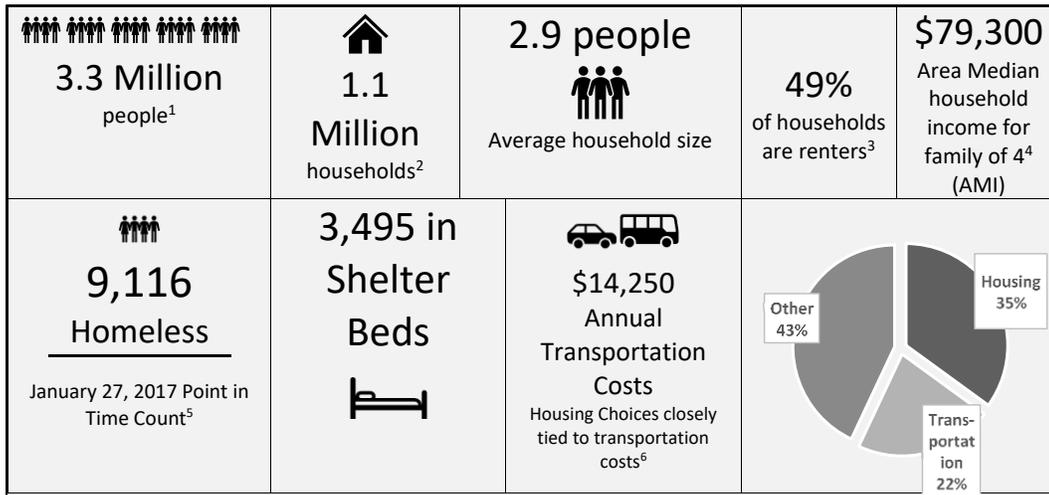


What's it like to live here now?



The Supply / Demand for housing in our region affects everyone. For many, finding a place to rent that leaves enough left over for everything else is a constant struggle, bringing many to the brink of living at the U.S. poverty level.

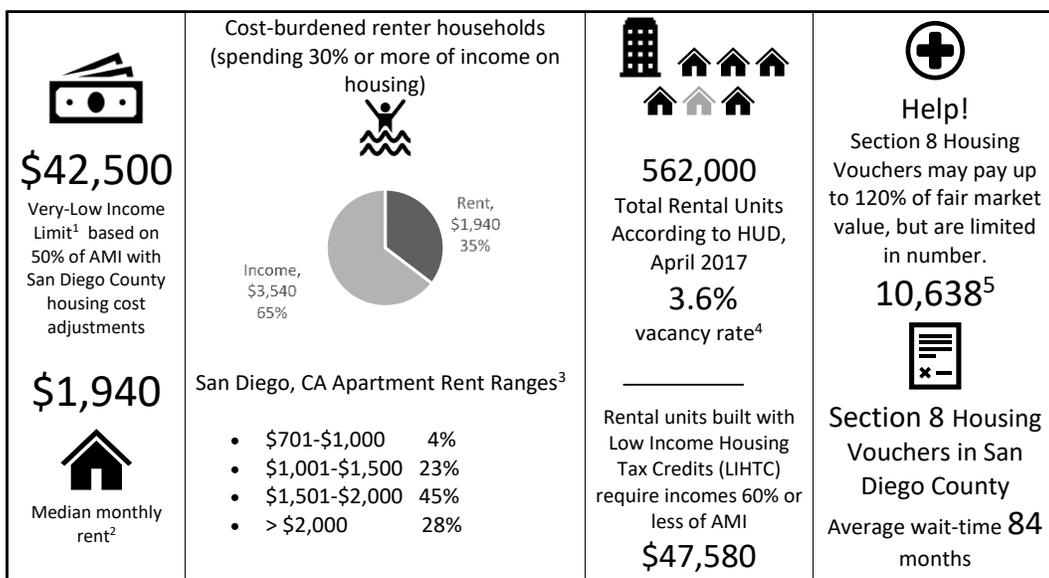
While some are fortunate enough to own a home and benefit from rising home prices, others see rising home prices putting the dream of buying a home out of reach.

This shared community crisis is prompting many ideas and proposed solutions.

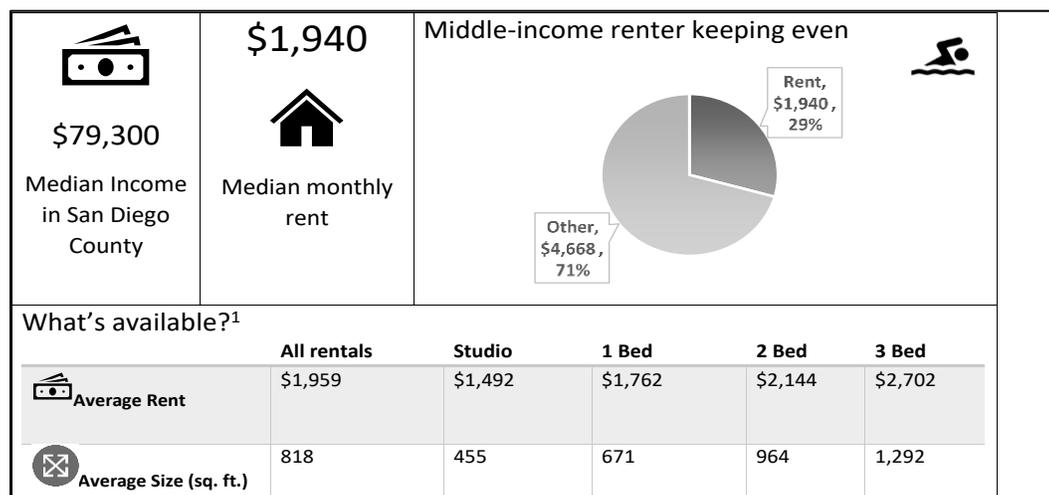
The four approaches beginning on Page 2 are a starting place to consider what we should do to create affordable housing in San Diego over the next 10-20 years.

Each approach will be introduced to explain the ideas behind it, actions that would favor it, and arguments opposed to the approach.

What's it like to be a low-income renter?



What's it like to be a middle-income renter?



APPROACH 1: MAXIMIZE CONSTRUCTION TO MEET DEMAND

The inventory of housing at all price levels must increase. The lack of affordable housing will jeopardize the economic viability of the San Diego region and increase the costs of public services related to housing for education and public safety personnel. We should reconsider regulatory land-use restrictions to make it easier to build more housing.

A Primary Driver: *Increase the supply to meet demand to balance housing needs.*

What Should We Do? (Actions in Favor of this Approach)	Why Can't We Do This? (Arguments Opposed to this Approach)
<ul style="list-style-type: none"> • Simplify the regulatory process. • Accelerate updates of community/master plans, opening the possibility of new development. • Allow new housing on undeveloped land in North and East County. • Change zoning to allow for greater density. • Identify a development's positive effects on the community's tax-base. 	<ul style="list-style-type: none"> • Community input is stifled, and new development may undermine quality of life for residents. • The region's infrastructure hasn't been sized for rapid, dramatic growth in construction. • New housing will increase traffic congestion.

APPROACH 2: DESIGN FOR SMART GROWTH

We should prioritize housing in proximity to jobs and transportation, allowing people to live, work, and play while avoiding urban sprawl--balanced communities using mixed-use and infill development maximizes available land in strategic areas without developing open space on the suburban fringe.

A Primary Driver: *Manage growth to balance societal needs*

What Should We Do? (Actions in Favor of this Approach)	Why Can't We Do This? (Arguments Opposed to this Approach)
<ul style="list-style-type: none"> • Encourage higher density housing around transit stops • Restrict new development in outlying suburban areas • Allow a range of projects that address a variety of demographic needs (i.e., singles, seniors, millennials). • Re-think parking requirements which can add significant costs to new development and encourage shared-use and other ideas to meet parking needs. • Consider alternatives to cars such as parks & trail systems to connect the community. 	<ul style="list-style-type: none"> • Encouraging people to use public transportation will require significant investment of taxpayer money to improve its convenience and efficiency. • Many people do not want to live in high-density neighborhoods. • Increasing density in central neighborhoods will create traffic and parking problems.

APPROACH 3: SUBSIDIZE BASIC HOUSING

Even though the real estate industry should not be restrained from building more luxury housing, market forces will not drive housing construction for low- and moderate-income families. Given the forces of income inequality in the near-term, housing subsidies help bridge the gap of the most basic need for shelter.

A Primary Driver: *Housing is a basic need regardless of income.*

What Should We Do? (Actions in Favor of this Approach)	Why Can't We Do This? (Arguments Opposed to this Approach)
<ul style="list-style-type: none"> • Increase federal, state, county, and city subsidies for housing. • Increase the supply of apartments available for subsidized housing. • Promote mixed income housing to make communities more economically resilient, and to catalyze economic and social mobility. • Provide more housing vouchers and offer incentives for landlords and developers to participate in the voucher program. • Enact rent control to address the inequality between landlords and renters. • Provide subsidies to low-income individuals to purchase a home. 	<ul style="list-style-type: none"> • A substantial investment in affordable housing programs will require tax increases. • We should focus on market, not government, solutions to the housing problem. • Rent control will discourage developers from building more housing units.

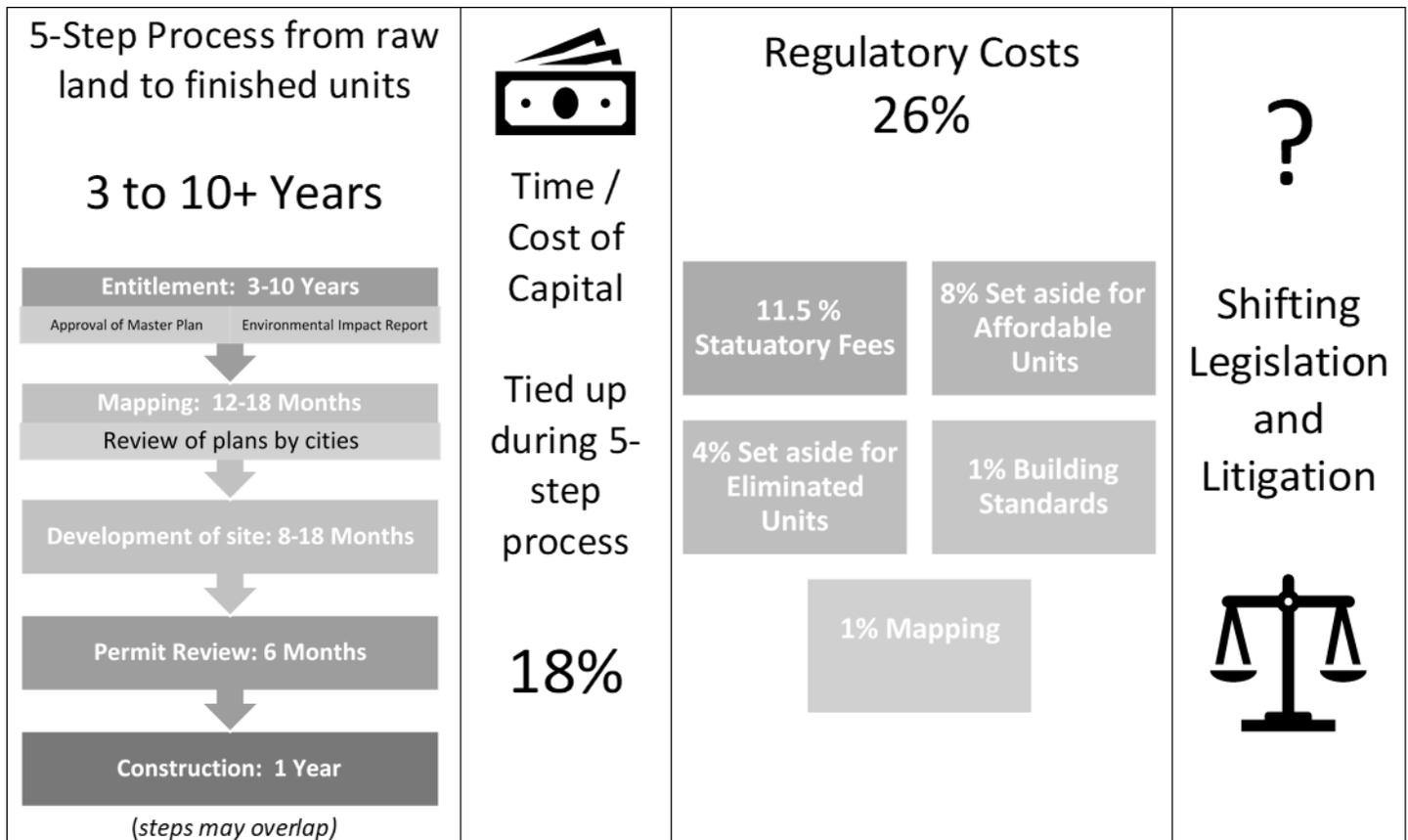
APPROACH 4: PRIORITIZE COMMUNITY-INSPIRED GROWTH

Local communities should determine the character and pace of future growth, including jobs, transportation, retail, and all elements that make a vibrant community.

A Primary Driver: *Preserve quality of life and build community*

What Should We Do? (Actions in Favor of this Approach)	Why Can't We Do This? (Arguments Opposed to this Approach)
<ul style="list-style-type: none"> • Give citizens a greater voice in development decisions in their community. • Limit new development to neighborhoods that are willing to accept it. • Insure that necessary infrastructure is built to accommodate new development. • Support community land trusts where communities buy the land for affordable housing units. 	<ul style="list-style-type: none"> • “Not in my backyard” attitudes overlook a community’s fair-share obligation to participate in needed housing from being built. • Housing in the San Diego region may not be addressed when communities act individually. • Under this approach housing costs will continue to rise.

Building More Housing What's it like to be a Developer?



Glossary

Density	Number of housing units allowed in a space.
Density Bonus	Allowance for increased residential density to developers who guarantee that a portion of their residential development will be available to moderate income, low income, very low income, or senior households.
Floor Area Ratio (FAR)	The ratio used in land-use zoning of a building's total floor area to the size of the piece of land upon which it is built
Mixed-Use	Development that blends residential, commercial, cultural, institutional, or entertainment uses, where those functions are physically and functionally integrated, and that provides pedestrian connections.
Subsidized Housing	Government sponsored economic assistance program. Forms of subsidies include direct housing subsidies, non-profit housing, public housing, rent supplements, and some forms of co-operative and private sector housing.
Section 8 Housing	The payment of rental housing assistance to private landlords by the U.S. Department of Housing & Urban Development (HUD).
Smart Growth	Planned economic and community development that attempts to curb urban sprawl and worsening environmental conditions
Land Trust	A private, nonprofit organization that works to conserve land for specific purposes by conservation easement acquisition, or by its stewardship of such land or easements.
Affordable Housing	Housing costs equal or less than 30% of the median household income in a given area.