



## Chapter 2: Community Profile



## CHAPTER 2: COMMUNITY PROFILE

This Community Profile for the City of Del Mar Housing Element provides an overview of the City's housing and population conditions. The community profile serves as the foundation for the Housing Element's policies by describing and assessing the factors and characteristics that contribute to the supply and demand for housing in Del Mar. Specifically, the Community Profile describes the community's population, employment, economic, and household characteristics. Special Needs groups and housing stock characteristics are also described.

The data used for this community profile has been collected using the most current available data from the San Diego Association of Governments (SANDAG), 2000 and 2010 U.S. Census, American Community Survey, the California Department of Finance, the California Employment Development Department, the California Department of Education, and other currently available real estate market data.

### A. POPULATION CHARACTERISTICS

Understanding the characteristics of Del Mar's population is important to establish the appropriate planning for the current and future housing needs of a community. Population growth, age composition, and race/ethnicity influence the type and extent of housing needed and the ability of the local population to afford housing costs. The following section describes and analyzes the various population characteristics and local trends that affect housing needs.

#### 1. POPULATION GROWTH

The 2010 U.S. Census reported that Del Mar's population declined from 4,860 in 1990 to 4,161 in 2010 (**Table 2-1**). Despite prior trends, the SANDAG 2050 Regional Growth Forecast estimates that Del Mar's population will experience forecasted growth in population reaching 4,672 by 2035 and 4,732 by 2050. Del Mar is the smallest incorporated jurisdiction by land area, population, and housing units within San Diego County. As a generally built out community with limited land available to accommodate new growth, Del Mar is expected to experience the lowest percentage of average annual growth compared to neighboring jurisdictions and other incorporated cities in San Diego County.

**Table 2-1: Population Growth (1990-2020)**

Jurisdictions	Population						Percent Change	
	1990 Actual	2010 Actual	2012 Projected	2020 Projected	2035 Projected	2050 Projected	1990-2010	2020-2050
Carlsbad*	63,126	105,328	107,674	118,450	124,351	124,518	66%	5%
Del Mar	4,860	4,161	4,194	4,399	4,672	4,732	-14%	8%
Encinitas*	55,386	59,518	60,346	62,908	65,264	66,670	7%	6%
Oceanside*	128,398	167,086	169,319	177,840	188,597	189,377	30%	6%
Solana Beach*	12,962	12,867	13,000	13,367	14,207	14,870	-1%	11%
San Diego City	1,110,549	1,307,402	1,321,315	1,453,267	1,665,609	1,777,936	18%	22%
San Diego County	2,498,016	3,095,313	3,143,429	3,435,713	3,853,698	4,068,759	24%	18%

*Represents an estimate from the SANDAG 2050 Regional Growth Forecast.  
Sources: Bureau of the Census (1990-2010) and SANDAG Regional Growth Forecast Update (2013).  
\*North coastal cities in San Diego County*

## 2. AGE CHARACTERISTICS

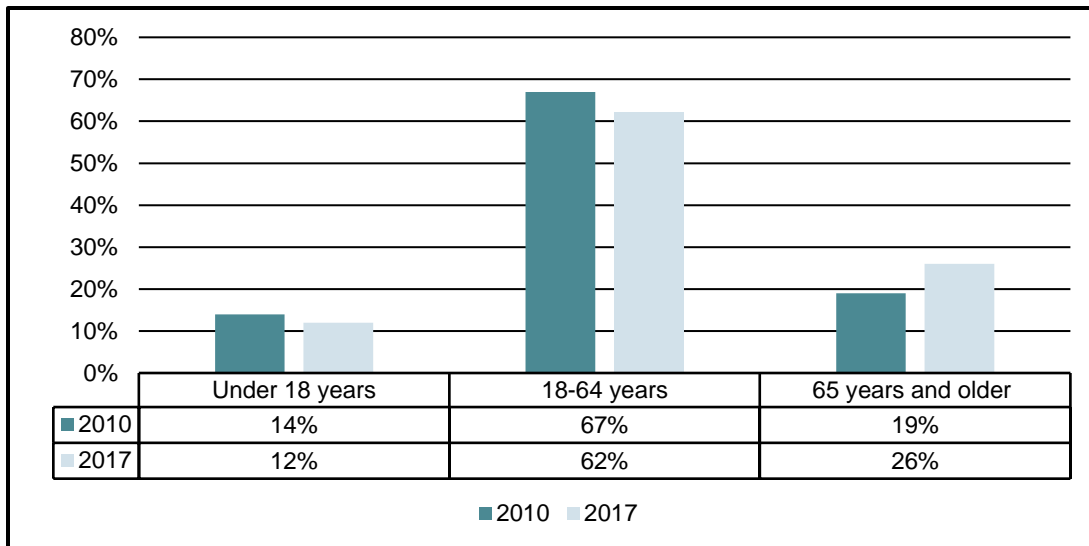
The age structure of a population is an important factor in evaluating housing needs. The traditional assumption in many communities is that:

- ▶ Young adults favor apartments, low- to moderate-cost condominiums, and smaller or more affordable single-dwelling units.
- ▶ Mature adults provide the primary market demand for moderate to high-end condominiums and single-dwelling residences.
- ▶ The senior population (65 years and older) traditionally tends to generate demand for low- to moderate-cost apartments and condominiums, communal residential settings, and mobile homes.
- ▶ As the population ages, housing needs and preferences may also change.

In Del Mar, single dwelling unit housing has been the long-standing preference for most households, regardless of age. To create a balanced and sustainable community that can accommodate the needs of the current and future population, it is important to provide a more diverse range of housing options that accommodate the needs of various age groups.

**Figure 2-1** compares changes in the age composition of Del Mar's population from 2010 to 2017, while **Table 2-2** compares the percentage of individuals under eighteen, over 65, and the median age of Del Mar with those of nearby communities. The population of Del Mar, with a median age of 50.7 years in 2017, is significantly older than the population of neighboring communities and that of the County as a whole. In 2017, Del Mar's median age was approximately fifteen years older than San Diego County's median age. The higher median age is attributed to the larger percentage of seniors (25 percent of the population in 2017) and the smaller percentage of children under 18 years of age (12 percent in 2017) as compared to most other San Diego County communities. Del Mar's population under eighteen decreased from thirteen percent to twelve percent between 2000 and 2017. The senior population nearly doubled as a proportion of the City's overall population from 2000 to 2017, reaching approximately 21 percent by 2010. This is in contrast to trends seen in neighboring cities where the proportion of senior residents in neighboring cities was noticeably lower (by about two to fourteen percentage points depending on the jurisdiction).

Figure 2-1: Age Distribution (2010-2017) – Del Mar



Source: American Community Survey, (2017).

Table 2-2: Age Characteristics (2000-2017)

Jurisdiction	Under 18 years			Over 65 years			Median Age 2017
	2000	2010	2017	2000	2010	2017	
Carlsbad	23.3%	24.1%	23.4%	14.0%	14.0%	16.0%	42.6
<b>Del Mar</b>	<b>13.6%</b>	<b>13.6%</b>	<b>12.0%</b>	<b>14.1%</b>	<b>20.8%</b>	<b>25.6%</b>	<b>50.7</b>
Encinitas	23.1%	20.6%	20.5%	10.4%	12.8%	16.9%	42.9
Oceanside	27.6%	23.8%	21.4%	13.6%	12.9%	15.1%	37.5
Solana Beach	17.9%	18.5%	16.2%	17.3%	18.7%	22.78%	46.1
San Diego City	24.0%	21.4%	20.5%	10.5%	10.7%	12.0%	34.3
San Diego County	25.6%	23.4%	22.2%	11.1%	11.4%	12.9%	35.4

Sources: Bureau of the Census, (2000-2010) and American Community Survey, 5-year estimates (2013-2017).

### 3. RACE AND ETHNICITY CHARACTERISTICS

The racial and ethnic composition of Del Mar’s population is important to analyze the implications for housing needs to the extent that different racial and ethnic groups have different household characteristics, income levels, and cultural backgrounds that may affect their housing needs, housing choice and housing types.

In 2010, approximately 91 percent of Del Mar residents were White; by 2017, that number increased 5 percent to roughly 96 percent. **Table 2-3** shows about one percent of the Del Mar residents were Black and three percent Asian. Approximately 5% of the population is of Hispanic origin and may fall into multiple census racial compensation categories. Pacific Islander and American Indian did not constitute any percentage of the population in 2017. The population in Del Mar has a significantly higher proportion of

White residents and smaller proportion of residents of all other racial and ethnic groups in comparison to adjacent jurisdictions and other cities in San Diego County.

Jurisdiction	White	Black	Of Hispanic Origin	American Indian/ Alaska Native	Asian	Native Hawaiian or Pacific Islander	Other
Carlsbad	84.7%	1.0%	14.1%	0.2%	7.6%	0.2%	1.8%
Del Mar	96%	0.5%	4.7%	0%	2.6%	0%	0%
Encinitas	89.4%	0.6%	13.3%	0.3%	4.1%	0.1%	1.8%
Oceanside	73.1%	5.0%	35.1%	0.8%	7.4%	0.7%	7.1%
Solana Beach	83.4%	0.6%	11.5%	0.9%	5.1%	0%	4.6%
San Diego City	64.7%	6.4%	30.0%	0.4%	16.8%	0.4%	6.2%
San Diego County	70.8%	5.0%	33.4%	0.6%	11.7%	0.4%	6.3%

*Sources: American Community Survey, (2017).*

## B. ECONOMIC CHARACTERISTICS

Employment has a demonstrable impact on local housing needs. Incomes associated with different types of employment and the number of workers in a household affect housing affordability and choice. In some cases, the job types can affect housing needs and demands (such as in communities with military installations, college campuses, large hospitality industry and large amounts of seasonal agricultural harvesting). Typically, local employment growth is related to local housing demand, while the reverse is true when employment figures contract.

### EMPLOYMENT AND WAGE SCALE

From 2006 to 2010, the largest occupational categories for City residents were professional services and finance, insurance, and real estate occupations (**Table 2-4**). These categories accounted for approximately 52 percent of jobs held by Del Mar residents. In comparison, these types of occupations comprised about 27 percent of all jobs held by County residents. According to the American Community Survey (ACS) for the period of 2013 to 2017, the largest occupation categories consisted of education, health, social services, and construction, accounting for approximately 36 percent of the City's occupations. An additional 24 percent of the City's residents worked in manufacturing and professional services occupations. Del Mar also had a total of nine percent of those employed in arts, entertainment, recreation and retail, important sectors of both the hospitality and the local retail industry.

Industry	2006-2010 ACS		2013-2017 ACS	
	Del Mar Employment %	Countywide Employment %	Del Mar Employment %	Countywide Employment %
Agriculture, Mining	0.0%	0.7%	0.0%	0.9%
Construction	3.5%	7.2%	16.5%	5.7%
Manufacturing	6.7%	9.2%	10.8%	9.2%
Transportation, Communication, Utilities	1.5%	3.8%	1.6%	3.9%
Wholesale Trade	5.6%	2.9%	6.9%	2.5%
Retail Trade	0.5%	10.8%	2.3%	10.7%
Finance, Insurance and Real Estate	24.3%	7.4%	9.6%	6.3%
Professional Services	21.0%	14.2%	13.6%	15%
Education, Health, and Social Services	27.9%	19.9%	19.7%	21.2%
Arts, Entertainment, and Recreation	7.1%	10.6%	6.7%	11.9%
Other Services	1.9%	7.8%	1.3%	5.3%
Public Administration	0.0%	5.5%	1.8%	5.1%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100%</b>	<b>100%</b>

*Sources: American Community Survey "ACS" (2006-2010 and 2013-2017)*

**Table 2-5** displays average annual wage data for occupations compiled by the California Employment Development Department (EDD) for the San Diego Metropolitan Statistical Area in 2019. Professional and health services occupations, including managers, doctors, attorneys, architects, and engineers were among the highest paying professions in the region. Education and financial occupations generally offer high to moderate pay scales while the food preparation and retail sales offer lower wages.

<b>Table 2-5: Mean Salary by Occupation - San Diego County (2019)</b>	
<b>Occupation Type</b>	<b>Mean Salary</b>
Management	\$131,550
Legal	\$125,772
Healthcare Practitioners and Technical	\$97,702
Architecture and Engineering	\$98,760
Computer and Mathematical	\$101,629
Life, Physical and Social Science	\$86,073
Business and Financial Operations	\$80,510
Education, Training and Library	\$66,335
Arts, Design, Entertainment, Sports and Media	\$61,635
Construction and Extraction	\$58,011
Protective Service	\$58,789
Community and Social Service	\$57,077
Installation, Maintenance and Repair	\$53,025
Sales	\$43,543
Office and Administrative Support	\$43,266
Production	\$42,499
Transportation and Material Moving	\$38,450
Healthcare Support	\$38,858
Building, Grounds Cleaning, and Maintenance	\$33,718
Personal Care and Service	\$31,530
Farming, Fishing and Forestry	\$32,872
Food Preparation and Serving Related	\$26,380
<b>Average Salary for All Occupations</b>	<b>\$59,401</b>
<i>Source: California Employment Development Division, Occupational Wage data, 2019.</i>	

### C. HOUSEHOLD CHARACTERISTICS

Analyzing household characteristics assists in determining the housing needs of the community. Income and affordability are best measured at the household level, as are the special needs of certain groups, such as large families, female-headed households, or extremely low-income households. For example, if a community has a high percentage of senior-aged households with fixed incomes, it may offer home maintenance assistance programs to address for deferred maintenance and further contribute to safe and sanitary housing conditions.

The U.S. Census Bureau defines a “household” as “all persons who occupy a housing unit, which may include families, singles, or other.” Boarders are included as part of the primary household by the Census. Families are households related through marriage, domestic partnerships, blood, or adoption, and includes single-parent households with children. A single household refers to individuals living alone. “Other” households reflect unrelated individuals living together (e.g., roommates). Persons living in retirement or convalescent homes, dormitories, or other group living situations are considered group quarters and are not considered households. This section details the various household characteristics that affect housing needs.

## 1. HOUSEHOLD TYPE AND SIZE

According to the 2017 American Community Survey, there were 1,111,739 households in San Diego County. Of these, 2,157 households, or less than one percent, were located in Del Mar. Among the Del Mar households, 33 percent were single-person households, and households headed by seniors (65+) comprised 30 percent of all households. Single-person and senior-headed households represented a much larger proportion of Del Mar's total households than nearly all other area jurisdictions and the County as a whole. Conversely, about 16 percent of Del Mar households consisted of families with children; a percentage of the total households which has remained consistent since 2010 and is a much smaller proportion than that found in other area jurisdictions or countywide (**Table 2-6**). The table below does not represent all household types and some families may fall into more than one category (i.e., families with children and large households).

Jurisdiction	Single Person Households	Senior Headed Households	Families with Children*	Single-Parent Households	Large Households
Carlsbad	23.3%	24.8%	36.7%	14.0%	6.8%
<b>Del Mar</b>	<b>33.1%</b>	<b>30.2%</b>	<b>15.9%</b>	<b>9.1%</b>	<b>1.9%</b>
Encinitas	26.0%	27.5%	30.5%	10.5%	5.5%
Oceanside	25.0%	25.6%	32.8%	16.4%	11.1%
Solana Beach	32.0%	34.7%	24.0%	10.0%	3.4%
San Diego City	27.8%	19.4%	32.7%	15.9%	10.0%
San Diego County	24.0%	21.7%	36.2%	17.1%	11.7%

Sources: American Community Survey, (2013-2017).  
\*Data reflects presence of own children in a household, under the age of 18.

**Table 2-7** shows from 2000 to 2010, the percentage of family-households in Del Mar stayed fairly the same (increasing by about 1.5 percent) then from 2010 to 2017 increased by about fourteen percent. Among these 1,256 family-households in 2017, 834 were married couples that do not have children (66.4 percent), compared to 226 married couples with children (17.9 percent). Between 2010 and 2017, the number of married couples with no children increased from 673 to 834, an increase of 23.9 percent. While the number of married couples with no children has increased from 2000 to 2017, the number of married couples with children declined. **Table 2-7** shows from 2000 to 2010 the number of married couples with children decreased by nine percent, and from 2010 to 2017 the number again decreased by another eleven percent.

**Table 2-7: Changes in Household Types (2000 – 2017) – Del Mar**

Household Types	2000		2010		2017		Percent Change			
	#	%	#	%	#	%	1990-2000		2010-2017	
							#	%	#	%
Families	1,083	49.7%	1,098	53.2%	1,256	58.2%	15	1.4%	158	14.4%
Married w/ Children	280	12.9%	254	12.3%	226	10.5%	-26	-9.3%	-28	-11%
Married w/o Children	652	29.9%	673	32.6%	834	38.7%	21	3.2%	161	23.9%
Other Families	151	6.9%	171	8.3%	196	15.6%	-20	-13.2%	25	14.6%
Non-Families	1,095	50.3%	966	46.8%	901	41.8%	-129	-11.8%	-65	-6.7%
Single	797	36.6%	707	34.3%	715	33.1%	-90	11.3%	8	1.1%
Other Non-Families	298	13.7%	259	12.5%	--	-- %	-39	-13.1%	--	-- %
<b>Total Households</b>	<b>2,178</b>	<b>100.0%</b>	<b>2,064</b>	<b>100.0%</b>	<b>2,157</b>	<b>100.0%</b>	<b>-114</b>	<b>-5.2%</b>	<b>93</b>	<b>4.5%</b>

*Source: Bureau of the Census, 1990-2010 Census and American Community Survey (2013-2017).*

Household size is an indicator of one source of population growth. A city’s average household size may also indicate the character and size of housing units, which represent a primary component of the demand for housing. Although there can be more than one family in a housing unit, the measure of persons per household provides an indicator of the number of persons residing in a household organizing unit and the number of persons living in a housing unit. Average household size can be both a result and indicator of housing affordability and other household economic conditions.

In 2017, the average number of persons per household in the North County region ranged from 2.01 to 2.81, with a region-wide average of 2.87 persons per household. Del Mar had an average of 2.01 persons per household, virtually no change from 2010. **Table 2-8** compares household size in Del Mar to household sizes in surrounding cities and the County. Household sizes varied among the cities, with Del Mar and Solana Beach having the lowest average household size among surrounding jurisdictions. This average household size correlates with the household type and age of residents (mostly senior households and married couples without children).

**Table 2-8: Average Persons per Household in 2017**

Jurisdiction	Average Household Size (2017)
Carlsbad	2.60
<b>Del Mar</b>	<b>2.01</b>
Encinitas	2.56
Oceanside	2.81
Solana Beach	2.33
San Diego City	2.72
San Diego Region	2.87

*Source: American Community Survey (2017).*

## 2. HOUSEHOLD INCOME

Assessing household income is a major component of evaluating housing affordability. Household income is directly connected to housing affordability. As household income increases, it is more likely that the household will be able to afford market rate housing units or larger sized units and pursue ownership opportunities. As household income decreases, households tend to pay a disproportionate amount of their income for housing. This may influence increased incidence of overcrowding and substandard living conditions.

The California State Department of Housing and Community Development (HCD) has identified the following income categories based on the Area Median Income (AMI) of San Diego County. The 2019 AMI for San Diego County was \$86,300 for a hypothetical family of four.

- ▶ **Extremely Low-income:** households earning up to 30 percent of the AMI
- ▶ **Very Low-income:** households earning between 31 and 50 percent of the AMI
- ▶ **Low-income:** households earning between 51 percent and 80 percent of the AMI
- ▶ **Moderate Income:** households earning between 81 percent and 120 percent of the AMI
- ▶ **Above Moderate Income:** households earning over 120 percent of the AMI

Combined, the extremely-low, very-low, and low-income groups are commonly referred to as “lower income.”<sup>1</sup>

Comprehensive Housing Affordability Strategy (CHAS) estimates of households by income category are based on 2006-2016 American Community Survey (ACS) data and presented in **Table 2-9**. In 2016, approximately 77 percent of Del Mar households earned moderate or above moderate incomes, while 22.5 percent of households had incomes in the extremely low, very low, and low-income levels. It should be noted however, many households in Del Mar (particularly senior households) may have low incomes but have significant assets and/or equity that can be relied upon.

Income Category (% of County AMI)	Households	Percent
Extremely Low (30% AMI or less)	370	16.4%
Very Low (31 to 50% AMI)	90	4.0%
Low (51 to 80% AMI)	50	2.2%
Moderate or Above (over 80% AMI)	1,750	77.4%
<b>Total</b>	<b>2,260</b>	<b>100.0%</b>

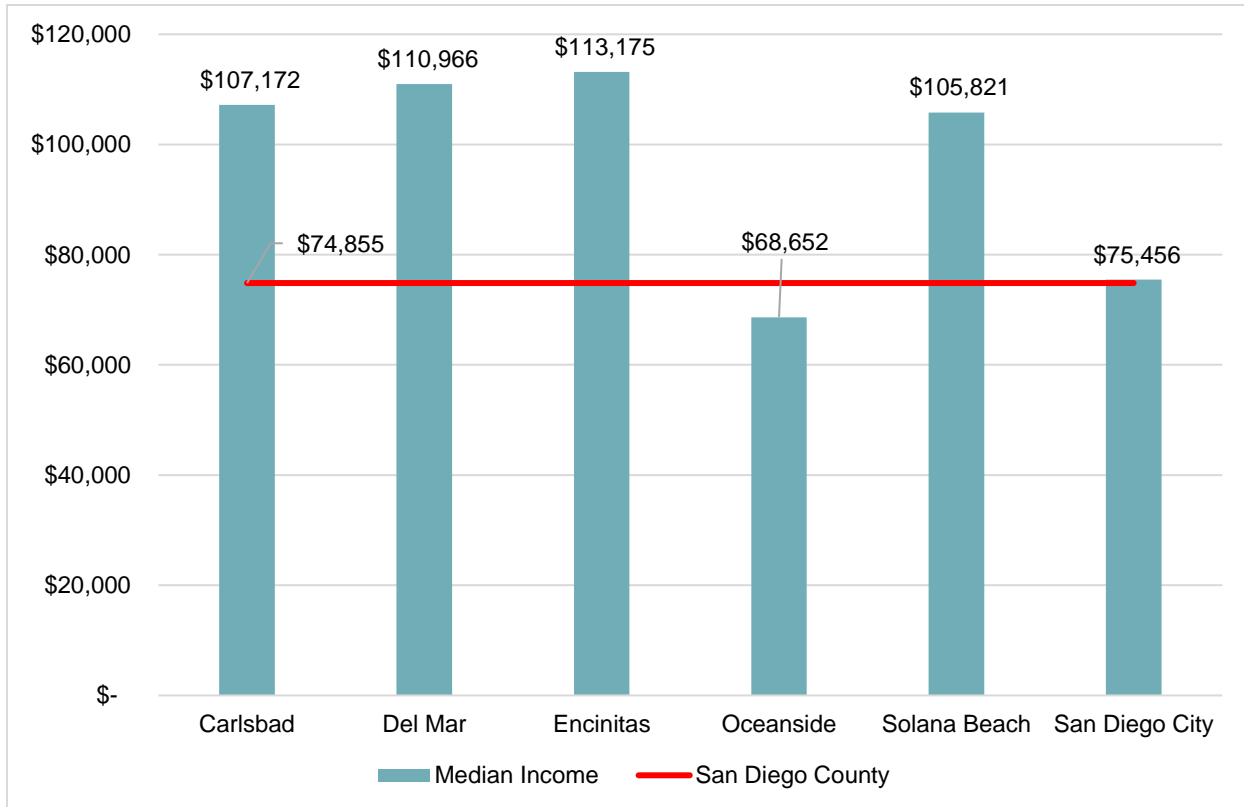
*Source: Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), 2012-2016.*

Household incomes in Del Mar tend to be higher than those in the San Diego County, \$110,966 in Del Mar and \$74,855 in the County. However, Households in Del Mar are only moderately higher than nearby North

<sup>1</sup> Federal housing and community development programs typically assist households with incomes up to 80 percent of the AMI and use different terminology. For example, the Federal Community Development Block Grant (CDBG) program refers households with incomes between 51 and 80 percent AMI as moderate income (compared to low-income based on State definition).

County jurisdictions such as Carlsbad and Solana Beach. The City of Encinitas had a slightly higher median household income of \$113,175 in 2018. **Figure 2-2** and **Table 2-10** compare household income in Del Mar to those of the San Diego region between in 2018. This difference can be attributed to a high proportion of City residents employed in high paying management and professional service occupations (**Table 2-4** and **Table 2-5**).

**Figure 2-2: Median Household Income by City (2018)**



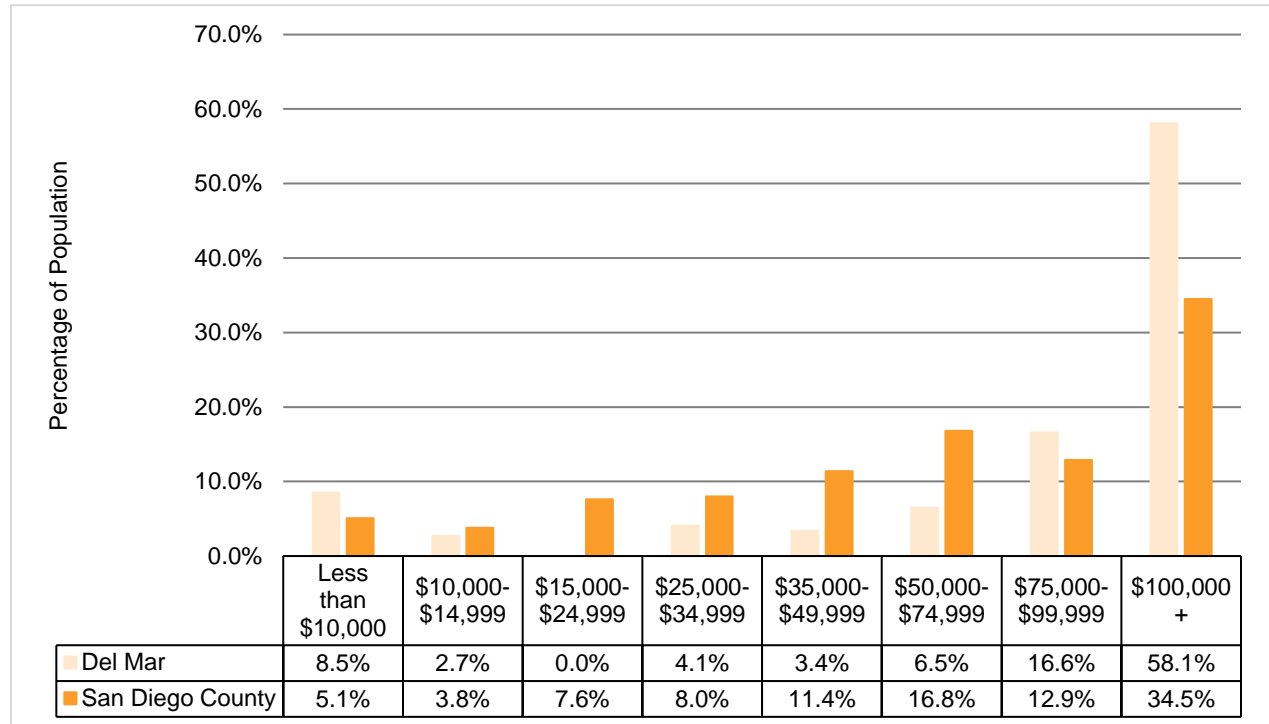
Source: Bureau of the Census, American Community Survey, (2018).

Jurisdiction	Median Household Income	Percent Above/ Below Regional Median
Carlsbad	\$107,172	43.2%
<b>Del Mar</b>	<b>\$110,966</b>	<b>48.2%</b>
Encinitas	\$113,175	51.2%
Oceanside	\$68,652	-8.3%
Solana Beach	\$105,821	41.4%
San Diego City	\$75,456	0.8%
San Diego County	\$74,855	--

Source: Bureau of the Census, American Community Survey, (2013-2017).

The ACS data (2018) indicates that approximately 16 percent of the Del Mar households earned less than \$25,000 (Figure 2-3). About 58 percent of Del Mar households earned \$100,000 or more during this time period. Like Del Mar, the County’s income distribution between 2013 and 2017 was skewed toward the higher income categories, though not to the same extent as Del Mar. Overall, Del Mar’s median income was about 48.2 percent higher than the County median income, and the second highest in the North County Region next to Encinitas.

**Figure 2-3: Household Income (2018)**



Source: Bureau of the Census, American Community Survey, (2018).

## D. HOUSING PROBLEMS

The Comprehensive Housing Affordability Strategy (CHAS) developed by the U.S. Census Bureau for HUD provides detailed information on housing needs by income level for different types of households in Del Mar. The most recent available CHAS data for Del Mar was published in August 2019 and was based on 2006-2016 ACS data (**Table 2-11**). Housing problems considered by CHAS include:

- ▶ Units with physical defects (lacking complete kitchen or bathroom);
- ▶ Overcrowded conditions (housing units with more than one person per room);
- ▶ Housing cost burdens, including utilities, exceeding 30 percent of gross income; or
- ▶ Severe housing cost burdens, including utilities, exceeding 50 percent of gross income.

The types of problems in Del Mar vary according to household income, type, and tenure. These include:

- ▶ In general, owner-households had a lower level of housing affordability problems (37 percent) than renter-households (42 percent). This is a change from the 2000 CHAS data which showed that a slightly higher percentage of owner-households (40 percent) had affordability problems when compared to renter-households (36 percent).
- ▶ Approximately 89 percent of very low-income (households earning between 30 and 50 percent of the AMI) and 100 percent of low-income households (households earning between 50 and 80 percent of the AMI) had one or more housing problems.

Household by Type, Income, and Housing Problem	Renters				Owners			Total Households
	Elderly	Small Families	Large Families	Total Renters	Elderly	Large Families	Total Owners	
<b>Extremely Low-income (&lt;=30% AMI)</b>	10	10	0	295	40	0	75	370
% With any housing problem	0%	0%	n/a	100%	75%	n/a	46.7%	89.2%
% With cost burden >30%	0%	0%	n/a	100%	75%	n/a	46.7%	89.2%
% With cost burden > 50%	0%	0%	n/a	100%	75%	n/a	46.7%	89.2%
<b>Very Low-income (&gt;30-50% AMI)</b>	14	0	0	75	50	0	15	90
% With any housing problem	100%	n/a	n/a	100%	80%	n/a	100%	100%
% With cost burden >30%	100%	n/a	n/a	100%	80%	n/a	100%	100%
% With cost burden > 50%	71.4%	n/a	n/a	100%	60%	n/a	100%	100%
<b>Low-income (&gt;50-80% AMI)</b>	10	10	0	0	60	0	50	50
% With any housing problem	100%	100%	n/a	0%	50%	n/a	100%	100%
% With cost burden >30%	100%	100%	n/a	0%	50%	n/a	100%	100%
% With cost burden > 50%	100%	0%	n/a	0%	33.3%	n/a	100%	100%
<b>Moderate &amp; Above Income (&gt;80% AMI)</b>	30	215	4	670	179	68	1,080	1,750
% With any housing problem	0%	14%	0%	10.4%	11.2%	35.3%	33.3%	24.6%
% With cost burden >30%	0%	14%	0%	10.4%	11.2%	20.6%	33.8%	24.9%
% With cost burden > 50%	0%	0%	0%	0%	0%	14.7%	18.5%	11.4%

<b>Total Households</b>	64	235	4	1,040	329	68	1,220	2,260
<b>With any housing problem</b>	24	40	0	440	120	24	460	900
<b>% With housing problem</b>	37.5%	17.0%	0%	42.3%	36.5%	35.3%	37.7%	39.8%
<i>Source: HUD Comprehensive Housing Affordability Strategy (CHAS)</i>								

## 1. OVERCROWDING

The federal government defines an overcrowded household as one with more than one occupant per room, excluding bathrooms, kitchens, hallways, and porches. Severely overcrowded households are households with greater than 1.5 persons per room. An overcrowded household results from either a lack of affordable housing (which forces more than one household to live together) and/or a lack of available housing units of adequate size.

The incidence of overcrowded and severely overcrowded households can lead to neighborhood deterioration due to the intensive use of individual housing units leading to excessive wear and tear, and the potential cumulative overburdening of community infrastructure and service capacity. Furthermore, overcrowding in neighborhoods can lead to an overall decline in social cohesion and environmental quality. Such decline can often spread geographically and impact the quality of life and the economic value of property and the vitality of commerce within a city. The combination of lower incomes and high housing costs result in many households living in overcrowded housing conditions.

Because of Del Mar's demographic profile (older population, smaller household size), overcrowding historically has not been an issue. In 2000, less than two percent of Del Mar households lived in overcrowded conditions (**Table 2-12**). The incidence of overcrowding among renters and homeowners was approximately the same (one percent of renters versus less than one percent of owners).

The 2010 Census does not contain information of detailed occupancy status. However, the 2006-2010 ACS provided estimates of overcrowding. According to the ACS, as in 2000, overcrowding in Del Mar was not a significant issue between 2000 and 2010, with less than one percent of the City's households affected by overcrowding conditions. Between 2006 and 2010, less than one percent of renter households experience overcrowding, and between 2013 and 2017, the number dropped to zero, show no overcrowding issues in Del Mar. The California Department of Finance estimated 2.09 persons per household in the City of Del Mar in 2019.

Overcrowding	Owner Households		Renter Households		Total Households	
	Number	Percent	Number	Percent	Number	Percent
<b>2000</b>						
Total Overcrowded (>1.0 persons/room)	12	0.6%	23	1.1%	35	1.6%
Severely Overcrowded (>1.5 persons/room)	0	0.0%	12	0.6%	12	0.6%
<b>2006-2010</b>						
Total Overcrowded (>1.0 persons/room)	0	0.0%	15	0.7%	15	0.7%
Severely Overcrowded	0	0.0%	0	0.0%	0	0.0%

(>1.5 persons/room)						
<b>2013-2017</b>						
Total Overcrowded (>1.0 persons/room)	0	0.0%	0	0.0%	0	0.0%
Severely Overcrowded (>1.5 persons/room)	0	0.0%	0	0.0%	0	0.0%
<i>Sources: Bureau of the Census (2000) and American Community Survey (2006-2010 and 2013-2017).</i>						

## 2. COST BURDEN AND OVERPAYMENT

State and federal standards indicate that a household paying more than 30 percent of its income for housing is overpaying. Severe overpayment is indicated when greater than 50 percent of income is allocated to housing costs. Therefore, overpayment for housing can cause an imbalance on the remainder of a household's budget. Determining overpayment (referred to as cost burden) provides an indicator of the ability to sustain a household budget in consideration of other factors beyond housing costs (utilities, food, maintenance, etc.). Whenever households pay an excessive amount of their income for housing, it decreases the amount of income available for other needs. This indicator is an important measurement of local housing market conditions as it reflects the affordability of housing in the community. Federal and state agencies utilize overpayment indicators to determine the amount of funding allocated to a community to assist with housing opportunities.

**Table 2-3**, presented earlier, provides cost burden details by income group for Del Mar. This information is based on the HUD Comprehensive Housing Affordability Strategy (CHAS) for the 2012-2016 Period. Approximately 92 percent of the lower income households (extremely low, very low, and lower income) in the City overpaid for housing versus just 25 percent of moderate and above moderate-income households. Overpayment among very low-income and low-income households was most severe, with both reporting 100% rates of a cost burden greater than 30%.

***Policy Consideration:***

*Housing Element Program 7A, 7D, and 7I address the diverse financial needs of Del Mar residents.*

## E. SPECIAL NEEDS GROUPS

State law recognizes that certain households may have more difficulty in finding adequate and affordable housing due to special circumstances. Special needs populations include seniors, persons with disabilities, female-headed households, large households, and farm workers. In addition, many often have lower incomes because of their conditions.

Special circumstances may be related to one's employment and income, family characteristics, disability and household characteristics, or other factors. Consequently, certain residents in Del Mar may experience higher incidences of housing overpayment (cost burden), overcrowding, or other housing problems. The special needs groups analyzed in the Housing Element include the elderly, persons with disabilities (including persons with developmental disabilities), homeless people, single parents, large households, and farmworkers (**Table 2-13**). Many of these groups overlap, for example many farmworkers are homeless migrant workers, and many elderly people have a disability of some type. The majority of these special

needs groups could be assisted by an increase in affordable housing.

**Table 2-13: Special Needs Groups in Del Mar (2017)**

Special Needs Group	# of People or Households	Number of Owners	% Owners	Number of Renters	% Renters	% of Total Households or Population
Households with Seniors	--	--	--	--	--	29.7%
Senior Headed Households	652	599	91.9%	53	8.1%	30.2%
Seniors Living Alone	186	166	89.2%	20	10.8%	8.6%
Persons with Disabilities*	345	--	--	--	--	7.9%
Large Households	40	40	100%	0	0.0%	1.9%
Single-Parent Households	196	34	17.3%	162	82.7%	9.1%
Female Headed Households	712	--	--	--	--	33.0%
Female Headed Households with children	75	34	45.3%	41	54.7%	3.4%
People Living in Poverty**	300	--	--	--	--	6.9%
Farmworkers <sup>1</sup>	12,335	--	--	--	--	NA <sup>1</sup>
Migrant Farmworkers <sup>1</sup>	764	--	--	--	--	NA
Permanent Farmworkers <sup>1</sup>	7,982	--	--	--	--	NA
Seasonal Farmworkers <sup>1</sup>	4,353	--	--	--	--	NA
Homeless*	120	--	--	--	--	1.5%

\*Number includes counts for surrounding cities (Encinitas, San Dieguito, and Solana Beach)  
Sources: Bureau of the Census; 2013-2017 Census and 2006-2010 ACS; Regional Housing Task Force on the Homeless, 2019.  
1. Farmworker represents US Department of Agriculture data for San Diego County. There is no available data for farmworkers specific to the City of Del Mar.

The City experienced an uptick in homeless individuals during spring and summer 2020. Since the start of the COVID pandemic in March 2020, additional factors that increased the housing displacement risk for special needs groups and made it more difficult for individuals to locate affordable housing include:

- High demand for housing and low overall housing inventory
- Exponentially high rent inflation
- Housing construction cost increases related to materials cost increases and labor shortages
- Pandemic-related job losses, income reductions, and changes in childcare responsibilities
- High demand for financial relief and slow distribution of financial assistance (i.e. rental assistance)

The following sections provide a detailed discussion of the housing needs facing each particular special needs group in Del Mar as well as programs and services available to address their housing needs.

## 1. SENIORS

The senior population, which is generally defined as those over 65 years of age, has several characteristics that raise housing-related concerns: limited and fixed incomes, high health care costs, higher incidence of

mobility and self-care limitations, transit dependency, and living alone. Specific housing needs of the senior population include housing design that meets accessibility needs, smaller units, affordable housing, supportive housing (such as intermediate care facilities), group homes, and other housing that includes a planned service component.

The limited income of many senior persons often makes it difficult for them to find affordable housing. **Table 2-14** shows that 1,109 persons were age 65 and over in Del Mar in 2017, an increase from 866 persons age 65 and over in 2010. This accounted for about 25 percent of residents, which is a noticeably higher percentage compared to other cities.

Jurisdiction	Total Population	Age 65+	Percent Age 65+
Carlsbad	113,147	18,082	16.0%
<b>Del Mar</b>	<b>4,388</b>	<b>1,109</b>	<b>25.3%</b>
Encinitas	62,595	10,582	16.9%
Oceanside	174,811	26,461	15.1%
Solana Beach	13,362	3,040	22.8%
San Diego City	1,390,966	166,922	12.0%
San Diego County	3,283,665	425,217	12.9%

*Source: American Community Survey, (2013-2017).*

Furthermore in 2017, about 30 percent of the City's households were headed by someone 65 years or older. Of these households, the majority (91.9 percent) owned their homes, while the remainder (8.1 percent) rented their homes.

In addition to overpayment problems experienced by seniors due to relatively fixed incomes, many seniors experience various disabilities and self-care limitations. Approximately sixteen percent of Del Mar's senior population identified one or more disabilities in 2017 according to the American Community Survey, representing a seven percent decrease from the 23 percent reported in 2000. Among these disabilities, the most common were ambulatory disabilities and hearing disabilities. No Seniors reported having any self-care difficulties or independent living difficulties.

According to the California Department of Social Services, in December 2019, Del Mar was home to just one State licensed assisted living facility for seniors, which had a total capacity of 6 beds, according to the State Department of Social Services. Licensed community care facilities serving six or fewer persons are permitted by right in all residential zones. Facilities serving more than six persons are conditionally permitted in the RM, R-2, and RC zones. The City also offers a Shared Housing program operated by an organization known as Del Mar Community Connections that may benefit some elderly persons by pairing them with other individuals or families seeking lower-cost housing.

**Policy Consideration:**

*Housing Element Programs 4A, 7C, and 7G address the diverse housing needs of Del Mar's senior population.*

## 2. PERSONS WITH PHYSICAL AND DEVELOPMENTAL DISABILITIES

Physical and developmental disabilities can hinder access to traditionally designed housing units as well as potentially limit the ability to earn adequate income. Physical, mental, and/or developmental disabilities may deprive a person from earning income, restrict one's mobility, or make self-care difficult. Thus, persons with disabilities often have special housing needs related to limited earning capacity, a lack of accessible and affordable housing, and higher health costs associated with a disability. Some residents suffer from disabilities that require living in a supportive or institutional setting.

Although no current comparisons of disability with income, household size, or race/ethnicity are available, it is reasonable to assume that a substantial portion of persons with disabilities would have annual incomes within Federal and State income limits, especially those households not in the labor force. Furthermore, many lower income persons with disabilities are likely to require housing assistance and services. Housing needs for disabled persons are further compounded by design issues and location factors, which can often be costly. For example, special needs of households with wheelchair-bound or semi-ambulatory individuals may require ramps, holding bars, special bathroom designs, wider doorways, lower cabinets, elevators, and other interior and exterior design features.

Housing opportunities for persons with disabilities can be addressed through the provision of affordable, barrier-free housing that is universally designed to meet the needs of all abilities. Rehabilitation assistance can be targeted toward renters and homeowners with disabilities for assistance with the necessary unit modification to improve accessibility.

- ▶ The 2017 ACS identifies six disability types: hearing disability, vision disability, cognitive disability, ambulatory disability, self-care disability and independent living disability. The Census and the ACS provide clarifying questions to determine persons with disabilities and differentiate disabilities within the population. The ACS defines a disability as a report of one of the six disabilities identified by the following questions:
- ▶ Hearing Disability: Is this person deaf or does he/she have serious difficulty hearing?
- ▶ Visual Disability: Is this person blind or do they have serious difficulty seeing even when wearing glasses?
- ▶ Cognitive Difficulty: Because of a physical, mental, or emotional condition, does this person have serious difficulty concentrating, remembering, or making decisions?
- ▶ Ambulatory Difficulty: Does this person have serious difficulty walking or climbing stairs?
- ▶ Self-Care Disability: Does this person have difficulty dressing or bathing?
- ▶ Independent Living Difficulty: Because of a physical, mental, or emotional condition, does this person have difficulty doing errands alone such as visiting a doctor's office or shopping?

According to the 2017 ACS, just under ten percent of the Del Mar population reported a disability as shown in **Table 2-15**. Of the population with disabilities (9.2%), ambulatory difficulty represented about half of the reported disability types. Hearing and vision disabilities each consisted of about 2 percent of the population, cognitive disabilities consisted of 1.1 percent and both self-care difficulties and independent living difficulties tallied under one percent of the population. **Table 2-15** also shows that persons age 65 or over had the highest percentage of disabilities (4.6 percent).

Disability Type	% of Population with Disabilities			
	Under 18	Age 18 to 64	Age 65+	Total*
Hearing Disability	0.0%	0.4%	1.4%	1.8%
Vision Disability	0.0%	0.9%	0.8%	1.7%
Cognitive Disability	0.7%	0.4%	0.0%	1.1%
Ambulatory Difficulty	0.0%	1.8%	2.4%	4.2%
Self-Care Difficulty	0.0%	0.0%	0.0%	0.0%
Independent living Difficulty	--	0.4%	0.0%	0.4%
<b>Total*</b>	<b>0.7%</b>	<b>3.9%</b>	<b>4.6%</b>	<b>9.2%</b>

*Source: American Community Survey, (2013-2017). \*Percent of total population with disability*

State law requires that the Housing Element discuss the housing needs of persons with developmental disabilities. As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- ▶ Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- ▶ Is manifested before the individual attains age 22;
- ▶ Is likely to continue indefinitely;
- ▶ Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency; and
- ▶ Reflects the individual’s need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

The Census and ACS do not collect or report statistics for developmental disabilities and no other source is known to have this data for Del Mar. According to the U.S. Administration on Developmental Disabilities, an accepted estimate of the percentage of the population that can be defined as developmentally disabled is 1.5 percent. This equates to 65 persons in the City of Del Mar with developmental disabilities, based on the 2017 America Community Survey.

Per 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 intellectual disability, cerebral palsy, epilepsy, and autism. This term also includes disabling conditions found to be closely related to intellectual disability or to require treatment like that required for individuals with intellectual disability but shall not include other handicapping conditions that are solely physical in nature.

As of November 2019, the State Department of Developmental Services (DDS) provides community-based services to approximately 331,999 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. According to DDS, for fiscal year 2017 to 2018, the San Diego Regional Center (SDRC) served 29,150 persons with developmental disabilities. Thirty-six percent of the persons served by the SDRC were 6-21 years old; the highest age ranged served. Persons from 22-51 years of age comprised 30 percent of SDRC's clients; the second largest age group served. A majority of the persons served by the SDRC (81 percent) lived at home and were cared for by a parent or guardian.

In Del Mar, approximately 55 residents are served by the San Diego Regional Center, including 23 persons under the age of 18 and 32 persons 18 years of age and older. According to the San Diego Regional Center, most individuals who receive SDRC services live in the home of a parent or guardian. This is the case for individuals in the City of Del Mar who receive SDRC services. None of the individuals in Del Mar who receive SDRC services are residents of a community care facility or intermediate care facility.

HCD provided the City with more recent data for the 92014 zip code, which contains the City of Del Mar and portions of the City of San Diego. The December 2020 data shows that within the 92014 zip code there are 48 persons with developmental disabilities living in a home with a parent or guardian and five persons with developmental disabilities living in an alternative housing environment such as independent living, supported living, or group living (i.e., family home or foster home). In terms of the age distribution, of the 52 total persons with developmental disabilities living in the 92014 zip code, 30 were adults 18 years of age or older and 22 were children 17 years of age or younger.

Many people with developmental disabilities can live and work independently within a conventional housing environment. Individuals with more severe developmental disabilities may require a group living environment where supervision can be provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy can be provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for persons with developmental disabilities is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

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

Various Housing Programs in this Housing Element will create opportunities for development of new multiple dwelling unit housing and care facilities to help increase the overall number of units within the City that meet universal design standards to accommodate accessible needs. To address the need for accessible design in other types of housing, including single dwelling units and duplexes, the City adopted Reasonable Accommodations Regulations and Procedures via Ordinance No. 917 which amended the City's Municipal Code to better define persons with disabilities and include allowances for deviations that

provide “relief from, and flexibility in, the application of the City’s zoning, building, and land use laws, regulations, policies or procedures, which is necessary to provide disabled persons with an equal opportunity to use and enjoy a dwelling...”. The City’s existing reasonable accommodations program is further described in Chapter 3.

The City of Del Mar also provides several community assistance programs to help connect individuals in need with housing resources and assistance opportunities. Additionally, the State Development Center and Regional Centers in San Diego provide or coordinate services for persons with developmental disabilities. The Centers provide diagnosis and assessment of eligibility and help plan, access, coordinate and monitor the support and services that are needed because of a developmental disability. According to the Regional Analysis of Impediments (August 2020), there is one licensed small residential care facility and there are no large group homes or community care facilities within the City.

**Policy Consideration:**

*Housing Element Programs 4A, 7C, and 7D address accessibility of residential and community care facilities to persons in need of assistance essential for daily living.*

### 3. LARGE HOUSEHOLDS

Large households are defined as those consisting of five or more members. These households comprise a special need group because many communities have a limited supply of adequately sized and affordable housing units. To save for other basic necessities such as food, clothing, and medical care, it is common for lower income large households to reside in smaller units with an inadequate number of bedrooms, which frequently results in overcrowding and can contribute to faster rates of housing unit deterioration.

Securing housing large enough to accommodate all members of a household can be more challenging for renters, because there is typically more rental supply available on multiple-dwelling unit lots where rental units are typically smaller one, two, or three-bedroom units. Apartment complexes offering units with four or more bedrooms are rare. Therefore, it is more likely that large households will experience overcrowding in comparison to smaller households. Additionally, throughout the region, single-dwelling unit homes with higher bedroom counts, whether rental or ownership units, are rarely affordable to lower income households, which is also a factor that affects large households.

**Table 2-16** compares the number of large households in Del Mar to that of the San Diego region. In 2017, just under four percent of households in Del Mar consisted of five or more persons, compared to 14 percent region wide. Among large households in Del Mar, the 2010 Census reported 69 percent owned their homes and 31 percent rented.

Jurisdiction	Persons in Household			Total Households
	5 persons	6 persons	7+ persons	
Del Mar	40	0	0	2,157
Percent of Total	1.9%	0.0%	0.0%	100%
San Diego Region	76,694	31,731	21,202	1,111,739
Percent of Total	6.9%	2.9%	1.9%	100%

*Source: American Community Survey, (2017).*

#### 4. SINGLE-PARENT HOUSEHOLDS

Single-parent households often require special consideration and assistance due to their greater need for affordable and accessible day care, health care, and other supportive services. Many female-headed households with children are susceptible to having lower incomes than similar two-parent households. Single mothers often face social marginalization pressures that limit their occupational choices and income earning potential, housing options and access to supportive services.

An estimated three percent of Del Mar households were headed by single parents in 2017 (**Table 2-17: Single-Parent Households in Del Mar (2017)**). In 2017, it was reported that the majority of the single-parent households were headed by men (about 68 percent) compared to 32 percent headed by women. This represents a significant change in the trend. In 2010, about 70 percent of single-parent households in Del Mar were reported as female-headed households.

Jurisdiction	Total Households	Single-Parent Households	Percent Total Households	Female-Headed Households with Children	Percent of Single-Parent Households
Del Mar	2,157	63	3.0%	20	32%
San Diego Region	1,086,865	166,660	15.3%	122,707	73.6%

*Source: American Community Survey, (2017).*

#### 5. FARMWORKERS

Farm workers are traditionally defined as persons whose primary incomes are earned through seasonal agricultural work. Farm workers have special housing needs because they earn lower incomes than many other workers and move throughout the year from one harvest location to the next. Seasonal Racetrack and State Fairgrounds workers do not meet the classification as “farmworkers” per the State; and therefore, are addressed separately in Section G.3, “Seasonal and Temporary Workers”.

The Census of Agriculture, 2017 report produced by the United States Department of Agriculture, National Agricultural Statistics Services provides data for farm and agriculture workers by county within California. As stated in the Hired Farm Labor – Workers and Payroll report, there were a total of 2,202 farms and 12,335 hired farm laborers in San Diego County in 2017. The report also identifies a total of 764 migrant farmworkers<sup>2</sup>. Typically, average, farmworkers in the San Diego region earn about \$32,800 per year, this is about 43 percent of the San Diego County median income (See Figure 2-2 above), therefore, farmworkers are generally within the low-income household category. However, the USDA also reports that there are 4,588 farmworkers in San Diego who are unpaid. Additionally, the 2017 ACS employment data indicates there are no reported residents in Del Mar employed in agriculture, forestry, fishing and hunting, and mining occupations. Due to the City’s more urbanized setting and the lack of farming-related land uses,

<sup>2</sup> United States Department of Agriculture, National Agriculture Statistics Services, Census of Agriculture, California, 2017.

there is no specific identified need for special farmworker housing. The City has no evidence of any significant farming activities or farming-related employment in the community. Some residents may care for and harvest locally grown fruits, vegetables, eggs, seafood, meats, horticulture, and other related items but there is no indication these activities influence the need for specialized farm worker housing in Del Mar.

## 6. EXTREMELY LOW-INCOME HOUSEHOLDS AND POVERTY STATUS

The 2012-2016 Comprehensive Housing Affordability Strategy (CHAS) data indicates there were approximately 90 very low-income households living in the City of Del Mar. Very low-income households are those households that earn 50 percent or less of the median family income (MFI) for San Diego County. Extremely low-income households are those households, which earn less than 30 percent of the MFI. There are approximately 370 extremely low-income households in Del Mar (renters and owners). **Table 2-18** below, includes data characterizing affordability and cost burden for various income groups.

<b>Table 2-18: Housing Problems for All Households</b>			
<b>Household by Type, Income &amp; Housing Problem</b>	<b>Total Renters</b>	<b>Total Owners</b>	<b>Total Households</b>
<b>Extremely Low-Income (0-30% MFI)</b>	<b>295</b>	<b>75</b>	<b>370</b>
# with cost burden > 30%	295	35	330
# with cost burden > 50%	295	35	330
<b>Very Low-Income (31-50% MFI)</b>	<b>75</b>	<b>15</b>	<b>90</b>
# with cost burden > 30%	75	15	90
# with cost burden > 50%	75	15	90
<b>Low-Income (51-80% MFI)</b>	<b>0</b>	<b>50</b>	<b>50</b>
# with cost burden > 30%	0	50	50
# with cost burden > 50%	0	50	50
<b>Moderate and Above-Income (81% + MFI)</b>	<b>670</b>	<b>1,080</b>	<b>1,750</b>
# with cost burden > 30%	70	365	435
# with cost burden > 50%	0	200	200
<b>Total Households</b>	<b>1,040</b>	<b>1,220</b>	<b>2,260</b>
# with cost burden > 30%	440	465	905
# with cost burden > 50%	370	300	670
<i>Source: CHAS Data, (2012-2016).</i>			

***Policy Consideration:***

*Housing Element Program 7D extends rental assistance to very low-income families, elderly, and disabled.*

Families, particularly female-headed families, are disproportionately affected by poverty. In 2017, seven percent of the City's total residents (300 persons) lived in poverty, a decrease from the 2000 census reporting nine percent (383) persons living in poverty. The 2013-2017 American Community Survey reports about one percent of the City's households and no female-headed families with children in Del Mar lived below the poverty level; representing a three percent decrease from the 2006-2010 American Community Survey, which reported previously that four percent of households in Del Mar were living below the poverty level.

## 7. HOMELESS

Homelessness has become an increasingly important issue. Factors contributing to the rise in incidents of homelessness include unemployment and underemployment, a lack of affordable housing (especially for extremely low-income households), reductions in funding allocations directed to the poor, and the de-institutionalization of persons who are defined as mentally ill and lack housing alternatives and mental health resources.

State law mandates that municipalities address the special needs of homeless persons within their jurisdictional boundaries. “Homelessness” as defined by the U.S. Department of Housing and Urban Development (HUD) has recently been updated. The following list includes the updated descriptions for what constitutes “homelessness” and explains how the definition from HUD changed:

- ▶ People who are living in a place not meant for human habitation, in emergency shelter, in transitional housing, or are exiting an institution where they temporarily resided. The only significant change from existing practice is that people will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days) and were in shelter or a place not meant for human habitation immediately prior to entering that institution.
- ▶ People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled-up situation, within 14 days and lack resources or support networks to remain in housing. HUD had previously allowed people who were being displaced within 7 days to be considered homeless. The proposed regulation also describes specific documentation requirements for this category.
- ▶ Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness that applies to families with children or unaccompanied youth who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- ▶ People who are fleeing or attempting to flee domestic violence, have no other residence, and lack the resources or support networks to obtain other permanent housing. This category is similar to the current practice regarding people who are fleeing domestic violence.

The HUD definition does not include the following: persons living in substandard housing (unless it has been officially condemned); persons living in overcrowded housing (for example, doubled up with others); persons being discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge); or persons who may be at risk of homelessness (for example, living temporarily with family or friends.)

The Regional Task Force on the Homeless (RTFH) is San Diego County's leading resource for information on issues of homelessness. The RTFH promotes a regional approach as the best solution to ending homelessness in San Diego County. RTFH compiles data from a physical Point-In-Time (PIT) count of sheltered (emergency and transitional) and street homeless persons. The 2019 Count was conducted on January 25, 2019 and the results are shown in **Table 2-19**. Oceanside had the largest homeless population in the North County coastal area. Del Mar's homeless population is part of a combined count that includes homeless persons identified in Encinitas, Solana Beach, and the San Dieguito Community Plan area of San Diego County.

**Table 2-19: Homelessness in Del Mar and Surrounding Cities (2019)**

Jurisdiction	Unsheltered	Sheltered	Total	% of County
Carlsbad	102	59	161	2.0%
<b>Encinitas*</b>	<b>79</b>	<b>41</b>	<b>120</b>	<b>1.5%</b>
Oceanside	290	193	383	4.7%
San Diego City	2,600	2,482	5,082	62.7%
San Diego County	4,476	3,626	8,102	100.0%

*Source: Regional Housing Task Force on the Homeless, 2019.*  
*\*Data listed as "Encinitas" is noted as inclusive of counts for the Cities of Encinitas, Solana Beach, and Del Mar and the San Dieguito area of San Diego County.*

According to RTFH, the San Diego region’s homeless population can be divided into two general groups: (1) urban homeless, who are typically more visible to the general public and have greater access to services/assistance and (2) rural homeless, who are generally more “hidden”, including farm workers and day laborers who may occupy the hillsides, canyons, and fields of the northern regions of the County. Generally, the key to Homeless Crisis Response Systems include prevention and diversion and take a housing first approach. Housing options that can reduce homelessness include Emergency Shelter/Bridge Housing, transitional housing, permanent supportive housing, and connection to resources which help individuals and families quickly exit homelessness, return to housing in the community, and maintain long-term housing stability (referred to as rehousing). RTFH reports the San Diego Region has seen an increase in the average length of time people reside in emergency shelters. The report shows that over 40 percent of the people who exit shelter move on to stable living conditions, but 26 percent return to homelessness within two years.

The North County region of San Diego experiences a reduced amount of homelessness compared to San Diego City and the County as a whole (**Table 2-19**). The count of homeless persons attributed to the City of Del Mar is reflected as a combined count that applies to the City of Encinitas, City of Solana Beach, rural community of San Dieguito in the County of San Diego, and City of Del Mar, and is the lowest count of homeless persons in the North County region. In 2019 this included 79 unsheltered and 41 unsheltered for a combined total of 120 homeless persons. See **Table 2-20** for a comparison to the more recent RTFH Point in Time Count in 2022. The City contracts with a non-profit organization, Del Mar Community Connections, to provide referral services for potential shared-housing opportunities available within the City of Del Mar and elsewhere within the County. St. Peters Church in Del Mar also provides resources and assistance to people experiencing homelessness. The Sheriff’s Department also refers homeless persons found within the City to local shelters.

The Community Resource Center is a local non-profit organization that partners with the City to provide community-oriented programs and services in Del Mar, including services for the homeless and unsheltered population. This organization partners with a variety of agencies, local faith-based organizations, and local non-profit organizations to provide services to individuals experiencing homelessness on a year-round basis.

St Peter’s Episcopal Church in Del Mar, a local faith-based organization, offers a “Helping Hands” program to provide services throughout the calendar year to individuals experiencing homelessness. These services include assistance with acute health problems, advocacy services, and connections to supportive housing/service settings. In 2020, the Helping Hands program at St. Peter’s Church estimates they cumulatively served a total of about 2,080 guest visits, including their repeat clientele who visit daily. The majority of these service visits are attributed to individuals within the persistent unsheltered population who participate in the program every day. The service provider describes their repeat clients as individuals who tend to be older and typically access the Helping Hands services via public bus transit service from communities located outside of Del Mar. During the peak of the COVID pandemic (March to December 2020), the Helping Hands program experienced a temporary increase in the number of guests requesting services (with estimated average daily service totals as high as 15 to 28 per day). The temporary increase in requests for daily Helping Hands services and anecdotal reports that up to 4-6 individuals may have been sleeping in the outdoor environs was likely an effect commonly experienced throughout the State as a result of the temporary job losses and service cuts that occurred during the COVID pandemic.

An updated San Diego RTFH Point-in-Time Count taken in 2022 identified 8,427 individuals experiencing homelessness across San Diego County, which represented a 10% increase in the region from 2020. Between 2019 and 2022, there was a 325-person increase in the region’s homeless as shown in **Table 2-20**. However, the count for “Encinitas”, which includes Solana Beach, Del Mar and the unincorporated San Dieguito area of San Diego County, decreased by 7-persons (from 120 in 2019 to 113 in 2022), which was a common trend shared with Carlsbad and the City of San Diego, while the homeless population in the north county City of Oceanside increased. Most individuals surveyed for the 2022 Point in Time Count were identified as living in jurisdictions with support services and facilities such as emergency shelters, transitional housing, and/or supportive housing. For example, no homeless individuals reported living specifically in Del Mar or in the Cities of Coronado, Imperial Beach, Lemon Grove, Poway, or San Marcos.

In 2022, RTFH reported 4,106 as unsheltered and 4,321 as living in shelters; and indicated that 85% reported they became homeless in the San Diego region. In terms of demographic changes in 2022, there was a 56% increase since 2020 in families experiencing homelessness. Black San Diegans are disproportionately represented in 2022 as 24% of the unsheltered homeless population in the region, while representing under 5% of the total population in the San Diego region. RTFH reported that homeless persons older than 55 years in age has remained consistent since 2020 at approximately one quarter of the homeless population and that 47% of that cohort in 2022 reported experiencing homelessness for the first time and 57% of that cohort reported having a physical disability.

Jurisdiction	Sheltered		Unsheltered		Description of Change (2019 to 2022)
	2019	2022	2019	2022	
<b>Carlsbad</b>	59	43	79	75	Decrease in sheltered and unsheltered
<b>Encinitas</b>	41	37	79	76	Decrease in sheltered and unsheltered
<b>Oceanside</b>	193	196	290	318	Increase in sheltered and unsheltered
<b>San Diego City</b>	2,482	2,307	2,600	2,494	Decrease in sheltered and unsheltered
<b>San Diego County (region as whole)</b>	3,626	4,321	4,476	4,106	Increase in total homeless counted: 8,102 to 8,427 including an increase in sheltered and decrease in unsheltered
<i>Source: Regional Housing Task Force on the Homeless, 2019 and 2022</i>					
<i>Note: Data listed as “Encinitas” is inclusive of counts for the Cities of Encinitas, Solana Beach, and Del Mar, and the unincorporated San Dieguito area of San Diego County</i>					

**Policy Consideration:**

*Housing Element **Program 4B** contains provisions for emergency, transitional and supportive housing to persons or families experiencing housing insecurities and homelessness. Housing Element **Program 7J** reflects the City's planned efforts to address homelessness.*

## 8. STUDENTS

The college student population in the area is another significant factor affecting housing demand. Del Mar is located near the University of California, San Diego. Additional colleges and universities within 25 miles of Del Mar include the University of San Diego, Miramar Community College, and Mira Costa Community College. Other major schools in the San Diego region include California State University San Marcos and San Diego State University. According to the 2013-2017 ACS, 191 persons (about 4.5 percent of Del Mar's population) were enrolled in college or graduate school. Of the total persons enrolled in college or graduate school, 157 were females (82.2 percent). Currently, the City does not have any policies or programs that specifically address the housing needs of students living in Del Mar.

**Policy Consideration:**

*Housing Element **Program 7H** provides housing resources on available affordable housing options or assistance to students living in Del Mar.*

## F. HOUSING STOCK CHARACTERISTICS

The characteristics of the housing stock, including growth, type, availability and tenure, age and condition, housing costs, and affordability are important in determining the housing needs for the community. This section details the housing stock characteristics of Del Mar to identify how well the current housing stock meets the projected housing needs of current and future residents.

### 1. HOUSING GROWTH

As a built-out community with limited land available for residential development, Del Mar experienced moderate housing growth from 2000 to 2010, reporting 1.5 percent growth over ten years (2,557 units to 2,596 units). Between 2010 and 2018, the Del Mar housing stock was estimated to grow at a faster rate (3.8 percent) from 2,596 to 2,695 units (**Table 2-20**).

**Table 2-20: Estimated Housing Unit Growth (2000 - 2018) San Diego Region**

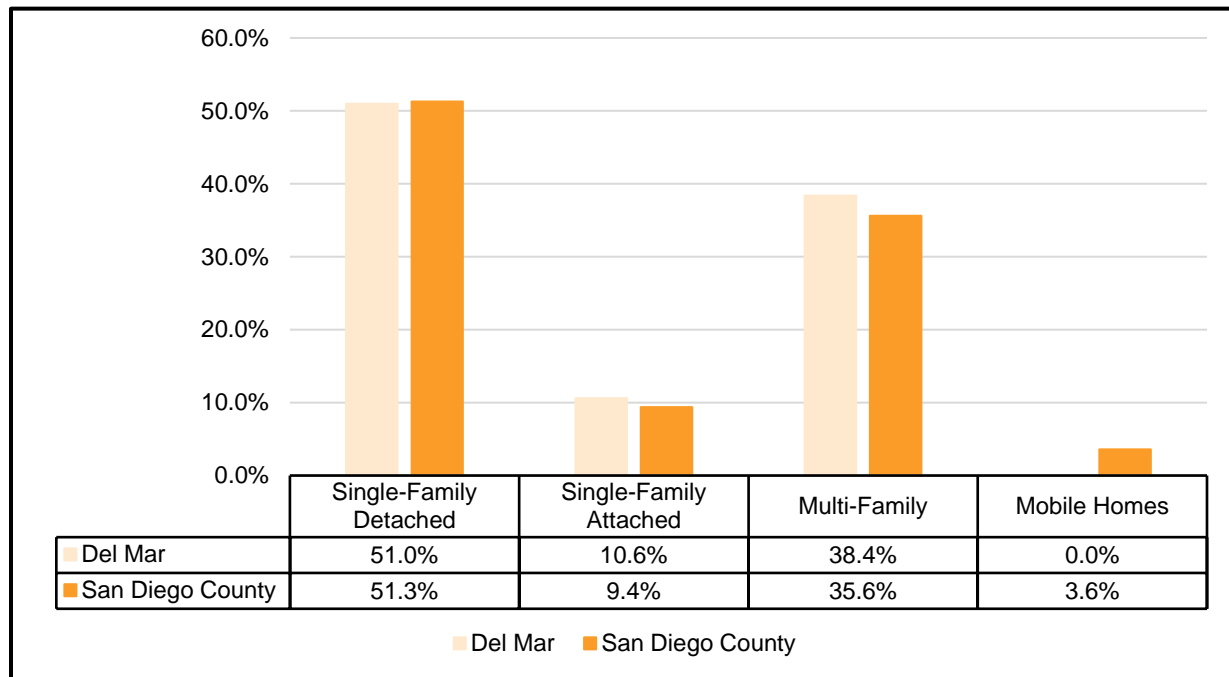
Jurisdiction	2000	2010	2018	Percent Change	
				2000-2010	2010-2018
Carlsbad	33,798	44,673	47,117	32.2%	5.5%
<b>Del Mar</b>	<b>2,557</b>	<b>2,596</b>	<b>2,695</b>	<b>1.5%</b>	<b>3.8%</b>
Encinitas	23,843	25,740	26,142	8.0%	1.6%
Oceanside	59,581	64,435	66,475	8.1%	3.2%
Solana Beach	6,456	6,540	6,631	1.3%	1.4%
San Diego City	469,689	541,033	540,644	9.9%	-0.1%
San Diego County	1,040,149	1,164,786	1,204,884	12.0%	3.4%

Source: Bureau of the Census, 1990-2010 Census and American Community Survey, (2018).

## 2. HOUSING TYPE

Del Mar’s housing stock consists primarily of single dwelling units. The existing housing stock is gradually transitioning to meet changing housing needs. In 2010 a majority of Del Mar’s housing stock was made up of single dwelling units (69 percent). **Figure 2-4** shows that in 2017 single dwelling units still made up a majority of the housing stock (61.6 percent); however, the number of multiple dwelling units increased from 2010 to 2017 by about 7 percent from 31 percent to 38 percent. There are no mobile homes in the City.

**Figure 2-4: Type of Housing Unit in Del Mar (2017)**



Source: American Community Survey, (2013-2017).

## 3. HOUSING AVAILABILITY AND TENURE

Housing tenure and vacancy rates generally influence the supply and cost of housing. Housing tenure defines if a unit is owner-occupied or renter-occupied. Tenure is an important market characteristic as it relates to the availability of housing product types and length of tenure. The tenure characteristics in a community can indicate several aspects of the housing market, such as affordability, household stability, and availability of unit types, among others. In many communities, tenure distribution generally correlates with household income, composition, and age of the householder.

In 2000, among the City’s occupied housing units, approximately 56 percent were owner-occupied, while 44 percent were renter-occupied (**Table 2-21**). The homeownership rate for the City has remained relatively steady over the past 20 years. According to the 2010 Census, the homeownership rate in Del Mar decreased only slightly to 54 percent of occupied units; and from 2010 to 2017 stayed relatively consistent at 53 percent. Renter-occupied housing units made up about 46 percent of the City’s occupied housing stock in both 2010 and 2017. Approximately 4.8 percent of total housing units in the City were vacant and

available for rent or for sale. This vacancy rate does not include units that are for seasonal, recreational, or occasional use.

Tenure	2000		2010		2017	
	Number	Percent	Number	Percent	Number	Percent
Owner Occupied	1,214	55.7%	1,113	53.9%	1,151	53.4%
Renter Occupied	964	44.3%	951	46.1%	1,006	46.6%
<b>Total Occupied</b>	<b>2,178</b>	<b>100.0%</b>	<b>2,064</b>	<b>100.0%</b>	<b>2,157</b>	<b>100%</b>

*Source: Bureau of the Census, 2000 and 2010 Census and American Community Survey, (2013-2017).*

As shown in **Table 2-22**, owner-occupied households had a slightly higher average household size than renter-occupied households did in 2017. The average owner-household size in 2017 was 2.19, which is a slight increase from the average household size of 2.15 in 2010. While the average household size for owner-occupied households has slightly increased between 2010 and 2017, the average household size for renter-occupied households slightly decreased. Additionally, overall household size has slightly decreased, but stays around the same at about two persons per household.

Tenure	Average Household Size		
	2000	2010	2017
Owner-Occupied	2.22	2.15	2.19
Renter-Occupied	1.75	1.85	1.80
<b>Total</b>	<b>2.01</b>	<b>2.02</b>	<b>1.99</b>

*Source: Bureau of the Census, 2000 and 2010 Census and American Community Survey, (2013-2017).*

Vacancy rates are an important housing indicator because they indicate the degree of choice available. High vacancy rates usually indicate low demand and/or high supply conditions in the housing market. Too high of a vacancy rate can be difficult for owners trying to sell or rent. Low vacancy rates usually indicate high demand and/or low supply conditions in the housing market. Too low of a vacancy rate can force prices up making it more difficult for lower and moderate-income households to find housing. Vacancy rates of two to three percent are generally considered healthy rates for ownership housing, and rates of five to six percent are generally considered healthy rates for rental housing. However, vacancy rates are not the sole indicator of market conditions. They must be viewed in the context of all the characteristics of the local and regional market.

According to the 2017 ACS, the overall vacancy rate in Del Mar was 24 percent, which represented an increase from the 2010 Census that reported a 20.5 percent overall vacancy rate. However, about half (50.5 percent) of these vacant units were used for seasonal, recreational, or occasional stays. Excluding

these seasonally occupied units, the City has a vacancy rate of approximately four percent (0.5 percent vacant for rental and 3.6 percent vacant for sale).

Additional vacancy information was obtained in Spring 2019 from the San Diego County Apartment Association (SDCAA) and is shown in **Table 2-23**. According to SDCAA, vacancy rates in Del Mar were much higher than other jurisdictions in North County. The vacancy rates in San Diego, Oceanside, Encinitas, Carlsbad, and Solana Beach ranged from about 6.9 to 13.8 percent, while Del Mar's vacancy rate in 2017 was 24 percent. However, after removal of the short-term vacancies (vacation and seasonal), the data more accurately shows that the City of Del Mar's vacancy rate for long-term rental and homeownership is closer to 4 percent.

**Policy Consideration:**

**Program 5C** within the Housing Element addresses actions the City will take to address short-term vacation rentals and measures to preserve the City's long term housing stock.

Jurisdiction	# Vacant	Total Units	% Vacant
Carlsbad	3,838	47,119	8.1%
<b>Del Mar</b>	<b>681</b>	<b>2,838</b>	<b>24%</b>
Encinitas	2,037	26,321	7.7%
Oceanside	4,737	66,715	7.1%
Solana Beach	921	6,665	13.8%
San Diego City	36,784	533,973	6.9%
San Diego County	84,129	1,195,868	7.0%

*Source: American Community Survey, (2013-2017).*

#### 4. HOUSING AGE AND CONDITION

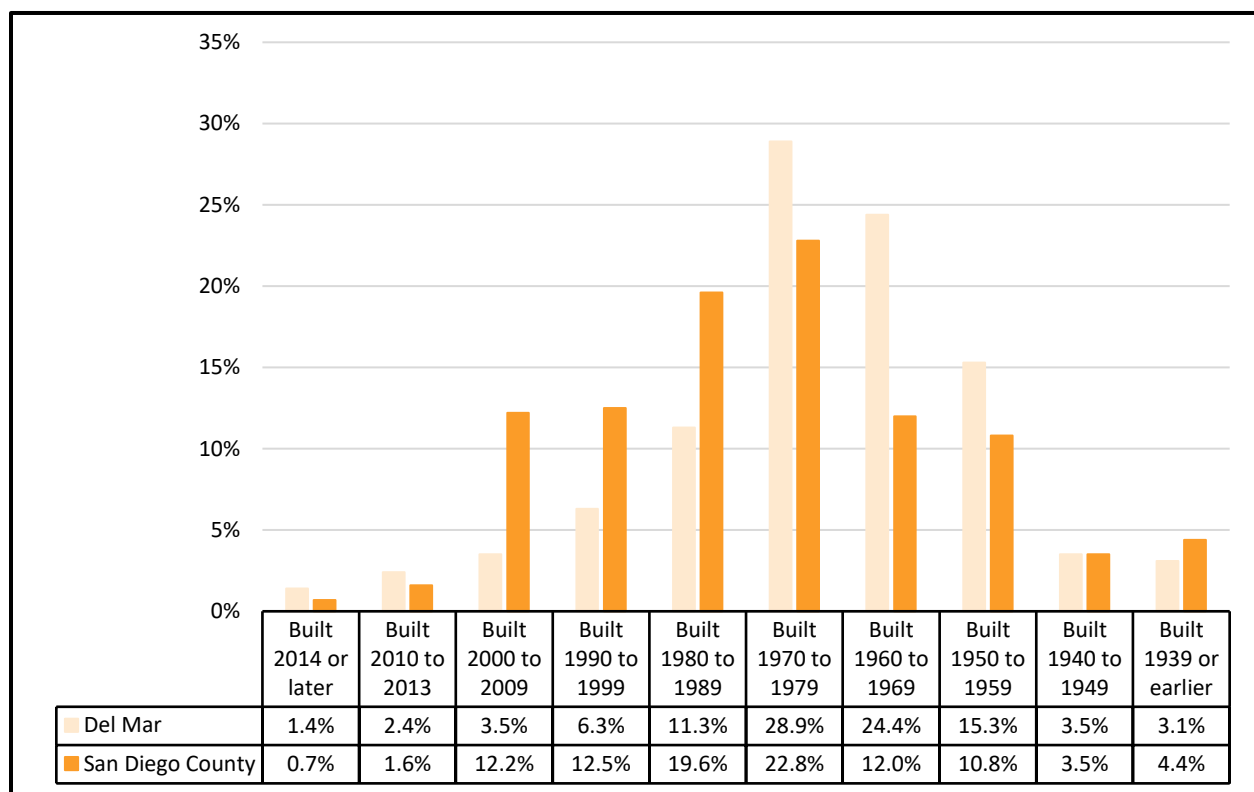
Housing age can be an important indicator of housing condition within a community. For example, housing that is over 30 years old is typically in need of some major rehabilitation, such as a new roof, foundation, plumbing, etc. Many federal and state programs also use the age of housing as one factor in determining housing rehabilitation needs.

Most of the housing stock in the City of Del Mar was built between 1950 and 1980. Housing growth in the City declined noticeably in the 1980s. In comparison to San Diego County, most of Del Mar's housing stock was built at a higher rate than the County during the years between 1950 and 1980; and more recently has trended slightly above the County in terms of housing stock built during the years from 2010 to the present (**Figure 2-5**). About 86 percent of Del Mar's housing stock was initially constructed over 30 years ago, compared to 57 percent of the County's housing stock.

Typically, such a large proportion of older housing would indicate that the majority of the City's housing stock could be subject to major rehabilitation need. However, due to the City's higher than average median household income and housing values, owner-occupied housing is highly maintained. The vast majority of the City's older housing stock has undergone maintenance, improvements, and remodeling efforts.

According to the City’s Building Division, none of the housing units within the City are identified as substandard. However, it should be noted that some of the temporary housing stock that is located on the State Fairgrounds property is housing that lacks a separate bathroom, separate kitchen, and direct access to the unit from outside of the building or through a common hall. While this housing on State-owned property is not within the land use authority of the City of Del Mar and has not been counted towards the City’s existing housing stock, it has been identified in the Housing Element as existing housing within the mapped boundary of the City of Del Mar that is likely in need of rehabilitation. Potential rehabilitation of these units will be addressed through implementation of Housing Program 3A. It is anticipated that the City of Del Mar and 22<sup>nd</sup> District Agricultural Association will collaborate to improve the existing housing stock on the State Fairgrounds property through rehabilitation and/or replacement of these units to ensure the new housing meets applicable State and local codes and standards.

**Figure 2-5: Housing Stock Age**



Source: American Community Survey, (2017).

## 5. HOUSING COSTS AND AFFORDABILITY

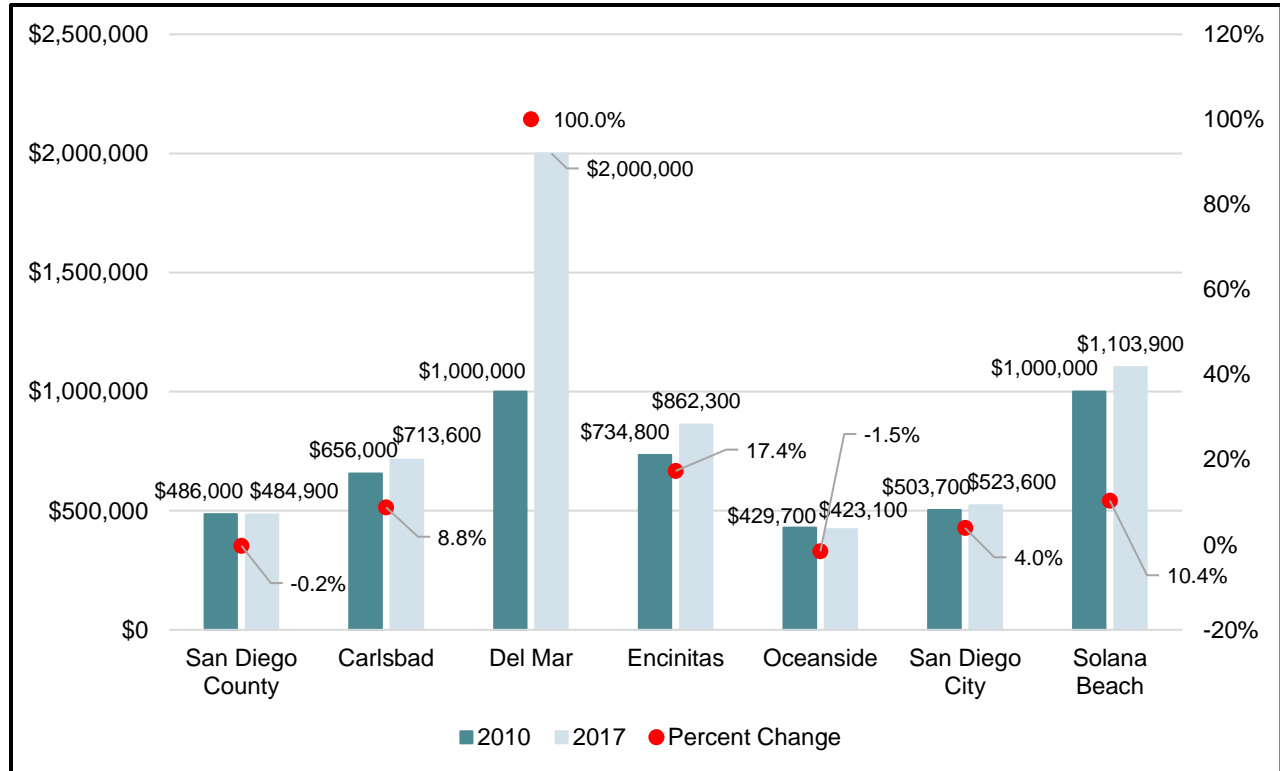
Housing costs reflect the supply and demand of housing in a community. This section summarizes the cost and affordability of the housing stock to Del Mar residents.

### HOME OWNERSHIP MARKET

In 2017, median home prices in the North County coastal areas of San Diego ranged from \$423,000 in Oceanside to \$2,000,000 in Del Mar (**Figure 2-6**). Del Mar’s median home price was the highest in the North County region.

Median home sale prices in Del Mar doubled between 2010 and 2017, while surrounding cities' median home sales prices saw much lower increases and the County as a whole experienced a slight decrease in median sales price (**Table 2-24**). The City of Oceanside experienced a 1.5 percent decrease in value while the City of Encinitas experienced a 17.4 percent increase. Compared to the peak of the housing market in 2006, median home price in the City of Del Mar has increased about 26 percent from \$1,585,000.

**Figure 2-6: Median Home Sales Prices**



Source: American Community Survey, (2010 and 2017).

**Table 2-24: Median Sales Price in Del Mar (2017)**

Jurisdiction	2010	2017	Percent Change in Median Sale Price
	Median Sales Price	Median Sales Price	
Carlsbad	\$ 656,000	\$713,600	8.8%
<b>Del Mar</b>	<b>\$1,000,000</b>	<b>\$2,000,000</b>	<b>100.0%</b>
Encinitas	\$734,800	\$862,300	17.4%
Oceanside	\$429,700	\$423,100	-1.5%
Solana Beach	\$1,000,000	\$1,103,900	10.4%
San Diego City	\$503,700	\$523,600	4.0%
San Diego County	\$486,000	\$484,900	-0.2%

*Source: American Community Survey, (2010 and 2017).*

### RENTAL MARKET

The primary source of information on rental costs in the San Diego region is the San Diego County Apartment Association (SDCAA). SDCAA conducts two surveys of rental properties per year. For the spring 2019 survey, 6,000 surveys were sent out to rental property owners and managers throughout San Diego County. Responses were received from 23,000 units. Although this survey sampled a broad variety of rental housing, it was not a scientific sampling and should only be used for general reference purposes.

Apartment rents in Del Mar are some of the highest in all of San Diego County. **Table 2-25** shows that in the fall of 2018, average monthly rents in Del Mar ranged from \$2,338 for a one-bedroom apartment to \$2,650 for a three-bedroom apartment. In Spring of 2019, the average rent for a one-bedroom apartment decreased from \$2,338 to \$2,323; however, the rent for larger apartments increased in average cost. Average costs of rent in Spring of 2019 ranged from \$1,982 for a studio to \$2,880 for a three-bedroom. See also Chapter 3 discussion on displacement risk, which includes a comparison of “affordable” restricted rent rates compared to the average market rents reported in 2022 as collected via survey of market-rate apartment complexes located in the North San Diego County coastal region, including Del Mar (Source: CoStar Group). The exponential rent increases reported since 2019 show there is a need for lower income “family housing” options to help minimize the risk of displacement for local residents.

**Table 2-25: Average Monthly Rental Rates Survey Summary (2019)**

Jurisdiction	Unit Type	Spring 2018 Avg. Monthly Rent\$	Fall 2018 Avg. Monthly Rent	Spring 2019 Avg. Monthly Rent	Spring 2019 Avg. Rent/Sq. Foot	Spring 2019 Units/ Properties Surveyed
Carlsbad	Studio	\$1,081	\$1,099	\$1,214	\$3.26	11/3
	1 BR	\$1,635	\$1,457	\$1,724	\$2.60	44/4
	2 BR	\$2,448	\$2,685	\$2,564	\$2.53	457/6
	3+ BR	\$2,561	\$0	\$2,937	\$2.36	14/2
<b>Del Mar</b>	<b>Studio</b>	<b>\$1,904</b>	<b>\$0</b>	<b>\$1,982</b>	<b>\$4.35</b>	<b>10/1</b>
	<b>1 BR</b>	<b>\$2,207</b>	<b>\$2,338</b>	<b>\$2,323</b>	<b>\$3.18</b>	<b>100/4</b>

**Table 2-25: Average Monthly Rental Rates Survey Summary (2019)**

Jurisdiction	Unit Type	Spring 2018 Avg. Monthly Rent\$	Fall 2018 Avg. Monthly Rent	Spring 2019 Avg. Monthly Rent	Spring 2019 Avg. Rent/Sq. Foot	Spring 2019 Units/ Properties Surveyed
	2 BR	\$2,629	\$2,806	\$2,675	\$2.67	133/4
	3+ BR	\$4,100	\$2,650	\$2,880	\$2.62	3/2
Encinitas	Studio	\$1,289	\$0	\$0	\$0.00	0/0
	1 BR	\$1,581	\$1,295	\$1,800	\$3.27	4/1
	2 BR	\$1,840	\$2,145	\$2,100	\$2.98	5/2
	3+ BR	\$2,150	\$2,150	\$1,350	\$0.96	1/1
Oceanside	Studio	\$1,123	\$1,620	\$1,298	\$3.02	43/4
	1 BR	\$1,529	\$1,503	\$1,420	\$2.46	257/9
	2 BR	\$1,844	\$1,774	\$1,817	\$2.03	184/11
	3+ BR	\$1,995	\$2,195	\$1,960	\$1.38	3/3
Solana Beach	Studio	\$1,500	\$0	\$0	\$0.00	0/0
	1 BR	\$1,985	\$2,043	\$2,099	\$3.10	77/1
	2 BR	\$2,331	\$2,391	\$2,443	\$2.66	91/1
	3+ BR	\$2,712	\$2,770	\$2,820	\$2.69	8/1
City of San Diego	Studio	--	--	\$0	\$0.0	0/0
	1 BR	--	--	\$1,292	\$2.70	12/4
	2 BR	--	--	\$1,850	\$1.59	30/29
	3+ BR	--	--	\$2,407	\$1.67	28/27
County of San Diego (incl. City of San Diego)	Studio	--	--	\$0	\$0.0	0/0
	1 BR	--	--	\$1,364	\$2.69	14/6
	2 BR	--	--	\$1,840	\$1.63	44/43
	3+ BR	--	--	\$2,343	\$1.56	69/65

Source: San Diego County Apartment Association Survey, (2019)

### **HOUSING AFFORDABILITY BY INCOME LEVEL**

Housing affordability can be inferred by comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. Taken together, this information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

The federal Department of Housing and Urban Development (HUD) conducts annual household income surveys nationwide to determine a household's eligibility for federal housing assistance. Based on this survey, the California Department of Housing and Community Development (HCD) developed income limits, based on the Area Median Income (AMI), which can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less by comparison than those at the upper end. The maximum affordable homeowner and rental prices for residents in San Diego County are shown in **Table 2-26**.

**Table 2-26** shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment). This amount can be compared to current housing asking prices (**Table**) and market rental rates (**Table 2-25**) to determine what types of housing opportunities a household can afford.

Extremely Low-income Households

Extremely low-income households earn less than 30 percent of the County AMI – up to \$22,500 for a one-person household and up to \$34,700 for a five-person household in 2019. Extremely low-income households cannot afford market-rate rental or ownership housing in Del Mar without assuming a substantial cost burden.

Very Low-income Households

Very low-income households earn between 31 percent and 50 percent of the County AMI – up to \$37,450 for a one-person household and up to \$57,800 for a five-person household in 2019. A very low-income household can generally afford homes priced between \$174,500 and \$269,500, adjusting for household size. A very low-income household at the maximum income limit can afford to pay approximately \$936 to \$1,445 in monthly rent, depending on household size. Given the high cost of housing in Del Mar, persons or households of very low-income could not afford to rent or purchase a home in the City.

Low-income Households

Low-income households earn between 51 percent and 80 percent of the County's AMI - up to \$59,950 for a one-person household and up to \$92,450 for a five-person household in 2019. The affordable home price for a low-income household at the maximum income limit ranges from \$239,500 to \$430,750. Based on the asking prices of homes for sale in 2019 (**Table 2-24**), ownership housing would not be affordable to low-income households. A one-person low-income household could afford to pay up to \$1,499 in rent per month and a five-person low-income household could afford to pay as much as \$2,311. Low-income households in Del Mar would not be able to find adequately sized affordable apartment units (**Table 2-25**).

Moderate income Households

Persons and households of moderate income earn between 81 percent and 120 percent of the County's AMI – up to \$111,850, depending on household size in 2019. The maximum affordable home price for a moderate-income household is \$338,000 for a one-person household and \$521,250 for a five-person family. Moderate income households in Del Mar would not be able to purchase a home in the City. The maximum affordable rent payment for moderate income households is between \$1,813 and \$2,796 per month. Appropriately sized market-rate rental housing is generally affordable to households in this income group.

Annual Income	Affordable Monthly Housing Cost		Utilities Allowances, Taxes, and Insurance			Affordable Purchase Price	
	Rent	Sale	Rent	Sale	Taxes/Insurance		
<b>Extremely Low-income (30% of AMI)</b>							
1-Person	\$22,500	\$563	\$563	\$119	\$180	\$84	\$105,000
2-Person	\$25,700	\$643	\$643	\$152	\$220	\$96	\$120,000
3-Person	\$28,900	\$723	\$723	\$222	\$261	\$108	\$135,000
4-Person	\$32,100	\$803	\$803	\$237	\$323	\$120	\$149,750
5-Person	\$34,700	\$868	\$868	\$271	\$364	\$130	\$162,000
<b>Very Low-income (50% of AMI)</b>							

Table 2-26: Affordable Housing Costs (2019) San Diego County							
Annual Income		Affordable Monthly Housing Cost		Utilities Allowances, Taxes, and Insurance			Affordable Purchase Price
		Rent	Sale	Rent	Sale	Taxes/Insurance	
1-Person	\$37,450	\$936	\$936	\$119	\$180	\$140	\$174,500
2-Person	\$42,800	\$1,070	\$1,070	\$152	\$220	\$161	\$199,500
3-Person	\$48,150	\$1,204	\$1,204	\$222	\$261	\$180	\$224,500
4-Person	\$53,500	\$1,338	\$1,338	\$237	\$323	\$201	\$249,500
5-Person	\$57,800	\$1,445	\$1,445	\$271	\$364	\$217	\$269,500
<b>Low-income (80% AMI)</b>							
1-Person	\$59,950	\$1,499	\$1,499	\$119	\$180	\$225	\$279,500
2-Person	\$68,500	\$1,713	\$1,713	\$152	\$220	\$257	\$319,500
3-Person	\$77,050	\$1,926	\$1,926	\$222	\$261	\$289	\$359,000
4-Person	\$85,600	\$2,140	\$2,140	\$237	\$323	\$321	\$399,000
5-Person	\$92,450	\$2,311	\$2,311	\$271	\$364	\$347	\$430,750
<b>Moderate Income (120% AMI)</b>							
1-Person	\$72,500	\$1,813	\$1,813	\$119	\$180	\$272	\$338,000
2-Person	\$82,850	\$2,071	\$2,071	\$152	\$220	\$311	\$386,000
3-Person	\$93,200	\$2,330	\$2,330	\$222	\$261	\$350	\$434,000
4-Person	\$103,550	\$2,589	\$2,589	\$237	\$323	\$388	\$482,750
5-Person	\$111,850	\$2,796	\$2,796	\$271	\$364	\$419	\$521,250

*Source: California Department of Housing and Community Development, 2019 Income limits; and Kimley-Horn and Associates Assumptions: 2019 HCD income limits; 30% gross household income as affordable housing cost; 15% of monthly affordable cost for taxes and insurance; 10% down payment; and 4.5% interest rate for a 30-year fixed-rate mortgage loan. Utilities based on San Diego County Utility Allowance.*

## G. AFFORDABLE HOUSING

### 1. PROJECT-BASED ASSISTED HOUSING

State law requires that the City identify, analyze, and propose programs to preserve existing multiple dwelling rental units that currently receive rental assistance and that are eligible to convert to market-rate housing due to termination of subsidy contract, mortgage prepayment, or expiring use restrictions during the next ten years. Thus, this analysis of “at-risk housing” covers the period from January 1, 2021 through December 31, 2029.

The analysis identified that the City of Del Mar currently does not have any publicly assisted rental housing that is deed restricted for low-income use. Therefore, no low-income rental units are considered “at risk” within the January 1, 2021 through December 31, 2029 housing analysis period for the 6<sup>th</sup> Cycle Housing Element Update.

### 2. TENANT-BASED RENTAL SUBSIDIES

As of March 2019, the City collects two In-Lieu Housing Mitigation Fees per year. The first one is a reduction fee that is imposed when there is a net loss of units; and the second is the inclusionary housing mitigation

fee imposed on new housing development. The money is placed in the Housing Assistance Fund, which is used to provide subsidized rent for up to eight low and very low-income families within the City. Additionally, the County of San Diego assigns the San Diego Housing Voucher Program payment standards, which apply to the entire San Diego region and are used when calculating the maximum subsidy for each client under the City of Del Mar's rental assistance program that is administered by Del Mar Community Connections.

Effective October 1, 2018, the Housing Authority of the County of San Diego implemented a new method for calculating payment standards, which resulted in nearly a 70 percent increase in the total amount of rental assistance payments paid to eligible tenants in Del Mar. The new method is called the Small Area Market Rent. It meets the new HUD federal requirements and provides greater subsidy in high rent zip codes such as Del Mar where clients have struggled to meet the affordability test (where rent is a maximum of 30% of household income).

### 3. TEMPORARY AND SEASONAL WORKERS

The State's 22nd District Agricultural Association oversees the State Fairgrounds property in Del Mar, which comprises roughly 20 percent of the land area of the City and roughly 78% of the land area of identified candidate housing sites within the City. The San Diego County Fair and the Del Mar Racetrack employ a large number of workers in temporary positions during the annual Fair and horse racing seasons and for numerous other special events conducted intermittently on the property. Jobs associated with the annual Fair and race meet events are comprised primarily of low-paying positions. Due to the transient nature of seasonal work, workers may reside outside of Del Mar and may travel to work and/or live at the State Fairgrounds in Del Mar only when temporary employment is available.

Temporary housing is available on the State Fairgrounds property for approximately 1,200 people on a seasonal basis. Many of the employees utilizing the various sleeping quarters, especially during the San Diego County Fair and horse racing season, are persons with lower incomes, such as carnival workers and equine grooms. Currently, on-site housing for temporary employees is provided in the form of:

- ▶ Up to 110 recreational vehicle (RV) parking spaces are available during the San Diego County Fair to carnival workers, carnival operators, commercial exhibitors, and members of the Future Farmers of America (FFA) and 4-H and their parents; and during the racing season to horse handlers and horse grooms. For the remainder of the year, the RV spaces are available for a variety of uses, including, for participants who show exhibits at various shows and special events occurring at the State Fairgrounds and general low-cost visitor accommodations use by visitors traveling in their RVs.
- ▶ Multiple dorm buildings containing basic sleeping rooms with shared bathroom facilities available during the San Diego County Fair to carnival workers, and members of the Future Farmers of America (FFA) and 4-H and their parents; and during the racing season to horse handlers and horse grooms. For the remainder of the year the sleeping rooms are locked and not used for housing.

In 2008, the 22nd District Agricultural Association adopted a Master Plan that includes a residential component. It identifies the demolition of the existing dormitory style housing that is currently used by seasonal workers, which at the time was planned to be replaced by 78 new units that would be available for its seasonal workers and some of its permanent employees. However, the temporary housing arrangements located on the State Fairgrounds are not considered long-term housing options as they are

not used as long-term housing units, the facilities do not provide for independent dwelling units with a separate bathroom and kitchen, and the individual “dorms” do not have direct private access to the unit from outside of the building. This means that these units do not meet the census definition of a housing unit, which is used by HCD to determine if a housing unit can be counted towards a City’s RHNA obligation. As such, these units are not able to be counted towards the City of Del Mar’s RHNA obligation.

The City’s goal for the 6<sup>th</sup> Cycle Housing Element is to vigorously pursue permanent housing opportunities on the State Fairgrounds property. The City is currently working with the 22<sup>nd</sup> District Agricultural Association and neighboring cities to try and secure partnerships and agreements that will facilitate the future construction of permanent dwelling units for independent living on the State Fairgrounds property in a manner that meets the City’s obligations per State law for production of lower income housing.

***Policy Consideration:***

*Housing Element Programs 7A, 7F and 7I address the City’s goals in providing accessible and affordable housing to all persons.*