during the prior ConPlan needs assessment in 2011. Active outreach to the community included promoting the needs assessment at the following public meetings, MAAC Project Preschool Parents Meeting, Alvin Dunn Elementary English Learner Advisory Committee (ELAC) Parent Meeting, North County Food Policy Council Meeting, Transforming San Marcos Workshop, Rancho Coronado Park Workshop and meeting with area social service providers. The needs assessment process also included consultations with other City departments to assess infrastructure needs in the City's low-and moderate-income communities.

**Table 3 – Citizen Participation Outreach**

Mode of Outreach	Target of Outreach	Summary of Response/Attendance	Summary of Comments Received
Maac Project Preschool Parent Meeting	Preschool parents	15/20	See Public Comments Attachment.
Alvin Dunn Elementary English Learner Advisory Committee (ELAC)	Spanish-speaking elementary school parents	11/22	See Public Comments Attachment.
Transforming San Marcos Blvd Workshop	San Marcos residents	13/56	See Public Comments Attachment.

North County Food Policy Council	Countywide agencies serving low-income residents	3/18	See Public Comments Attachment.
Rancho Coronado Park Workshop	San Marcos residents	3/26	See Public Comments Attachment.
Social Service Providers Workshop	Agencies serving low-income San Marcos residents	9/9	See Public Comments Attachment.
San Diego County Library – San Marcos Branch	Library Patrons	16	See Public Comments Attachment.
Online Survey	San Marcos residents	133	See Public Comments Attachment.
<b>Total</b>		<b>205</b>	

Data Source: City of San Marcos 2014

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## Needs Assessment

### NA-05 Overview

The City of San Marcos covers just over 24 square miles in the North County area of the region. The City is located in the central portion of northern San Diego County, approximately 40 miles north of downtown San Diego. The City is bounded by the cities of Vista and Carlsbad to the west, the city of Escondido to the east, and unincorporated areas within the County of San Diego to the north and south. Regional access is provided by State Route 78, an east/west highway that links Interstate 5 with Interstate 15, both of which provide north/south access. San Marcos is also home to two of the region's major education facilities: California State University, San Marcos and Palomar Community College.

From 2000 to 2010, the City's population increased by 52 percent and has grown faster than any other jurisdiction in the region. San Marcos offers a mix of housing types. Single-family homes make up about 61 percent of the housing stock, multi-family comprises about 28 percent, and mobile homes comprise the remaining 12 percent. Between 2000 and 2010, the City's housing stock increased by 52 percent, equal to the population growth in the same period. 63% of households own their own home and 37% of households are renting their residence, see Table 4. Household Characteristics.

Different racial and ethnic groups often have different household characteristics and cultural backgrounds that may affect their housing needs and preferences. While the City has a higher percentage of Hispanic residents than the region as a whole, the population is predominately White. In 2010, approximately 49 percent of San Marcos' residents were White, 37 percent were Hispanic, 2 percent were Black, and 9 percent were Asian/Pacific Islander. Since 2000, there has been a decrease in the proportion of White residents, with an accompanying increase in the Asian/Pacific Islander population. The proportion of Hispanic residents has remained unchanged.

The National Association of Home Builders (NAHB) develops an Housing Opportunity Index (HOI) for a given area that is defined as the share of homes sold in that area that would have been affordable to a family earning that area's median income. The San Diego-Carlsbad-San Marcos Metropolitan Statistical Area (MSA) is one of the least affordable areas in the nation ranking at 198 out of 222 regions evaluated. In 2013 (last quarter), only 29 percent of the homes sold in the San Diego-Carlsbad,-San Marcos MSA were affordable to a household earning the median income of \$72,300 for a family of four. The cost of living in San Marcos, CA is high and getting higher than many other regions in the nation because of the cost of real estate. Additionally, income within the San Diego region has consistently grown much more slowly than in the State or nation which further hampers the region's affordability.

The City of San Marcos contracts with 2-1-1 to provide referrals for San Marcos residents seeking services to help build and sustain healthy lives. The data provided by 2-1-1 provides an ongoing needs assessment of the City's low and moderate income community. Last fiscal year 2013-2014, 2-1-1 answered 3,042 calls

from San Marcos residents, these callers had 4,457 separate needs which resulted in 5,098 referrals being provided.

The primary needs of San Marcos callers were for “Basic Needs.” This category includes Food, Housing/Shelter, Material Goods, Transportation and Utility Assistance. In the fourth quarter of fiscal year 2013/14, 34% of all calls from San Marcos residents were for Basic Needs resources; 15% for Housing Assistance, 11% for Utility Assistance, 7% for Food and 1% each for Material Goods. 2-1-1 San Diego contracts with SDG&E to provide Utility Assistance information which is why there is a high volume of Utility calls. The majority of 2-1-1 callers have a need that is related to financial difficulty; whether their need is housing, food, or healthcare, all of these have a financial basis. 2-1-1's database system identifies these needs more specifically in order to give a better idea of what type of need it truly is, rather than simply "financial". In the fourth quarter of FY 2013/14, 17% of the San Marcos callers were seeking Public Assistance Programs, such as CalFresh, Medi-Cal, TANF or Unemployment Insurance. Approximately 9% of all calls were for Specialized Information and Referral (I&R) which include I&R agencies that are more specialized and better able to solve a clients' need (i.e.: County Access Line, City of San Diego Affordable Housing Information Line, etc.).

The demographic of callers from the City of San Marcos mirror very closely the demographic of 2-1-1 San Diego clients in the county of San Diego. The average caller is female (75%), who earns less than \$16,105 per year in income (75%) and are considered "Extremely Low" income earners. The demographics show that the City of San Marcos' poorest residents are calling 2-1-1 for assistance. In addition, 7% of callers from the City of San Marcos identified that someone in their household served in the military. In FY 2012/13, the demographics are slightly different than the general San Marcos callers. San Marcos callers who have identified someone in their household has served in the military are primarily Non-Hispanic or Latino White (58%), Female (62%) over the age of 50 (68%).

The City of San Marcos conducted a needs assessment for this ConPlan period. See Section ES-05, question 4 for the summary of the needs assessment process. Survey respondents have rated the following “needs” as the highest priorities for the community:

1. Public infrastructure
2. Public services
3. Economic Development
4. Community Facilities

As required by HUD, the identified needs and priorities will be used to develop the ConPlan priorities. The ConPlan priorities identified will guide the allocation of funds in each of the five Annual Action Plans associated with the new ConPlan. Given the limited amount of CDBG funds allocated to the City of San Marcos, the loss of a direct allocation of HOME funds from the County of San Diego and the loss of state redevelopment agency funds, not all of the identified needs and priorities will be funded. Several of the identified needs are funded by other government agencies, e.g., health services by the County of San Diego and transportation service subsidies from the federal government.

It is necessary to include all priorities that may be funded during this ConPlan period. If a priority is not listed in the ConPlan, it may not be funded during the five year ConPlan period without a substantial amendment to the ConPlan. As a result of the needs assessment and other federal requirements, the City plans to include the following priorities for possible funding during the next five-year ConPlan period:

- Public Infrastructure
  - Capital Improvement Projects
  - Americans with Disabilities Improvements to Public Facilities and Infrastructure
- Housing Programs
  - Fair Housing Services, Studies and Testing
  - Residential Rehabilitation Loans
  - First-Time Homebuyer Assistance
- Community/Neighborhood Services
  - 2-1-1 San Diego funding
  - Community Kitchen/Garden
  - Economic Development

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## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The U.S. Census Bureau defines a household as all of the people who occupy a housing unit. A household is different than a housing unit, as a housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied (or if vacant, intended for occupancy) as separate living quarters. A household consists of all the people who occupy a housing unit.

In 2010, there were 27,202 households in the City, up from 18,176 in 2000 (a 50 percent increase). San Marcos households make up 2.5 percent of the 1,086,865 households in the San Diego region. As Table 4. Household Characteristics indicates 73 percent of all households in San Marcos are classified as families. The City has a higher proportion of family households as compared with the region (66%). This proportion has not changed significantly since 2000. The proportion of non-families (such as persons living alone) has also remained stable as a percentage of the population. The average household size and tenure distribution have remained stable, with 37% of households renting and 63% owning their home (compared to the regionwide distribution of 46%renters and 54% owners). The average household size is 3.05 persons (larger than the regionwide average household size of 2.75).

**Table 4 – Household Characteristics**

Household Type	2000		2010	
	Number	Percent of Total	Number	Percent of Total
Total Households	18,176	100%	27,202	100%
Families	13,426	74%	19,811	73%
With children	7,215	40%	11,602	43%
Non-Families	4,750	26%	7,391	27%
Renter-Occupied	6,142	37%	10,108	37%
Owner-Occupied	12,034	63%	17,094	63%
Average Household Size	3.03		3.05	
Average Family Size	3.46		3.49	

Data Source: U.S. Census 2000, 2010

**Table 5 - Housing Needs Assessment Demographics**

Demographics	Base Year: 2000	Most Recent Year: 2010	%Change
Population	54,977	78,127	42%
Households	18,228	25,621	41%
Median Income	\$45,908.00	\$58,897.00	28%

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

**Table 6 – Households by Income Category**

	0-30% AMI	>30-50% AMI	>50-80% AMI	>80%+ AMI
San Marcos	2,955 (12%)	3,980 (16)%	5,195 (18%)	13,495 (53%)

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

**Table 7 - Total Households**

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,955	3,980	5,195	2,470	11,025
Small Family Households *	1,215	1,390	2,235	1,265	6,770
Large Family Households *	250	710	720	440	1,340
Household contains at least one person 62-74 years of age	465	565	855	300	1,379
Household contains at least one person age 75 or older	390	865	720	230	470
Households with one or more children 6 years old or younger *	625	1,040	1,370	660	2,875
* the highest income category for these family types is >80% HAMFI					

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

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## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

**Table 8 – Housing Problems**

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	20	0	0	20	40	45	10	25	10	90
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	40	160	145	10	355	10	10	40	0	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	175	195	160	100	630	15	35	110	60	220
Housing cost burden greater than 50% of income (and none of the above problems)	1,155	845	315	10	2,325	505	600	965	455	2,525

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	160	855	1,245	230	2,490	125	440	455	495	1,515
Zero/negative Income (and none of the above problems)	225	0	0	0	225	295	0	0	0	295

**Data Source:**2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

**Table 9 – Housing Problems 2**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,395	1,200	620	135	3,350	570	655	1,140	525	2,890
Having none of four housing problems	270	1,085	1,835	725	3,915	200	1,035	1,600	1,080	3,915
Household has negative income, but none of the other housing problems	225	0	0	0	225	295	0	0	0	295

**Data Source:**2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

**Table 10 - San Marcos Households Experiencing Cost Burden**

Household Type					All Income Categories
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-AMI	
Renter-Occupied Households					
Elderly (62+ years)	91%	85%	71%	20%	70%
Large Families (5+ persons)	89%	77%	33%	18%	50%
Total Renters					
Owner-Occupied Households					
Elderly (62+ years)	70%	97%	25%	26%	41%
Large Families (5+ persons)	75%	63%	82%	40%	51%
Total Owners	74%	64%	56%	36%	44%
Total Households	85%	77%	61%	34%	50%

Data Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2009.

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

### 3. Cost Burden > 30%

**Table 11 - Cost Burden > 30%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	665	1,010	780	2,455	205	245	815	1,265
Large Related	150	410	130	690	85	114	280	479
Elderly	265	295	250	810	285	460	225	970
Other	470	270	445	1,185	85	250	220	555
Total need by income	1,550	1,985	1,605	5,140	660	1,069	1,540	3,269

Data Source: 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

### 4. Cost Burden > 50%

**Table 12 – Cost Burden > 50%**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	585	385	110	1,080	185	185	625	995
Large Related	125	135	0	260	75	110	175	360
Elderly	220	230	40	490	200	205	120	525
Other	425	160	160	745	65	130	125	320

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	1,355	910	310	2,575	525	630	1,045	2,200

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

## 5. Crowding (More than one person per room)

**Table 13 – Crowding Information 1/2**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	215	295	275	60	845	25	45	100	50	220
Multiple, unrelated family households	0	65	24	50	139	0	0	50	10	60
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	215	360	299	110	984	25	45	150	60	280

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

**Table 14 – Crowding Information – 2/2**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,395	1,200	620	135	3,350	570	655	1,140	525	2,890
Having none of four housing problems	270	1,085	1,835	725	3,915	200	1,035	1,600	1,080	3,915
Household has negative income, but none of the other housing problems	225	0	0	0	225	295	0	0	0	295

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

**Table 15 – Household Size**

Household Size	2010	
	Number	Percent of Total
Total Households	27,202	100%
1-person household	5,168	19.1
2-person household	7,646	28.1
3-person household	4,719	17.3
4-person household	4,836	17.8
5-person household	2,513	9.2
6-person household	1,194	4.4
7-person household	1,126	4.1

Data Source: U.S. Census 2010

### **Describe the number and type of single person households in need of housing assistance.**

The U.S. Census Bureau defines a household as all of the people who occupy a housing unit. A household is different than a housing unit, as a housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied (or if vacant, intended for occupancy) as separate living quarters. A household consists of all the people who occupy a housing unit. In 2010, there were 27,202 households in the City, up from 18,176 in 2010. HUD defines a household as containing one or more people. All persons occupying a housing unit constitute a household. A householder is one of the people who owns or rents the residence. Two types of households are defined by HUD, family and nonfamily. A family household has at least two members related by birth, marriage, or adoption, one of whom is the householder. A nonfamily household can be either a person living alone or a householder who shares the housing unit only with nonrelatives—for example, boarders or roommates. The nonrelatives of the householder may be related to each other.

As illustrated by Table 15, Household Size, in 2010, approximately 19% of households in San Marcos are single person households. Household characteristics and types can impact the type of housing needed. Single-person households often occupy smaller apartment units or condominiums, such as studio and one-bedroom units. Single-person households are more likely to be cost-burdened due to the fact they have only one income. Although the City's population is still young overall, this trend shows that City residents are becoming older. An aging population indicates that in the future, demand will be higher for smaller housing units, and housing programs such as housing repair services for seniors will become more necessary. Seniors and elderly require special consideration due to limited income, prevalence of physical or mental disabilities, limited mobility, and high health care costs. Because of their retired status, incomes for senior households may be fixed, limiting their affordable housing choices. Their low-income status limits their ability to balance the need for housing and other necessities such as healthcare.

According to the 2010 Census, 10% of the City's population are seniors. Seniors often have self-care or mobility limitations (defined by the Census Bureau as a condition lasting over six months that makes it

difficult to leave the home). With the aging of the baby-boomer population and advances in medical sciences, the elderly population is expected to increase in the next couple of decades. Finding affordable housing and addressing evictions of long-term senior tenants are among the most difficult housing problems currently affecting the elderly in California. A senior on a fixed income faces great difficulty finding safe and affordable housing or relocating after an eviction. Subsidized housing and federal housing assistance programs (such as Section 8) are increasingly challenging to secure and often involve a long waiting list. Furthermore, seniors sometimes face discrimination in the rental housing.

#### Housing Choice Voucher Program

The Housing Authority of the County of San Diego Housing Choice Voucher Program (formerly known as Section 8) serves San Marcos and provides rent subsidies for very low-income households. The Housing Choice Voucher Program provides rental subsidies to very low-income persons that spend more than 30 percent of their gross income on housing costs. As of December 2013, the Housing Authority provided Housing Choice Voucher rental assistance to 204 single person households in San Marcos, and there are 149 single person applicants on the waiting list residing in San Marcos. The Housing Authority has an extensive waiting list. The wait for rental assistance is several years.

#### Homeless

According to the Alliance for Regional Solutions report titled, Shelter Provided to the Homeless in North San Diego County Winter Shelters 2012/13, the most sheltered individuals were males (64%) and Non-Hispanic/Latino (79%). The large majority (76%) were identified as Caucasian (White) followed distantly by African-American. Over one-half (57%) of the sheltered individuals were identified as single (unmarried). The primary reason noted for homelessness of sheltered individuals is unemployment(30%) followed by underemployment/low income (10%) and family issues (10%). Over one-half (56%) of the adults who reported a primary reason for homelessness cited an economic reason. This was reported to be a slight decrease from the prior shelter season in which 62% cited an economic reason for homelessness.

#### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

The City of San Marcos does not have data available on the number and types of families who are disabled or victims of domestic violence, sexual assault and stalking.

#### **What are the most common housing problems?**

The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price low-income families out of the market, can cause extreme cost burdens, or force households into overcrowded or substandard conditions.

According to the National Association of Home Builders' (NAHB) Housing Opportunity Index (HOI), which tracks the ability of households to afford a home in almost 2,000 metropolitan areas across the country, the San Diego-Carlsbad-San Marcos Metropolitan Statistical Area (MSA) is one of the least affordable MSAs in the nation, ranking 215 out of 222 regions evaluated. 47% of all households in San Marcos

(12, 130 households) earn at or below 80% AMI.

The most common housing problems are:

- a housing cost burden greater than 30% of income
- a housing cost burden greater than 50% of income
- overcrowding

HUD defines a household that spends more than 30 percent of gross annual income on housing as experiencing a housing “cost burden.” Households spending more than 50 percent are considered to be “severely cost-burdened.” Housing cost burdens occur when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. In the event of unexpected circumstances such as loss of employment and health problems, lower-income households with a severe housing cost burden are more likely to become homeless. Homeowners with a housing cost burden have the option of selling the homes and become renters. Renters, on the other hand, are vulnerable and subject to constant changes in the housing market.

#### Overcrowding

In response to a mismatch between household income and housing costs in a community, some households may not be able to buy or rent housing that provides a reasonable level of privacy and space. Residents may accept smaller-sized housing or double up with other families to afford the housing costs. The federal government defines overcrowding as a situation where a household has more members than habitable rooms in a unit. An overcrowded household is defined as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Severely overcrowded households are households with more than 1.5 persons per room. Overcrowding contributes to increases in traffic within a neighborhood, accelerates deterioration of homes and infrastructure, can overburden utilities and services such as sewers, and results in a shortage of on-site parking.

Table 16 displays the prevalence of overcrowding in San Marcos. As indicated by the 2011 ACS, two percent of households in San Marcos were overcrowded. The incidence of overcrowding (1-1.5 persons/room) was half as much as the San Diego region (four percent). The percentage of severely overcrowded households (>1.5 persons/room) in San Marcos was one percent in 2011, half of the region percentage of two percent. Overall, three percent of households lived in overcrowded (overcrowded and severely overcrowded) conditions, compared to six percent regionwide.

The extent of overcrowding varies significantly by income, type, and size of household. Generally, very low- and low-income households and large families are disproportionately affected by overcrowding. However, cultural differences also contribute to overcrowding conditions since some cultures tend to have larger household sizes. Overcrowding is typically more prevalent among renters than among owners. Six percent of renter households experienced overcrowding in 2011, compared to two percent for owner households.

#### **Table 16 – Overcrowding By Tenure**

	Renter-Occupied Units	% of All Renter Occupied Units	Owner-Occupied Units	% of All Owner Occupied Units	All Units	% of All Occupied Units
<b>San Marcos</b>						
Overcrowded (1-1.5 persons/room)	349	3%	253	2%	602	2%
Severely Overcrowded (>1.5 persons/room)	245	2%	41	0.3%	286	1%
Total Overcrowded (>1 persons/room)	594	6%	294	2%	888	3%
<b>San Diego Region</b>						
Overcrowded (1-1.5 persons/room)	28,402	6%	11,418	2%	39,820	4%
Severely Overcrowded (>1.5 persons/room)	17,350	4%	4,209	0.7%	21,559	2%
Total Overcrowded (>1 persons/room)	45,752	9%	15,627	3%	61,379	6%

Source: U.S. Census 2011 ACS 3-Year Estimates

### Cost Burden

State and federal standards specify that households spending more than 30 percent of gross annual income on housing experience a housing cost burden. Federal and state agencies use overpayment indicators to determine the extent and level of funding and support that should be allocated to a community. Housing cost burdens occur when housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. In the event of unexpected circumstances such as loss of employment and health problems, lower-income households with a burdensome housing cost are more likely to become homeless. Homeowners with a housing cost burden have the option of selling the homes and become renters. Renters, on the other hand, are vulnerable and subject to constant changes in the housing market.

Table 10 demonstrates the extent of cost burden (overpaying for housing costs) by household type (elderly households, large households, all households) and income. Overall, half of San Marcos residents experience cost burden. In general, renters (62%) experienced cost burden more than homeowners



(44%), and households with lower incomes (extremely, very low, and low incomes) experienced cost burden at a higher proportion than upper income households. Very low-income elderly owner households had the highest level of cost burden (97%) followed by extremely low-income elderly renter households (91%). Table 8-19 also shows that the proportion of households experiencing cost burden declined significantly as income increased. For example, while 91 percent of extremely low-income renters experienced cost burden, that figure was much lower (25%) for above moderate-income renters. Also, while 74 percent of extremely low-income homeowners experienced cost burden, the proportion dropped to 36 percent for moderate-income homeowners. Overall, half of all households in San Marcos experienced cost burden.

Table 10 - San Marcos Households Experiencing Cost Burden demonstrates the extent of cost burden (overpaying for housing costs) by household type (elderly households, large households, all households) and income. Overall, half of San Marcos residents experience cost burden. In general, renters (62%) experienced cost burden more than homeowners (44%), and households with lower incomes (extremely, very low, and low incomes) experienced cost burden at a higher proportion than upper income households. Very low-income elderly owner households had the highest level of cost burden (97%) followed by extremely low-income elderly renter households (91%). Table 10 - San Marcos Households Experiencing Cost Burden also shows that the proportion of households experiencing cost burden declined significantly as income increased. For example, while 91 percent of extremely low-income renters experienced cost burden, that figure was much lower (25%) for above moderate income renters. Also, while 74 percent of extremely low-income homeowners experienced cost burden, the proportion dropped to 36 percent for moderate-income homeowners. Overall, half of all households in San Marcos experienced cost burden.

### **Are any populations/household types more affected than others by these problems?**

#### **Populations**

The 2011 American Community Survey (ACS) data (2009-2011) show that Hispanic workers living in San Marcos had lower median earnings than Asians and Whites and the population as a whole. If person has lower median earnings they are more likely to experience a cost burden greater than 30% - 50% of income.

#### **Household Types**

Renters in San Marcos earned lower incomes overall, with 20 percent of renters (1,650 households) earning extremely low incomes (Table 8-5). There was a significant difference in income between renter and owner households, with the proportion of owners earning extremely low incomes at 6 percent (950 households). Elderly renters and large family renters are shown to be in the most precarious financial situation, with 54 percent and 45 percent respectively earning extremely low and very low incomes. In addition, approximately 71 percent of large-renter families earned below 80% of the County median family income.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of**

**either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.**

The City of San Marcos does not have data available on the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The City of San Marcos does not provide estimates of the at-risk population(s).

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Throughout the country and the San Diego region, homelessness has increased. The Regional Task Force on the Homeless (Task Force) is San Diego County's leading resource for information on issues of homelessness. Established in 1985, the Task Force promotes a regional approach as the best solution to ending homelessness in San Diego County. The Task Force is a public/private effort to build a base of understanding about the multiple causes and conditions of homelessness. Factors contributing to the rise in homelessness include:

- 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
- lack of mental health services for the homeless
- unemployment

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## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

According to HUD, a “disproportionate need” exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. A household is considered having a cost burden when they are paying more than 30% of their income on housing costs, which includes utilities. This is important because the goal is to ensure equal housing opportunities for all. This goal is not achieved when there is a disproportionate need.

### 0%-30% of Area Median Income

**Table 17 - Disproportionally Greater Need 0 - 30% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,255	180	165
White	895	150	70
Black / African American	80	0	0
Asian	205	0	30
American Indian, Alaska Native	50	0	25
Pacific Islander	30	0	0
Hispanic	960	25	30

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

**Table 18 - Disproportionally Greater Need 30 - 50% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,565	665	0
White	1,070	465	0
Black / African American	65	10	0
Asian	85	10	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	1,320	180	0

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers. \*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 50%-80% of Area Median Income

**Table 19 - Disproportionally Greater Need 50 - 80% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,060	1,465	0
White	1,430	925	0
Black / African American	135	15	0
Asian	150	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	1,325	410	0

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

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## 80%-100% of Area Median Income

**Table 20 - Disproportionally Greater Need 80 - 100% AMI**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,520	990	0
White	870	705	0
Black / African American	45	39	0
Asian	185	60	0
American Indian, Alaska Native	15	20	0
Pacific Islander	0	0	0
Hispanic	405	165	0

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers. \*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### Discussion

As previously stated, the 2011 American Community Survey (ACS) data (2009-2011) show that Hispanic workers living in San Marcos had lower median earnings than Asians and Whites and the population as a whole. If person has lower median earnings they are more likely to experience a cost burden greater than 30% - 50% of income. Hispanics households in San Marcos earning between 0-30% AMI and 30-50% AMI have the highest percentage of disproportionately greater need at 43% and 51% respectively. At 50% to 80% AMI and 80% to 100% AMI Whites experienced a greater disproportionate need. This is explained by the data that shows Hispanic workers living in San Marcos had lower median earnings than White.

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## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

According to HUD, a “disproportionate need” exists when any group has a housing need or problem that is 10% or higher than the jurisdiction as a whole. This is important because the goal is to ensure equal housing opportunities for all. This goal is not achieved when there is a disproportionate need.

According to HUD, the four severe housing problems are 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 0%-30% of Area Median Income

**Table 21 – Severe Housing Problems 0 - 30% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,030	410	165
White	750	295	70
Black / African American	80	0	0
Asian	190	15	30
American Indian, Alaska Native	50	0	25
Pacific Islander	30	0	0
Hispanic	890	100	30

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers. \*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

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### 30%-50% of Area Median Income

**Table 22 – Severe Housing Problems 30 - 50% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,495	1,735	0
White	665	865	0
Black / African American	50	30	0
Asian	25	75	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	740	765	0

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

**Table 23 – Severe Housing Problems 50 - 80% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,645	2,880	0
White	740	1,620	0
Black / African American	15	135	0
Asian	105	125	0
American Indian, Alaska Native	0	0	0
Pacific Islander	10	0	0
Hispanic	780	955	0

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 80%-100% of Area Median Income

**Table 24 – Severe Housing Problems 80 - 100% AMI**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	660	1,850	0
White	240	1,335	0
Black / African American	45	39	0
Asian	105	140	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	265	300	0

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

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## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

According to HUD, a “disproportionate need” exists when any group has a housing need that is 10% or higher than the jurisdiction as a whole. A household is considered having a cost burden when they are paying more than 30% of their income on housing costs, which includes utilities. This is important because the goal is to ensure equal housing opportunities for all. This goal is not achieved when there is a disproportionate need.

### Housing Cost Burden

**Table 25 – Greater Need: Housing Cost Burdens AMI**

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,285	7,020	5,375	175
White	8,280	4,000	2,660	70
Black / African American	335	245	190	0
Asian	860	545	525	30
American Indian, Alaska Native	75	20	55	25
Pacific Islander	30	40	50	0
Hispanic	2,525	2,105	1,840	40

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

### Discussion:

45% of the City’s 27,202 households experience a housing cost burden. 26% are paying more than 30% to 50% of their income on housing, while 20% are paying more than 50% of their income on housing costs.

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### **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

As previously stated, Hispanic households experience a disproportionately greater need than the needs of almost every income category as a whole.

**If they have needs not identified above, what are those needs?**

The need would be to narrow the gaps that leave families with children, people with disabilities, and people of different races, colors, and national origins with more severe housing problems, aka., disproportionate housing needs.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Due to the fact that Hispanic households experience a disproportionately greater need than the needs of almost every income category as a whole, these households tend to be located in the City's CDBG qualifying tracts.

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## NA-35 Public Housing – 91.205(b)

### Introduction

#### Totals in Use

**Table 26 - Public Housing by Program Type**

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	83	117	10,566	0	10,411	110	0	42

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

#### Characteristics of Residents

**Table 27 – Characteristics of Public Housing Residents by Program Type**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	12,491	18,844	15,253	0	15,270	13,174	0
Average length of stay	0	3	6	6	0	6	0	0
Average Household size	0	2	2	2	0	2	1	0
# Homeless at admission	0	0	2	3	0	3	0	0
# of Elderly Program Participants (>62)	0	18	47	3,465	0	3,432	14	0
# of Disabled Families	0	12	23	2,885	0	2,828	33	0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	83	117	10,566	0	10,411	110	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Data Source: PIC (PIH Information Center)

### Race of Residents

**Table 28 – Race of Public Housing Residents by Program Type**

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	71	98	8,511	0	8,408	66	0	35
Black/African American	0	6	15	1,603	0	1,555	41	0	6
Asian	0	4	2	297	0	294	2	0	1
American Indian/Alaska Native	0	0	1	84	0	84	0	0	0
Pacific Islander	0	2	1	71	0	70	1	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

**Table 29 – Ethnicity of Public Housing Residents by Program Type**

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	24	73	3,644	0	3,619	17	0	8
Not Hispanic	0	59	44	6,922	0	6,792	93	0	34
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

Data Source: PIC (PIH Information Center)

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**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

**How do these needs compare to the housing needs of the population at large**

The City of San Marcos does not have a public housing authority. The Housing Authority of the County of San Diego serves as the City's public housing authority.

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## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

The Regional Task Force on the Homeless (Task Force) is San Diego County's leading agency for information on issues of homelessness. Established in 1985, the Task Force promotes a regional approach as the best solution to ending homelessness in San Diego County. The Task Force is a public/private effort to build a base of understanding about the multiple causes and conditions of homelessness.

According to the Task Force, the San Diego region's homeless population can be divided into two general groups: 1) urban homeless and 2) rural homeless, including farm workers and day laborers who live in the hillsides, canyons, and fields of the northern regions of the county. It is important to recognize that homeless individuals may fall into more than one category (e.g., a homeless individual may be a veteran and a substance abuser), making it difficult to accurately quantify and categorize the homeless.

The homeless population is very difficult to quantify. Census information on homeless populations is often unreliable due to the difficulty of efficiently counting a population without permanent residences. Given this impediment, local estimates of the homeless and anecdotal information are often where population numbers of the homeless come from. The Task Force produces estimates that are obtained using observations of homeless service providers; estimates from local officials; reports from local surveys and studies; utilization rates of homeless facilities, services, and meal programs; and estimated counts of persons observed at known location.

According to the Alliance for Regional Solutions report titled, *Shelter Provided to the Homeless in North San Diego County Winter Shelters 2013/14*, the most sheltered individuals were males (63%) and Non-Hispanic/Latino (73%). The large majority (72%) were identified as Caucasian (White) followed distantly by African-American. The primary reason noted for homelessness of sheltered individuals is unemployment (21%) followed by underemployment/low income (10%) and family issues (6%). Over one-half (56%) of the adults who reported a primary reason for homelessness cited an economic reason. This was reported to be a slight decrease from the prior shelter season in which 56% cited an economic reason for homelessness.

The Task Force conducted a Point-In-Time (PIT) count in 2014 which resulted in an estimate of 8,879 individuals who are homeless in the San Diego region (both sheltered and living on the street). This represents a regional decrease of 4% since the PIT count in 2013. In San Marcos, 6 homeless persons were identified living on the streets during the 2014 PIT count. This represents a 50% drop in the PIT count from last year's San Marcos PIT count of 12. Among neighboring cities, the City of San Marcos had the lowest homeless count, while Escondido, Oceanside, and Vista had the highest homeless counts.

In addition to the homeless population living in shelters or on the streets, many residents—due to high housing cost, economic hardships, or physical limitations—live on the brink of homelessness yet are housed temporarily through friends or families. Experts estimate that 2 to 3 families are on the verge of homelessness for every family staying in a homeless shelter. The "at-risk" population is comprised of

families and individuals living in poverty, who, upon loss of employment or other emergency requiring financial reserves, would lose their housing and become homeless. These families are generally experiencing a housing cost burden, paying more than 30 percent of their income for housing. According to the CHAS data, 85 percent of the City's extremely low-income renter-households (0-30% AMI) and 77 percent of the City's very low-income owner-households (31-50% AMI) were paying more than 30 percent of their income on housing. These households are considered most vulnerable and at risk of becoming homeless.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Table 30 – Homeless Population**

City	Sheltered	Unsheltered	Total
San Marcos	0	12	12
Carlsbad	49	78	127
Encinitas	57	30	87
Escondido	364	172	536
Oceanside	317	182	499
Poway	0	40	40
Vista	395	88	483
San Diego Region	4,374	5,086	9,460

Regional Task Force on the Homeless (RTFH) - WeALLCount (Point-In-Time Count) 2013

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### **Nature and Extent of Homelessness: (Optional)**

<b>Race:N/A</b>	<b>Sheltered:</b>	<b>Unsheltered: (optional)</b>
<b>Ethnicity: N/A</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

#### **Discussion:**

As previously stated, according to the Alliance for Regional Solutions report titled, Shelter Provided to the Homeless in North San Diego County Winter Shelters 2013/14, the most sheltered individuals were males (63%) and Non-Hispanic/Latino (73%). The large majority (72%) were identified as Caucasian (White) followed distantly by African-American. The primary reason noted for homelessness of sheltered individuals is unemployment(21%) followed by underemployment/low income (10%) and family issues (6%). Over one-half (56%) of the adults who reported a primary reason for homelessness cited an economic reason.

The Task Force conducted a Point-In-Time (PIT) count in 2014 which resulted in an estimate of 8,879 individuals who are homeless in the San Diego region (both sheltered and living on the street). This represents a regional decrease of 4% since the PIT count in 2013. In San Marcos, 6 homeless persons were identified living on the streets during the 2014 PIT count. This represents a 50% drop in the PIT count from last year's San Marcos PIT count of 12. Among neighboring cities, the City of San Marcos had the lowest homeless count, while Escondido, Oceanside, and Vista had the highest homeless counts.

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## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

**Table 31 – Special Needs Populations**

Special Needs Group	San Marcos	San Diego Region
Seniors	8,527 Persons (10% of Total Population)	11% of Total Population
Disabled Persons	6,960 Person (8% of Total Population)	9% of Total Population
Developmentally Disabled Persons	1,508 Persons (1.8% of Total Population)	1.8% of Total Population
Female Headed Households	3,056 Households (11% of Total Households)	12% of Total Households
Female Headed Households with Children	1,954 Households (7% of Total Households)	6% of Total Households
Large Households	4,833 Households (18% of Total Households)	18% of Total Households
Homeless	37 Persons	9,641 Persons
Farmworkers	764 Persons (2% of Labor Force	0.7% of Labor Force
Students	7,946 Persons (9% of Total Population)	9% of Total Population

Source: American Community Survey 2010, Census 2010, California State Council on Developmental Disabilities, Regional Task Force on the Homeless

### **Describe the characteristics of special needs populations in your community and state what the housing and supportive service needs of these populations are and how are these needs determined?**

Certain groups have more difficulty in finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one's income earning potential, family characteristics, the presence of physical or mental disabilities, or age-related health issues. As a result, certain groups typically earn lower incomes and have higher rates of overpayment for housing, or they live in overcrowded residences. The special needs groups analyzed include the elderly, people with disabilities, single parents, large households, homeless people, farm workers, and students (Table 28). Many of these groups overlap; for example, many farm workers are homeless and many elderly people have a disability of some type. The majority of these special needs groups would be assisted by an

increase in affordable housing, especially housing located near transit stations. A central goal of the City's Housing Element is to assist persons with special needs in meeting their housing needs.

### Seniors

Many senior-headed households have special needs due to their relatively low incomes, disabilities or limitations, and dependency needs. Specifically, many people aged 65 years and older live alone and may have difficulty maintaining their homes, are usually retired and living on a limited income, and are more likely to have high health care costs and rely on public transportation, especially those with disabilities. The limited income of many elderly persons often makes it difficult for them to find affordable housing. In the San Diego region, the elderly spend a higher percentage of their income for food, housing, medical care, and personal care than non-elderly families.

In 2010, there were 8,527 senior persons in San Marcos. Between 2000 and 2010, the senior population in San Marcos grew by approximately 31 percent (from 6,525 seniors). Twenty percent of households have elderly heads of household. Among the 5,355 elderly households (homes with a senior head of household), three-quarters were owners and only one quarter were renters.

The housing needs of seniors (over 65 years of age) are diverse. Senior homeowners often have limited retirement income and/or increasing physical limitations, and could benefit from homeowner assistance. In addition to disabilities, seniors who rent housing have greater needs, in that rental assistance may be required to continue affording housing. According to the CHAS database, in San Marcos close to 60 percent of elderly households earned low incomes (<80% AMI).

The following affordable senior apartments are located in San Marcos, most of which have long waiting lists:

- Hacienda Vallecitos; 736 Center Drive, 10 units
- Casa Vallecitos: 852 Avenida Ricardo, 22 units
- Grandon Village: 1607 Grandon Avenue, 160 units
- Royal Oaks: 650 Woodward Avenue, 12 units
- Woodland Village; 975 Woodland Parkway, 31 units
- Rancho Santa Fe Village: 500 S. Rancho Santa Fe, 355 units
- Madrid Manor Mobile Home Park: 1401 El Norte Parkway, 330 units
- Casitas Del Sol Mobile Home Park: 1195 La Moree Road, 195 units
- La Moree Mobile Home Park: 1175 La Moree Road, 122 units
- Valle Verde Mobile Home Park: 1286 Discovery Street, 147 units
- Rancho Vallecitos: 3535 Linda Vista Drive, 340 units
- Palomar East Mobile Home Park: 650 S. Rancho Santa Fe Road, 372 units
- Palomar West Mobile Home Park: 1930 W. San Marcos Boulevard, 474 units

Several programs address the non-housing needs of seniors in the City. The senior nutrition program operated by the San Marcos Senior Center provides transportation services to bring seniors to the Center for meals. Two other organizations that assist in feeding low-income seniors are Meals on Wheels and Angels Depot. Meals on Wheels provides home delivery of meals five days a week to seniors

who are homebound and to persons with disabilities that make it difficult for the person to get out. Angel's Depot offers an emergency meal box program to low-income seniors at the San Marcos Senior Center once a month. The North County Food Bank, which delivers food to direct distribution sites, also provides senior outreach initiatives and other emergency food relief services. The Sheriff Department's Senior Volunteers provides a daily "you are not alone" check on the welfare of seniors and persons with disabilities who are living alone.

#### Persons with Disabilities

The Census Bureau's American Community Survey (ACS) identifies persons as having a disability as those who exhibit difficulty with specific functions and may, in the absence of accommodation, have a disability. According to the ACS, disability exists where this interaction results in limitations of activities and restrictions to full participation at school, at work, at home, or in the community. For example, disability may exist where a person is limited in his or her ability to work due to job discrimination against persons with specific health conditions; or, disability may exist where a child has difficulty learning because the school cannot accommodate the child's deafness.

Both mentally and physically disabled residents face housing access and safety challenges. Disabled people, in most cases, are of limited incomes and often receive Social Security income only. As such, the majority of their monthly income is often devoted to housing costs. In addition, disabled persons may face difficulty finding accessible housing (housing that is made accessible to people with disabilities through the positioning of appliances and fixtures, the heights of installations and cabinets, layout of unit to facilitate wheelchair movement, etc.) because of the limited number of such units. A small segment of San Marcos residents have disabilities that prevent them from working, restrict their mobility, or make it difficult to care for themselves. As reflected in Table 4, 8 percent of the population reported a disability in 2011. Senior residents had the highest incidence of disability (43 percent).

The City works with a number of local agencies that provide housing and/or service to persons with special needs and their families. T.E.R.I., Inc. provides small group home residential facilities for adults with developmental disorders, and opportunities for work and therapy as appropriate to the individual. T.E.R.I. provides education as appropriate to developmentally disabled children on behalf of local school districts across the North County region. There are two Mountain Shadows Community Homes located in San Marcos serve persons with developmental disabilities. The homes provide physician/nursing services, physical, occupational, speech, and recreational therapies, behavior management, and nutrition services.

The Census does not record developmental disabilities. The California State Council on Developmental Disabilities estimates that nationwide 1.8 percent of the population meet the federal definition of a developmental disability. This equates to 1,508 persons in the City of San Marcos with developmental disabilities, based on the 2010 Census population.

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.

**Table 32 –Special Needs Group Household Characteristics**

Special Needs Group	Total Persons	Persons with a Disability	% of Total Age Group
Under 5 Years	6,769	17	0%
5-17 Years	15,275	250	2%
18-64 Years	52,159	2,979	6%
65+ Years	8,581	3,714	43%
<b>Total</b>	<b>82,784</b>	<b>6,960</b>	<b>8%</b>

Source: U.S. Census Bureau, 2011 ACS 3-Year Estimates

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 (SDRC) is one of 21 regional centers in California that provides point of entry to services for people with developmental disabilities. SDRC has 5 locations to serve clients throughout the County, including an office in the City of San Marcos. The center is a private, non-profit community agency that contracts with local service providers to offer a wide range of services to individuals with developmental disabilities and their families. In San Marcos, 363 persons are reported as consumers of the services provided at the local Regional Center (Table 29).

**Table 33 - Developmental Disabilities: Regional Center Consumers**

Zip Code	Age					
	0 - 14 Years	15 - 22 Years	23 - 54 Years	55 - 64 Years	65+ Years	Total
San Marcos Residents	162	66	111	19	5	363

As previously stated, to help residents obtain supportive services, The City of San Marcos contracts with 2-1-1 to provide referrals for San Marcos residents seeking services to help build and sustain healthy lives. The data provided by 2-1-1 provides an ongoing needs assessment of the City's low and moderate income community. Last fiscal year 2013-2014, 2-1-1 answered 3,042 calls from San Marcos residents, these callers had 4,457 separate needs which resulted in 5,098 referrals being provided.

The primary needs of San Marcos callers were for "Basic Needs." This category includes Food, Housing/Shelter, Material Goods, Transportation and Utility Assistance. In the fourth quarter of fiscal year 2013/14, 34% of all calls from San Marcos residents were for Basic Needs resources; 15% for Housing Assistance, 11% for Utility Assistance, 7% for Food and 1% each for Material Goods. 2-1-1 San Diego contracts with SDG&E to provide Utility Assistance information which is why there is a high volume of Utility calls. The majority of 2-1-1 callers have a need that is related to financial difficulty; whether their need is housing, food, or healthcare, all of these have a financial basis. 2-1-1's database system identifies these needs more specifically in order to give a better idea of what type of need it truly is, rather than simply "financial". In the fourth quarter of FY 2013/14, 17% of the San Marcos callers were seeking Public Assistance Programs, such as CalFresh, Medi-Cal, TANF or Unemployment Insurance. Approximately 9% of all calls were for Specialized Information and Referral (I&R) which include I&R agencies that are more specialized and better able to solve a clients' need (i.e.: County Access Line, City of San Diego Affordable Housing Information Line, etc.).

The demographic of callers from the City of San Marcos mirror very closely the demographic of 2-1-1 San Diego clients in the county of San Diego. The average caller is female (75%), who earns less than \$16,105 per year in income (75%) and are considered "Extremely Low" income earners. The demographics show that the City of San Marcos' poorest residents are calling 2-1-1 for assistance. In addition, 7% of callers from the City of San Marcos identified that someone in their household served in the military. In FY 2012/13, the demographics are slightly different than the general San Marcos callers. San Marcos callers who have identified someone in their household has served in the military are primarily Non-Hispanic or Latino White (58%), Female (62%) over the age of 50 (68%).

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

The City of San Marcos does not collect data on the population with HIV/AIDS.

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## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities, Public Infrastructure and Public Improvements:**

The City of San Marcos conducted a public infrastructure needs assessment which was presented to the San Marcos City Council on February 24, 2014. This assessment was a comprehensive inventory of City infrastructure for the purpose of estimating deferred replacement/rehabilitation costs and future replacement/rehabilitation costs for city facilities and infrastructure. It is estimated that the City will have a total of \$11,114,122 in future replacement/rehabilitation costs for city facilities and infrastructure during the ConPlan period of 2015-2019. This is in addition to the existing 2013 backlog of deferred rehabilitation/rehabilitation costs of \$15,097,497, for a total need of funding \$26,211,619 in replacement/rehabilitation costs for city facilities and infrastructure

### **How were these needs determined?**

The needs were determined through a thorough assessment of a backlog of deferred community infrastructure needs assessment and consultations with other City divisions.

### **Describe the jurisdiction's need for Public Services and how were these needs determined:**

The City contracts with 211 San Diego to help residents obtain supportive services. Last fiscal year 2013-2014, 2-1-1 answered 3,042 calls from San Marcos residents, these callers had 4,457 separate needs which resulted in 5,098 referrals being provided.

The primary needs of San Marcos callers were for "Basic Needs." This category includes Food, Housing/Shelter, Material Goods, Transportation and Utility Assistance. In the fourth quarter of fiscal year 2013/14, 34% of all calls from San Marcos residents were for Basic Needs resources; 15% for Housing Assistance, 11% for Utility Assistance, 7% for Food and 1% each for Material Goods. 2-1-1 San Diego contracts with SDG&E to provide Utility Assistance information which is why there is a high volume of Utility calls. The majority of 2-1-1 callers have a need that is related to financial difficulty; whether their need is housing, food, or healthcare, all of these have a financial basis. 2-1-1's database system identifies these needs more specifically in order to give a better idea of what type of need it truly is, rather than simply "financial". In the fourth quarter of FY 2013/14, 17% of the San Marcos callers were seeking Public Assistance Programs, such as CalFresh, Medi-Cal, TANF or Unemployment Insurance. Approximately 9% of all calls were for Specialized Information and Referral (I&R) which include I&R agencies that are more specialized and better able to solve a clients' need (i.e.: County Access Line, City of San Diego Affordable Housing Information Line, etc.).

The demographic of callers from the City of San Marcos mirror very closely the demographic of 2-1-1 San Diego clients in the county of San Diego. The average caller is female (75%), who earns less than \$16,105 per year in income (75%) and are considered "Extremely Low" income earners. The demographics show that the City of San Marcos' poorest residents are calling 2-1-1 for assistance. In addition, 7% of callers from the City of San Marcos identified that someone in their household served in the military. In FY 2012/13, the

demographics are slightly different than the general San Marcos callers. San Marcos callers who have identified someone in their household had served in the military were primarily Non-Hispanic or Latino White (58%), Female (62%) over the age of 50 (68%).

However, for public services, the City utilizes the San Marcos Community Foundation, which provides small grants to non-profit organizations that demonstrate an ability to provide needed services that directly benefit the residents of the City of San Marcos. The use of the San Marcos Community Foundation enables the City to use CDBG funds for projects and activities that serve the greatest number of residents with the limited amount of funding.

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# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

A community's housing stock is defined as the collection of all housing units located within the jurisdiction. The characteristics of the housing stock, including growth, type, age and condition, tenure, vacancy rates, housing costs, and affordability are important in determining the housing needs for the community. This section details the housing stock characteristics of San Marcos to identify how well the current housing stock meets the needs of current and future City residents.

#### Housing Growth

Table 34 shows that since 1990, the City's housing stock almost doubled. San Marcos had the second highest housing unit growth in the County. The majority of neighboring jurisdictions saw housing growth increase during the same period between 13 and 26 percent. Since 2000, the housing stock in San Marcos increased by 52 percent, more than the growth experienced by neighboring jurisdictions and the region. In comparison, Carlsbad had the second greatest growth rate, with a 32 percent increase in units.

**Table 34-Housing Unit Growth 1990-2010**

Jurisdiction	1990	2000	2010	% Change 1990-2010	% Change 2000-2010
San Marcos	14,476	18,862	28,641	98%	52%
Carlsbad	27,235	33,798	44,673	64%	32%
Encinitas	22,123	23,829	25,740	16%	8%
Escondido	42,040	45,050	48,044	14%	7%
Oceanside	51,105	59,581	64,435	26%	8%
Poway	14,386	15,714	16,715	16%	6%
Vista	27,418	29,814	30,986	13%	4%
San Diego Region	946,240	1,040,149	1,164,786	23%	12%

Data Source: U.S. Census 1990, 2000 and 2010

According to the SANDAG Regional Growth Forecasts (2010), between 2010 and 2020 San Marcos is projected to gain five percent in housing stock (Figure 1). In comparison, region-wide, approximately

eight percent more units will be added to the housing stock. Between 2010 and 2035, San Marcos is expected to see an increase of 16.7 percent in housing stock. Housing growth is projected to level off between 2035 and 2050, as housing unit growth is projected to be less than one percent. In comparison, the region is expected to grow by 22 percent between 2010 and 2035 and by eight percent from 2035 to 2050. By 2050, SANDAG estimates that the City will have 33,596 units (a 17% increase from 2010). By comparison, the regional housing stock is expected to increase by 31 percent, and the City of Vista is expected to see a 42 increase in its housing stock.

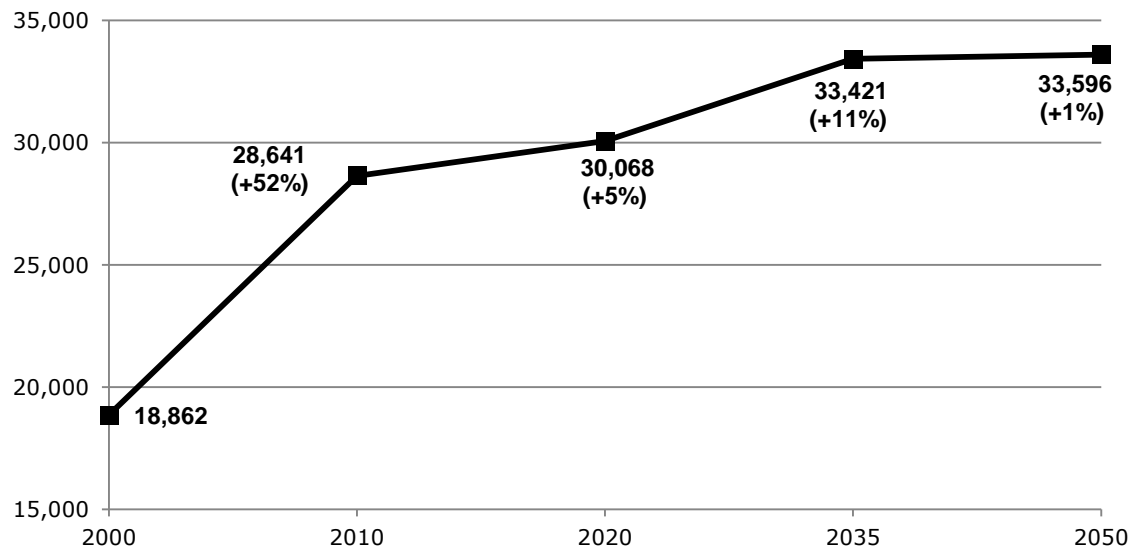
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**Table 35-Projected Housing Unit Growth 2010-2050**

Jurisdiction	2010	2020	2035	2050	% Change 2010-2035	% Change 2035-2050
San Marcos	28,641	30,068	33,421	33,596	16.7%	0.5%
Carlsbad	44,673	48,100	50,208	50,566	12.4%	0.7%
Encinitas	25,740	26,328	28,126	28,486	9.3%	1.3%
Escondido	48,044	50,287	53,081	54,600	10.5%	2.9%
Oceanside	64,435	69,565	73,599	73,600	14.2%	0.0%
Poway	16,715	17,231	18,214	18,216	9.0%	0.0%
Vista	30,986	31,602	36,061	43,893	16.4%	21.7%
San Diego Region	1,164,786	1,262,488	1,417,520	1,529,090	21.7%	7.9%

Data Source: Census 2010; SANDAG 2050 Regional Growth Forecasts (2010).

**Figure 1 San Marcos Housing Unit Growth Projections**



Data Source: Census 2000, 2010; SANDAG 2050 Regional Growth Forecasts (2010).

## Housing Type

In 2010, the majority of housing units in San Marcos were single-family homes, comprising approximately 61 percent of all units. Multi-family units comprised 28 percent of all homes. Mobile homes comprised 12 percent of all homes. Since 2000, the proportion of single-family and multi-family units has increased (6 and 3 percentage points, respectively) while the proportion of mobile home units has dropped 7 percentage points.

**Table 36 - Housing Type, 2010**

Jurisdiction	Total Housing Units	Single Family Units	Multi-Family Units	Mobile Home Units
San Marcos	28,641	61%	28%	12%
Carlsbad	44,673	69%	28%	3%
Encinitas	25,740	76%	21%	3%
Escondido	48,044	57%	35%	8%
Oceanside	64,435	64%	31%	5%
Poway	16,715	79%	16%	5%
Vista	30,986	58%	36%	6%
San Diego Region	1,164,786	61%	35%	4%

Data Source: Census 2010

## Housing Tenure and Vacancy

Housing tenure refers to whether a unit is owned or rented. The changes in the distribution of owner-versus renter-occupied units and the vacancy rates of the housing stock between 2000 and 2010 are presented in Table 37. In 2010, 63 percent of the occupied housing units in San Marcos were owner-occupied. Regionwide, 54 percent of all housing units were owner-occupied. The tenure distribution has remained at levels close to those seen in 2000, reflecting a balance of housing types among the significant number of new units.

Vacancy rates often influence the cost of housing. In general, vacancy rates between 5 and 6 percent for rental housing and between 2 and 3 percent for ownership housing are considered healthy and suggest a balance between housing supply and demand. According to the 2010 Census, the overall vacancy rate in San Marcos was 5 percent. Specifically, ownership housing had a vacancy rate of 2.5 percent, but the rental vacancy rate was 7.6 percent. According to the California Department of Finance, the vacancy rate in San Marcos in 2012 was 5 percent.

**Table 37-Tenure and Vacancy**

	2000	2010
Total Housing Units	18,862	28,641
Vacancy Rate	4%	5%
Renter-Occupied	34%	37%
Owner-Occupied	66%	63%

Data Sources: Census 2000 and 2010 ACS 5-Year Estimates

#### Housing Age and Condition

The age and condition of the housing stock in San Marcos is an indicator of potential rehabilitation needs. Commonly, housing over 30 years of age needs some form of major rehabilitation, such as a new roof, foundation work, plumbing, etc.

The age of a jurisdiction's housing stock is an important characteristic because it is often an indicator of housing condition and indicative of potential rehabilitation needs. Many federal and state programs use age of housing as one factor to determine housing needs and the availability of funds for housing and/or community development. The housing stock in San Marcos is relatively new. The median year built for the housing stock is 1989. The housing stock is newer than in neighboring cities (median year built for Vista is 1980 and Escondido is 1978) and the San Diego region (1977). Housing units that were built before 1980 make up about 33 percent of the housing stock (99,135 units). Although the Census does not include statistics on housing condition based upon observations, it includes statistics that correlate closely with substandard housing conditions such as lack of plumbing or kitchen facilities (135 units or 0.5% of all units).

The information presented above can only give indirect indication of housing conditions. Units in need of substantial rehabilitation are few, as most of the housing stock is relatively new. Based upon observations and experiences of the code enforcement and planning staff, the City estimates that potentially 20 housing units may be considered to be in severe need of replacement or substantial rehabilitation due to housing conditions.

#### Housing Cost and Affordability

The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price low-income families out of the market, cause extreme cost burdens, or force households into overcrowded or substandard conditions.

#### Ownership Housing

The median price for a single-family detached home sold in San Marcos in 2014 was \$547,250. Median prices in the North County area of the region ranged from \$852,000 in Encinitas to \$433,500 in

Escondido. The median home price in San Marcos is about 5% less than the median region wide home price of all homes was \$575,000. The median cost of a condominium in San Marcos in 2014 was 303,404, about 10% less than the region wide median of \$339,154.

**Table 38 – Median Home Prices 2014**

Jurisdiction	Single Family Detached	Attached
San Marcos	\$547,250	\$303,404
Carlsbad	\$758,500	\$449,975
Encinitas	\$852,800	\$533,500
Escondido	\$433,500	\$278,000
Oceanside	\$432,375	\$250,000
Vista	\$443,250	\$234,500
San Diego Region	\$575,000	\$339,154

Prices have risen throughout Southern California due to the rebounding economy and the lack of developable land. In 2014, according to the State of California Housing and Community Development (HCD) the trends and factors contributing to California’s continuing housing supply shortage and affordability problems are:

- Worsening affordability, particularly impacting lower income renters, as falling incomes lag behind spiking rents, and homeowners continue to face tight lending standards that impede access to housing financing.
- Housing supply shortage in growth areas persists, as new construction is sluggish, and as significant shift from ownership units to rentals continues to occur.
- Innovative partnering to preserve the affordable housing stock is critical, as tens of thousands of affordable rental units are at-risk of converting to market rates within five years, squeezing out vulnerable renters.
- Aging baby boomers and young millennials are drivers of housing demand over the next decade, with a preference and/or need for a variety of housing types, tenure and locations.
- Delayed effects of the housing bust become more evident, as more households face difficulties to rent or take jobs due to credit issues, or inadequate access to education, jobs, health services, and economic opportunity.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

#### All residential properties by number of units

**Table 39 - Residential Properties by Unit Number**

Property Type	Number	%
1-unit detached structure	14,300	53%
1-unit, attached structure	1,991	7%
2-4 units	1,068	4%
5-19 units	3,577	13%
20 or more units	2,768	10%
Mobile Home, boat, RV, van, etc	3,114	12%
<b>Total</b>	<b>26,818</b>	<b>100%</b>

Data Source: 2006-2010 ACS

#### Unit Size by Tenure

**Table 40 - Unit Size by Tenure**

	Owners		Renters	
	Number	%	Number	%
No bedroom	12	0%	269	3%
1 bedroom	209	1%	1,614	17%
2 bedrooms	3,884	24%	4,178	45%
3 or more bedrooms	12,139	75%	3,316	35%
<b>Total</b>	<b>16,244</b>	<b>100%</b>	<b>9,377</b>	<b>100%</b>

Data Source: 2006-2010 ACS

#### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

With the loss of redevelopment agency funds, the City uses various funding sources to preserve and increase the supply of affordable housing through new construction and the acquisition and/or rehabilitation of renter-occupied units. Affordability covenants in San Marcos include developments that hold federal subsidy contracts, received tax credits or mortgage revenue bonds, were created through the City's Inclusionary Housing Program, and/or were financed by redevelopment funds or non-profit developers.

Table 41 presents the inventory of affordable housing developments in San Marcos. In 2012, 42 affordable housing developments were located in San Marcos, providing approximately 3,142 affordable units to lower-income households.

**Table 41 - Affordable Housing Units**

Name	Type	Total Affordable Units	Total Units
El Dorado Apartments 331 Richmar Ave	General	17	17
Terra Cotta Apartments 523 Rush Dr	General	166	166
Mariposa Apartments 604 Richmar Lane	General	70	70
The Knolls 688 Vineyard Road	General	61	61
Villa Serena 339-340 Marcos Street	General	136	136
Sierra Vista 422 Los Vallecitos	General	190	190
Ventaliso 609 Richmar Avenue	General	38	38
Paseo Del Oro 432 W. Mission Drive	General	96	96
Northwoods 420 Smilax Road	General	3	5
Prominence 601 S. Twin Oaks	General	39	39
Hacienda Vallecitos	Senior	10	10



**Table 41 - Affordable Housing Units**

Name	Type	Total Affordable Units	Total Units
736 Center Drive			
Grandon Village 1607 Grandon Avenue	Senior	160	160
Royal Oaks 650 Woodward's Avenue	Senior	12	12
Copper Creek Apartments 1730 Elfin Forest Road	General	204	204
Woodland Village 975 Woodland Parkway	Senior	31	31
Sage Canyon Apartments 1030 Stephanie Court	General	71	71
Las Flores Village Apartments 1411 N. Las Flores	General	100	100
Rancho Santa Fe Village 500 S. Rancho Santa Fe	Senior	120	120
Magnolias (University Commons Project Area 1)	General (for sale)	4	275
SolAire (University Commons Project Area 7)	General (for sale)	10	128
Melrose Villas 1820 Melrose Drive	General	113	113
Camden Old Creek	General	53	350

**Table 41 - Affordable Housing Units**

Name	Type	Total Affordable Units	Total Units
Apartments 1935 North Star Way			
Autumn Terrace Mixed Use 251 Autumn Drive	General	100	103
Sage Point 225 Autumn Drive	General	32	40
Westlake Village 405 Autumn Drive	General	104	105
Firebird Manor 343 Firebird Lane	Farmworker	38	38
Richmar Terrace 150 Gosnell Way	General	12	12
San Marcos Affordable Housing 195 Johnson Way	General	6	6
San Marcos Affordable Housing 303 Richmar Avenue	General	12	12
San Marcos Affordable Housing 366 W. San Marcos Blvd.	General	4	4
Palomar Station 1257 Armolite Drive	General	33	33
Parkview 363 Autumn Drive	General	82	82

**Table 41 - Affordable Housing Units**

Name	Type	Total Affordable Units	Total Units
Madrid Manor Mobile Home Park 1401 El Norte Pkwy	Senior Mobile Home Park	7	330
Casitas Del Sol Mobile Home Park 1195 La Moree Rd	Senior Mobile Home Park	18	195
Twin Oaks Mobile Home Park 500 Rancheros Dr	Family Mobile Home Park	113	190
San Marcos View Estates Mobile Home Park 150 S. Rancho Santa Fe Rd	Family Mobile Home Park	64	192
La Moree Mobile Home Park 1175 La Moree Rd	Senior Mobile Home Park	13	122
Valle Verde Mobile Home Park 1286 Discovery St	Senior Mobile Home Park	110	147
Rancho Vallecitos 3535 Linda Vista Dr	Senior Mobile Home Park	170	340
Palomar East Mobile Home Park 650 S. Rancho Santa Fe Rd	Senior Mobile Home Park	267	372
Palomar West Mobile Home Park 1930 W. San Marcos Blvd	Senior Mobile Home Park	333	474
<b>Total Units</b>		<b>3,222</b>	<b>5,189</b>

Source: City of San Marcos, 2012

Included in Table 41 are nine mobile home parks with affordable, deed-restricted units. The City requires that the housing be kept available to low- to moderate- income residents. A recorded deed restriction serves as an affordability covenant that restricts the income level of a person who occupies

the property, and ensures the property will remain available for low- to moderate- income persons for approximately 15 years left in a 30 year deed restriction.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

A large portion of the affordable housing stock was created via the City's inclusionary housing requirement. This requirement stipulates a 55-year affordability term. As many of these units were built in the early 2000s, the affordability covenants do not expire within the next 10 years. Another subset of affordable units were developed by non-profit, affordable housing developers which do not intend to convert their units to market-rate apartments. According to The California Housing Partnership Corporation (CHPC), there are no federally assisted units in the City at risk of market rate conversion.

Based on City records and information from the California Housing Partnership Corporation, in the next 10 years (2013-2023) there are no assisted housing developments subject in San Marcos at risk of losing affordability. The City of San Marcos does not have information on units that may be lost due to the expiration of Section 8 contracts.

**Does the availability of housing units meet the needs of the population?**

No, it does not. 47% (12,130 households) of the City's households are extremely low-income, very low-income and low-income, with incomes ranging from 0%-80% of the County's Area Median Income (AMI). 11% of the City's housing stock is deed restricted as affordable housing. See Table 41 for a list of the affordable communities in San Marcos:

**Describe the need for specific types of housing:**

**Table 42 - Summary of Existing Housing Need**

Summary of Households/Persons with Identified Housing Need	Percent of Total City Population/ Households
Households Overpaying for Housing:	
% of Renter Households Overpaying	62%
% of Owner Households Overpaying	44%
% of Extremely Low Income Households (0-30% AMI) Overpaying	85%
% of Very Low Income Households (31-50% AMI) Overpaying	77%
% of Low Income Households (51-80% AMI) Overpaying	61%
Overcrowded Households:	

**Table 42 - Summary of Existing Housing Need**

Summary of Households/Persons with Identified Housing Need	Percent of Total City Population/ Households
% of Overcrowded Renter Households	6%
% of Overcrowded Owner Households	2%
% of All Overcrowded Households	3%
Special Needs Groups:	
Elderly Households	10% of Population 20% of Households
Disabled Persons	8% of Population
Developmentally Disabled Persons	1.8% of Population
Large Households	18% of Households
Female Headed Households	11% of Households
Female Headed Households with Children	7% of Households
Farmworkers	2% of Labor Force
Homeless	37 persons
Students	7,946 students
Affordable Housing Units At-Risk of Conversion to Market Rate Costs	0

Source: Census 2010, Census 2010 ACS Estimates, HUD Comprehensive Housing Affordability Strategy (CHAS), 2009

## Discussion

Several factors influence the degree of demand, or "need," for housing in San Marcos. The major needs include:

- Housing needs resulting from the overcrowding of units
- Housing needs that result when households pay more than they can afford for housing
- Housing needs of "special needs groups" such as elderly, large families, female-headed households, households with a disabled person, farm workers, students, and the homeless

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

### Cost of Housing

**Table 43 – Cost of Housing**

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	178,400	441,400	147%
Median Contract Rent	744	1,171	57%

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

**Table 44 - Rent Paid**

Rent Paid	Number	%
Less than \$500	678	7.2%
\$500-999	2,349	25.1%
\$1,000-1,499	3,980	42.4%
\$1,500-1,999	1,569	16.7%
\$2,000 or more	801	8.5%
<b>Total</b>	<b>9,377</b>	<b>100.0%</b>

Data Source: 2006-2010 ACS

### Housing Affordability

**Table 45 – Housing Affordability**

% Units affordable to Households earning	Renter	Owner
30% HAMFI	325	No Data
50% HAMFI	960	925
80% HAMFI	5,230	1,935
100% HAMFI	No Data	2,955
<b>Total</b>	<b>6,515</b>	<b>5,815</b>

Data Source: 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

### Monthly Rent

**Table 46 – Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$939	\$1,032	1,345	\$1,969	\$2,398
High HOME Rent	\$910	\$977	\$1,177	\$1,351	\$1,488
Low HOME Rent	\$712	\$764	\$918	\$1063	\$1187

Data Source: HUD FMR and HOME Rents

### Discussion:

### **Is there sufficient housing for households at all income levels?**

The simple answer is no. Housing affordability within the City is a reflection of a region-wide phenomenon. The cost of both land and housing (for sale and for rent) is high in San Marcos, on average, higher than many inland areas of the county. This makes it increasingly challenging to create and maintain affordable housing. Currently, 46% of the population qualifies under HUD guidelines as low-to moderate income. Yet only 11% of our housing stock is affordable with long term deed restrictions.

### **How is affordability of housing likely to change considering changes to home values and/or rents?**

Safe, secure and affordable housing will become more out of reach due to the high increase in equity and rents during the past year. In the past year we have seen the for-sale market jump 17-20% in value with little inventory available. First-time home buyers have been priced out of the market by all-cash investors running up home costs. And the rental market reflects the lack of affordable for-sale homes with high rents.

### **How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

The HOME/Fair Market Rents are far below the area market rents. This has made it difficult for developers to choose to produce affordable rental units under our inclusionary housing ordinance due to the potential loss of income over the 55-year life span of an affordable unit. This has resulted in the City being the driving force behind the production of affordable rental units.

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## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

#### Housing Age and Condition

The age and condition of the housing stock in San Marcos is an indicator of potential rehabilitation needs. Commonly, housing over 30 years of age needs some form of major rehabilitation, such as a new roof, foundation work, plumbing, etc.

The age of a jurisdiction's housing stock is an important characteristic because it is often an indicator of housing condition and indicative of potential rehabilitation needs. Many federal and state programs use age of housing as one factor to determine housing needs and the availability of funds for housing and/or community development. The housing stock in San Marcos is relatively new. The median year built for the housing stock is 1989. The housing stock is newer than in neighboring cities (median year built for Vista is 1980 and Escondido is 1978) and the San Diego region (1977). Housing units that were built before 1980 make up about 33 percent of the housing stock (99,135 units). Although the Census does not include statistics on housing condition based upon observations, it includes statistics that correlate closely with substandard housing conditions such as lack of plumbing or kitchen facilities (135 units or 0.5% of all units).

The information presented below can only give indirect indication of housing conditions. Units in need of substantial rehabilitation are few, as most of the housing stock is relatively new. Based upon observations and experiences of the code enforcement and planning staff, the City estimates that potentially 20 housing units may be considered to be in severe need of replacement or substantial rehabilitation due to housing conditions.

### Condition of Units

**Table 47 - Condition of Units**

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,346	45%	5,658	60%
With two selected Conditions	249	2%	618	7%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,649	53%	3,101	33%
Total	16,244	100%	9,377	100%

Data Source: 2006-2010 ACS



## Year Unit Built

**Table 48 – Year Unit Built**

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,907	30%	2,415	26%
1980-1999	5,822	36%	3,984	42%
1950-1979	5,429	33%	2,854	30%
Before 1950	86	1%	124	1%
<b>Total</b>	<b>16,244</b>	<b>100%</b>	<b>9,377</b>	<b>99%</b>

**Data Source:** 2006-2010 CHAS

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

## Risk of Lead-Based Paint Hazard

**Table 49– Risk of Lead-Based Paint**

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,515	34%	2,978	32%
Housing Units build before 1980 with children present	1,820	11%	7,415	79%

**Data Source:** 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Note: CHAS data was developed with sample data. Due to the smaller sample size, the CHAS data presented may have significant margins of error, particularly for smaller geographies. The intent of the data is to show general proportions of household need, not exact numbers.

## Vacant Units

**Table 50 - Vacant Units**

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units			
Abandoned Vacant Units			
REO Properties			
Abandoned REO Properties			

## Need for Owner and Rental Rehabilitation

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

## Discussion

It is very difficult to count the number of low- and moderate-income families occupying housing units with lead-based paint so we can't provide an estimate. The CHAS data on the risk of lead paint total units is sample data which may have significant margins of error. It is estimated that there are approximately 9,419 housing units in San Marcos built before 1979 and the overall ban of lead-based paint in 1978. Previously released data from HUD, as based on the 2000 Census, shows that there approximately 46% of San Marcos residents are low-to moderate-income. Assuming that the low-

income percentage remains constant, the total number of housing units with a potential of having lead-based paint would be 4,371 (46% times 9,419). We do not have an exact method to estimate the number of low, very-low, or moderate income families occupying a lead-based paint housing unit. The most common source of lead is house paint, especially paint manufactured before 1950. Since 96% of the City's housing stock was constructed after 1960, the City does not have an issue with lead based paint. This is verified by the testing of five homes build prior to 1978 which resulted in no lead-based paint found.

CDBG and HOME programs require compliance with all of HUD's regulations concerning lead-based paint. All housing programs operated by the City are in compliance with HUD's most recent standards regarding lead-based paint. The City's homeowner rehabilitation loan program meets the federal requirements for providing lead-based paint information with each rehabilitation loan and requiring paint testing of disturbed surfaces for lead in all single family homes constructed before 1978. If a home was found to have lead-based paint, the cost of lead-based paint removal is an eligible activity under the homeowner rehabilitation program. The County of San Diego maintains a separate lead program and includes provisions in housing assistance programs they provide. City building inspectors are alert to any housing units that apply for a permit for construction or remodeling, which may contain lead-based paint and other lead hazards. The County of San Diego's Childhood Lead Poisoning Prevention Program (CLPPP), a division of the San Diego Health and Human Services Agency provides outreach and education programs and case management services for San Diego County residents, including San Marcos residents.

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## MA-25 Public and Assisted Housing – 91.210(b)

### Totals Number of Units

**Table 51 – Total Number of Units by Program Type**

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	87	121	10,905	0	10,905	1,031	0	432
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The City of San Marcos does not have a public housing authority. The Housing Authority of the County of San Diego serves as the City's public housing authority.

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## Public Housing Condition

Public Housing Development	Average Inspection Score

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

### **Discussion:**

The City of San Marcos does not have a public housing authority. The Housing Authority of the County of San Diego serves as the City's public housing authority.

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## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

### Facilities and Housing Targeted to Homeless Households

**Table 52 - Facilities and Housing Targeted to Homeless Households**

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)					
Households with Only Adults					
Chronically Homeless Households					
Veterans					
Unaccompanied Youth					

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**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons**

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The City of San Marcos doesn't provide mainstream services such as health, mental health, and employment services, nor does it have a public housing authority. The County of San Diego provides health and mental health services to San Marcos residents. The San Diego Workforce Partnership provides job training programs throughout the region. The Housing Authority of the County of San Diego serves as the City's public housing authority. As previously City of San Marcos participates in the Regional Continuum of Care Council.

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## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

A primary non-homeless special needs population in the City of San Marcos is the growing number of elderly persons, especially those living alone. This population will require an increasing number of senior housing units, including units that are fully accessible to seniors with disabilities. An important need already identified for the San Marcos senior population - indeed, for the entire North County region – is easily available public transportation. As more seniors stop driving, their demand for transportation for medical appointments, shopping, and other purposes is increasing. A lack of easily available transportation restricts their movement outside of homes, leading to isolation and related physical and mental health problems. The need for easy access to good nutrition is also growing, especially as local meal delivery services (Meals-on-Wheels) face declining support from state and local agencies; some are already moving to weekly delivery of frozen meals, further reducing the level of human contact for persons living alone. A second primary need in the City is for housing and supportive services for persons with developmental disabilities and for those with mental illnesses. Again, the increasing cost of housing makes it difficult to identify and acquire small group homes for this population. Declining support from state and county agencies results in a lack of well-trained staff to serve these persons; agencies find it difficult to hire and keep trained staff with wages that cannot keep up with the area cost of living.

The 2015-2019 Consolidated Plan for the City of San Marcos addresses the three statutory program goals with local goals, objectives, strategies/activities and anticipated outcomes. The City has established priorities for each of the community development objectives based on established need, availability of funds to address the need, anticipated outcomes, and the most effective use of limited funds and resources. Priorities for specific objectives were reviewed during the Consolidated Plan planning process and revised based on public response and information on availability of federal, state and local funds. The community development objectives, including those addressing needs of the non-

homeless special needs populations in the Strategic Plan are prioritized in accordance with HUD categories, as follows:

- a. High Priority – The City will use federal funds to support activities that address these objectives, either alone or by leveraging the investment of other public and private funds during the five-year period of the Plan.
- b. Medium Priority - If funds are available, the City will use federal funds to support activities that address these objectives, either alone or by leveraging with the investment of other public and private funds during the five-year period of the Plan.
- c. Low Priority - The City will not fund activities to address these objectives during the five-year period of the Plan, unless the City obtains other public or private funds designated for the objective. The City will provide letters certifying consistency with the consolidated plan for local agencies when applying for federal assistance, when the application is directly related to objectives in the five-year plan.

The primary obstacle to overcoming the gap between needs and available services and housing for the special needs population is a lack of available funds and human resources for the tasks. The State of California has made significant cuts in current funding for social and health services, and insecurity as to future funding. Local government officials are reluctant to expand budgets without clear direction from the State Legislature as to how property funds will be divided between the State budget and local jurisdictions. At the same time, funding for federal programs for this population from the Department of Health and Human Services has not kept pace with increasing needs in the community; even funds for competitive programs are reduced through "earmarks" in appropriation bills. Other obstacles are ones that are known to all communities: One is a lack of public awareness of or support for particular problems, such as the unique problems of housing and supportive services for homeless persons with mental illnesses, or the long-term housing needs for developmentally disabled persons.. A second is local resistance to small residential facilities for persons in recovery or persons with development disabilities. A third obstacle is the increasingly limited funding to support residential and treatment care for special needs populations who have been "de-institutionalized," leading to a low-paid workforce and high turnover among such workers. A fourth is the increasing number of families without health insurance, leading to a lack of family funding for early treatment of mental illness, developmental disorders and other special needs. The trend toward reduced funding for these programs will only exacerbate the problem in coming years. At the same time, many families are unaware of health programs and services for which they are eligible, leading to a gap between providers and eligible recipients.

As previously stated, the City works with a number of local agencies that provide housing and/or service to persons with special needs and their families, in the case of children. T.E.R.I., Inc. provides small group home residential facilities for adults with developmental disorders, and opportunities for work and therapy as appropriate to the individual. T.E.R.I. provides education as appropriate to developmentally disabled children on behalf of local school districts across the North County region. The senior nutrition program operated by the San Marcos Senior Center provides transportation services to



bring seniors to the Center for meals. Two other organizations that assist in feeding low-income seniors in San Marcos are Meals on Wheels and Angels Depot. Meals on Wheels provides home delivery of meals five days a week to seniors who are homebound, and to persons with disabilities that make it difficult for the person to get out. Angel's Depot provides an emergency meal box program to low-income seniors at the San Marcos Senior Center once a month. The North County Food Bank which delivers food to direct distribution sites also provide senior outreach initiatives and other emergency food relief services. The Sheriff's Senior Volunteers also provides a daily "you are not alone" check on the welfare of seniors and persons with disabilities who are living alone. Fraternity House, which is located in San Marcos, has eight beds and provides 24/7 housing, meals, supportive services and access to health care for persons with HIV/AIDS who would otherwise be homeless. Casa De Amparo, which has relocated to San Marcos, provides temporary shelter, food, and overall care for children who have been removed from their homes as a result of abuse or neglect. The City and North San Diego County region generally lack supportive housing and services for persons who are released from incarceration, "de-institutionalized" or otherwise returned to the area after a period of time in institutions. The City understands that these persons can easily become part of the homeless population in the City, and will work with neighboring jurisdictions to address the issue of additional supportive housing.

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## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Housing affordability is affected by factors in both the private and public sectors. Actions by the City can have an impact on the price and availability of housing in San Marcos. Land use controls, site improvement requirements, building codes, fees, and other local programs intended to improve the overall quality of housing may serve as a constraint to affordable housing development. These governmental constraints can limit the operations of the public, private, and nonprofit sectors, making it difficult to meet the demand for affordable housing and limiting supply in a region.

#### **Land Use Controls**

Local land use policies and regulations impact the price and availability of housing, including affordable housing. Land use designations in the City's General Plan and provisions in the Zoning Ordinance relative to the types of housing allowed within San Marcos might serve as a potential governmental constraint.

#### **General Plan Land Use Designations**

The General Plan Land Use and Community Design Element set forth land use designations that guide the location, type, and intensity or density of permitted uses of land in the City of San Marcos. The Zoning Ordinance (Title 20 of the Municipal Code) implements the General Plan by providing specific direction and development standards for each general land use categories.

#### **Specific Plans**

A specific plan is a comprehensive planning document that guides the development of a defined geographic area in a mix of uses including residential, commercial, industrial, schools, and parks and open space. Specific plans typically include more detailed information than the General Plan about land use, traffic circulation, affordable housing programs, resource management strategies, development standards, and a comprehensive infrastructure plan. Specific plans are also used as a means of achieving superior design by providing flexibility in development standards beyond those contained in the Zoning Ordinance.

The City Council has adopted 48 specific plans. Each one contains detailed regulations, conditions, programs, and design criteria unique to a defined geographic area within San Marcos and is intended to implement the General Plan. The adopted specific plans are consistent with the General Plan. Future specific plans, specific plan amendments, and development projects must be consistent with policies contained in the General Plan, including the General Plan Land Use and Community Design Element. The following discussion summarizes the two primary specific plans that will accommodate a significant portion of the Regional Housing Needs Assessment (RHNA) through the planning period.

#### **San Marcos Creek Specific Plan**

The San Marcos Creek Specific Plan represents an effort to create a downtown for San Marcos. The plan outlines framework for future growth and redevelopment of the approximately 214-acre area along San Marcos Creek. All new construction within the plan boundaries will be guided by a form-based development code, which provides the guidance needed to implement the District's intended urban

form and character. The Regulating Plan identifies seven spatial zones, including the following zones that allow residential development:

- Downtown Core (DTC)
- Bent Avenue Center (BAC)
- San Marcos Boulevard (SMB)
- West End / Midtown / East End (WME)
- Creekside (C)

Build out of the planning area is expected to produce 2,300 multi-family, townhouse, and live/work units.

#### University District Specific Plan

The University District spans 194 acres at the core of the City, near California State University, San Marcos. The specific plan envisions an urban mixed-use center with a variety of housing types, as well as a strong emphasis on pedestrian movement and mass transit. Although the entire University District is zoned for mixed-use, individual neighborhoods may have an emphasis on one or more uses.

Neighborhoods identified in the specific plan include:

- Commercial / Retail Core
- Student Housing Village
- Mixed-Use Center
- Office Park
- Residential

The specific plan identifies a capacity for up to 2,600 multi-family residential units. These units will be found in a combination of building types: mixed-use with residential uses located on upper floors above ground floor commercial uses, townhouses, and shopkeeper type live/work units. Residential uses are located throughout the specific plan area. Another 800 student housing units are also anticipated.

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## Provisions for a Variety of Housing Types

State housing element law requires that jurisdictions facilitate and encourage a range of housing types for all economic segments of the community. As shown in Table 53, the San Marcos Zoning Ordinance accommodates a wide variety of conventional and special needs housing.

**Table 53 - Residential Zoning Provisions for a Variety of Housing Types**

Housing Type	Zoning District									
	A-1,	R-1-7.5,								
	A-2,	R-1-10,					MU-1,			
	A-3	R-1-20	MHP	R-2	R-3-6	R-3-10	MU-2	SR	L-I	I
Single-Family										
--Detached	P	P	--	--	--	--	--	--	--	--
--Attached	--	--	--	P	--	--	--	--	--	--
Duplex	--	--	--	P	P	P	--	--	--	--
Live/Work	--	--	--	--	--	--	P	--	--	--
Multi-Family	--	--	--	P <sup>1</sup>	P	P	P <sup>2</sup>	--	--	--
Second Dwelling Unit	A	A	--	--	--	--	--	--	--	--
Manufactured Home	P	P	P	--	--	--	--	--	--	--
Mobile Home Park	--	--	P	--	--	--	--	--	--	--
Residential Care Facility										
--6 or fewer clients	P	P	P	P	P	P	P	P	--	--
--7 or more clients	CUP	--	CUP	CUP	CUP	CUP	CUP/DP <sup>3</sup>	DP	--	--
Emergency Shelter	--	--	--	--	--	--	--	--	--	P
Transitional Housing	P	P	P	P	P	P	P	P	--	--
Supportive Housing	P	P	P	P	P	P	P	P	--	--
Senior/Age-Restricted Dwelling	--	--	P	--	--	--	--	P	--	--
Continuing Care Retirement Community	--	--	--	--	--	CUP	--	--	--	--
Single Room Occupancy	--	--	--	--	CUP	CUP	---	--	--	--
Farm Employee Housing										

--Up to 36 beds or 12 units	DP	--	--	--	--	--	--	--	--	--
--More than 36 beds or 12 units	CUP	--	--	--	--	--	--	--	--	--
Lodging, Rooming House	--	--	--	--	CUP	CUP	--	--	--	--

Source: City of San Marcos Zoning Ordinance, 2012.

Notes: "P" = Permitted; "A" = Accessory to Permitted Use; "DP" = Director's Permit; "CUP" = Conditional Use Permit; and "--" = Not Permitted.

<sup>1</sup>Limited to duplex and three- and four-unit buildings designed in massing/character to appear as a single-family home; except where modified by a Planned Residential Development.

<sup>2</sup>Not permitted as ground floor use on "Primary" streets as identified in the General Plan Mobility Element.

<sup>3</sup>CUP required for ground floor use; DP required for upper floor use.

### Single-Family

Detached single-family dwellings and subdivisions are permitted within the A-1, A-2, A-3, R-1-20, R-1-10, and R-1-7.5 zones. Attached single-family dwellings are allowed within the R-2 zone. Single-family projects within an approved Specific Plan and attached single-family units are subject to Site Development Plan Review (administrative). Projects proposing between two and nine attached single-family units are heard by the Planning Commission. City Council approval is required for projects proposing 10 or more units.

### Duplex

Duplexes are allowed within the R-2, R-3-6, and R-3-10 zones, subject to Site Development Plan Review. Projects proposing between 2 and 9 units are heard by the Planning Commission, and City Council review is required for 10 or more units.

### Live/Work Units

Live/Work units are limited to the Mixed Use zones (MU-1 and MU-2). All development within the Mixed Use zones is subject to Site Development Plan Review.

### Multi-Family

Multi-family developments are permitted in the R-2, R-3-6, R-3-10, MU-1, and MU-2 zones. Projects proposed within the R-2 zone are limited to duplexes, three- and four-unit buildings designed in massing and character to appear as a single-family home, except where modified by a Planned Residential Development (PRD). Dwellings are not allowed on the ground floor of mixed use developments within the MU-1 and MU-2 zones if facing a "Primary" street as identified in the General Plan Mobility Element.

All attached residential developments outside of a specific plan area require a Multi-Family Site Development Plan (MFSDP) review (regardless of zone). Attached residential developments within specific plan areas require Site Development Plan (SDP) review. The Planning Commission considers development applications for 2 to 9 units. Applications for multi-family projects with 10 or more units are heard by the City Council. Multi-family uses are also subject to design guidelines contained in Section 20.215.060 of the Zoning Ordinance. Design guidelines and criteria for multi-family residential

housing are provided to ensure that quality architectural design and construction are achieved from project inception to completion. The guidelines are intended to facilitate and encourage multi-family development that is functional in use, enhanced by architecturally pleasing massing and building orientations, and maximizes open space areas and other facilities. The guidelines provide prospective developers with greater review and approval certainty by establishing clear and objective standards for the required open space, child play area amenities, on-site circulation, mechanical equipment screening, laundry facilities, storage, mailboxes, site planning and building orientation, building form and relief, site features, architectural projections, featured architecture, and design and materials.

#### Second Dwelling Unit

Second dwelling units are allowed in the A-1, A-2, A-3, R-1-20, R-1-10, and R-1-7.5 as an accessory use provided that the parcel is at least 10,000 square feet in size, has an existing single-family detached dwelling, and a second dwelling unit does not already exist on the lot. Ministerial building permit applications for second dwelling units are subject to the site planning and development standards of the Zoning Ordinance, including Chapter 20.410 of the Municipal Code. Second dwelling units are considered an accessory residential use that is consistent with the General Plan density and zoning designation for the lot.

#### Manufactured Home

To increase the supply and variety of housing types available to the public, manufactured homes may be placed on individual lots that allow residential uses provided that the homes are attached to a foundation system in compliance with all applicable building regulations and Section 18551 of the Health and Safety Code and occupied only as a residential use. Manufactured homes are subject to all Zoning Ordinance provisions applicable to residential structures.

#### Mobile Home Park

Mobile home parks, including manufactured home parks and recreational vehicle parks, that conform to the State Mobile Home Parks Act (Division 13, Part 23.1 of the California Health and Safety Code, commencing with Section 18200) or the implementing state guidelines (Title 25, Part 1, Chapter 2 of the California Administrative Code) and Section 18300 of the State Health and Safety Code, are allowed within the MHP zone, subject to Chapter 20.245 of the San Marcos Municipal Code. Mobile home subdivisions are also permitted on lots outside of the MHP zone if the units conform to all development standards of the applicable Zone and Manufactured Home standards.

#### Residential Care Facility

“Small” residential care facilities (those serving 6 or fewer clients) are allowed by right in all zones that allow residential uses and in the SR zone subject to the same development standards and permit processing standards as other residential uses in those zones, pursuant to the California Lanterman Developmental Disabilities Services Act. “Large” residential care facilities require approval of a Director’s Permit (DP) in the A-1, A-2, A-3, MHP, R-3-6, R-3-10, SR, MU-1 and MU-2 zones. Large residential care facilities are subject to development standards contained in Section 20.400.110 of the Zoning Ordinance.

## Emergency Shelters

Emergency shelters are allowed without discretionary review in the I zone. The purpose of the I zone is to provide a setting for the full range of indoor manufacturing, distribution, warehousing, processing, and general service uses that are adequately served by vehicular arterials and utilities. In addition to the same land use regulations and development standards that apply to all development within the I zone (e.g., lot size, setbacks, building height, etc.), an emergency shelter proposed in this district must comply with the following operational standards found in Section 20.400.080 of the Zoning Ordinance:

- The shelter shall be available to residents for no more than 6 months. Staff and services shall be provided to assist residents to obtain permanent shelter and income;
- Adequate external lighting shall be provided for security purposes. The lighting shall be stationary, directed away from adjacent properties and public rights-of-way, and of an intensity compatible with the neighborhood;
- Onsite management of the facility shall be required during all open hours of operation; and,
- The emergency shelter provider/operator shall have a written management plan including, as applicable, provisions for staff training, neighborhood outreach, security, screening of residents to ensure compatibility with services provided at the facility, and for training, counseling, and treatment programs for residents.

The I zone includes more than 362 acres on 275 parcels. According to County Assessor data, over 120 acres on 52 parcels have no reported improvement value and are assumed vacant. Of these vacant parcels, 21 are larger than one acre in size. The undeveloped I-zoned parcels could accommodate an emergency shelter for at least 37 homeless individuals (identified unsheltered homeless population in San Marcos as of January-February 2012), including at least one year-round emergency shelter. The I zone is suitable for emergency shelters because:

- Shelters are compatible with a range of uses that are common in suburban communities and allowed in the I zone (e.g., government and corporate office buildings, places of assembly, and health and athletic clubs, etc.);
- Clusters of I-zoned parcels located along East Mission Road, East Barham Drive, and Las Posas Road are served by three different North County Transit District (NCTD) BREEZE bus routes that connect to regional transit, including light rail service;
- There are a mixture of existing uses in the I zone that include light industrial, manufacturing, warehousing, office uses, and non-industrial uses (a separate zone (I-2) exists for intensive industrial uses); and
- Although hazardous materials may be present and used on some of the properties within the I zone, the vast majority of parcels are not known to be constrained by the presence of hazardous materials.

Emergency shelters are also allowed within a religious place of assembly without separate discretionary approval, subject to the standards of Section 20.400.080 and the following requirements:

- The primary place of assembly land use was authorized through a CUP approval;
- No rent or fees of any kind shall be charged for emergency shelter services offered to homeless persons;

- Within Residential Zones, emergency shelter accommodations shall be limited to 10 persons at a single time;
- Appropriate design accommodations for the emergency shelter was included in the original facility design, and listing of transitional housing as an accessory use was identified in the original CUP application;
- Operation of the emergency shelter use commences upon the religious place of assembly receiving a Certificate of Occupancy consistent with the operational commencement of the primary assembly use; and
- A person residing at the facility shall be limited to 60 days.

#### Transitional Housing

Transitional housing facilities meeting the Health and Safety Code Section 50675.2(h) definition are considered a residential use and allowed by right in all zones that allow residential uses, consistent with SB2. These facilities are subject to the same development standards and permit processing criteria required for similar uses in the same zones.

#### Supportive Housing

Supportive housing meeting the Health and Safety Code definition in Section 50675.14(b), like transitional housing facilities, is considered a residential use and is allowed in all zones that allow residential uses, consistent with SB2. Supportive housing is subject to the same development standards and permit processing criteria required similar uses in the same zones.

#### Senior/Age-Restricted Dwelling

Senior, or age-restricted, dwellings are allowed by right in the MHP and SR zones. The SR zone was created and applied to sites already developed with senior housing. If a senior housing developer would like to use the SR zone, rezoning of the property would be required. Senior developments require Site Development Plan Review.

#### Continuing Care Retirement Community (CCRC)

CCRCs are allowed with approval of a CUP in the R-3-10 zone, subject to development standards contained in Section 20.400.110 of the Zoning Ordinance.

#### Single-Room Occupancy (SRO) Units

SROs are a housing type that is considered suitable to meet the needs of extremely low-income households. Buildings that provide SRO dwellings require a CUP in the R-3-6 and R-3-10 zones.

#### Farm Employee Housing

The Zoning Ordinance identifies three agricultural zones and three residential zones that permit commercial agricultural operations with approval of a DP. Consistent with State law, farm employee housing up to 36 beds and 12 units is also allowed with approval of a DP in these zones. A CUP is required for farm employee housing with more than 36 beds or 12 units in these zones.



Lodging, Rooming House Rooming Houses are accommodated in the R-3-6 and R-3-10 zones, subject to CUP approval. This housing type is often most suitable to meet the housing needs of students and single residents. The Planning Commission considers rooming house development applications.

#### Development Review Process

The City reviews all applications for development to ensure the construction of projects that contribute in a positive manner to the community and improve quality of life. Residential development projects typically undergo several types of approvals— ministerial, discretionary actions (either with or without a public hearing), and legislative actions. This section outlines the timeline for typical residential development review and describes the permitting requirements and procedures for Multi-family Site Development Plan (MFSPD), Site Development Plan (SDP), Director's Permits (DP), and Conditional Use Permits (CUP). Given the housing growth experienced by the City prior to the economic downturn in 2008, the City's processing and permit procedures do not appear to unduly constrain the development of housing.

#### Director's Permits (DP)

The DP enables the Planning Division Director to administratively review the location, site development, and/or conduct of certain land uses. No public hearing is required. A DP is required for the following residential uses:

- Farm employee housing up to 36 beds and 12 units within the A-1, A-2, and A-3 zones; and Residential care facilities serving seven or more clients in the A-1, A-2, A-3, MHP, R-2, R-3-6, R-3-10, SR, MU-1, and MU-2 zones.

The Director may approve, conditionally approve, or deny a Director's Permit application after making the following findings pursuant to Section 20.510.040 of the Zoning Ordinance:

- Approval of the DP would not result in detrimental impacts to adjacent properties or the character and function of the neighborhood;
- The design, development, and conditions associated with the DP are consistent with the goals, policies, and intent of the General Plan, the purpose and intent of the applicable Zone, and the character of any applicable Specific Plan; and
- The land use allowed in conjunction with the DP is compatible with the existing and future land uses of the applicable zone, and the general area in which the proposed use is to be located.

These findings apply to all uses that require a DP; no special or unique findings are required for residential uses.

#### Conditional Use Permits (CUP)

Land uses that require a CUP generally have a unique and distinct impact on the area in which they are located or are capable of impacts to adjacent properties unless given special review and conditions. The following residential uses require a CUP:

- Continuing Care Retirement Communities within the R-3-10 zone;
- Rooming Houses in the R-3-6 and R-3-10 zones; and  
Farm employee housing with more than 36 beds or 12 units within the A-1, A-2, and A-3 zones.

The Planning Commission may approve, conditionally approve, or disapprove a CUP application unless the application includes concurrent processing of a permit that requires City Council action, in which case the Planning Commission makes a recommendation to the City Council. The approving body must make the following findings prior to approval, pursuant to Section 20.520.040 of the Zoning Ordinance:

- Approval of the CUP would not result in detrimental impacts to adjacent properties or the character and function of the neighborhood;
- The design, development, and conditions associated with the CUP are consistent with the goals, policies, and intent of the General Plan, the purpose and intent of the applicable zone, and the character of any applicable Specific Plan; and
- The land use allowed in conjunction with the CUP is compatible with the existing and future land uses of the applicable zone, and the general area in which the proposed use is to be located.

These findings apply to all uses that require a CUP; no special or unique findings are required for residential uses.

#### Development Standards

Development standards directly shape the form and intensity of residential development by providing controls over land use, heights and volumes of buildings, and open space on a site. Site development standards also ensure a quality living environment for all household groups in the City, including special groups such as lower- and moderate-income households and senior citizens.

#### Zoning Ordinance

New construction and alterations to existing structures and sites within the residential and agricultural zones must conform to the City's development standards. The maximum height of residential buildings in the A, R-1, R-2, and R-3-6 zones is 35 feet or 2 stories. Up to 45 feet and 3 stories are permitted within the R-3-10 zone. Based on recent project history, these maximum building heights are sufficient to achieve 20 units per acre in the R-3-10 zone and 30 units per acre in the R-3-6 zone.

The City has not established maximum lot coverage standards for residential zones. In single-family neighborhoods, open space requirements are established by the cumulative application of minimum lot size and setbacks that allow for a sizable front yard, setbacks, and a backyard. In this manner, each home has adequate open space and the setting is conducive and consistent with lower-density residential settings.

In recognition that multi-family residences create a need for recreational amenities, open space requirements apply. Each ground-floor unit is required to have at least 250 square feet of fenced patio or private courtyard area, and each second floor unit must provide a minimum of 50 square feet of private open space within a balcony or outdoor area. Common open space is also required for multi-family development within the R-3 zones. Common usable open space or recreation areas equal to 30 percent of livable ground floor area of all units area shall include recreational amenities (enclosed tot lot, court facilities, pool, open lawn area, etc.) based on the size of the complex.

The mixed use zones that allow residential uses (MU-1 and MU-2) are governed by form-based codes, which focus regulations on the intended character and type of place, with secondary regulations related to land use permissions. Form-based regulations are intended to facilitate building placement, form and use, complemented by landscape installation and parking accessibility that contributes to the physical definition of streets, pedestrian pathways, and civic spaces.

#### San Marcos Creek Specific Plan

Projects proposed within the San Marcos Creek District are subject to the form-based code and regulating plan specified in the specific plan.

#### University District Specific Plan

The University District Specific Plan also relies on a form-based code and regulating plan to guide development within the district's planning area. The specific plan describes the following building types (that allow residential uses) for implementing the form-based code:

- Mixed-Use Building A: A multi-story building that contains a mix of commercial and residential uses. Along the front face, the ground floor generally contains store fronts for retail, dining, and entertainment uses. Upper floors generally contain residential units or office uses.
- Mixed-Use Building B: A multi-story building that contains a mix of commercial, office, and residential uses. The ground floor generally contains storefronts, offices, or live-work units. Upper floors generally contain residential units or office space.
- University Flats: Residential units within a multi-story building that includes forecourts and a central courtyard. The residential units may be apartments, condominiums, or student housing. Retail, live-work, or office space may be provided on the ground floor.
- Townhomes/Flats: Townhomes are multi-story residential units that are placed side-by-side and share side property lines with adjacent units. Flats are residential units that are stacked vertically to create a multi-story building. Both townhomes and flats may be combined within one development. Building heights for townhouses and flats generally range from two to five stories. Creek side townhomes/flats have a separate form-based code than townhomes/flats proposed elsewhere within the University District.

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## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### Economic Development Market Analysis

### Business Activity

**Table 54 - Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	480	125	2	1	-2
Arts, Entertainment, Accommodations	3,036	3,103	13	13	-1
Construction	1,425	2,016	6	8	2
Education and Health Care Services	2,668	3,002	12	12	0
Finance, Insurance, and Real Estate	1,276	932	6	4	-2
Information	613	278	3	1	-2
Manufacturing	3,292	4,806	14	20	5
Other Services	1,111	1,158	5	5	0
Professional, Scientific, Management Services	2,569	1,487	11	6	-5
Public Administration	466	124	2	1	-2
Retail Trade	2,683	3,106	12	13	1
Transportation and Warehousing	434	643	2	3	1
Wholesale Trade	1,407	1,467	6	6	0
Total	21,460	22,247	--	--	--

**Data Source:** 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

**Table 55 - Labor Force**

Total Population in the Civilian Labor Force	36,942
Civilian Employed Population 16 years and over	34,020
Unemployment Rate	7.91
Unemployment Rate for Ages 16-24	19.57
Unemployment Rate for Ages 25-65	4.77

Data Source: 2006-2010 ACS

**Table 56 - Employment by Industry**

Industry	% of City Employment	% of Region Employment	Median Earnings (12 months prior to Survey)
Agriculture, forestry, fishing and hunting, and mining	2%	1%	\$22,304
Construction	6%	6%	\$38,105
Manufacturing	12%	9%	\$50,693
Wholesale trade	4%	3%	\$42,948
Retail trade	12%	11%	\$24,008
Transportation and warehousing, and utilities	3%	4%	\$47,316
Information	2%	2%	\$55,966
Finance and insurance, and real estate and rental and leasing	7%	7%	\$43,640
Professional, scientific, and management, and administrative and waste management services	15%	14%	\$47,486
Educational services, and health care and social assistance	19%	20%	\$37,314
Arts, entertainment, and recreation, and accommodation and food services	10%	11%	\$18,803
Other services, except public administration	5%	5%	\$22,597
Public administration	3%	6%	\$59,156
Total	100%	100%	--

**Table 56 - Employment by Industry**

Industry	% of City Employment	% of Region Employment	Median Earnings (12 months prior to Survey)
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Source: U.S. Census Bureau, 2011 ACS 5-Year Estimates

**Travel Time****Table 57 - Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	19,691	61%
30-59 Minutes	9,775	30%
60 or More Minutes	2,754	9%
Total	32,220	100%

Data Source: 2006-2010 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

**Table 58 - Educational Attainment by Employment Status**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	5,003	353	2,097
High school graduate (includes equivalency)	4,950	547	2,260
Some college or Associate's degree	8,749	613	2,935
Bachelor's degree or higher	10,014	423	2,071

Data Source: 2006-2010 ACS

Educational Attainment by Age

**Table 59 - Educational Attainment by Age**

Educational Attainment	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	323	1,521	1,419	1,532	828
9th to 12th grade, no diploma	1,016	1,022	1,180	779	620
High school graduate, GED, or alternative	1,972	2,606	2,092	3,071	2,175
Some college, no degree	2,949	2,496	2,319	3,535	1,762
Associate's degree	1,220	1,240	1,197	1,767	745
Bachelor's degree	397	2,470	3,326	2,993	933
Graduate or professional degree	26	897	1,472	1,623	540

Data Source: 2006-2010 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

**Table 60 – Median Earnings in the Past 12 Months**

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	20,550
High school graduate (includes equivalency)	27,324
Some college or Associate's degree	38,937
Bachelor's degree	57,742
Graduate or professional degree	71,464

Data Source: 2006-2010 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

**Describe the workforce and infrastructure needs of the business community:**

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

As part of a strategic goal setting session held on January 22, 2013, the San Marcos City Council identified economic development as one of its top priorities. In support of this new goal, Council has adopted a formal plan that outlines goals, objectives and action items to support the city's economic development program for the City of San Marcos.

San Marcos' new economic development program aims to create a stronger local economy by improving the business climate, growing high-paying jobs, positioning key projects as viable economic opportunities and enhancing revenue streams for the City such as sales tax revenue, transient occupancy tax, ground and building leases.

This program will establish baseline economic information, business resources and marketing materials for the City to use in its effort to attract retail, commercial and industrial interests. Business retention visits will help create a rapport with businesses who already call San Marcos home, and a comprehensive business satisfaction survey will help the City uncover, understand and better address the concerns of its existing business base.

The City of San Marcos is also partnering with the four other SR-78 corridor cities of Oceanside, Carlsbad, Vista and Escondido to help promote the region for job growth, creation and retention.

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## MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

No, there are not.

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

Yes, the Richmar Neighborhood, located in Census Tract Block Group (BG) 200.21. In the Richmar Neighborhood, the City's oldest and most densely populated, we have both a concentration of both ethnic minorities and low income families. Out of the 8,356 people who live in the Richmar Neighborhood, 83.28% (6,959) claimed to be Hispanic or Latino in the 2000 Census. The racial makeup of the community is as follows:

**Table 61 – Richmar Neighborhood Demographics**

Race	Population
White	3,360
Black	236
American Indian and Alaska Native	93
Asian	208
Native Hawaiian/Pacific Islander	21
Other	4,549

**What are the characteristics of the market in these areas/neighborhoods?**

Both neighborhoods are our oldest communities with some of the oldest housing stock, both single family and multi-family homes. In the early 1990s, the Richmar Neighborhood, one of the City's oldest, most densely-populated, and lowest-income communities, started showing the ill effects of rapid population growth, property owner neglect, and aging infrastructure.

The Richmar Neighborhood encompasses little more ½ square mile in land (less than 1/24 the land mass of the City of 24 square miles) yet in 2000 it was home to over 15% of the entire population of San Marcos. The Neighborhood is made up of three U.S. Census Block Groups (Census Tract 200.21, Block Group 2, and Census Tract 200.09 Block Groups 3 and portions of 2). The population of the Richmar Neighborhood in the 2000 Census was 8,356 and the City 54,977. In 2000 there were 2,057 housing units in the Richmar Neighborhood. This represents 11% of the entire housing stock of San Marcos (18,862 housing units in 2000). This means that the Richmar Neighborhood has the highest housing density in the City with an average of 4.1 people living in every housing unit, as compared to 3.46

citywide in 2000. In the Richmar Neighborhood 80% (6,682) of the population fall below the Federal guidelines established by the Housing and Urban Development (HUD) Department for low-moderate income.

Referred to as the “Mission Road Revitalization Area”, the neighborhood now boasts a combination of new and completely rehabilitated, high quality, affordable housing, major infrastructure improvements, and economic development which have re-invigorated the area. The area embodies the principles of “smart growth” development in that housing, retail outlets, educational facilities, community services, and employment opportunities are consolidated in one area and linked to the region’s transportation network. The City and former RDA have invested well over \$100, over \$2 million of which were CDBG funds. The Richmar Neighborhood, is nearing the end of a multi-decade revitalization effort by the City.

**Are there any community assets in these areas/neighborhoods?**

Yes, in the City’s Richmar neighborhood the City used CDBG funds to build a new linear park, Buelow Park, the San Marco Unified School District constructed a new elementary school and several affordable housing developers have constructed new projects.

**Are there other strategic opportunities in any of these areas?**

Yes, there are other strategic opportunities in some of these areas. The City has identified three areas in the two Census tracts as SANDAG Smart Growth areas.

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# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The primary objectives in the City's 2015-2019 Consolidated Plan are selected from the following objectives: Suitable Living Environment and Decent Housing. The City of San Marcos does not currently use CDBG funds specifically for the third objective, Creating Economic Opportunities but may implement programs for economic development to achieve this objective during this ConPlan period. The objectives and outcomes are listed with the proposed activities and funding sources.

- Public Infrastructure Improvements
  - HUD CPD Objective-Creating Suitable Living Environments
  - HUD CPD Outcome-Availability/Accessibility
    - Richmar Park (CDBG, State Grant Funds)
    - Park improvements (CDBG)
    - Street Improvements (CDBG)
    - 
    - CIP projects to be identified in qualifying census tracts (CDBG)
    - Americans With Disabilities (ADA) improvements to public facilities and infrastructure (CDBG)
- Housing Programs
  - HUD CPD Objective-Decent Housing
  - HUD CPD Outcomes-Affordability and Sustainability
    - Down payment assistance loans for first-time homebuyers (TBD, possibly CDBG)
    - Homeowner rehabilitation loans for health and safety repairs (Existing HOME funds, possibly CDBG)
    - Neighborhood revitalization events (CDBG)
- Non-Profit Coordination
  - HUD CPD Objective-Suitable Living Environment
  - HUD CPD Outcomes-Availability/Accessibility
    - Funding to ensure the provision of information for help with primary financial, food, physical health, community development and housing needs (CDBG)
- Affirmatively Furthering Fair Housing
  - HUD CPD Objective-Decent Housing
  - HUD CPD Outcome-Availability/Accessibility
    - Fair Housing Services (CDBG)
    - Fair Housing Testing (CDBG)
    - Regional Analysis of Impediments to Fair Housing Choice (City's Pro Rata Share) (CDBG)
    - San Diego Region Alliance for Fair Housing Support

For public service grants to non-profits, the City utilizes the San Marcos Community Foundation, which provides small grants to non-profit organizations that demonstrate an ability to provide needed services that directly benefit the residents of the City of San Marcos. The use of the San Marcos Community

Foundation for non-profit grants enables the City to use CDBG funds for projects and activities that serve the greatest number of residents with the limited amount of funding.

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## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

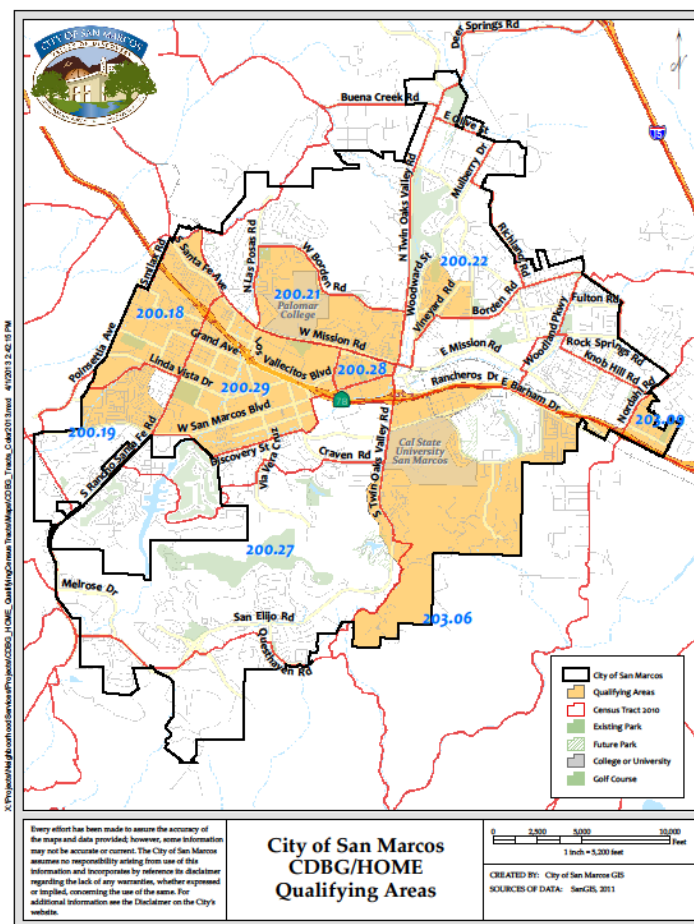
#### General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City of San Marcos covers 24 square miles in the northern portion of San Diego County. The city is 35 miles from downtown San Diego, 12 miles west of the Pacific Ocean and is bordered on the west by the City of Vista and on the east, the City of Escondido.

San Marcos was incorporated in 1963 and now benefits from a population of 90,179 (California Department of Finance) that is rich in both economic and ethnic diversity. San Marcos was the fastest growing city in San Diego County, with a 52% increase in population from 2000 to 2010. Chula Vista was the second largest with 41%. In 2013, the average person per household was 3.16. This is slightly higher than the regional average of 2.94 persons per household. Hispanics account for the largest ethnic group in the City, approximately 37%, after Non-Hispanic White persons.

**Map 1. Low and Moderate Income Qualifying Areas, City of San Marcos**



There are five neighborhoods in San Marcos identified as having high concentrations of low-to moderate-income families. They are Richmar, Census Tract Block Group (BG) 200.21, southern portion of Twin Oaks Valley BG 200.22, Richland, BG 203.02, Barham/Discovery, BG 203.06, and the West City, BG 200.18. The Richmar, southern Twin Oaks Valley and Barham/Discovery neighborhoods are located in the older, center portions of the City. The Richmar neighborhood is situated across from the newly constructed Sprinter light rail line and is within walking distance of a few local commercial businesses. The Richland and West City neighborhoods are on the east and west borders of the City respectively, with the West City being annexed from the Unincorporated County of San Diego in 1988. Assistance using CDBG funds will be reserved for these qualifying census tracts and qualifying block-groups, as well as community-wide activities. In activities that are community-wide, income verification is used to verify low-to moderate-income status.

Priority for allocating CDBG funding is given to capital improvement projects located within an approved HUD qualifying census tract and/or census block group. Capital Improvement Project priorities are assigned based on a number of factors including: the total number of residents benefited; areas of other projects; phase of improvement project; needs assessment results; and budget prioritization of Capital Improvement Projects, assuming the project is within a qualifying census tract. For community-wide activities, income verification is used to ensure low-to moderate-income levels. With the exception of qualifying census tracts, funds are not allocated geographically but rather allocated based on needs. The City of San Marcos utilizes CDBG funds for Capital Improvement Projects (CIPS) for the objective of creating a suitable living environment and the outcome of availability/accessibility. For example, the City has completed major drainage and sidewalk improvements in order to prevent storm water from flooding homes and to preserve eroding infrastructure needed to ensure general accessibility to residents.

The City has a detailed list of approved Capital Improvement Projects that demonstrate a general public need but, due to budget constraints, funding may not be available for smaller projects. Federal funds are used to serve the target community, meet the established goals for these funds, and to serve the greatest number of members of the community. The City will use its existing HOME Investment Partnership funds to provide assistance with home rehabilitation loans to assist homeowners in maintaining safe housing.

For public services, the City utilizes the San Marcos Community Foundation, which provides small grants to non-profit organizations that demonstrate an ability to provide needed services that directly benefit the residents of the City of San Marcos. The use of the San Marcos Community Foundation enables the City to use CDBG funds for projects and activities that serve the greatest number of residents with the limited amount of funding.

The general basis used for each priority level includes the total number of residents benefited, the urgent need of a given community within the City, environment issues that threaten life or property, the need for improved access, and other important needs of the community as a whole. Priorities for CIP projects are addressed by the City Council and the budget for the City during each fiscal year (July 1 to June 30).

## **SP-25 Priority Needs - 91.215(a)(2)**

**Priority Needs**

**(Optional)**

**N/A**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

**Table 62 – Influence of Market Conditions**

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	
Acquisition, including preservation	

Data Source: Not Provided

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## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

### Anticipated Resources

**Table 63 - Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	<ul style="list-style-type: none"> <li>• Public Improvements</li> <li>• Public Facilities</li> <li>• ADA Improvements</li> <li>• Program Administration</li> <li>• Fair Housing Services</li> <li>• Fair Housing Testing</li> <li>• Non-profit coordination (2-1-1 San Diego funding)</li> <li>• Homeowner Rehabilitation</li> <li>• Homebuyer Assistance</li> <li>• Community Garden</li> <li>• Community Kitchen</li> <li>• Economic Development</li> </ul>	\$586,688	\$0	\$0	\$586,688	\$2,365,289	Anticipated resources are based on a 5% to 7% reduction in CDBG allocations beginning in FY 2015.

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

To address the priority needs and specific objectives in the 2015-2019 ConPlan, the City receives the following federal funds, Section 8, LIHTC, and CDBG. The County of San Diego's Housing Authority administers Housing Choice Voucher Program for San Marcos residents, formerly known as the Section 8 Rental Assistance Program. The program provides rent subsidy payments for very low income households in privately owned rental housing units. A portion of their rent is paid directly to their landlords. In 2014, 502 families were assisted with Section 8 funds. The City does not receive McKinney-Vento Act funds but will use City funds to support the homeless population.

The City of San Marcos has relied heavily on the use of LIHTC to leverage funds from private developers to build affordable housing in the City. Since 1998, the City had 16 properties that were awarded LIHTC for a total production of 1,552 low-income units. In 2014 there was one property completed, ParkView, that used LIHTC and another under construction, the Promenade at Creekside, that was awarded LIHTC in 2014.

Most unfortunately, due to new program regulations, the City will no longer receive HOME Investment Partnerships Program funds from the County of San Diego. This will severely limit the amount of home rehabilitation loans the City can provide in the future. By providing zero interest and low interest loans to homeowners, needed health and safety repairs and improvements can be made to ensure a safe housing unit.

The City of San Marcos has successfully leveraged funds from federal, state, local and private resources to complete several Capital Improvement Projects (CIP) and affordable housing developments in the City's low income communities. The most recent CIP project with leveraged funds is the design of construction of Connors Park.

The City has applied for the following federal and state grant funds for infrastructure projects:

See Table 64.

**Table 64 – Federal and State Grants Awarded/Applications**

Grant	Project Description	Requested Amount	Total Project Cost	Local Match Amount	Required local match (%)	Amount Awarded
HSIP	Citywide Ethernet	495,000	550,000	55,000	11%	495,000
HSIP	Citywide Installation of LED Safety Lighting	401,800	446,500	44,700	11%	401,800
HSIP	Twin Oaks ES & Twin Oaks HS Improvements	432,800	480,889	48,089	11%	432,800
Smart Growth	Armorlite Drive Smart Growth Corridor Enhancements	1,000,000	2,000,000	1,000,000	100%	1,000,000
Smart Growth	Creekside Drive Multi-Modal Corridor Enrichment Program	1,000,000	2,445,000	1,445,000	145%	TBD
CBTP	San Marcos Livable Street Policies, Guidelines & Pilot Study Area	200,000	220,000	20,000	10%	TBD
CBTP	Intelligent Transportation System (ITS) Master Plan	135,000	150,000	15,000	11%	TBD
Prop 50	Civic Center Landscape LID Conversion	228,750	298,750	70,000	31%	TBD
EEMP	North Twin Oaks Valley Trail and Enhancements	350,000	425,000	75,000	21%	350,000
Totals		4,243,350	7,016,139	2,772,789		2,679,600

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.**

### Discussion

The City as Successor Housing Agency to the former Redevelopment Agency (RDA), has a number of vacant properties that will be used to support additional affordable housing projects over the next five to ten years. These properties were purchased using former RDA low and moderate income housing funds. These properties must be used to further the goal of the City in the development of additional affordable housing units.

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

**Table 65 - Institutional Delivery Structure**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of San Marcos	Local Government	Oversight and Administration	Jurisdiction
County of San Diego	Local Government	HOPWA ESG HOME Section 8 Public Housing	Region
Regional Continuum of Care Council (RCCC)	Community Collaboration	Homelessness	Region

### Assess of Strengths and Gaps in the Institutional Delivery System

The City has identified the following gaps and strengths in the delivery system.

Gaps:

- a. Lack of banks willing to provide conventional rate mortgage loans for older (Pre-1976) manufactured housing; this is due to Fannie Mae's refusal to purchase these loans on the secondary market.
- b. Continued high cost of living in San Marcos and the San Diego County region.
- c. Wages throughout the region do not correspond to high cost of living, especially for low-to moderate-income families.
- d. Structural issues with the State of California budgeting process which lead to fiscal instability and reduced funding for public services.
- e. Continued financial difficulties for the State's education system.
- f. Fragmentation of certain programs serving special needs populations; there is a lack of resources to form a comprehensive approach to care.
- g. Drastically limited amount of funds available from federal and state agencies for social services, health services, community development and rental assistance programs.
- h. The State of California's elimination of the City's Redevelopment Agency. This has seriously impaired the City's ability to partner with the private sector to leverage government funds for development projects that serve as an economic boost to the City as well as providing a safe and affordable housing for San Marcos residents.

Strengths:

- a. The City's cultural and philosophical commitment to the provision of affordable housing for low and moderate-income residents of San Marcos.
- b. The City's cultural and philosophical commitment to creating more than a suitable quality of life for all of the residents of San Marcos.
- c. The City continues to seek large retail lenders offering conventional interest rate mortgage loans for older manufactured housing in conjunction with the City's First-Time Homebuyer program.
- d. The City has developed positive working relationships with existing private nonprofit affordable housing developers to enhance the production of affordable rental and for-sale housing projects in San Marcos to mitigate the impact of the current economy and high cost of living in San Marcos.
- e. The City may still be able to provide gap financing to assist affordable housing developers in the production of affordable housing. Currently, the City has the second highest number of affordable housing units in the county. The City of San Diego has the highest number of affordable housing units in the county.
- f. San Marcos continues to be an active participant in regional and sub-regional planning projects for economic development, housing, and transportation. We collaborate with the San Diego Regional Continuum of Care Council (RCCC), Alliance for Regional Solutions, North County Food Policy Council, San Diego Association of Government's (SANDAG's) Regional Planning Technical Group, San Diego Regional Alliance for Fair Housing (SD AFFH), SANDAG's Regional Housing Working Group, SANDAG's Cities/Counties Transportation Advisory Committee (CTAC), North County Comprehensive Gang Initiative (NCCGI) Steering Committee, San Diego North Economic Development, the Innovate 78 Corridor Cities Working Group and San Diego County's CDBG Coordinator's Group.
- e. The City continues to focus on development projects that serve as an economic boost to the City as well as providing a safe and affordable housing for San Marcos residents.
- g. The City's most current, adopted Housing Element which identifies the housing needs of the City, serves as a planning tool, and establishes a multi-year action plan to meet these needs.
- h. The City has an active San Marcos Economic Development Corporation which is a non-profit organization that supports the economic, educational, and cultural interests of the community and seeks to provide a link to the business community with educational, governmental, and non-profits organizations.
- i. The City is fortunate to have the San Marcos Community Foundation whose mission is to provide funds for non-profit agencies that provide valuable services to the community.
- j. The City participates in the Regional CDBG Coordinator Group meetings with other entitlement jurisdictions in San Diego County, HOME Consortium meetings, the Fair Housing Resources Board and the Regional Mortgage Credit Certificate Program meetings.

k. The City participated the 2015-2020 Analysis of Impediments to Fair Housing Choice (AI).

l. The City is able to leverage CDBG funds, awarded state grant funds, and local funds for the construction of much needed capital improvement projects.

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

**Table 66 - Homeless Prevention Services Summary**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
<b>Other</b>			
Other			

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

As previously stated, the City of San Marcos participates in the Regional Task Force for the Homeless for homeless services.

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## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

**Table 67 – Goals Summary**

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Public Infrastructure Needs	2015	2019	Infrastructure Non-Housing Community Development	CDBG Income Qualifying Census Tracts	Creating Suitable Living Environments	CDBG Amount TBD	Improved Availability/Accessibility
ADA Improvements to City Facilities and Infrastructure	2015	2019	Infrastructure Non-Housing Community Development	City wide	Creating Suitable Living Environments	CDBG Amount TBD	Improved Availability/Accessibility
Affordable Rental and Homeowner Housing	2015	2019	Affordable Housing Homeless Non Homeless Special Need	City wide	Decent Housing	TBD	Availability/Accessibility
Affirmatively Furthering Fair Housing	2015	2019	Affordable Housing	City-wide/Region	Decent Housing	CDBG Amount TBD	Availability/Accessibility
Homelessness	2015	2019	Homeless	Region	Decent Housing	City Funds	Availability/Accessibility

### Goal Descriptions

The loss of the San Marcos RDA has significantly impaired the production of affordable housing in the City of San Marcos. The City plans to use CDBG funds for public infrastructure needs in the City's CDBG income qualifying census tracts and to mitigate architectural barriers at City facilities/infrastructure for persons with disabilities. The City will seek gap financing funding to continue to assist in the creation of affordable rental and homeowner housing. The City will also continue to collaborate with the San Diego Regional Alliance for Fair Housing (SD RAAFH) to



achieve the goal of equal housing for all. During this ConPlan period, the City will continue to fund the Regional Continuum of Care Council for homeless services.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The number of units and the targeted type of household planned for this ConPlan period are as follows:

**Table 68 - Number/Income Target of Units Planned**

Type of Household Served	Extremely Low Income	Low Income	Moderate Income	Total
Number of Units	83	165	165	413

The number of units and the targeted type of household planned for this ConPlan period are as follows:

**Table 69 - Number/Type of Units Planned**

Type of Household Served	Elderly	Small Family	Large Family	Other	Total
Number of Units	60	176	177	0	263

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

#### **Activities to Increase Resident Involvements**

#### **Is the public housing agency designated as troubled under 24 CFR part 902?**

#### **Plan to remove the ‘troubled’ designation**

The City of San Marcos does not operate its own public housing agency. The Housing Authority of the County of San Diego (HACSD) serves as the City’s public housing agency.

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## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

#### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The primary barrier to affordable housing is the continued high cost of housing and relatively low wages in San Diego County. In 2014, the median price for a single-family detached home in San Marcos was \$547,250 and the median price for a single-family attached home was \$303,400. San Marcos home prices have been increasing and are still out of reach for low-and moderate-income residents. According to the Bureau of Labor Statistics, the San Diego County median household income is only 12.3 percent above the nation's while our housing market is the fourth most expensive in the nation. There is also a shortage of land available for housing near major employment centers. The City has attempted to mitigate this by working with developers to create new affordable units either through our inclusionary ordinance or through the creation of 100% affordable housing projects. The City's 2013-2021 Housing Needs Assessment details the City's constraints to the provision of affordable housing, in addition to providing quantifiable objectives that will occur during the housing needs assessment period. The City's 2013-2021 Housing Needs Assessment primary purpose was to provide a strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing.

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## **SP-60 Homelessness Strategy – 91.215(d)**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

**Addressing the emergency and transitional housing needs of homeless persons**

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

As previously stated, the City of San Marcos participates in the Regional Task Force for the Homeless for homeless services. The Regional Task Force on the Homeless (Task Force) is San Diego County's leading resource on issues of homelessness. Established in 1985, the Task Force promotes a regional approach as the best solution to ending homelessness in San Diego County. The Task Force is a public/private effort to build a base of understanding about the multiple causes and conditions of homelessness.

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## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

#### **How are the actions listed above related to the extent of lead poisoning and hazards?**

#### **How are the actions listed above integrated into housing policies and procedures?**

CDBG and HOME programs require compliance with all of HUD’s regulations concerning lead-based paint. All housing programs operated by the City are in compliance with HUD’s most recent standards regarding lead-based paint. The City’s homeowner rehabilitation loan program meets the federal requirements for providing lead-based paint information with each rehabilitation loan and requiring paint testing of disturbed surfaces for lead in all single family homes constructed before 1978. If a home was found to have lead-based paint, the cost of lead-based paint removal is an eligible activity under the homeowner rehabilitation program. The County of San Diego maintains a separate lead program and includes provisions in housing assistance programs they provide. City building inspectors are alert to any housing units that apply for a permit for construction or remodeling, which may contain lead-based paint and other lead hazards. The County of San Diego’s Childhood Lead Poisoning Prevention Program (CLPPP), a division of the San Diego Health and Human Services Agency provides outreach and education programs and case management services for San Diego County residents, including San Marcos residents.

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## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

#### **How are the Jurisdiction’s poverty reducing goals, programs, and policies coordinated with this affordable housing plan.**

Approximately, 14.8% of San Marcos residents live below the poverty level according to the U.S. Census data from 2008-2012. Unfortunately, solving the problem of poverty involves a number of economic, social, institutional and policy issues that are well beyond the City’s jurisdiction. Promoting community development with the City’s Capital Improvement Projects and increasing the amount of affordable housing available for households in the lowest income brackets (0-30% of Area Median Income) are the City’s programs to help alleviate poverty. The City will continue to explore the possibility of providing microenterprise loans to businesses located in CDBG qualifying areas. Microenterprise loans can help alleviate poverty by introducing new opportunities to create work, income and assets for low income residents since these businesses will be located in a CDBG qualifying area and are typically owned by low-income entrepreneurs and employ low income residents of the neighborhood.

The City’s antipoverty strategy of providing safe, affordable housing will assist in reducing the number of poverty level families in San Marcos based on the following. By providing safe, affordable housing for those on a limited income, those families will be able to live in an environment where no more than 30% of their limited income is spent on housing. In addition, the City requires that affordable housing developments provide programs (e.g. after school, computer labs, budgeting and language classes) to assist residents in excelling in both school and the work environment. These affordable housing developments thus assist families in moving up the economic ladder by providing the tools that add in their success.

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## **SP-80 Monitoring – 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City of San Marcos' goals for monitoring during this ConPlan period are to ensure that all grant-funded activities comply with federal, state and local regulations governing administrative and financial requirements, that, to the maximum extent feasible, performance outcomes are met within budget and on schedule; and to ensure that all City departments utilizing grant funds are advised of and in compliance with of all grant fund regulations. City staff has attended select CDBG training including the CPD Outcome Performance Measurement Framework training to ensure long-term compliance with CDBG program requirements and the recent Section 3 Compliance Workshop training in San Diego. Since the City only has two sub-recipients that receive CDBG funding, the City can ensure that all aspects of projects funded using CDBG funds are in full compliance with HUD regulations. The Housing and Neighborhood Services Division of the City Manager's Department is responsible for ensuring that CDBG funds are being used appropriately and that all requirements have been met. The director of the division is responsible for the general supervision of staff responsible for the administration of the CDBG program. The City will continue to conduct on-site audits for the two sub-recipients to ensure compliance with all regulations established by HUD.

For the City's affordable housing program, the City conducts regular ongoing site visits as well as an annual occupancy monitoring program of the government-funded programs to ensure compliance with program goals and applicable regulatory agreements. Property inspections are required and conducted as prescribed by HUD. Properties are closely monitored beginning at the time funds are committed to the completion of construction or rehabilitation, with monitoring that will follow in subsequent years. The Housing and Neighborhood Services Division maintains an affordable housing inspection program that ensures that a representative percentage of our deed-restricted affordable units are inspected along with the common areas of the affordable housing communities.

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## 2014-2018 Needs Assessment Public Comments Attachment

March 30, 2014

- Traffic improvement
- End development
- Great survey!
- The schools are overfilled and now parents are having to go to other schools.
- Tener mas escuelas – We need more schools.
- Revisar los ingresos o información de las personas que applicant para vivienda economica. Nosotros apartamentos toda la información ellos cometieron errors y no aplicamos el descuento. Ya no sepuede hacer nada. Check the information received on the affordable housing applications because we applied for an apartment and did not get it when thought we should have qualified.
- Hacer mas escuelas porque aveces viven cerca de una escuela y lo manacinaotra lejos transportación. We need more schools close to where you live and more transportation.
- Me gustaría mas transporte escolar, y mas clubs para actividades para los ninos. Mas guarderias de bajos recursos. We need more transportation to schools and more clubs and activities for kids. We also need more preschools for low income children.
- Sidewalk is needed along East Barham to Woodland Pkwy for students that go to Mission Hills & Middle School – Road is in bad shape, due to heavy traffic by University students.
- Improve/add new parks. Add new community pool in San Elijo Hills
- Do something about abandoned, open lots! Community garden potential!
- Need to reduce the speed limit to 30 mph on Borden Road between Windy Pointe Drive and back entrance to Palomar College. Also, put in bike and walk paths from back of Palomar College, West on Borden Road to the housing area. It's is extremely unsafe.
- Growing student populations mixing with seniors, 2 growing colleges, should tend to the needs of students more
- We do NOT need any more "low income" housing or what comes with that! Keep San Marcos free of those issues, I've lived here since 1976, please don't make me stop loving my home town!
- The city does a pretty good job at cleaning up, especially after giving the area around Mission/Pico area a facelift and renovating San Marcos Elementary. I don't think, as a long-time resident of San Marcos, that the City has made housing any more affordable within the nicer areas of the city.
- The needs of mobile home residents who own their homes but don't own the spaces they sit on are vulnerable to outrageous rent increases along with a lack of park upkeep, including utilities like sewer and water lines. For many seniors, mobile home parks provide the only thing close to affordable housing in the whole county. Pretty much any protections that "encourage" park owners to maintain the parks and even



make improvements in them would be welcomed, as would assistance with upkeep. Many seniors can't pull weeds or afford to fix roofs on their own.

- Make sure that NO money goes to reward, improve or benefit ILLEGAL ALIENS!
- It takes so long to get onto the Section 8 housing/rent assistance program....hardly worth applying since you could be on the waiting list for years!!
- Housing Development should be tied to increased and improved transportation and community services. The last thing we need is more housing and not enough roads, schools, water and power.
- I use public transportation to get to and from work and home in San Marcos. I would like to see more metal benches and shelters at bus stops especially the stop on Mission west of Mulberry in front of the pizza restaurant. Also I walk Discovery St. as it crosses the creek near San Pablo just off of San Marcos Blvd. I would like to see a barrier/designated pedestrian walkway on the east side of the bridge roadway like the one on the west right side of road way and more street light in that area. Thank you!
- Water faucet or drink station at all veterans memorial park on Woodland Parkway. Maybe a dispenser with doggy bags and sanitary trash receptacle.
- Landscape improvement and cleanup along roads and hwy exists.
- Keep all new housing projects within existing city boundaries and don't build out odd pockets of development without any extra services there should only be smart growth as resources and fire protection, traffic are key factors. So density odd clustered housing such as the proposed San Marcos Highlands needs to be permanently eliminated until a project of reasonable size is selected for outlying areas that meets the needs of both the city and the county.
- Section 8 Housing Voucher program is broken...Please send funds to fix it...some of us have been on the waitlist for over 5 yrs and they are not giving them out for 2013 or 2014 so far!
- Community gardens!!!
- BETTER protect our ridgelines and open spaces. Connect the sidewalks better.
- We need to support all aspects of our community. Some areas have already received a lot of attention and are doing better than others. For example, the Senior Center is great and very active, and we are doing a solid job of affordable housing. So being able to improve specific homes or modify them for people with disabilities so they can stay living independently longer are now higher on my priority list.
- Out source, and contract with taxpaying vendors for service. Enough already. Enforce no animals allowed in city parks or facilities. Special need animals exempt when owner provides documented proof of medical need. How hard is it to have signals that work in a sequence? Lets modernize traffic flow by allowing left turns on a arrow, and green light when safe. We have plenty now, parks ,fire stations, opulent city offices, and are over staffed. Roads, and public safety should be the focus of city government. Nothing else matters.
- To help keep children involved in the community and engaged in physical activities, there needs to be MORE athletic fields for us as well as indoor basketball courts.
- Is there anything a good and clean neighbor can do about a dump neighbor who parks trash, autos, etc. in their front/side yards? Does ANYONE ever look at our residential neighborhoods anymore to see who is lowering the value of the streets? If something is not done about this growing problem, San Marcos will become the second Escondido.

- Mini dorm issues, college rentals in single family neighborhoods not being regulated
- Stop needlessly wasting taxpayer money on Medical Marijuana Cooperatives and Dispensaries. They are legally allowed to operate under California Law. Also Hal Martin was elected of the Voters in California, if he cannot fulfill his obligation to them. I suggest he resigns. It is nice to know he grew up in NY, we live in California. STOP WASTING TAXPAYER MONEY FIGHTING MEDICAL MARIJUANA. The Voters approved Prop 215 and 420. If you don't want to work for us, resign. This persecution needs to end. Maybe concentrate on the Crystal Meth Problem. Good day
- Flooding on or near Discovery Street is a major problem just about anytime it rains.
- Safer transition from Discovery Street (the east end) onto Craven (the west end) for pedestrians and cyclists. There are a few of these dangerous (although short) segments throughout San Marcos that are heavily traveled.
- Is this only open for san marcos? or will also cater to all san diego areas?
- Ensuring the safety of the Elderly in San Marcos should be a priority. Our neighbors in all of our communities are living longer, and their needs are changing. A collaborative program using our local resources, such as colleges, University, and San Marcos Senior Center to assess their safety and other needs would go a long way in establishing the safety needs of all of our citizens.  
Need to Lower taxes. Stop corporate welfare "redevelopment" and gold-plated school construction draining us for the insider special interests. And where are our real Doctors? (US-trained MDs were driven away in 2008 and nobody wants to replace them)! Secure parking (not empty lots concealed from view) for the Sprinter, instead of harassment and hatred as in the Town Garage.
- There is an urgent need for transportation to and from middle school and high school for our students. Even if parents had to pay for this service they would be willing to do so. Most parents work and getting their children to school and home again is an urgent, on-going problem. We already have more than our share of low to middle income housing, parks and senior services. What we really need is transportation for our students!
- A Trader Joe's
- The remaining unimproved section of Richland Road between Elizabeth Street and Borden Road is in poor shape. Much of the sidewalks along this section of road have curb heights that are far below the height of curbs on newer roads in the area. In addition, the dirt shoulder on Richland Road between Fulton Road and Borden Road is often used for reckless driving. This is particularly dangerous as the sidewalks on this section of road are used by students from the Richland, Woodland Park, and Mission Hills schools at various times throughout the day. It is only a matter of time until the combination of this poorly maintained section of road, reckless driving, and the presence of children result in an injury or fatality. Furthermore, drivers use the section of Fulton Road between Borden Road and Richland Road as a bypass route to avoid the school zone at Richland School. Drivers using this route are frequently exceeding the 25MPH residential speed limit and making rolling stops at the intersections on this route. Please take a look at this yourselves. Thank you.
- If we keep our city looking nice, and provide excellent police and fire protection, the rest will more easily take care of itself. Some of the issues such as Economic Development or homeless services are more the responsibility of the state and federal government.
- Switching from 4=highest in questions 1-7 to 1=highest in question 8 is going to get you some funny results. Not to mention that voluntary, online polling is subject to manipulation by particular constituencies. Is any work being done on climate change adaptation?

- Street lights have been out for months. We call and no one comes to fix them. We would like them fixed because it is very dark on our streets and very unsafe.
- I wish there were funds that could be used to improve and enforce noise abatement.
- Please put in more speed limit signs, stop signs, speed bumps in residential neighborhoods--anything to prevent speeding and save a child's life.
- The traffic light at the base of our neighborhood has a very poor sensor design. We often times will sit at the light for several minutes while it goes through the entire sequence of lights for each driving direction regardless of whether there are any other cars. Sometimes it will even skip the turn of the light that you should have triggered for your turn. I feel that the Left turn lane leading into our neighborhood (heading east on mission turning into palomarcus) should be an unprotected left turn. You can sit at that light for several minutes with absolutely no oncoming traffic before the light goes to the right traffic sequence to allow you to go. If there are more than 2 cars turning into our neighborhood from that direction the third car that need to turn left while that light is red will get stuck in the curve of the intersection right before the train tracks. Obviously you don't want to stop on the train track so you end up in the middle of the turn, which is a very dangerous place to be due to the fact that people are not expecting vehicles to stop and or brake half way through a turn like that. On more than one occasion I have come very close to being rear ended by somebody in this area. An unprotected green light for that turn would fix the traffic issue.
- We think the City is doing a great job.
- I wish we had a NO - DOOR to DOOR soliciting. Also, I wish we could stop people from dropping off flyers on door steps, etc. I feel these people are canvassing our communities for future crime activities. It should be illegal to solicit and drop flyers.
- Recently the city repainted the street. we used to have access to our apartment parking lot because there was a dotted double line. Now it is a solid double line going into the 2nd parking lot. we are unable to access our parking lot without going around two blocks on firebird lane or making a u-turn at christain ave. This is going to cause accidents because of a blind spot in making the u-turn. I don't want to receive a ticket so i am going two blocks out of my way. this may have been a mistake on the painters fault. Can you please look into it. thank you
- Street improvements with concrete sidewalks and curbs with trees for landscaping and room for bicycle lanes looks wonderful, but to leave the overhead electrical power poles and wires looks terrible - they should be buried with the improvements. The improvements on Rock Springs Road and Twin Oaks Valley Road would look much better if those power poles were removed.
- My immediate neighborhood is in good condition. But my concern is gang activity and crime. I consider gang activity a form of terrorism.
- Streets and traffic control. My street connects Borden to Woodland Parkway and during busy times of the day, commuters are using it to "beat" the light Woodland and Borden. They speed through our street and cut the turn. I've almost been hit on numerous occasions. My neighbors have resorted to putting out "Slow! Children at Play" signs to alert drivers that kids are outside playing. Violators are neighbors and non-neighbors. Also, because we have 4 schools within 2 miles traffic in the mornings is pretty heavy, due to lack of a bus system and parents driving their kids to school in the morning. Trying to get onto the 78 westbound is a nightmare starting at 7:15 a.m. and at some points it takes 4 cycles of the Woodland/Rancheros light to get through. Do we really need the metered light in the morning on the 78 westbound? There's usually no freeway traffic with the exception of the occasional traffic accident. The 3-way stop on Rancheros at the onramp forces a pause in vehicles entering the onramp anyways. This is just my 2-cents.

- We have difficulty getting to our homes in the rain due to flooding. We have continued traffic problems with cut through traffic. The city has helped this, but continued monitoring and the possibility of speed bumps to limit speed.
- (Why, in the first part of the survey, is 1 the lowest need and 4 the highest, but in the second part of the survey, 1 is the MOST important and 7 is the least? People will be confused by the pattern change.) Our neighborhood was annexed into the city during the eighties as part of a "blighted" redevelopment area. It took two decades before any improvements were begun. Now that two streets have been widened and Sunset Park built, improvements seem to have stopped. We need rigorous code enforcement at the very least, and better drainage and sidewalks (on Las Flores from La Mirada to Linda Vista, for example). The park and widened streets are wonderful, but tons of improvements still need to be done. Our older neighborhood appears to be one of the city's most neglected. Please don't leave us now!
- Traffic, traffic, traffic at major intersections, such as Craven and S Twin Oaks Valley Road; San Marcos Blvd and Rancho Santa Fe Road; Grand and San Marcos Blvd (near El Pollo Loco and the Shell Filling Station). Traffic engineering department: please review the light timing at Viewpoint and Palomar Airport Road. Wait times for traffic wanting to turn off Viewpoint and onto Palomar Airport Road range from 5 minutes to 7 minutes. That is unacceptable.
- Allow the private sector to make it work
- I would like to see improved sidewalks for my kids to walk on to school. More city sponsored neighborhood cleanup events.
- Continue to support homeless services in Vista and Escondido
- There are way too many ILLEGAL ALIENS and we need to make sure that they are not receiving any benefits. Have our schools to check on the immigrations status of the kids and no more free breakfasts and lunches for ILLEGAL ALIEN kids.
- Stay up on crime control, before it gets out of hand :-)
- I'd like to see the unpaved dirt sidewalk areas around the main infrastructure areas paved, for safety and addition to our trails system. I'd like to see sidewalk access on La Morre in the immediate area of Jack's Pond. It's very dangerous to walk in the narrow curved road to get to the Park. How about a beautiful gateway sign welcoming folks to San Marcos? I've been reading about other communities either creating or retrofitting city signage. I'd like to see a small parking area for the Sprinter San Marcos Station, perhaps a leased area in the commercial lot across the street that is always empty (on Barham and LaMoree).
- There aren't many opportunities for housing at an affordable rate. On an unrelated note - the traffic signals are horrendous. They need to be calibrated or something - you can sit at an empty intersection for 3 to 4 minutes and the light won't trigger to change. They need to be fixed.
- PROVIDE PROPER INFRASTRUCTURE IN TERMS OF ROADS, PROPER STREET LIGHTS, PARKS AND BIKE LANES AND ROAD WIDENING PROJECTS, TRANSPORTATION, SHOPPING COMPLEXES ARE VERY MUCH ESSENTIAL FOR SAN MARCOS. THE LIGHTS IN LA MOREE ROAD FROM BARHAM DRIVE (CSUSM STATION) ALL THE WAY TO THE OTHER END WHERE IT JOINS LA MOREE IS CURRENTLY NOT GOOD. IT WOULD BE GOOD IF CITY CAN IMPROVE ROADS, LIGHTS AND OTHER REQUIRED INFRASTRUCTURE.
- The roads in our town are horrible. Nordahl Rd is the worst road to drive on cause there are 6 lights within 6 blocks from Mission Rd to the new medical building, and they are not in sync with each other. Getting off the 78 freeway is a nightmare if you are making a left turn. The exit backs up onto the freeway quite often. The 78 is also a mess. There are accidents between Twin Oaks Valley Road and Nordahl just about daily. The state needs to widen the freeway and put up a wall in both directions so cars stop going off the freeway.

- The City needs more ONE-level condo's and small homes for the aging population with pools heated year-round. Residential area's should include one lot set aside for a small fenced dog park area and RV parking. No more apartments - there's enough already. More condo's instead.
- Jobs and nice homes are needed.
- If there are ever any plans to relocate the senior center, it might be nice to have it more centrally located. There are so many senior communities on the western edge of town. I do know that there is transportation available, but I personally have no need for that yet. I might at some point be interested in some of the activities, but when it comes to driving over there, I just don't do it!  
I do believe in supporting the homeless, but I've rated that low simply because it doesn't seem to be much of a problem here in San Marcos. I do appreciate that so many other facilities are right here in town. Great shopping and park access. Thank you for that. San Marcos is a great place to live.
- enforce codes and laws for all
- Please do a better job of traffic planning. The way Bressi Ranch took traffic into consideration versus San Elijo, is major. In addition, please consider creation of a high school in a safer neighborhood. The two existing high schools are not even a consideration for my child to attend, and we will be moving in the future simply because of this issue (have been sending our child to private school since kindergarten).
- Help for Seniors in Mobile Home parks living on social security with rental assistance.
- THIS IS JUST A TEST.