

# 1.0 AFFIRMATIVELY FURTHERING FAIR HOUSING (AFFH) ASSESSMENT

## A. Introduction and Overview of AB 686

In 2017, Assembly Bill 686 (AB 686) introduced an obligation to affirmatively further fair housing (AFFH) into California state law. AB 686 defined “affirmatively further fair housing” to mean “taking meaningful actions, in addition to combat discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity” for persons of color, persons with disabilities, and other protected classes. The Bill added an assessment of fair housing to the Housing Element which includes the following components:

- A summary of fair housing issues and assessment of the jurisdiction’s fair housing enforcement and outreach capacity;
- An analysis of segregation patterns and disparities in access to opportunities,
- An assessment of contributing factors; and
- An identification of fair housing goals and actions.

## B. Assessment of Fair Housing Issues

Chula Vista was originally an agricultural community whose economic focus shifted away from agriculture when the presence of numerous military installations in the country contributed to a population growth following World War II. Chula Vista’s orchards and farms were gradually displaced by housing, businesses, and schools to meet the needs of its growing population. Although much of Chula Vista is comprised of established stable neighborhoods of mostly single-family residences, the General Plan, Land Use Plan targets accommodating future growth through infill development and development in master planned communities to provide a greater variety of housing options. Infill development is directed to the Northwest, Bayfront, and Southwest Planning Areas, west of Interstate 805 and utilizes existing infrastructure to increase residential densities, taking advantage of existing and future transit and revitalizing existing commercial areas. Master planned communities are planned for in the East Planning Area, east of Interstate 805. Additionally, Chula Vista has identified areas for increased development at various densities to allow various degrees of growth. These include Focused Areas of Change, Transitional Areas, and Stable Residential Neighborhoods.

Focused Area of Change are areas targeted for more intensive development, revitalization and/or redevelopment and are in portions of the Northwest, Bayfront, Southwest and East Planning Areas. These areas within Chula Vista can best accommodate growth and redevelopment through opportunities for mixed use development and higher housing densities. Transitional areas are where significant General

Plan changes are not proposed, but where infill redevelopment, and/or revitalization activities may still occur. Stable Residential Neighborhoods are designated, zoned, and completely developed with single-family dwellings, with some multi-family neighborhoods mixed in. The use and intensity within Stable Residential Neighborhoods will not change much, however, revitalization and growth are still expected through the addition of Accessory Dwelling Units, home additions, reconstruction, and rehabilitation activities, further opening opportunities for a variety of housing options at a diversity of income points throughout the City. For additional information, please see the Chula Vista General Plan, Land Use and Transportation Element (Chapter 5).

### 1. Fair Housing Enforcement and Outreach

San Diego County jurisdictions are served by two fair housing service providers, CSA San Diego (CSA) and Legal Aid Society of San Diego (LASSD), that investigate and resolve discrimination complaints, conduct discrimination auditing and testing, and education and outreach, including the dissemination of fair housing information such as written material, workshops, and seminars. These service providers also provide landlord/tenant counseling, which is another fair housing service that involves informing landlords and tenants of their rights and responsibilities under fair housing law and other consumer protection regulations, as well as mediating disputes between tenants and landlords. As shown on the City's website and the 2020 AI, the City of Chula Vista has committed to enforcing federal and State fair housing laws including the federal Fair Housing Act and California Fair Employment and Housing Act of 1959 which protects individuals from discrimination on the basis of ancestry, age, sexual orientation, gender identity, marital status, familial status, and source of income.

Chula Vista is served by CSA for fair housing services, including outreach and education. Between 2014 and 2019, CSA served 6,279 San Diego County residents, including 1,329 Chula Vista residents. Of the clients CSA served in San Diego County, 83% were extremely low income (earning less than 30% of the area median income), and 12% were low income (earning between 30% and 50% of the area median income).

In 2018, CSA received a \$300,000 Fair Housing Initiatives Program (FHIP) grant from HUD to carry out investigations and other enforcement activities to prevent or eliminate discriminatory housing practices. CSA's efforts during the last year included the following cases that were specific to the City of Chula Vista:

- Assisted a disabled female who was denied rental of a unit on the grounds of her disability and having an emotional support animal. CSA advocated her Fair Housing rights through Reasonable Accommodation. In addition, CSA reported the violation to DFEH.

- Assisted a single mother with a disabled daughter who was refused rental at a mobile home park due to 55+ age occupancy rules. CSA started advocating for this case.
- Assisted an elderly Asian-American male discriminated against on religion and national origin. CSA referred this violation of Fair Housing Rights violations to HUD.
- Assisted a male head of household refused tenancy in a low-income housing development based on familial Status. CSA advocated mediation and a resolution with management.

The City of Chula Vista's Housing Division continues to support CSA by allocating \$60,000 in annual CDBG funding. This is an increase over previous allocations. The City will continue to fund CSA efforts with CDBG funding on an annual basis through the eight years of this housing element. This additional funding source will support the activities and efforts identified in the City's 2021-2019 Housing Element.

HUD maintains a record of all housing discrimination complaints filed in local jurisdictions. These grievances can be filed on the basis of race, color, national origin, sex, disability, religion, familial status and retaliation. From October 1, 2014 to September 30, 2019, 414 fair housing complaints in San Diego County were filed with HUD. Only 7% (29 cases) were filed by Chula Vista residents. In the County and City of Chula Vista, disability-related discrimination was the most commonly reported—comprising 53% of all cases in the County and 51.4% of Chula Vista cases. In Chula Vista, five discrimination cases were filed on the basis of familial status (14.3%), four on the basis of retaliation (11.4%), three on the basis of national origin (8.6%), and two on the basis of race (5.7%).

The 2020 Regional Analysis of Impediments to Fair Housing Choice (Regional AI) cited that between FY 2015 and FY 2020, eight sites in Chula Vista tested for discrimination based on race, familial status, disability, and gender. Of the eight sites tested, one showed differential treatment based on race, four were inconclusive, and three showed no differential treatment.

The 2020 Regional AI found that outreach services were also inadequate in the region as residents may find it hard to navigate the service system and identify the appropriate agency to contact. The City of Chula Vista advertises fair housing services through placement of a fair housing services brochure at public counters and includes a link to CSA on its website. The Chula Vista City website also includes a description on how to file a discrimination complaint.

## **2. Integration and Segregation**

### ***Race and Ethnicity***

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. According to the 2015-2019 American Community Survey (ACS), approximately 83.2% of the Chula Vista population belongs to a racial or ethnic minority group, an increase from 77.8% during the 2006-2010 ACS. Chula Vista has a much larger racial/ethnic minority population compared to the County, where only 54.4% of residents belong to a racial/ethnic minority group.

HUD tracks racial or ethnic dissimilarity trends for Chula Vista and the San Diego County region. Dissimilarity indices show the extent of distribution between two groups, in this case racial/ethnic groups, across census tracts. The following shows how HUD views various levels of the index:

- <40: Low Segregation
- 40-54: Moderate Segregation
- >55: High Segregation

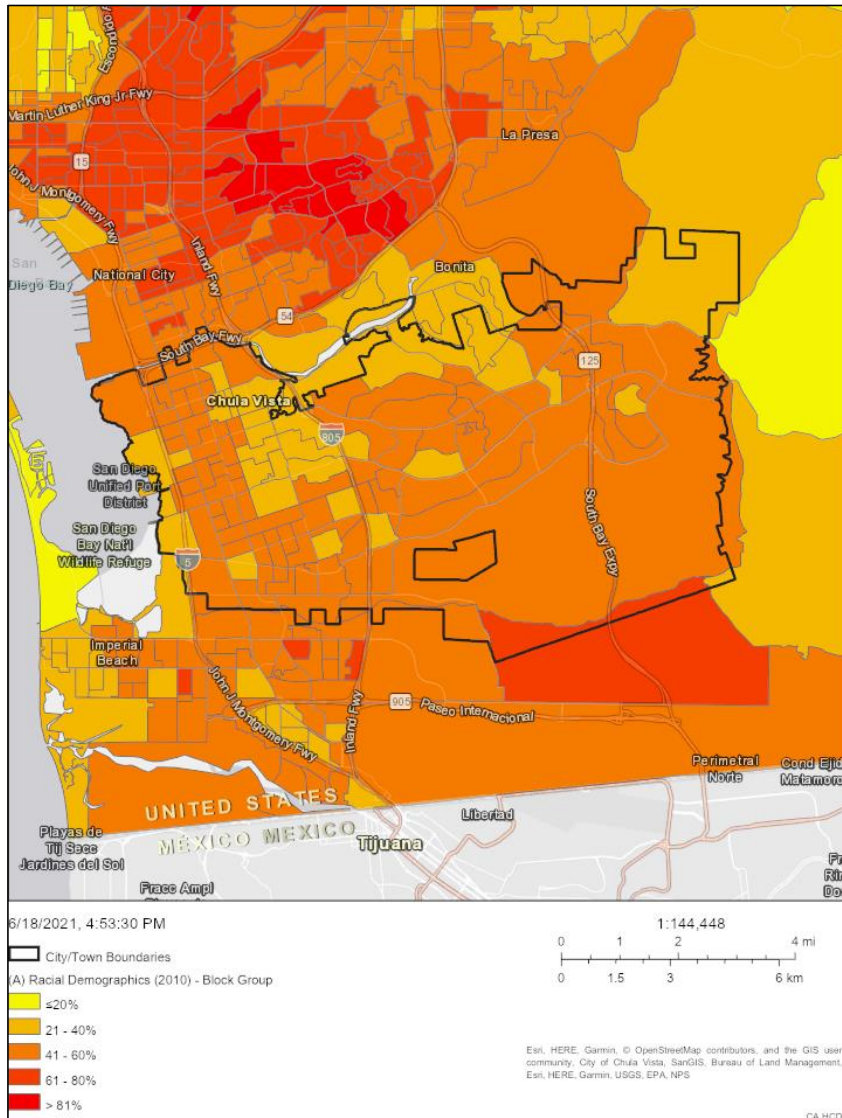
The indices for Chula Vista and San Diego County from 1990 to 2020 are shown in [Table 1-1](#). Dissimilarity between non-White and White communities in Chula Vista and throughout the San Diego County region has worsened since 1990. However, segregation is significantly lower for all racial/ethnic groups in Chula Vista compared to the County. Based on HUD's definition of the various levels of the index, segregation between all racial/ethnic groups is low. Countywide, segregation is considered moderate for all racial/ethnic groups.

Ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns, as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. [Figure 1-1](#) compares minority concentrations in Chula Vista in 2010 and 2018. Chula Vista has seen an increase in racial/ethnic minority populations Citywide. Currently, nearly all block groups in the City have minority populations over 81%. In 2010, racial/ethnic minority concentrations ranged from 21 to 60% in most block groups. There is currently only one block group in the City with a minority concentration below 61%, located in the northwestern section of the City.

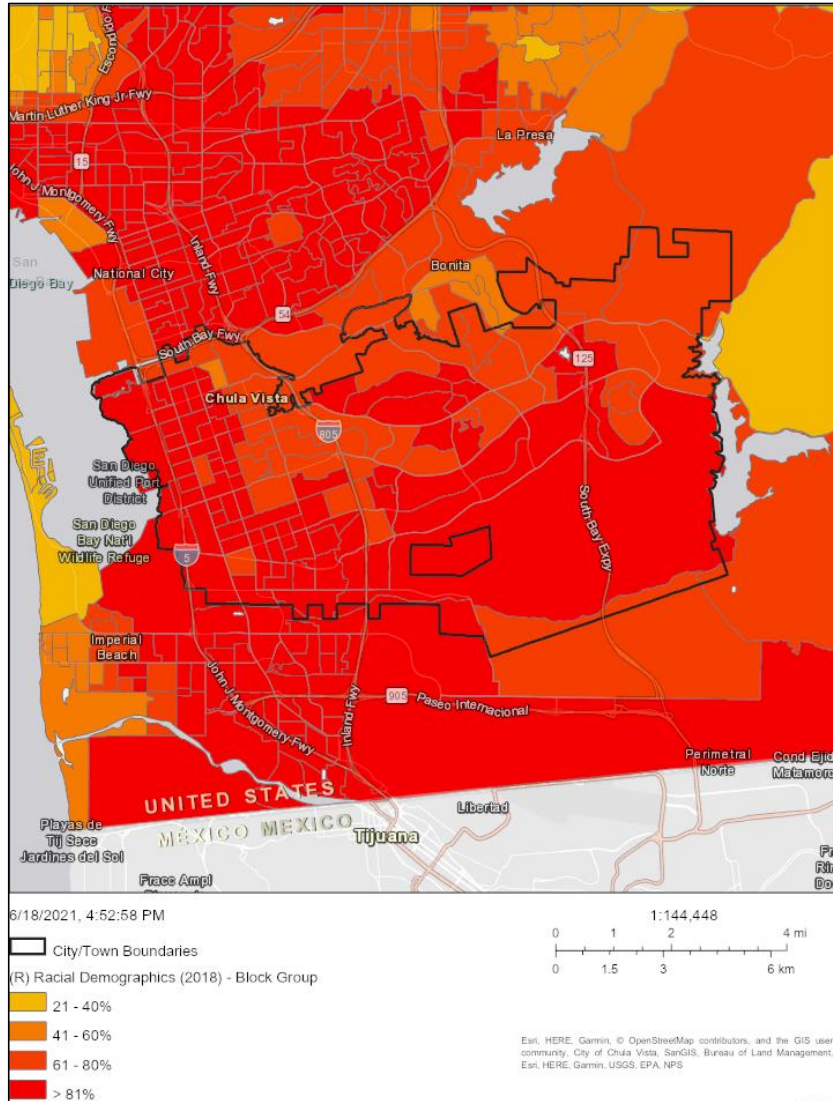
Table 1-1: Racial/Ethnic Dissimilarity Index				
	1990	2000	2010	2020
Chula Vista				

Non-White/White	17.81	20.12	20.26	21.39
Black/White	27.83	24.60	23.36	26.86
Hispanic/White	20.08	25.05	22.97	23.91
Asian or Pacific Islander/White	23.26	29.21	31.03	34.79
<b>San Diego County</b>				
Non-White/White	43.40	45.18	42.85	46.42
Black/White	58.00	53.80	48.37	54.08
Hispanic/White	45.22	50.59	49.61	51.74
Asian or Pacific Islander/White	48.06	46.83	44.38	49.75
Source: HUD AFFH Database, 2020.				

**Figure 1-1: (A) Racial/Ethnic Minority Concentrations (2010)**



**(B) Racial/Ethnic Minority Concentrations (2018)**



Source: HCD Data Viewer, 2021.



**Disability**

According to the 2015-2019 ACS, approximately 9.7% of Chula Vista residents experience a disability, compared to 9.9% Countywide. Since the 2008-2012 ACS, the disabled population in Chula Vista and the County has increased slightly from 8.9% and 9.3%, respectively. As shown in **Figure 1-2** Census tracts with a higher percentage of persons with disabilities concentrated in the northern and western sections of the City. Since the 2010-2014 ACS, concentrations of persons with disabilities have decreased in the northwestern section of the City, but increased tracts along the northern City boundary and in some tracts in the central western areas of the City.

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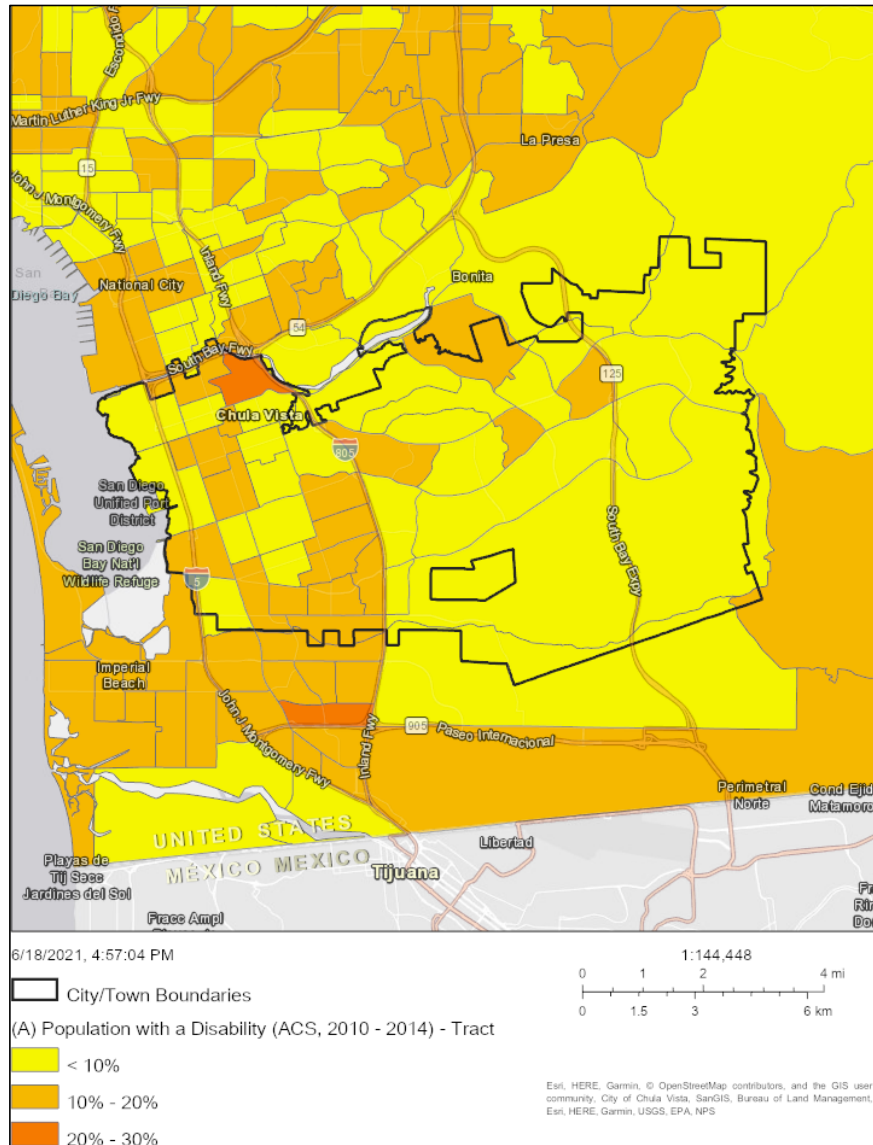
**Familial Status**

Familial status refers to the presence of children under the age of 18, whether the child is biologically related to the head of household, and the marital status of the head of households. Families with children may face housing discrimination by landlords who fear that children will cause property damage. Some landlords may have cultural biases against children of the opposite sex sharing a bedroom. Differential treatments such as limiting the number of children in a complex or confining children to a specific location are also fair housing concerns. Approximately 40.1% of Chula Vista households have one or more children under the age of 18. The City's share of households with children is higher than the County (29.7%), and the neighboring cities of El Cajon (35.7%), Imperial Beach (29.7%), La Mesa (26%), National City (30.7%), and the City of San Diego (26.5%).

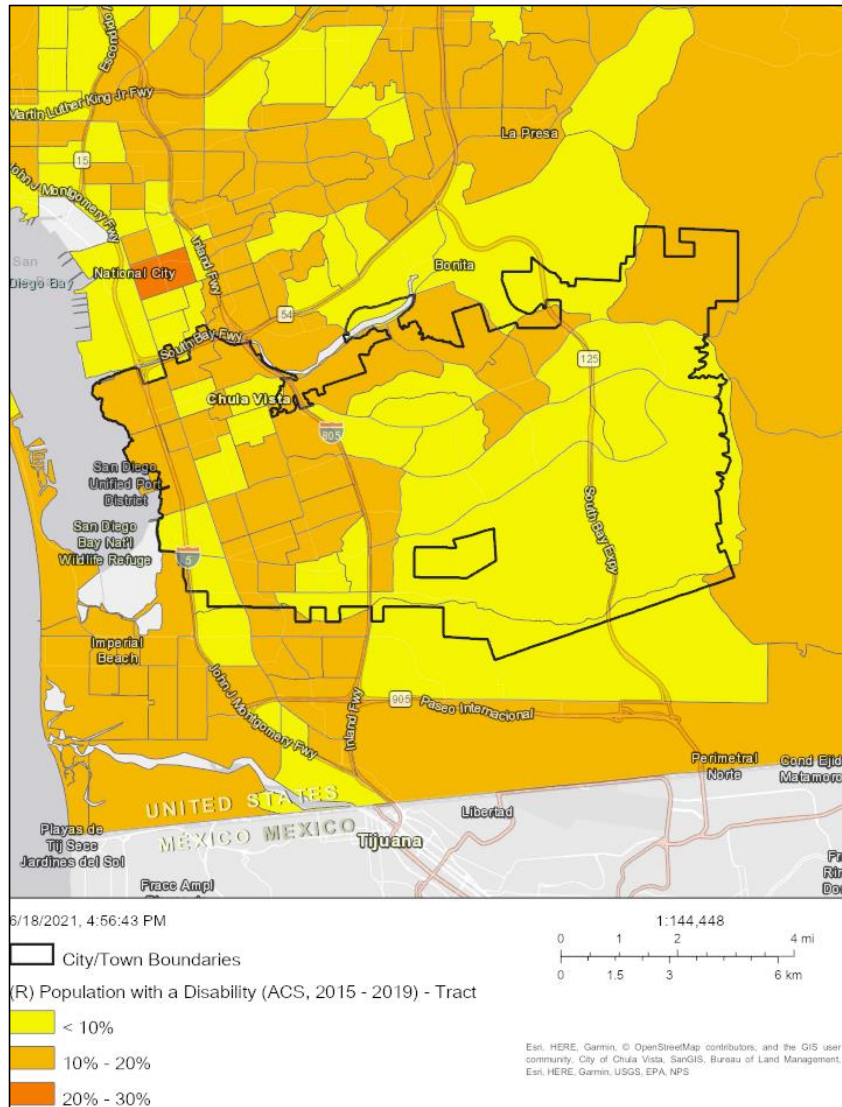
Single parent households are also protected by fair housing law. Approximately 11% of households in the City are single-parent households compared to only 8% Countywide. Female-headed households with children require special consideration and assistance because of their greater need for affordable housing and accessible day care, health care, and other supportive services. Over 8% of households in Chula Vista are single female-headed households with children, more than the 5.7% throughout the County. As shown in **Figure 1-3** the east side of the City has higher concentrations of Children in married-couple households. **Figure** shows the percentage of Children in female-headed households. Four tracts in the northwestern section of the City and one tract in the southwestern section of the City have higher populations of Children in female-headed households compared to the rest of the City. Between 40 and 60% of children in these tracts live in female-headed households.



**Figure 1-2: (A) Concentration of Persons with Disabilities (2010-2014)**

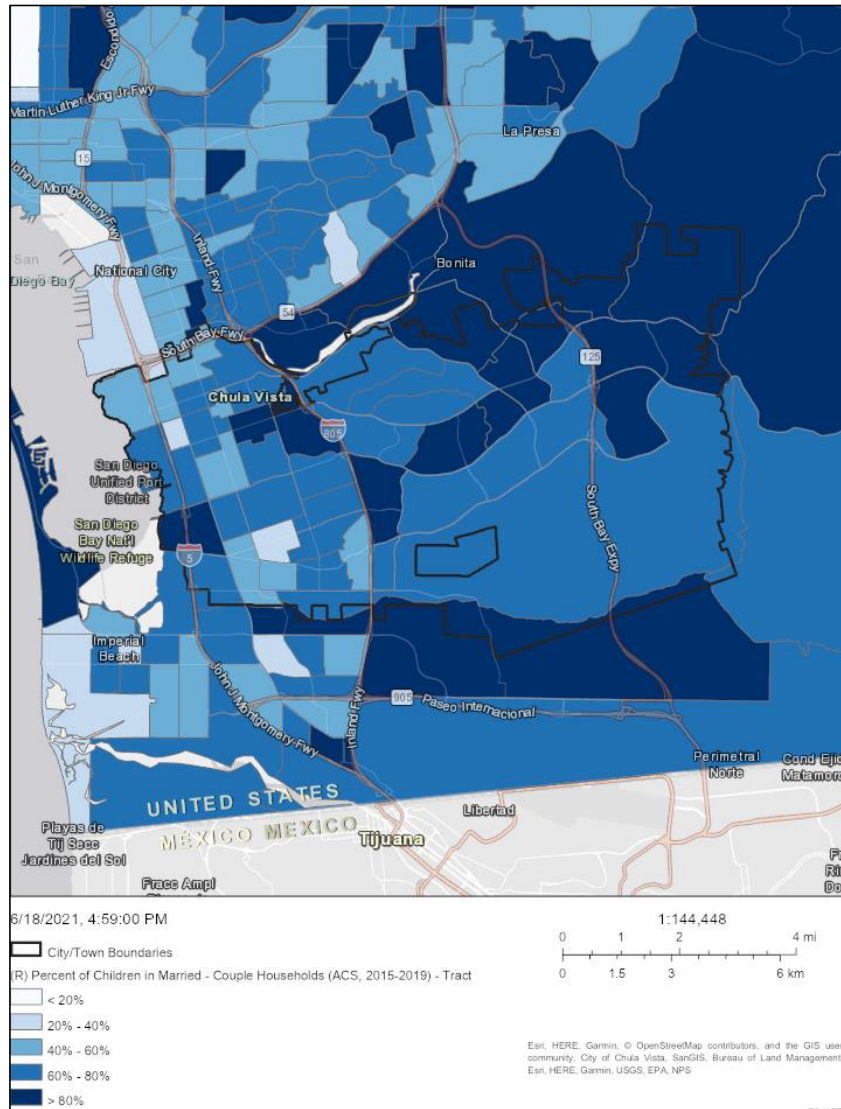


**(B) Concentration of Persons with Disabilities (2015-2019)**



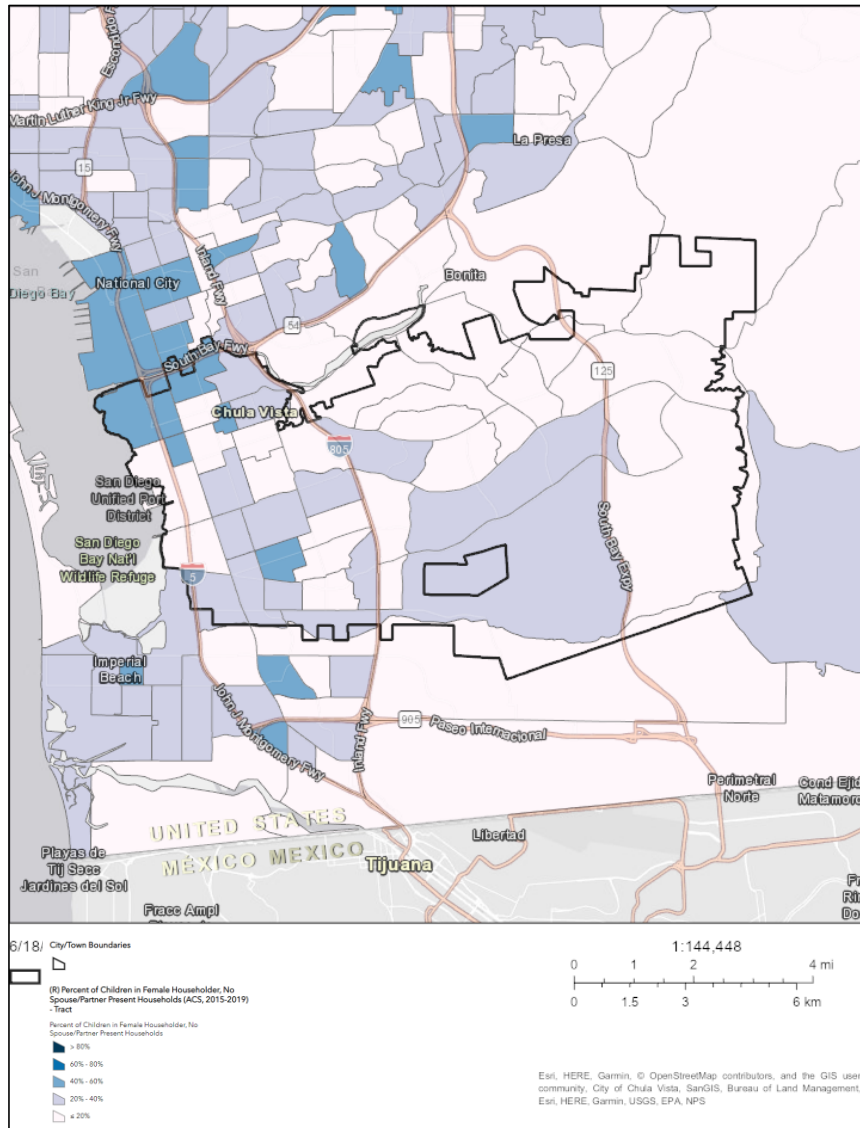
Source: HCD Data Viewer, 2010-2014 & 2015-2019 ACS, 2021.

Figure 1-3: Percent of Children in Married Couple Households



Source: HCD Data Viewer, 2015-2019 ACS, 2021.

**Figure 1-4: Percent of Children in Female-Headed Households**



Source: HCD Data Viewer, 2015-2019 ACS, 2021.

### Income

Identifying low- or moderate-income (LMI) geographies and individuals is important to overcome patterns of segregation. HUD's 2013-2017 CHAS data ([Table 1-2](#)~~Table 1-2~~~~Table 1-2~~) shows that households earn 80 percent or less than the area median family income and are considered lower income, slightly higher than 43% of households Countywide. According to the 2015-2019 ACS, the median household income in Chula Vista is \$81,272, higher than \$78,980 for the County.

**Table 1-2: Income Level Distribution**

Income Category	Chula Vista		San Diego County	
	Households	Percent	Households	Percent
<30% HAMFI	11,735	15.0%	155,060	13.9%
31-50% HAMFI	10,220	13.0%	136,890	12.3%
51-80% HAMFI	13,820	17.6%	186,170	16.7%
81-100% HAMFI	8,130	10.4%	112,015	10.1%
>100% HAMFI	34,560	44.0%	521,600	46.9%
Total	78,475	100.0%	1,111,740	100.0%

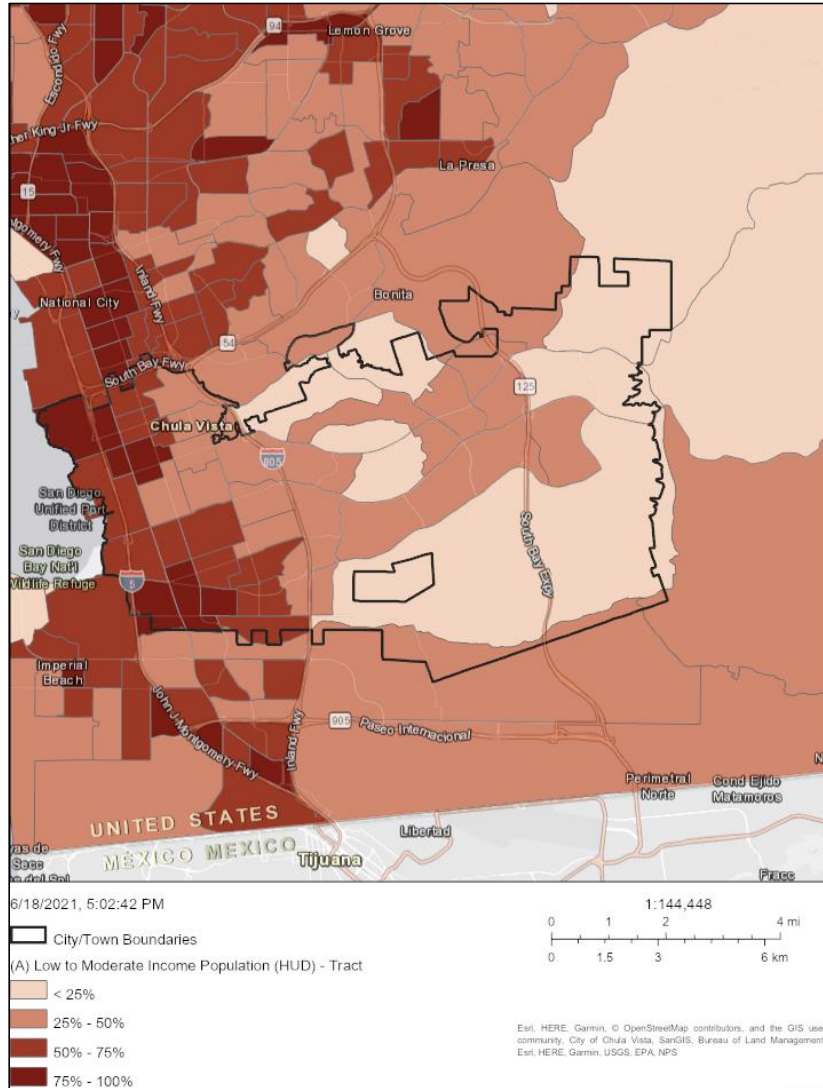
Source: HUD CHAS data (2013-2017 ACS), 2020.

[Figure 1-5](#)~~Figure 1-5~~~~Figure 1-5~~ shows the Lower and Moderate Income (LMI) areas in the City by census tract. HUD defines a LMI area as a census tract or block group where over 51 percent of the population is LMI. Tracts with higher LMI populations are most concentrated on the western side of the City, where LMI households account for 50 to 100% of the tract population. Tracts in the central and eastern areas have significantly lower concentrations of LMI households.

[As shown in Figure 1-6](#)~~Figure 1-6~~, the concentration of LMI households on the western side of the City correlates with the location of public housing buildings and subsidized housing units. The Town Center Manor public housing buildings are all located on this side of the City, including the Towncentre project (59 units), L Street projects (16 units), Dorothy projects (22 units), and Melrose projects (24 units). Subsidized housing units are also more prevalent in this section of the City. Mobile home parks, which typically serve lower income populations, are also more concentrated in this area of the City ([Figure 1-7](#)~~Figure 1-7~~).

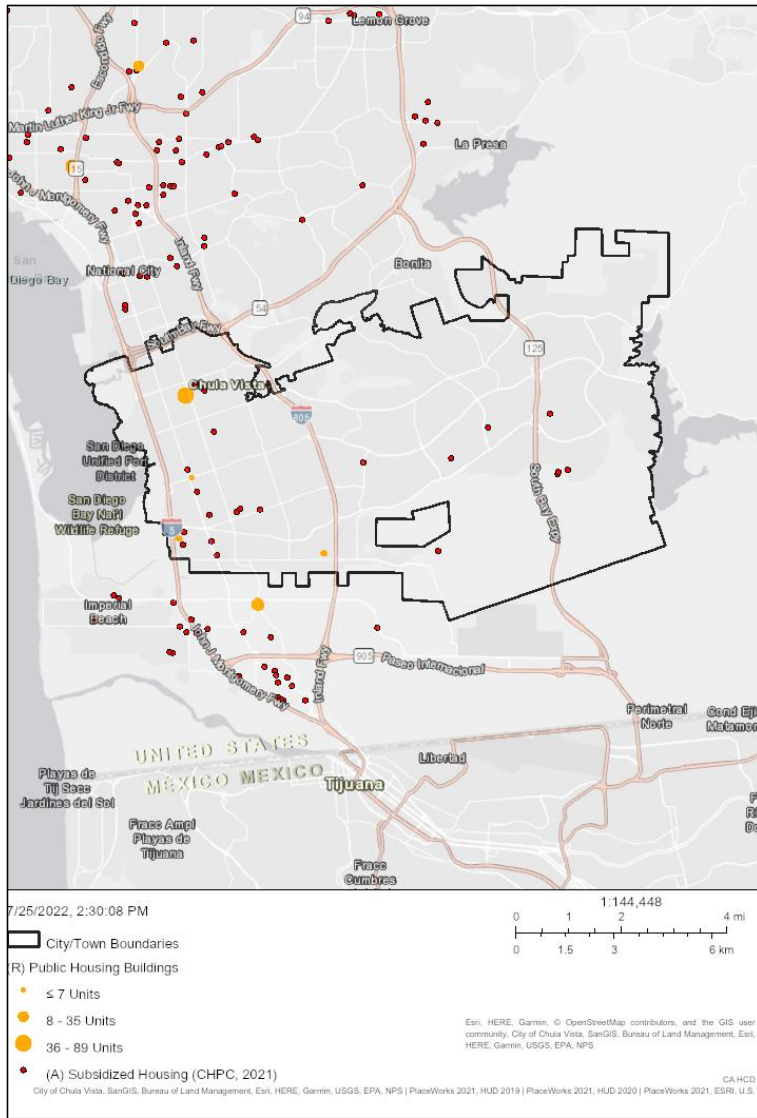


**Figure 1-5: Concentration of LMI Households**



Source: HCD Data Viewer, HUD LMI Database, 2021.

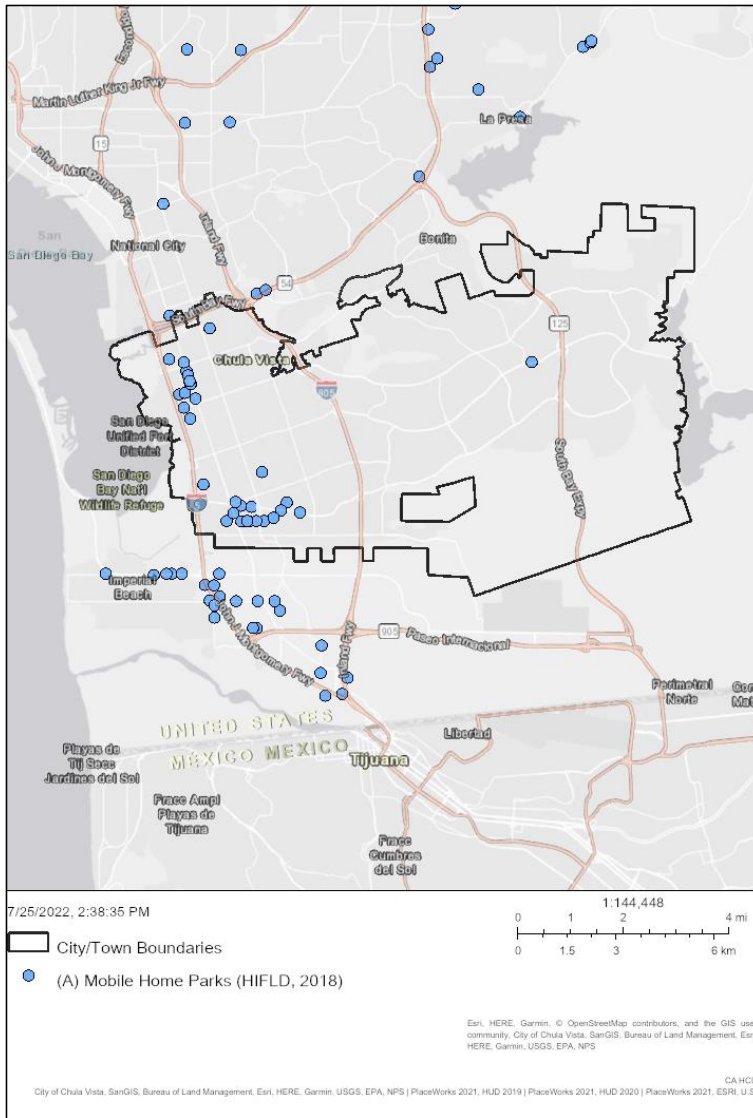
Figure 1-665: Concentration of LMI Households, Public Housing Buildings and Subsidized



Source: HCD Data Viewer, 2021 CHPC, 2022.



**Figure 1-7: Mobile Home Parks**



Source: HCD Data Viewer, 2018 HIFLD, 2022.

### 3. Racially or Ethnically Concentrated Areas of Poverty

#### *Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)*

In an effort to identify racially/ethnically concentrated areas of poverty (R/ECAPs), HUD has identified census tracts with a majority non-White population (greater than 50 percent) with a poverty rate that exceeds 40 percent or is three times the average tract poverty rate for the metro/micro area, whichever threshold is lower. According to HUD's 2020 R/ECAP mapping tool based on the 2009-2013 ACS, there is currently one R/ECAPs in Chula Vista located within Census Tract (CT) 125.01. This R/ECAPs is shown in [Figure 1-8](#) [Figure 1-6 \(A\)](#) below. There are units within the R/ECAP consisting of single-family homes (11%), multi-family units (50%) and mobile home spaces (39%), [as itemized in Figure 1-6 \(B\)](#).

There are approximately 1,200 households within this CT. The median household income is \$31,554. This is approximately two-fifths of the average household income in the City of Chula Vista, which is \$81,272. Approximately 32.5% of these households are below the poverty line. This is more than triple the citywide poverty rate of 9.6%. In addition to the high rate of poverty, this CT also has a disabled population between 10 and 20% and a concentration of children in female-headed households between 40 and 60% (see [Figure 1-2](#) [Figure 1-2](#) [Figure 1-2](#) and [Figure](#)

While the land uses within the census tract are privately held, the City is investing in the area surrounding the census tract through various infrastructure projects, including but not limited to:

- F Street Promenade (over \$6 million) will implement a streetscape master plan for a 1.25-mile-long segment of F Street from Third Avenue to Bay Boulevard. Designed using the principles of "complete streets," a balanced, connected, safe, and convenient transportation network designed to serve all users via walking, biking, public transit, and driving will link downtown's Village District and Civic Center with the City's up and coming Bayfront. Work includes removal of abandoned railroad tracks and undergrounding of utilities. Located along northern border of CT.
- Bike Lanes of Broadway (approximately \$300,000) installed traffic calming measures to provide bike lanes and improved pedestrian experiences along the Broadway corridor. Located along eastern border of CT.
- Broadway/F Street & Broadway/G Street Intersection Traffic Signal upgrades (\$847,000). Located along eastern border of CT.

- CV Senior Connect will launch in early 2022 as a new electric mobility option to provide door to door on demand weekday service for free to seniors in Northwest Chula Vista. The project is made possible through the Clean Mobility Options voucher program and local foundation funding (nearly \$2 million).
- Chula Vista Bayfront project will advance construction of a world-class hotel and convention center on the 535-acre bayfront development site. Approximately 230 acres (more than 40%) of the project's total acreage is dedicated to parks, open space and habitat restoration/preservation; with 130 acres identified for new parks and open space. These areas will include promenades, bike trails and other public access areas linking the entire bayfront. In the project's first 20 years, it will generate approximately \$1.3 billion for the regional economy, including more than \$11.5 million in annual tax revenues. It also will create more than 2,200 permanent jobs, nearly 7,000 construction jobs and numerous indirect jobs. Located to the west of the CT and connected by both F and H Streets.

In addition, various controls and programs are in place to assist residents in this area, including:

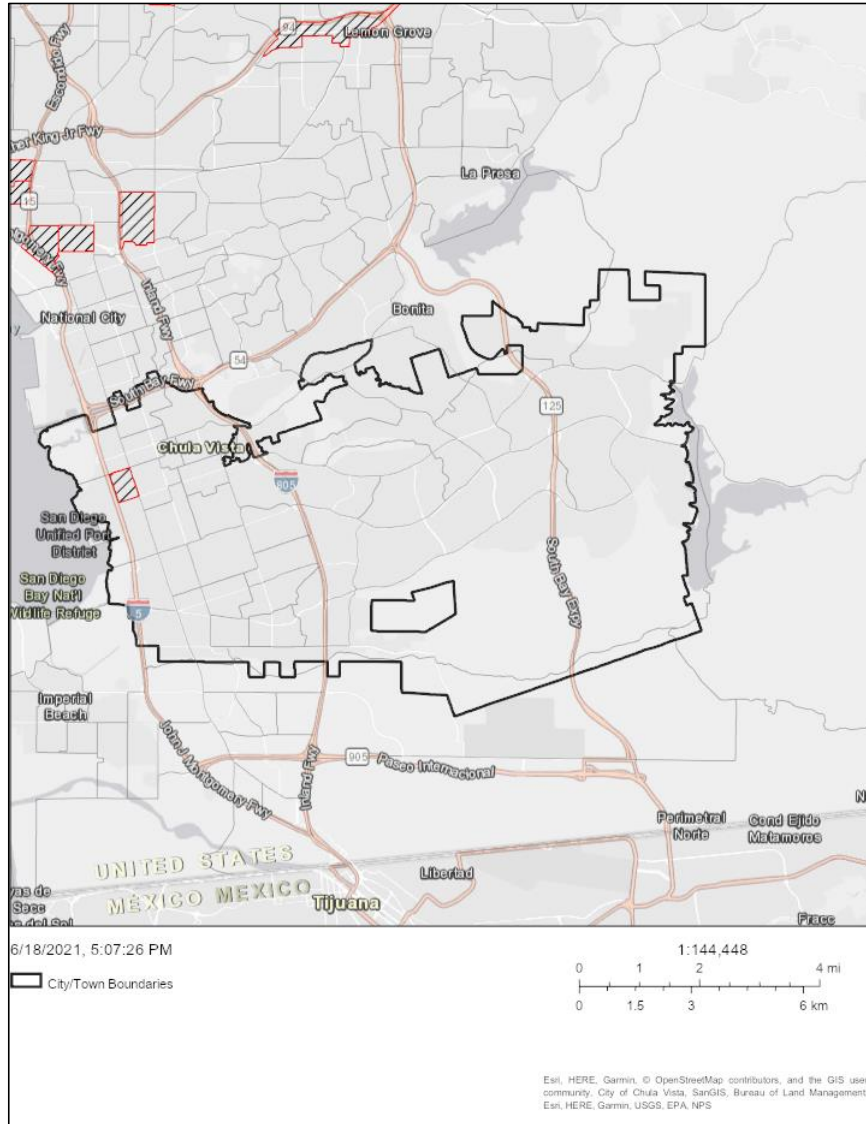
- Chula Vista Municipal Code 9.50 "Mobilehome Park Space Rent Review" provides rent control for existing residents through a formula based permissive rent increase annually.
- Chula Vista Municipal Code 9.40 "Mobilehome Housing Assistance" identifies protections for residents in the case of a park closure, including reasonable relocation assistance.
- Community Housing Improvement Program ("CHIP") provides grants or loans to eligible residents for single-family and mobilehome repairs.

As identified in Table 1-18, specific outreach will be targeted to the CT, including but not limited to:

- Fair Housing Education – The Fair Housing provider contract will be expanded to include direct mailers to all residents in the CT during 2022 and at least three educational events shall be held within the CT during the planning period.
- Housing Choice Vouchers – The City will request from the County on an annual basis utilization within the CT and analyze any trends. Additional marketing material for small area Fair Market Rents or mobility options shall be provided, including but not limited to the County security deposit assistance program.

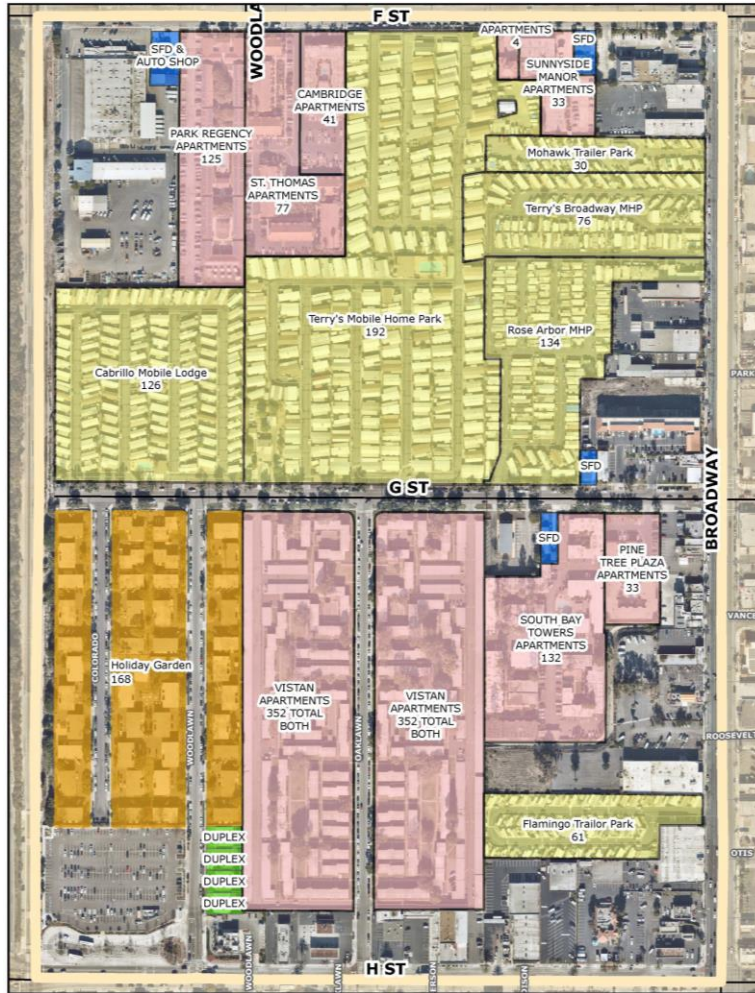
Anti-Displacement – In early 2022 City Council will consider adoption of an ordinance to provide greater protections to Chula Vista tenants related to evictions and anti-harassment.

**Figure 1-886 (A): Racially/Ethnically Concentrated Areas of Poverty**



Source: HCD Data Viewer, HUD R/ECAP Database, 2021.

### (B) Racially/Ethnically Concentrated Areas of Poverty



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180 Single-Family Homes	797 Multi-Family Units	619 Mobile home Spaces
<a href="#">168 Holiday Garden Condos</a>	<a href="#">41 Cambridge Apartments</a>	<a href="#">76 Broadway Trailer Park</a>
<a href="#">8 Duplexes</a>	<a href="#">125 Park Regency Apartments</a>	<a href="#">126 Cabrillo Mobile Lodge</a>
<a href="#">4 Single-Family + 1 ADU</a>	<a href="#">33 Pine Tree Plaza Apartments</a>	<a href="#">61 Flamingo Trailer Park</a>
	<a href="#">77 St. Thomas Apartments</a>	<a href="#">30 Mohawk Trailer Park</a>

	<a href="#">132 S. Bay Towers Apartments</a> <a href="#">33 Sunnyside Manor Apartments</a> <a href="#">352 Vistan Apartments</a> <a href="#">4 Unnamed</a>	<a href="#">134 Rose Arbor Trailer Park</a> <a href="#">192 Terry's Mobilehome Park</a>
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Source: CVMapper, City of Chula Vista, 2022.

### ***Racially or Ethnically Concentrated Areas of Poverty (RCAAs)***

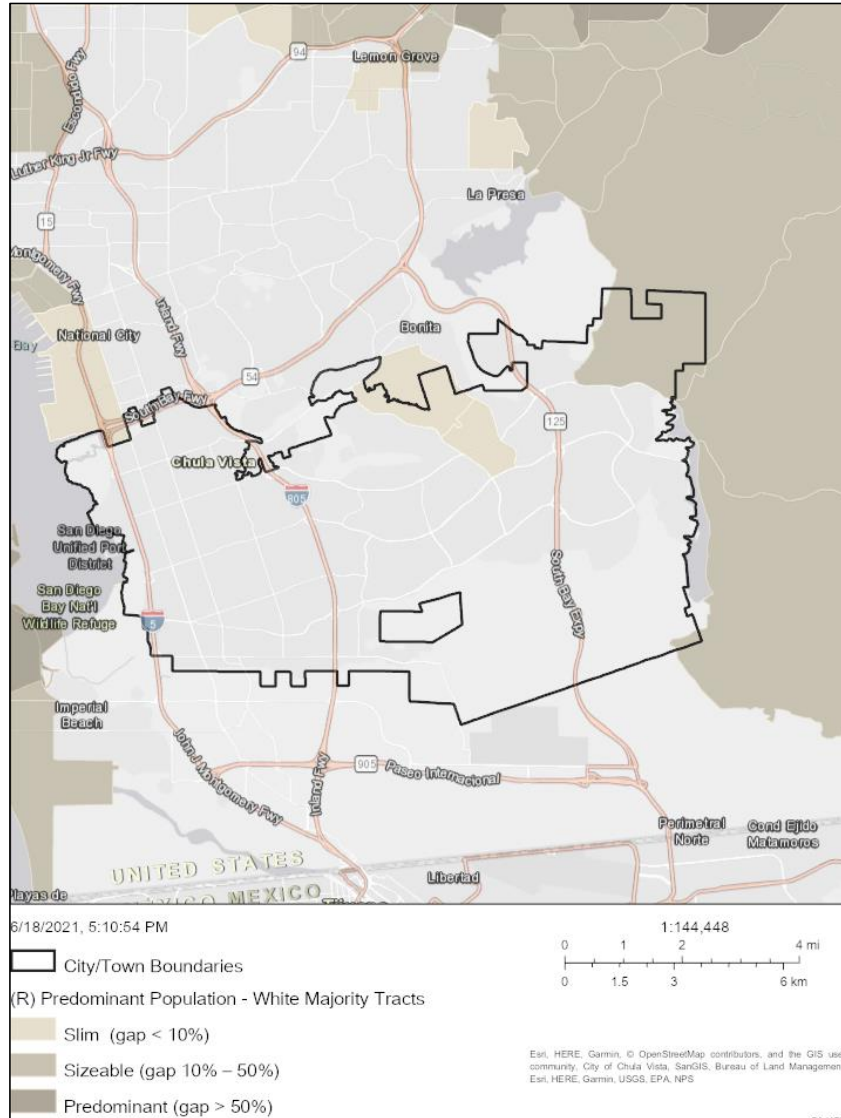
While racially concentrated areas of poverty and segregation (R/ECAPs) have long been the focus of fair housing policies, racially concentrated areas of affluence (RCAAs) must also be analyzed to ensure housing is integrated, a key to fair housing choice. A HUD Policy Paper defines racially concentrated areas of affluence as affluent, White communities.<sup>1</sup> According to this report, Whites are the most racially segregated group in the United States and “in the same way neighborhood disadvantage is associated with concentrated poverty and high concentrations of people of color, conversely, distinct advantages are associated with residence in affluent, White communities.” Based on their research, HCD defines RCAAs as census tracts where 1) 80 percent or more of the population is white, and 2) the median household income is \$125,000 or greater (slightly more than double the national median household income in 2016).

~~Figure 1-9~~~~Figure 1-9~~~~Figure 1-7~~ shows predominantly White populations by census tract and median income by block group. There are only three White majority tracts in Chula Vista located along the northern City boundary. The White predominant tract in the northeastern corner of the City also has a median income exceeding \$125,000 and is therefore considered a RCAA. The median income on the eastern side of the City is generally higher than the western side, where most block groups have a median income below the 2020 State average of \$84,100.

<sup>1</sup> Goetz, Edward G., Damiano, A., & Williams, R. A. (2019) Racially Concentrated Areas of Affluence: A Preliminary Investigation. Published by the Office of Policy Development and Research (PD&R) of the U.S. Department of Housing and Urban Development in Cityscape: A Journal of Policy Development and Research (21,1, 99-124).



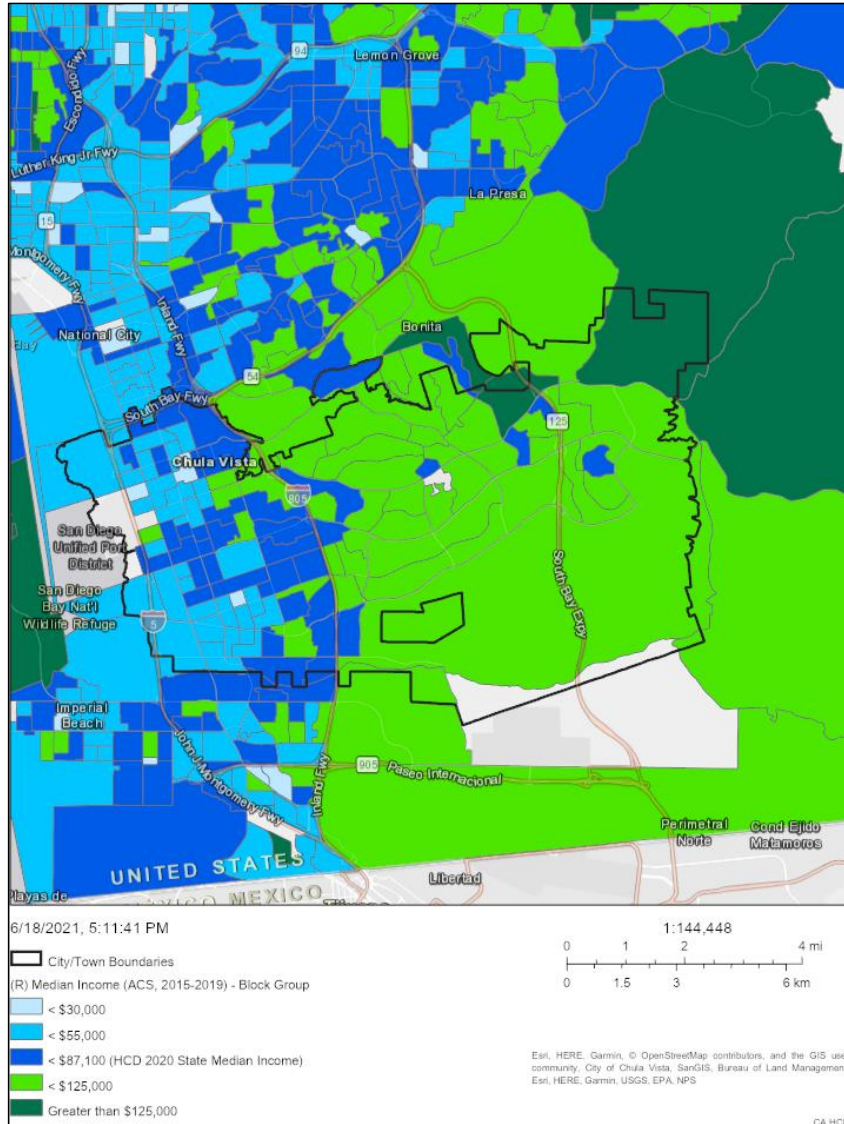
**Figure 1-997: White Predominant Areas**



Source: HCD Data Viewer, 2021.



Figure 1-10108: Median Income



Source: HCD Data Viewer, 2015-2019 ACS, 2021.

#### 4. Access to Opportunities

HUD developed an index for assessing fair housing by informing communities about disparities in access to opportunity based on race/ethnicity and poverty status. [Table 1-3](#)~~Table 1-3~~~~Table 1-3~~ for the following opportunity indicator indices (values range from 0 to 100):

- **Low Poverty Index:** The higher the score, the less exposure to poverty in a neighborhood.
- **School Proficiency Index:** The higher the score, the higher the school system quality is in a neighborhood.
- **Labor Market Engagement Index:** The higher the score, the higher the labor force participation and human capital in a neighborhood.
- **Transit Trips Index:** The higher the trips transit index, the more likely residents in that neighborhood utilize public transit.
- **Low Transportation Cost Index:** The higher the index, the lower the cost of transportation in that neighborhood.
- **Jobs Proximity Index:** The higher the index value, the better access to employment opportunities for residents in a neighborhood.
- **Environmental Health Index:** The higher the value, the better environmental quality of a neighborhood.

In Chula Vista, Hispanic residents are most likely to be impacted by poverty, low labor market participation, and poor environmental quality. Native American residents experience the lowest school proficiency and Asian residents have the least access to employment opportunities. Asian or Pacific Islander communities scored the highest in low poverty, school proficiency, labor market, and environmental health. Black residents are most likely to use public transit and have low transportation costs.

Unlike Chula Vista, White San Diego County residents are least likely to be exposed to poverty, most likely to live near high quality school systems, have the highest labor market participation rate, have the greatest access to employment opportunities, and live in areas with the best environmental quality. In general, racial/ethnic minorities in Chula Vista are exposed to less poverty, better education systems and higher labor market participation rates than the County as a whole.

**Table 1-3: HUD Opportunity Indicators by Race/Ethnicity**

	Low Poverty	School Proficiency	Labor Market	Transit	Low Transportation Cost	Jobs Proximity	Environmental Health
<b>Chula Vista</b>							
<b>Total Population</b>							
White, Non-Hispanic	61.91	62.74	49.09	74.77	70.25	21.24	32.43
Black, Non-Hispanic	56.81	66.26	48.39	75.71	72.34	22.03	31.32
Hispanic	51.71	60.52	39.70	78.55	74.67	22.43	28.97
Asian or Pacific Islander, Non-Hispanic	65.41	72.80	59.44	72.88	68.42	18.17	32.99
Native American, Non-Hispanic	53.58	59.33	39.86	77.55	74.21	24.15	30.76
<b>Population below federal poverty line</b>							
White, Non-Hispanic	52.71	61.66	43.12	78.27	74.67	25.13	31.41
Black, Non-Hispanic	41.35	53.73	33.10	81.63	80.24	30.30	25.58
Hispanic	38.87	56.68	29.25	82.26	79.43	27.74	26.99
Asian or Pacific Islander, Non-Hispanic	48.83	57.50	35.47	83.01	77.54	19.62	24.94
Native American, Non-Hispanic	53.15	65.06	48.23	77.45	73.97	25.63	31.29
<b>San Diego County</b>							
<b>Total Population</b>							
White, Non-Hispanic	62.30	66.77	61.57	77.90	71.47	54.48	38.38
Black, Non-Hispanic	46.12	48.00	40.77	82.15	75.96	37.78	28.99
Hispanic	42.53	46.46	38.42	79.79	75.05	36.29	30.95
Asian or Pacific Islander, Non-Hispanic	61.36	64.95	60.15	81.51	72.76	48.82	35.24
Native American, Non-Hispanic	50.17	51.21	42.64	72.00	67.42	45.84	43.36
<b>Population below federal poverty line</b>							
White, Non-Hispanic	53.18	60.79	56.51	81.27	76.56	54.09	36.15
Black, Non-Hispanic	32.32	40.63	32.33	87.37	81.22	37.19	25.75
Hispanic	32.09	39.80	31.36	82.71	78.61	36.32	28.83
Asian or Pacific Islander, Non-Hispanic	53.63	62.27	57.50	86.93	80.17	56.79	34.55
Native American, Non-Hispanic	38.86	44.40	42.37	78.76	75.30	41.11	36.24

Source: HUD AFFH Database, 2020.

To assist in this analysis, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (TCAC) convened in the California Fair Housing Task Force (Task Force) to “provide research, evidence-based policy recommendations, and other strategic recommendations to HCD and other related state agencies/departments to further the fair housing goals (as defined by HCD).” The Task force has created Opportunity Maps to identify resource levels across the state “to accompany new policies aimed at increasing access to high opportunity areas for families with children in housing financed with 9% Low Income Housing Tax Credits (LIHTCs)”. These opportunity maps are made from composite scores of three different domains made up of a set of indicators. Based on these domain scores, tracts are categorized as Highest Resource, High Resource, Moderate Resource, Moderate Resource (Rapidly Changing), Low Resource, or areas of High Segregation and Poverty. [Table 1-4](#) [Table 1-4](#) [Table 1-4](#) shows the

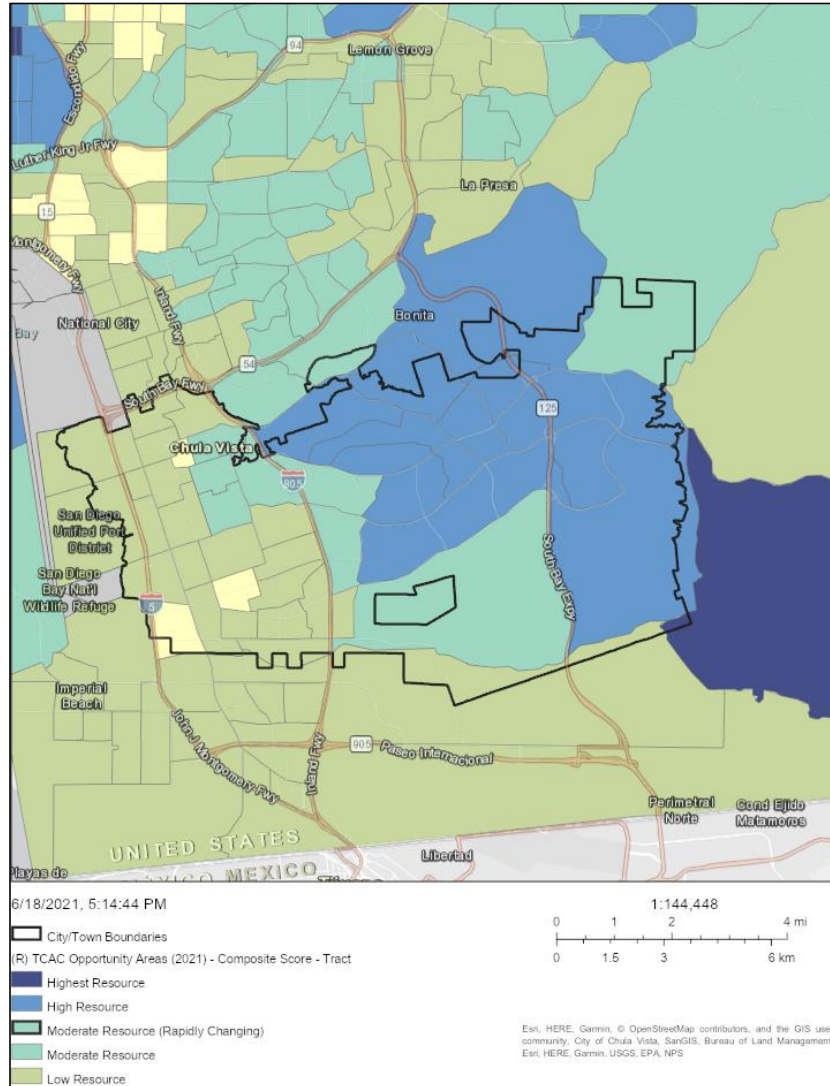
Table 1-4: Domains and List of Indicators for Opportunity Maps	
Domain	Indicator
Economic	Poverty Adult education Employment Job proximity Median home value
Environmental	CalEnviroScreen 3.0 pollution Indicators and values
Education	Math proficiency Reading proficiency High School graduation rates Student poverty rates
Poverty and Racial Segregation	Poverty: tracts with at least 30% of population under federal poverty line Racial Segregation: Tracts with location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County
Source: CA Fair Housing Task Force, Methodology for TCAC/HCD Opportunity Maps, December 2020.	

Opportunity map scores for Chula Vista census tracts are presented in [Figure 1-11](#) [Figure 1-11](#) [Figure 1-9](#). A majority of the eastern side of the City is categorized as High Resource, the central section of the City is generally categorized as Moderate Resource, and much of the western side is Low Resource. There are three tracts that are categorized as areas of High Segregation and Poverty, all located on the western side of Chula Vista. As described previously, the western side of the City also has areas with higher concentrations of children in female-headed households, LMI households, and median incomes below the 2020 State median (see

Figure 1-4~~Figure 1-4~~Figure 1-4, Figure 1-5~~Figure 1-5~~Figure 1-5, and Figure 1-10~~Figure 1-10~~Figure

The individual scores for the domains described above (economic, environment, and education) are further detailed in the following sections.

Figure 1-11149: TCAC Opportunity Areas - Composite Score



Source: HCD Data Viewer, TCAC Opportunity Maps, 2021.

**Economic**

As described previously, the Fair Housing Task Force calculates economic scores based on poverty, adult education, employment, job proximity, and median home values. According to the 2021 Task Force maps presented in [Figure 1-12](#)~~Figure 1-12~~[Figure 1-10](#), tracts with the lowest economic scores are concentrated on the western side of the City. The tracts with the highest economic scores are located in the northeastern section of the City. As discussed above, many of the tracts on the western side are Low Resource areas or areas of high segregation and poverty.

**Education**

As described above, the Fair Housing Task Force determines education scores based on math and reading proficiency, high school graduation rates, and student poverty rates. Areas with lower education scores, shown in [Figure 1-13](#)~~Figure 1-13~~[Figure 1-11](#), are generally concentrated in the western side of the City. The eastern side of the City generally received higher education scores exceeding 0.50. The tracts with lower education scores on the western end of the City also received lower economic scores and are categorized as Low Resource.

**Environmental**

Environmental health scores are determined by the Fair Housing Task Force based on CalEnviroScreen 3.0 pollution indicators and values. [Figure 1-14](#)~~Figure 1-14~~[Figure 1-12](#) shows western, eastern, and southern City boundaries have the lowest environmental scores. Tracts in the central and northern parts of Chula Vista have slightly better environmental quality than the rest of the City. The tracts with low environmental scores along the western border also received low economic and education scores and are considered Low Resource areas. The areas along the southern and eastern borders, however, have higher economic and education scores and are mostly categorized as Moderate or High Resource areas.

**Transportation**

All Transit explores metrics that reveal the social and economic impact of transit, specifically looking at connectivity, access to jobs, and frequency of service.<sup>2</sup> Chula Vista's All Transit Performance score of 5.7 is lower than the surrounding jurisdictions of Imperial Beach (6.7), El Cajon (6.9), La Mesa (7.9), National City (7.9), and the City of San Diego (6.0), but higher than the Countywide score of 5.3. The City's score of 5.7 illustrates a moderate combination of trips per week and number of jobs accessible that enable a moderate number of people to take transit to

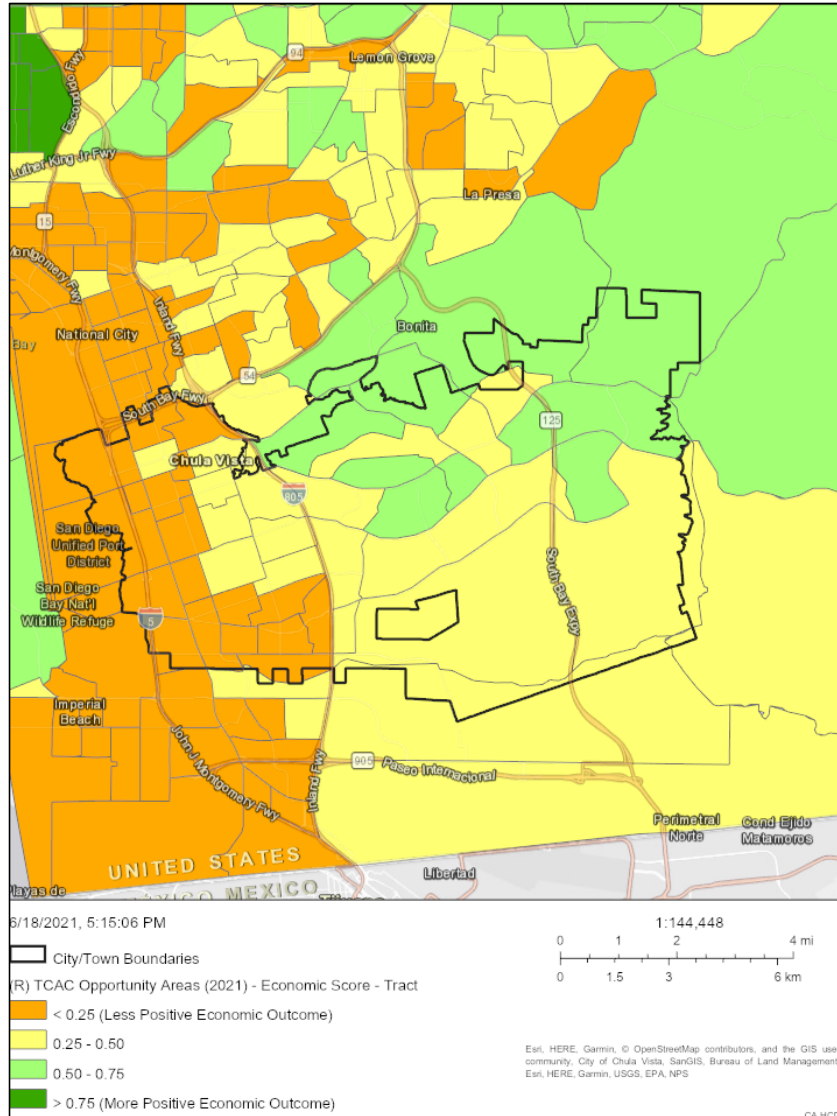
<sup>2</sup> AllTransit Metrics. <https://alltransit.cnt.org/metrics/>. Accessed June 2021.



work. Chula Vista has a slightly higher proportion of commuters that use transit (3.54%) than the County (3.28%).

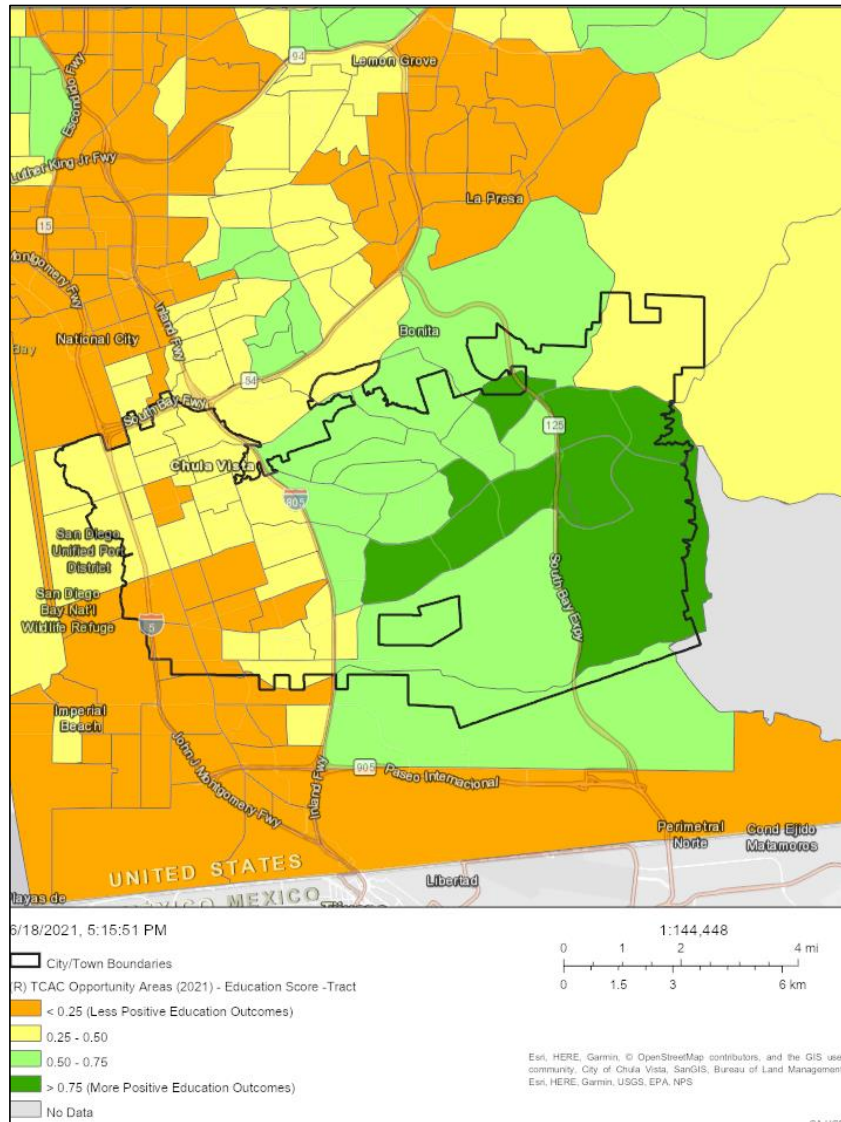
HUD's Job Proximity Index, described previously, can be used to show transportation need geographically. Block groups with lower jobs proximity indices are located further from employment opportunities and have a higher need for transportation. As described in [Table](#) Chula Vista residents, regardless of race or ethnicity, have less access to employment opportunities compared to residents Countywide. As shown in [Figure 1-15](#)~~Figure 1-15~~[Figure](#) block groups in the City are the furthest from employment opportunities. Block groups in the northwestern section of the City are located closest to employment opportunities. Despite the increased access to jobs, the areas in the northwest part of the City are considered Low Resource.

Figure 1-121240: TCAC Opportunity Areas - Economic Score



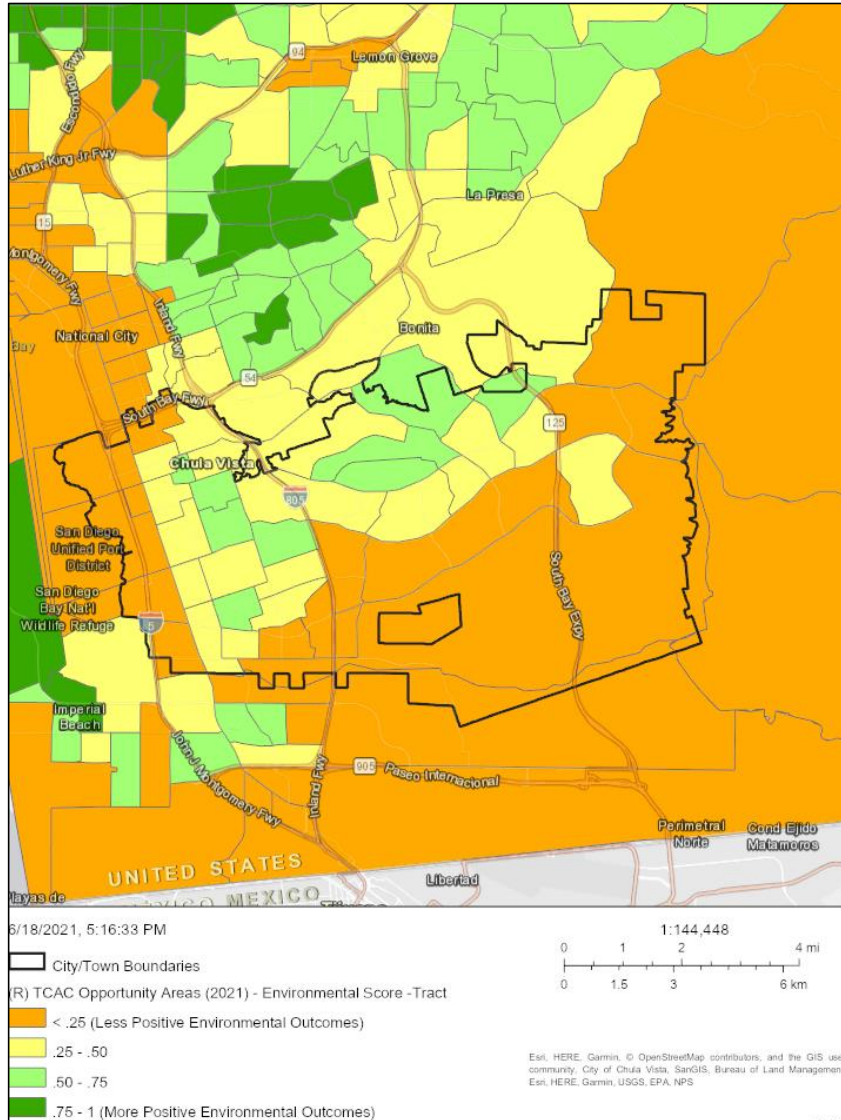
Source: HCD Data Viewer, TCAC Opportunity Maps, 2021.

Figure 1-131311: TCAC Opportunity Areas - Education Score



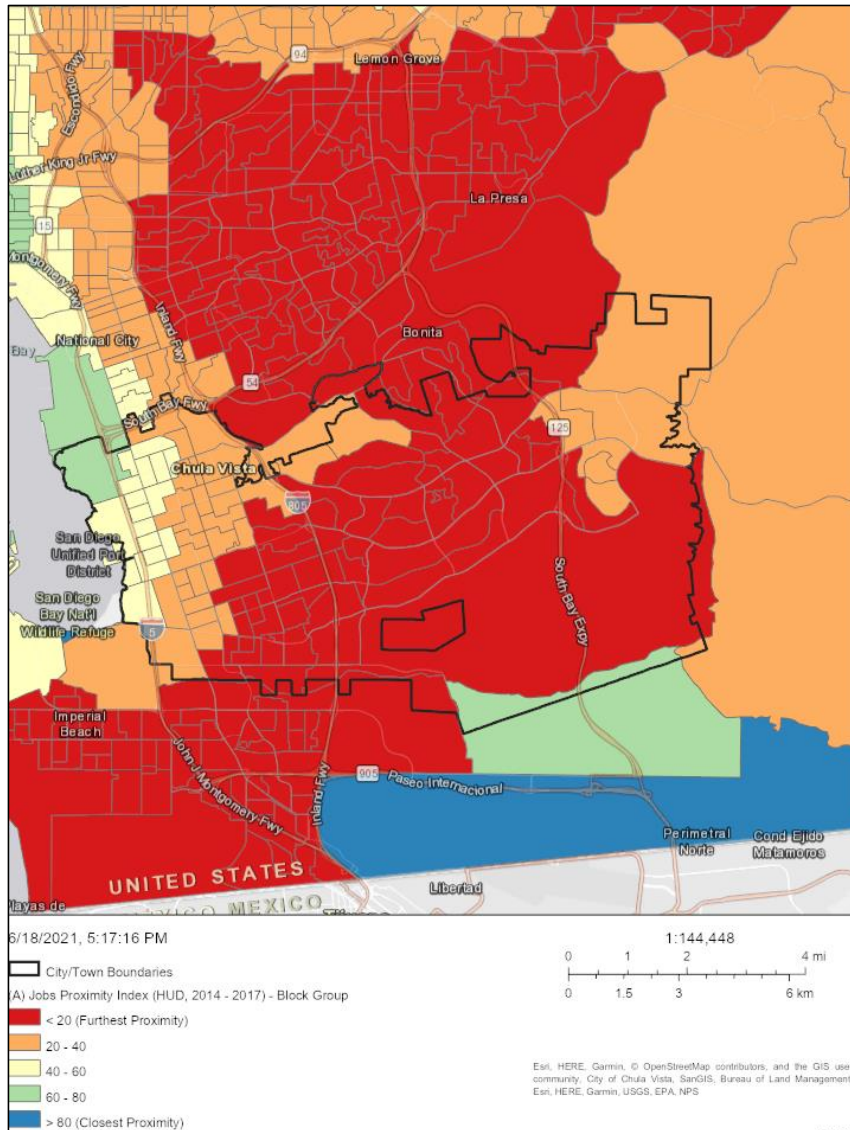
Source: HCD Data Viewer, TCAC Opportunity Maps, 2021.

Figure 1-141412: TCAC Opportunity Areas - Environmental Score



Source: HCD Data Viewer, TCAC Opportunity Maps, 2021.

Figure 1-154513: Jobs Proximity Index



Source: HCD Data Viewer, HUD Opportunity Indicators, 2021.



### 5. Disproportionate Housing Needs

Housing problems for Chula Vista were calculated using HUD's 2020 Comprehensive Housing Affordability Strategy (CHAS) data based on the 2013-2017 ACS. [Table 1-5](#) ~~Table 1-5~~ ~~Table 1-5~~ households by race and ethnicity and presence of housing problems for Chula Vista and San Diego County households. The following conditions are considered housing problems:

- Substandard Housing (incomplete plumbing or kitchen facilities)
- Overcrowding (more than 1 person per room)
- Cost burden (housing costs greater than 30%)

In Chula Vista, 37% of owner-occupied households and 64.1% of renter-occupied households have one or more housing problem. The City has a higher proportion of households with a housing problem compared to the County, where 33.9% of owner-occupied households and 57.1% of renter-occupied households experience a housing problem. In Chula Vista, Pacific Islander renters experience housing problems at the highest rate (71%), however none of the 150 owner-occupied Pacific Islander households experience a housing problem. Black owner households, Pacific Islander renter households, and Hispanic owner and renter households all have housing problems exceeding the City average.

Table 1-5: Housing Problems by Race/Ethnicity								
With Housing Problem	White	Black	Asian	Am. Ind	Pac. Islr.	Hispanic	Other	All
<b>Chula Vista</b>								
Owner-Occupied	28.6%	55.2%	36.5%	10.0%	0.0%	41.5%	44.0%	37.0%
Renter-Occupied	54.5%	56.2%	60.1%	27.3%	71.0%	68.6%	49.0%	64.1%
<b>San Diego County</b>								
Owner-Occupied	31.2%	39.7%	33.6%	25.2%	31.5%	43.0%	35.6%	33.9%
Renter-Occupied	50.9%	62.3%	51.1%	52.0%	60.9%	67.1%	55.2%	57.1%
Source: HUD CHAS Data (2013-2017 ACS), 2020.								

### Cost Burden

Cost burden by tenure based on HUD CHAS data is shown in [Table 1-6](#) ~~Table 1-6~~ ~~Table 1-6~~. Pacific Islander and Hispanic renter households have the highest rate of cost burden in the City (71% and 59.9%, respectively). Cost burden amongst owner-households, regardless of race or

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ethnicity, is lower than renter-households. Pacific Islander and American Indian owner-occupied households have the lowest instance of cost burden Citywide.

**Figure 1-16** compares overpayment by tenure over time using the 2010-2014 and 2015-2019 ACS. Overpayment for homeowners has decreased in most tracts in the central and eastern sections of the City. The proportion of overpaying homeowners on the western side of the City has increased in some tracts but decreased in others. The tracts along the northwestern City boundary specifically have seen an increase in overpaying owners since the 2010-2014 ACS. Overpayment by renters has also increased in some tracts on the eastern side of the City. On the western side of the City, the percentage of overpaying renters has decreased in many tracts. Tracts in the central northern section of the City have the lowest proportion of overpaying renters.

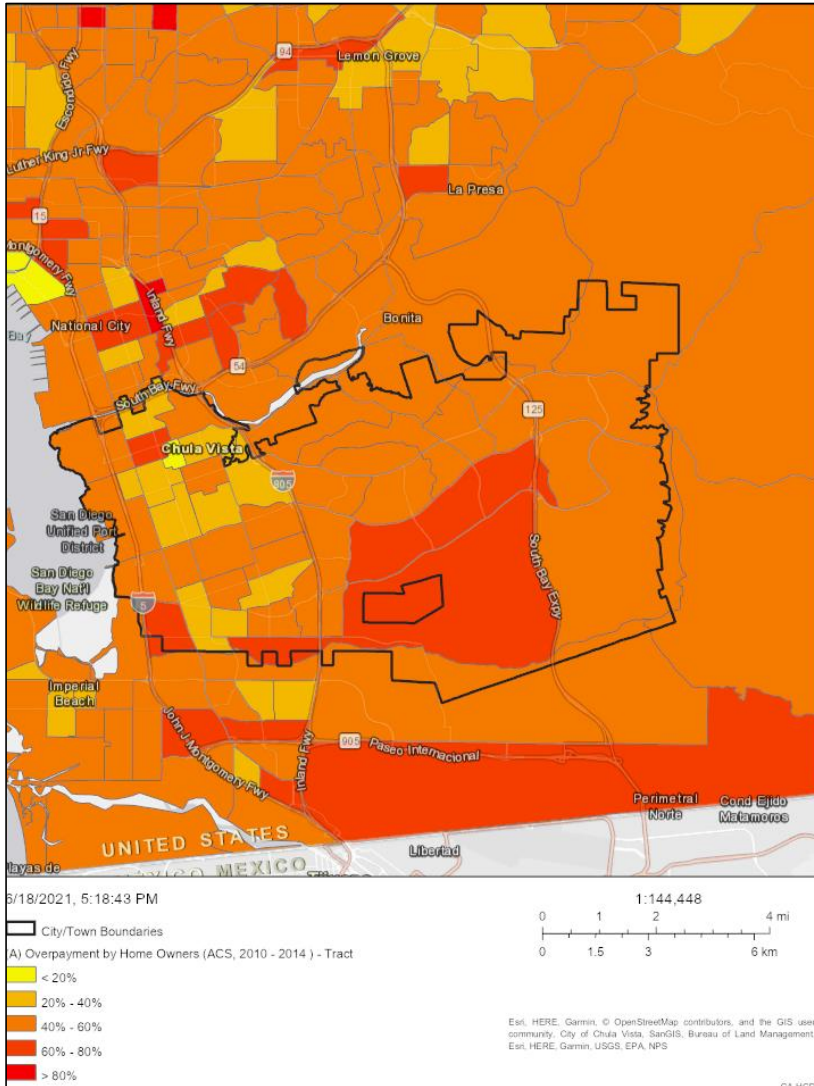
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Table 1-6: Cost Burden by Race/Ethnicity			
	Cost Burden (>30%)	Severe Cost Burden (>50%)	Total HHs
<b>Owner-Occupied</b>			
White, non-Hispanic	28.0%	12.4%	14,160
Black, non-Hispanic	51.5%	22.7%	1,630
Asian, non-Hispanic	34.2%	10.7%	8,050
Amer. Ind, non-Hispanic	10.0%	0.0%	40
Pacific Islr., non-Hispanic	0.0%	0.0%	150
Hispanic	36.4%	16.4%	20,300
Other	41.2%	13.2%	1,215
<b>Renter-Occupied</b>			
White, non-Hispanic	49.6%	29.8%	5,855
Black, non-Hispanic	54.7%	32.8%	2,375
Asian, non-Hispanic	52.0%	23.1%	2,810
Amer. Ind, non-Hispanic	27.3%	27.3%	55

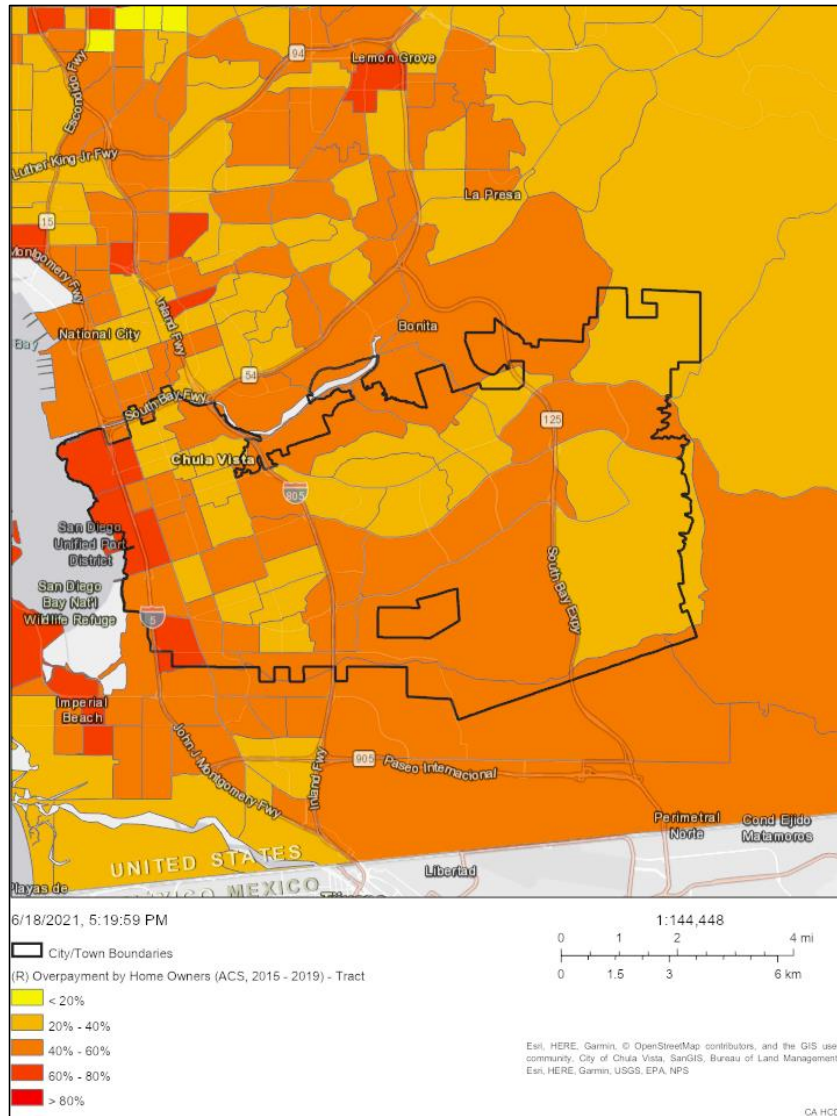


Pacific Islr., non-Hispanic	71.0%	38.7%	155
Hispanic	59.9%	33.2%	21,180
Other	35.0%	21.0%	500
Source: HUD CHAS Data (2013-2017 ACS), 2020.			

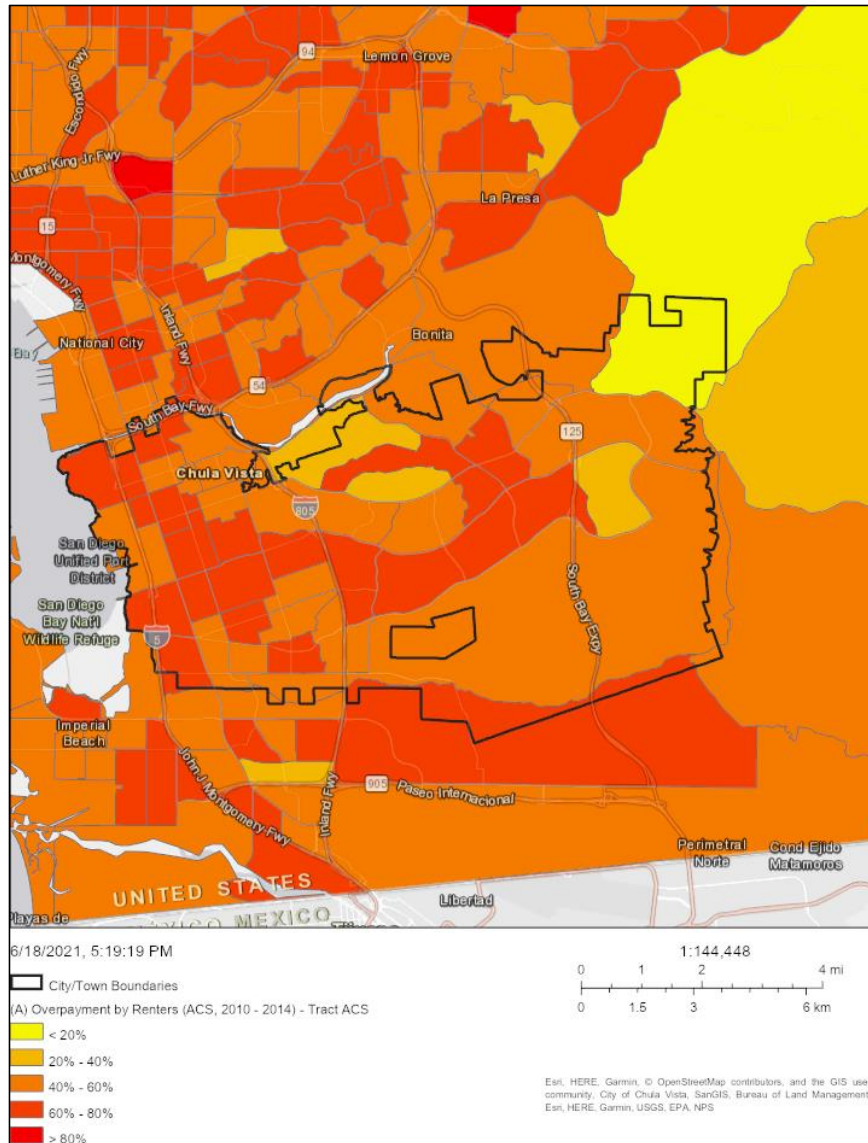
Figure 1-161614: (A) Overpayment by Owners (2010-2014)



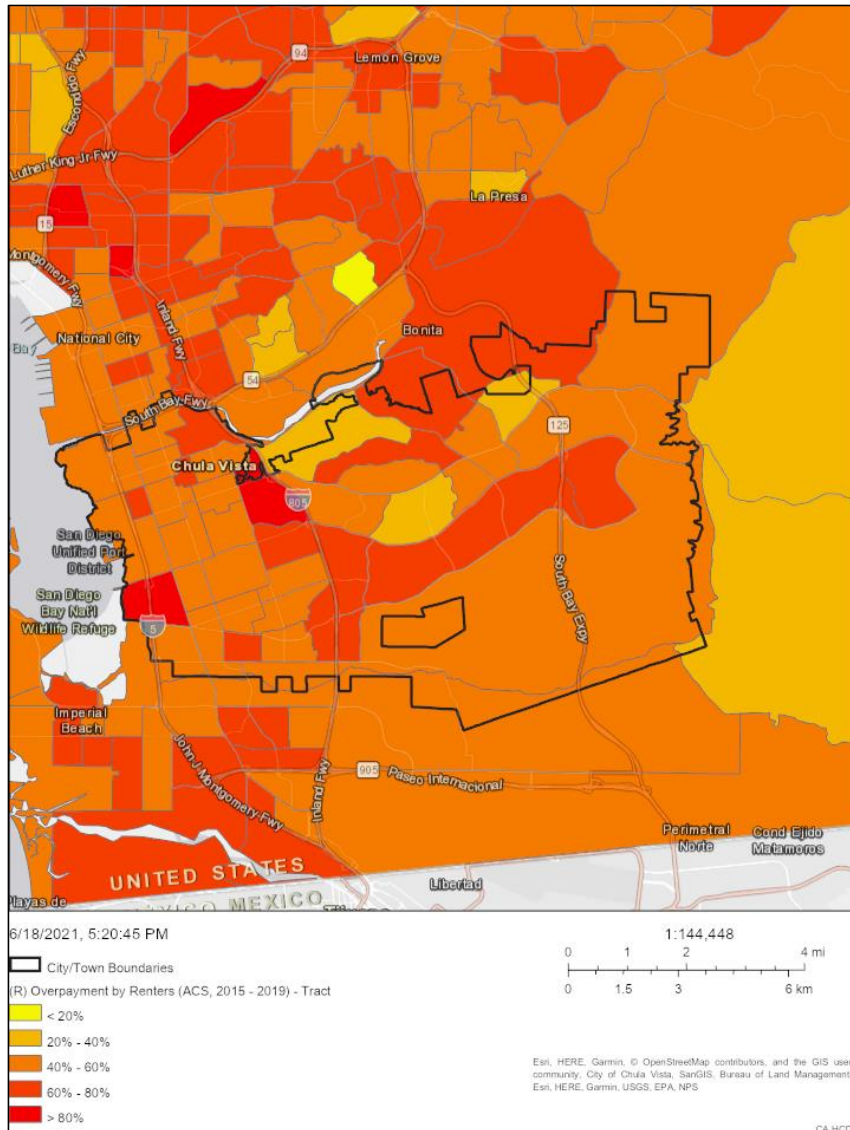
**(B) Overpayment by Owners (2015-2019)**



**(C) Overpayment by Renters (2010-2014)**



**(D) Overpayment by Renters (2015-2019)**



Source: HCD Data Viewer, 2010-2014 & 2015-2019 ACS, 2021.



### Overcrowding

**Table 1-7** ~~Table 1-7~~ **Table 1-7**, below, shows that approximately 4.4% of owner-occupied renter-occupied households in Chula Vista are overcrowded. Overcrowding is more common in Chula Vista than the County, where 2.8% of owner-occupied households and 10.8% of renter-occupied households are overcrowded.

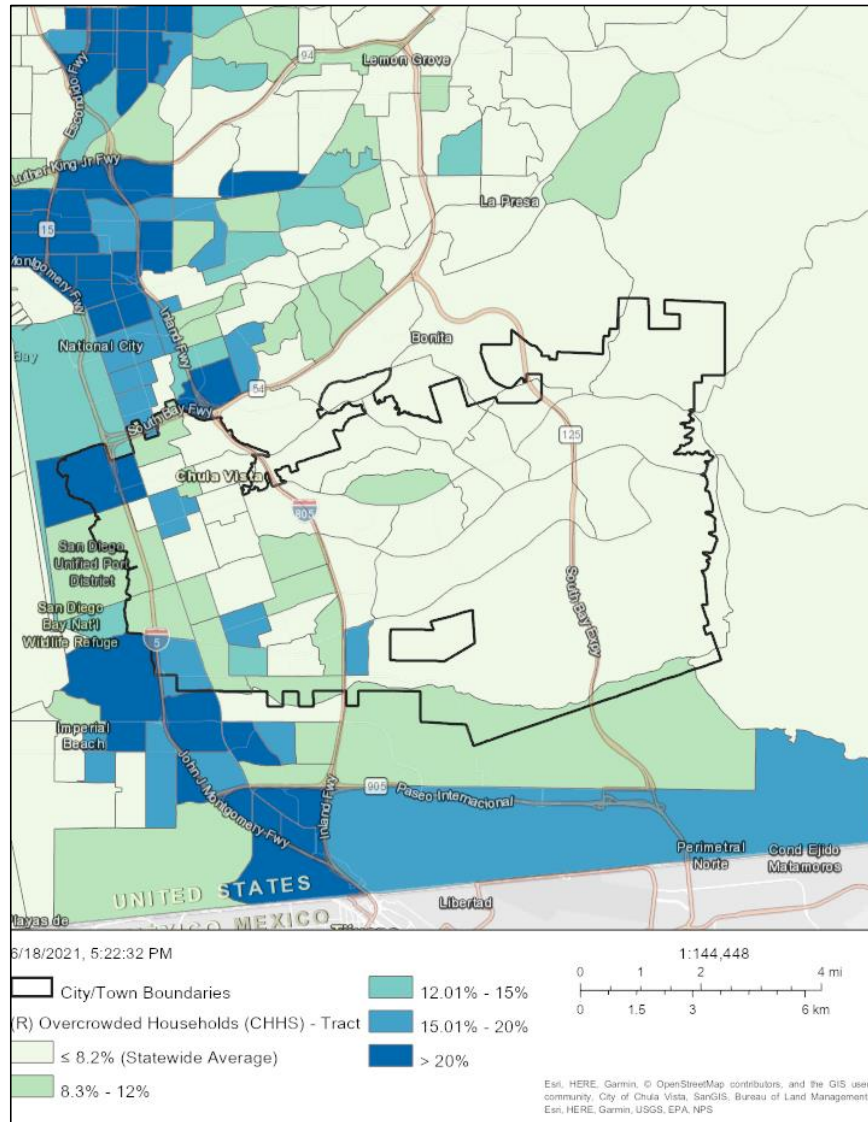
**Figure 1-17** ~~Figure 1-17~~ **Figure 1-15** shows the concentration of overcrowded households in Chula Vista. Most tracts on the eastern side of the City do not have overcrowded households exceeding the Statewide average of 8.2%. Overcrowded households are most concentrated in tracts located on the western side of the City. Three tracts in Chula Vista have concentrations of overcrowded households between 15 and 20% and one tract, located in the northwest corner of the City, has a concentration of overcrowded households exceeding 20%.

**Table 1-7: Overcrowding by Tenure**

	Overcrowded (>1 person per room)		Severely Overcrowded ( 1.5 persons per room)		Total HHs
	Households	%	Households	%	
Chula Vista					
Owner-Occupied	2,020	4.4%	430	0.9%	45,550
Renter-Occupied	5,635	17.1%	1,825	5.5%	32,930
San Diego County					
Owner-Occupied	16,335	2.8%	4,245	0.7%	589,145
Renter-Occupied	56,345	10.8%	19,455	3.7%	522,595
Source: HUD CHAS Data (2013-2017 ACS), 2020.					



Figure 1-17415: Concentration of Overcrowded Households



Source: HCD Data Viewer, 2020 HUD CHAS Data, 2021.

### Substandard Housing

Incomplete plumbing or kitchen facilities can be used to measure substandard housing conditions. In Chula Vista, 0.1% of owner-occupied households and 0.4% percent of renter-occupied households lack complete plumbing or kitchen facilities, fewer compared to the County ([Table 1-8](#)~~Table 1-8~~[Table 1-8](#)).

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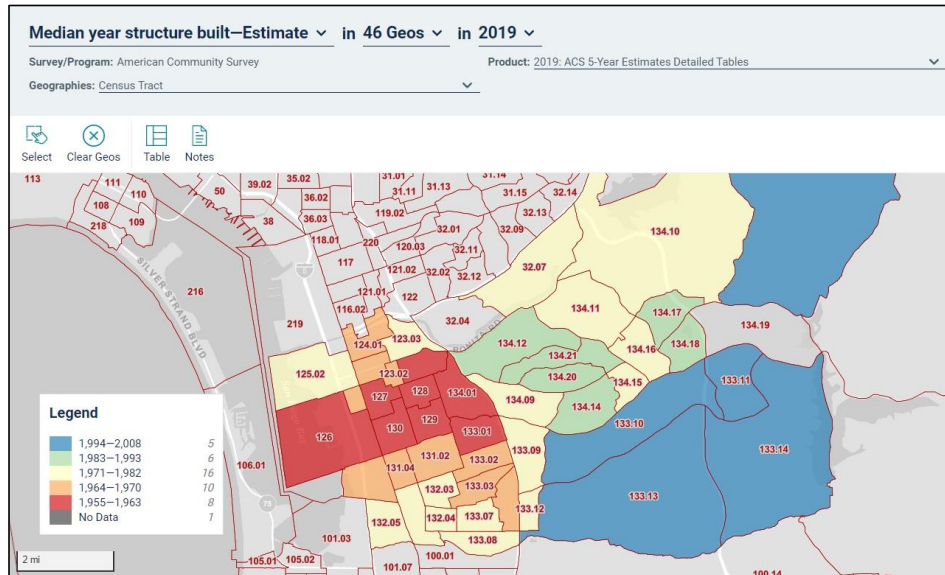
Table 1-8: Substandard Housing Conditions			
	Lacking Complete Plumbing or Kitchen Facilities		Total HHs
	Households	%	
Chula Vista			
Owner-Occupied	30	0.1%	45,550
Renter-Occupied	137	0.4%	32,930
San Diego County			
Owner-Occupied	2,115	0.4%	589,145
Renter-Occupied	8,320	1.6%	522,595
Source: HUD CHAS Data (2013-2017 ACS), 2020.			

Housing age can also be used as an indicator for substandard housing and rehabilitation needs. Homes may begin to require major repairs or rehabilitation at 30 to 40 years of age. According to the 2015-2019 ACS, approximately 45.3 percent of the housing stock in Chula Vista was built prior to 1980 and may be susceptible to deterioration, compared to 53.3 percent Countywide. As shown in [Figure 1-18](#)~~Figure 1-18~~[Figure 1-16](#), housing units on the western side of the City tend to be older than units in tracts on the eastern side. The median year built for tracts on the western side range from 1955 to 1982, compared to 1971 to 2008 on the eastern side.

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The City is committed to continuing our Community Housing Improvement Program (CHIP) in these areas identified within Western Chula Vista. Additionally, we will be continuing to implement Rental Housing Rehabilitation in the Northwestern portion of the City. The City will continue Multifamily Housing Inspections and Mobilehome Inspection Programs to assist in identifying those homes in the Western portion of the City. The City will continue to implement Energy Conservation and Energy Efficiencies within these identified areas.

**Figure 1-181816: Median Year Built - Housing Units**



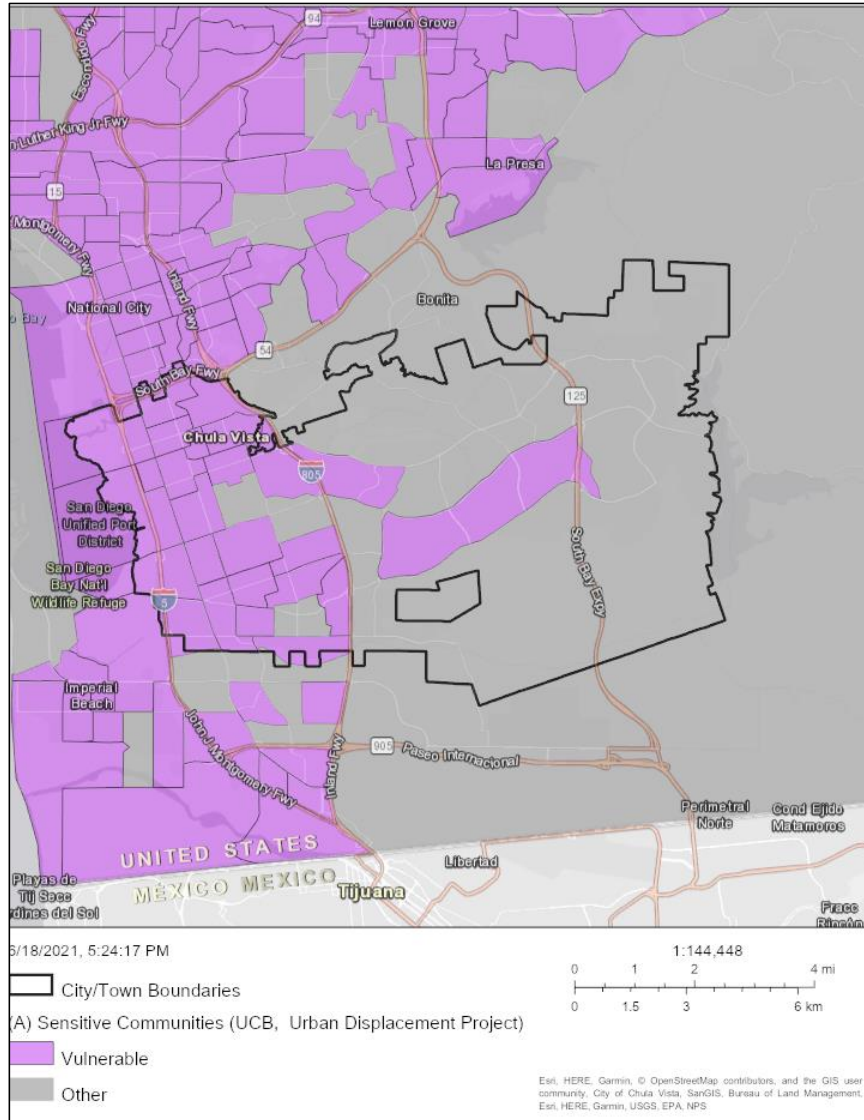
### Displacement Risk

HCD defines sensitive communities as “communities [that] currently have populations vulnerable to displacement in the event of increased development or drastic shifts in housing cost.” The following characteristics define a vulnerable community:

- The share of very low income residents is above 20%; and
- The tract meets two of the following criteria:
  - Share of renters is above 40%,
  - Share of people of color is above 50%,
  - Share of very low-income households (50% AMI or below) that are severely rent burdened households is above the county median,
  - They or areas in close proximity have been experiencing displacement pressures (percent change in rent above County median for rent increases), or
  - Difference between tract median rent and median rent for surrounding tracts above median for all tracts in county (rent gap).

HCD has identified vulnerable communities in the western and central sections of the City ([Figure 1-19](#)[Figure 1-19](#)[Figure 1-17](#)). These areas also have higher concentrations of children in female-households, and overcrowded households (see [Figure 1-4](#)[Figure 1-4](#)[Figure 1-4](#), [Figure 1-5](#)[Figure 1-5](#)[Figure 1-5](#) vulnerable communities on the western side of the City are also considered Low Resource areas (see [Figure 1-11](#)[Figure 1-11](#)[Figure 1-9](#)).

**Figure 1-191917: Sensitive Communities At-Risk of Displacement**



Source: HCD Data Viewer, Urban Displacement Project, 2021.

### 6. Summary of Fair Housing Issues

**Table 1-9** below, summarizes the fair housing issues identified in this Fair housing issues were most prevalent in the western side of the City, specifically west of the Inland Freeway (Interstate 805).

Table 1-9: Summary of Fair Housing Issues	
Fair Housing Issue	Summary
<b>Enforcement and Outreach</b>	<ul style="list-style-type: none"> <li>Between 2014 and 2019, 29 fair housing cases were filed by Chula Vista residents; 51% related to disability, 14% related to familial status, and 11% related to retaliation.</li> <li>Between FY 2015 and 2020, eight Chula Vista sites were tested for discrimination; one site showed differential treatment on the basis of race.</li> <li>CSA conducts outreach and education in Chula Vista and throughout San Diego County.</li> <li>Chula Vista has committed to complying with the Fair Housing Act and related regulations.</li> </ul>
<b>Integration and Segregation</b>	
Race/Ethnicity	<ul style="list-style-type: none"> <li>83.2% of Chula Vista residents belong to a racial/ethnic minority group.</li> <li>Based on dissimilarity indices for Chula Vista, segregation between all non-White and White communities is low.</li> <li>All but one block groups in the City have racial/ethnic minority populations exceeding 61%.</li> </ul>
Disability	<ul style="list-style-type: none"> <li>9.7% of Chula Vista residents have a disability.</li> <li>Tracts with higher concentrations of persons with disabilities (between 10% and 20%) are located on the western side of the City and along the northern City boundary.</li> </ul>
Familial Status	<ul style="list-style-type: none"> <li>40% of Chula Vista households have one or more children under 18; 11% of households are single-parent households; 8% of households are single-parent female-headed households.</li> <li>Tracts with a high percentage of children in married-couple households are most concentrated in the northeast and central sections of the City.</li> </ul>



	<ul style="list-style-type: none"> <li>Tracts with a high percentage of children in female-headed households are most concentrated in the northwest section of the City.</li> </ul>
Income	<ul style="list-style-type: none"> <li>45.6% of Chula Vista households earn 80% or less than the area median family income.</li> <li>Tracts with larger LMI populations (&gt;50%) are concentrated on the western side of the City</li> </ul>
<b><i>Racially/Ethnically Concentrated Areas of Poverty</i></b>	
Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)	<ul style="list-style-type: none"> <li>There is one R/ECAP in Chula Vista located in the northwestern part of the City.</li> </ul>
Racially/Ethnically Concentrated Areas of Poverty (RCAAs)	<ul style="list-style-type: none"> <li>There is one tract in Chula Vista with a predominantly White population and median income exceeding \$125,000 located in the northeastern corner of the City.</li> </ul>
<b><i>Access to Opportunities</i></b>	<ul style="list-style-type: none"> <li>According to HUD Opportunity Indicators, Hispanic residents are most impacted by poverty, low labor market participation, and poor environmental quality; Native American residents are most impacted by low school proficiency; Asian residents have the least access to employment opportunities.</li> <li>The western side of the City is categorized as Low Resource; there are three tracts categorized as areas of High Segregation and Poverty, all located on the western side of the City.</li> </ul>
Economic	<ul style="list-style-type: none"> <li>Tracts on the western side of the City have the lowest economic score; tracts along the northeastern border have the highest economic score.</li> </ul>
Education	<ul style="list-style-type: none"> <li>Tracts with the lowest education score are most concentrated in the southwestern section of the City; tracts in the central eastern section of the City received the highest education scores.</li> </ul>
Environmental	<ul style="list-style-type: none"> <li>Tracts along the western, eastern, and southern City boundaries all received low environmental scores.</li> </ul>
Transportation	<ul style="list-style-type: none"> <li>Chula Vista's Transit Performance Score is lower than surrounding cities but higher than San Diego County; 3.5% of residents are commuters that use public transit.</li> <li>Most of the City is located furthest from employment opportunities; the northwestern corner of the City has the highest job proximity indices.</li> </ul>
<b><i>Disproportionate Housing Needs</i></b>	<ul style="list-style-type: none"> <li>37% of owner-occupied households and 64.1% of renter-occupied households have a housing problem.</li> </ul>

	<ul style="list-style-type: none"> <li>Pacific Islander renter-households have the highest rate of housing problems in the City (71%).</li> </ul>
Cost Burden	<ul style="list-style-type: none"> <li>Pacific Islander and Hispanic renter-households have the highest rate of cost burden (71% and 60%).</li> <li>Overpaying owner-households are most concentrated in tracts along the western border.</li> <li>Overpaying renter-households are generally not concentrated in one area; tracts in the central northern section of the City have the least overpaying renters.</li> </ul>
Overcrowding	<ul style="list-style-type: none"> <li>4.4% of owner-occupied households and 17.1% of renter-occupied households are overcrowded.</li> <li>Overcrowding is most common in tracts on the western side of the City.</li> </ul>
Substandard Housing	<ul style="list-style-type: none"> <li>0.1% of owner-occupied households and 0.4% of renter-occupied households lack complete plumbing or kitchen facilities.</li> <li>45.3% of the housing stock was built prior to 1980 and may be susceptible to deterioration.</li> </ul>
Displacement Risk	<ul style="list-style-type: none"> <li>Most of the western side of the City is considered vulnerable to displacement; some tracts in the central areas of the City are also considered vulnerable.</li> </ul>

The City of Chula Vista participated in the 2020 San Diego Regional Analysis of Impediments to Fair Housing (2020 Regional AI). The 2020 Regional AI concluded that the following were impediments to Fair Housing Choice in the San Diego Area (**regional impediments shown in bold**). The relevance to Chula Vista is included below:

- **Hispanics and Blacks continue to be under-represented in the homebuyer market and experienced large disparities in loan approval rates.** Hispanics were most underrepresented in Imperial Beach, Vista, and Escondido and the lowest approval rates for Blacks and Hispanics compared to Whites and Asians occurred in El Cajon, Encinitas, and San Marcos.
- **Due to the geographic disparity in terms of rents, concentrations of Housing Choice Voucher use have occurred.** There is no high concentration of HCV in Chula Vista. The City received 7.7% of Housing Choice Vouchers administered by the County but makes up 8.1% of the County population.

- **Housing choices for special needs groups, especially persons with disabilities, are limited.** Special needs residents, especially those that rely on SII could incur cost burdens due to a lack of affordable housing options.
- **Enforcement activities are limited.** Fair housing services focus primarily on outreach and education; less emphasis is placed on enforcement. CSA provides fair housing services to the City of Chula Vista. The City of Chula Vista advertises Fair Housing Services through placement of a fair housing services brochure at public counters and includes fair housing information on their website. The City will continue to refer fair housing complaints to appropriate agencies. Between 2014 and 2019, CSA served 1,329 Chula Vista residents. Records for eight sites tested were provided in the 2020 Regional AI. Like the County, the City needs to place more emphasis on enforcement activities.
- **People obtain information through many media forms, not limited to traditional newspaper noticing or other print forms.** A balance of new and old media needs to be created to expand access to fair housing resources and information with an increasing young adult and senior population in Chula Vista.
- **Patterns of racial and ethnic concentration are present within particular areas.** The 2021 TCAC/HCD Opportunity maps identified three areas of high poverty and segregation in Chula Vista. Nearly all block groups in the City have minority populations over 61%.

### C. Climate Equity

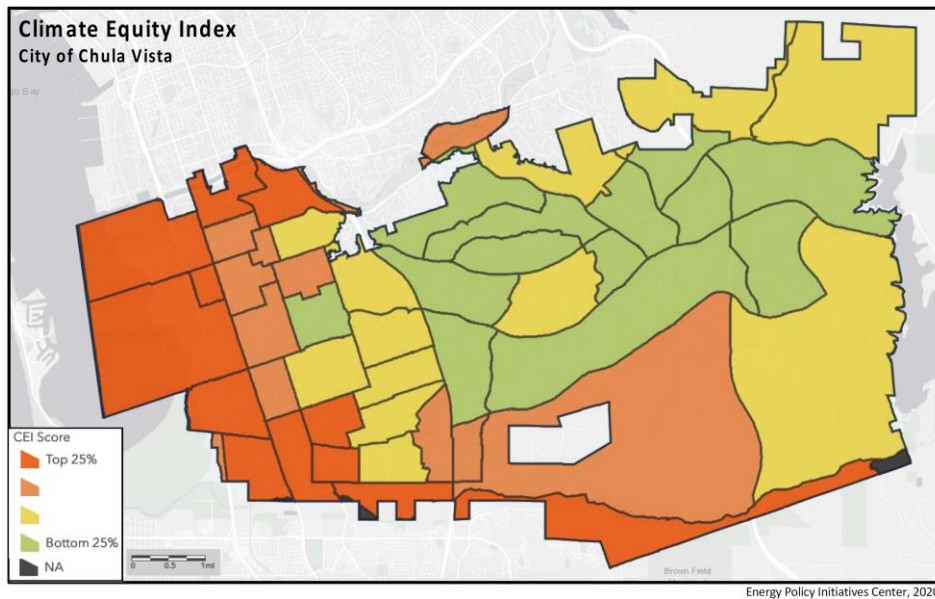
As Chula Vista and other cities developed, not all residents were treated fairly by institutions, such as governments and banks, or by fellow residents and businesses. Over decades, this inequality has had significant impacts to many communities, such as unequal economic participation, land-use and planning that can have negative health impacts or cause disparate educational achievement. These impacts have negatively affected Chula Vista residents and climate change will exacerbate those negative impacts. For example, if heat waves increase as expected under climate change predictions, it will be those residents who live in older buildings that typically are not well insulated or not air-conditioned, or residents who cannot afford to run older and less efficient air conditioners that will be impacted the most. To better understand and describe these types of impacts, the City initiated the Climate Equity Index.

The City has already taken some steps to address the inequity, such as establishing the need to prioritize and allocate citywide resources which provide public facilities and services to communities in need, as well as to improve transportation options and accessibility for

impacted community members in the most recent General Plan Update. Measures designed to increase equity were also included in the 2017 Climate Action Plan, but these efforts have been hindered by a lack of local analysis. For example, because of the statewide scale of the state's CalEnviroscreen tool, only a few census blocks are designated as disadvantaged communities and using that tool for local program needs would have excluded large portions of the City that our community members feel need more assistance.

Building off a similar effort completed by the City of San Diego, City staff worked with community stakeholders (listed below) to identify climate equity indicators that were the most informational and represented the concerns of residents in the impacted communities. Each of the city's 49 census tracts were evaluated based on the selected indicators and given a CEI score between 0-100. The census tracts were broken down into 4 quartile categories based on their relationship to other CEI scores in the community (Figure 1) and the average CEI score was 37.

**Figure A-202018: Climate Equity Index Scores**



### D. Sites Inventory

AB 686 requires the sites identified to meet the RHNA to be consistent with its duty to affirmatively further fair housing and the findings in this fair housing assessment. [Figure](#) shows the City's Sites Inventory and R/ECAPs located within the City boundaries and [Table](#) shows the distribution of sites used to meet the City's Regional Housing Needs Assessment (RHNA). The sites identified to meet the RHNA concentrated in the northwestern corner and southeastern areas of the City. Approximately [5.935%](#) of the potential units identified are located in a R/ECAP. Only [3.618%](#) of above moderate income units are in a R/ECAP, while [5.641%](#) of moderate income units and [8.251%](#) of lower income units are located in a R/ECAP.

**Table 1-10: R/ECAP - Sites Inventory Distribution**

R/ECAP	Lower Income		Above Moderate Income		Above Moderate Income		Total Units	
	Units		Units		Units		Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
Not in a R/ECAP	4,549	94.1%	3,042	94.4%	4,902	96.4%	12,375	94.1%
In a R/ECAP	406	8.2%	182	5.6%	182	3.6%	769	5.9%
Grand Total	4,955	100.0%	3,224	100.0%	5,083	100.0%	13,144	100.0%

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Figure 1-21: R/ECAPs and Sites Inventory

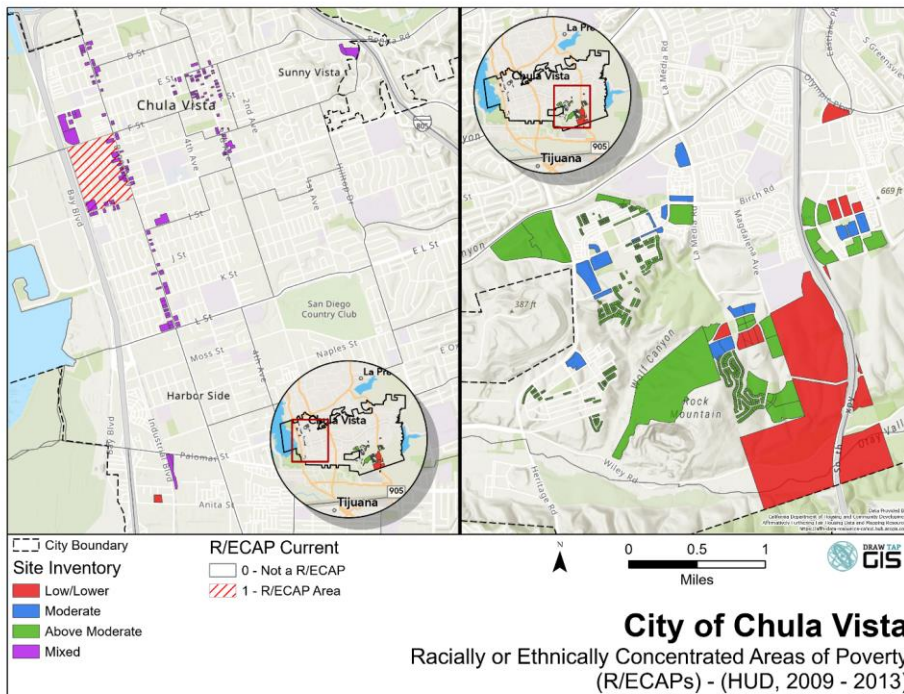


Figure 1-22 shows the Sites Inventory by TCAC Opportunity Areas. As of the eastern side of the City is high or moderate resource, while the western section of the City is a mix of low resource areas and areas of high segregation and poverty. Most of the sites identified are located in the northwestern and southwestern sections of the City.

Table 1-11 shows the breakdown of sites by TCAC Opportunity Area. Most resource tracts (60.46%). Approximately 24.91% of the total RHNA units are located in low resource tracts, 9.41% in high resource tracts, and 5.3% in tracts with high segregation and poverty. A larger proportion of lower income RHNA units are in low resource tracts (30.82%) compared to moderate income units (27.24%) and above moderate income units (17.34%). However, a larger proportion of lower income units are also located in high resource areas (15.51%) compared to moderate income units (8.10%) and above moderate income units



(6.47%). About 4.46-5% of lower income units are in areas of high segregation and poverty, a smaller proportion than moderate and above moderate income units.

**Table 1-11: TCAC Opportunity Area Score - Sites Inventory Distribution**

TCAC Opportunity Score (Census Tract)	Lower Income Units		Moderate Income Units		Above Moderate Income		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
Low Resource	1,525	24.8%	877	13.2%	877	17.3%	3,278	24.9%
Moderate Resource (Rapidly Changing)	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Moderate Resource	2,445	51.7%	1,850	73.9%	3,640	71.6%	7,935	60.4%
Highest Segregation & Poverty	218	6.5%	239	6.1%	239	4.7%	696	5.3%
High Resource	768	17.0%	257	6.7%	327	6.4%	1,235	9.4%
Highest Resource	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>Grand Total</b>	<b>4,955</b>	<b>100.0%</b>	<b>3,223</b>	<b>100.0%</b>	<b>5,083</b>	<b>100.0%</b>	<b>13,144</b>	<b>100.0%</b>

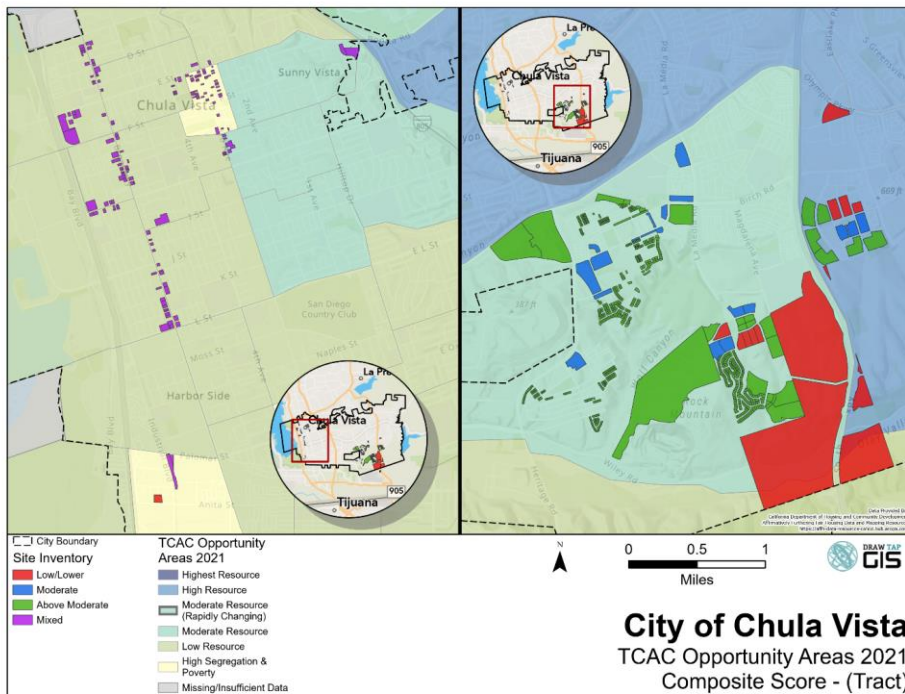
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**Figure 1-22220: TCAC Opportunity Areas and Sites Inventory**



**Table 1-12** shows that nearly all sites used to meet the RHNA are in areas with racial/ethnic minority populations exceeding 80%. As shown in **Figure 1-23**

**Figure 1-21**, most of the City is made up of block groups with racial/ethnic minority populations between 61% and 100%. Almost all lower income RHNA units are located in block groups where the racial/ethnic minority population exceeds 80% (99.9% of units), compared to 93.62% of moderate income units and 99.27% of above moderate income units. However, the City's

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RHNA sites distribution is fairly consistent with the City's overall demographic profile. The RHNA sites are not disproportionately concentrated in areas of minority concentration.

**Table 1-12: Racial/Ethnic Minority Population - Sites Inventory Distribution**

Racial/Ethnic Minority Population Pop.	Lower Income Units		Moderate Income Units		Above Moderate Income		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
41% - 60%	00	0.0%	120	0.6%	12	0.2%	23	0.2%
61% - 80%	50	0.1%	194	0.6%	29	0.6%	228	1.7%
>80%	4,950	99.9%	3,017	93.6%	5,042	99.2%	12,892	98.1%
<b>Grand Total</b>	<b>4,954</b>	<b>100.0%</b>	<b>3,223</b>	<b>100.0%</b>	<b>5,083</b>	<b>100.0%</b>	<b>13,144</b>	<b>100.0%</b>

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Figure 1-23: Racial/Ethnic Minority Concentration and Sites Inventory

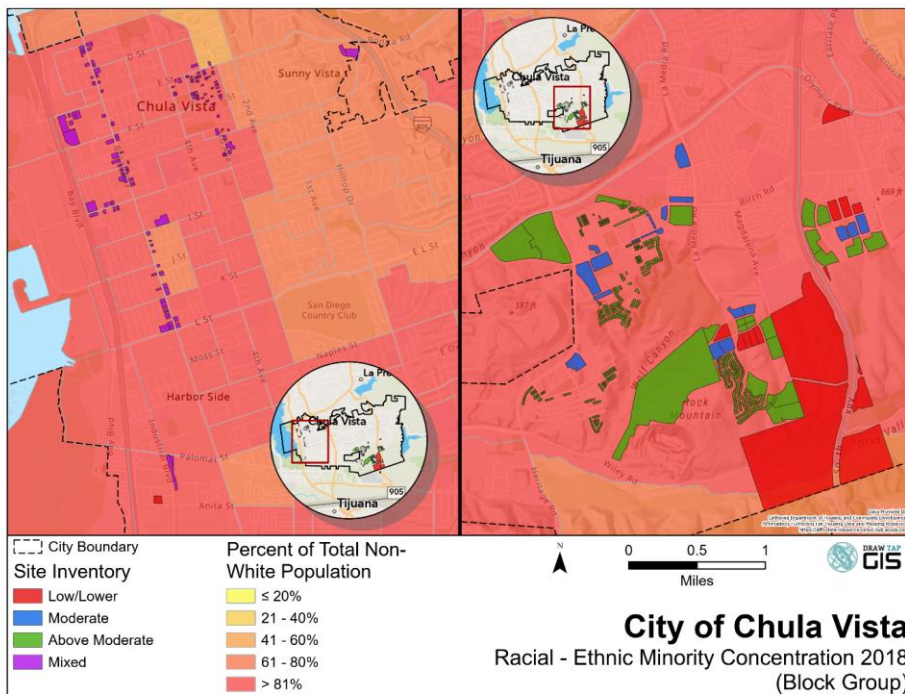


Table 1-13 and Figure 1-24 show the distribution of no tracts in the City where the population of persons with disabilities exceeds 20%. Approximately 74.81% of all RHNA units are in tracts where the disabled population is below 10%, the remaining 26.19% of RHNA units are located in tracts where the disabled population is between 10% and 20%. Fewer More lower income RHNA units are located in tracts with a disabled population between 10% and 20% (30.875.2% of lower income units), compared to 30.188.3% of moderate income units, and 19.182.6% of above moderate income units.

Table 1-13: Disabled Population - Sites Inventory Distribution

Disabled Population	Lower Income Units	Above Moderate Income	Above Moderate Income	Total Units
---------------------	--------------------	-----------------------	-----------------------	-------------

	Moderate Income Units		Units/Moderate Income Total Units					
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
< 10%	3,427	2%	2,254	6%	4,114	80.9%	9,678	73.6%
10% - 20%	1,528	8%	969	3%	969	19.1%	3,466	26.4%
Grand Total	4,955	100.0%	3,223	100.0%	5,083	100.0%	13,144	100.0%

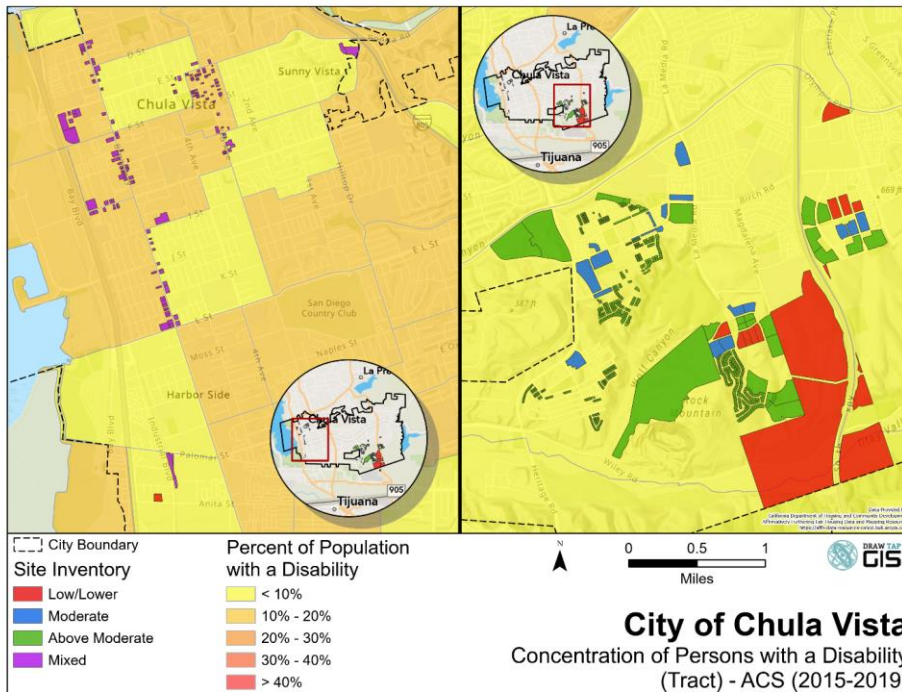
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Figure 1-242422: Disabled Population and Sites Inventory



**Table 1-14** and **Figure 1-25** show the distribution of couple households. Tracts on the western side of the City tend to have fewer children in married couple households compared to the rest of Chula Vista. Approximately 76.86% of all RHNA units are in tracts where the percent of children in married couple households is between 60% and 80%. More lower income RHNA units are located in tracts where fewer than 60% of children are in married couple households (28.71% of lower income units), compared to 25.55% of moderate income units and 16.21% of above moderate income units.

**Table 1-14: Percent of Children in Married Couple Households - Sites Inventory Distribution**

Children in Married Couple Households	Lower Income Units		Above Moderate Income Units		Above Moderate Income		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
20% - 40%	406	8.2%	182	5.6%	182	3.6%	769	5.9%
40% - 60%	1,016	20.5%	639	19.8%	639	12.6%	2,294	17.5%
60% - 80%	3,475	70.1%	2,363	73.3%	4,223	83.1%	9,944	75.7%
>80%	581	1.2%	390	1.2%	39	0.8%	136	1.0%
<b>Grand Total</b>	<b>4,954</b>	<b>100.0%</b>	<b>3,224</b>	<b>100.0%</b>	<b>5,083</b>	<b>100.0%</b>	<b>13,144</b>	<b>100.0%</b>

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Figure 1-25: Percent of Children in Married Couple Households and Sites Inventory

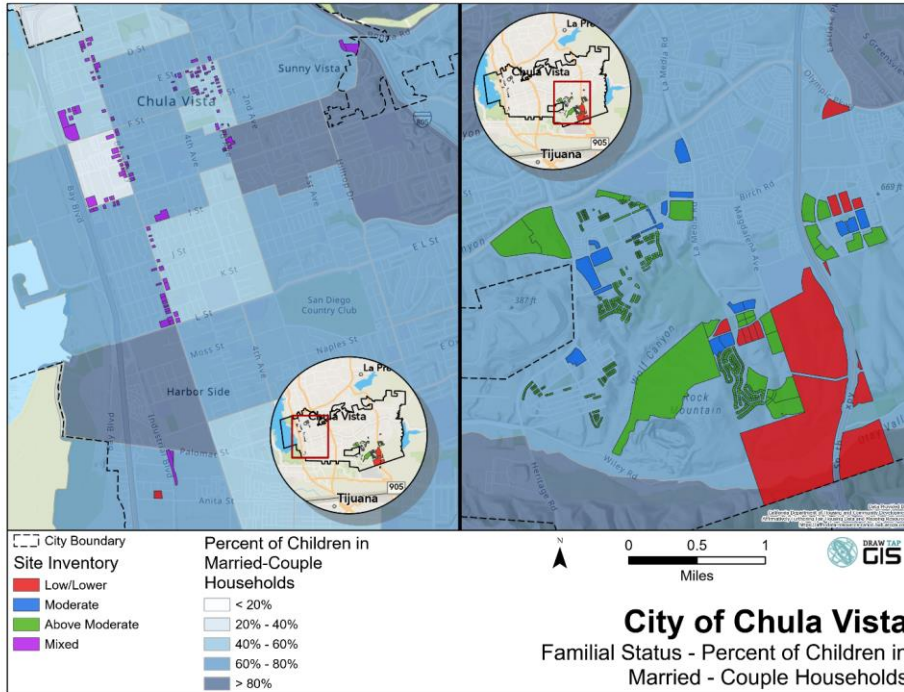


Table 1-15 and Figure 1-26 show the distribution of headed households. Tracts in the northwestern corner of the City have higher concentrations of children in female-headed households compared to the rest of the City. Approximately 62.8% of all RHNA units are in tracts where the percent of children in female-headed households is between 20% and 40%, while 15.3% are in tracts where less than 20% of children are in female-headed households, and 22.7% are in tracts where 40% to 60% of children are in female-headed households. More A larger proportion of lower income RHNA units are located in tracts where fewer than 20% of children are in female-headed households (19.3% of lower income units), compared to 17.7% of moderate income units and 12.2% of above moderate income units.

**Table 1-15: Percent of Children in Female-Headed Households - Sites Inventory Distribution**

Children in Female-Headed Households	Lower-Income Units Lower Income Moderate Income Units		Above-Moderate Income Units Moderate Income Total Units		Above Moderate Income		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
< 20%	958 24.7%	19.3% 7.9%	549 13.9%	17.0% 8.8%	619	12.2%	2,010	15.3%
20% - 40%	2,574 56.5%	52.0% 6.4%	1,893 76.4%	58.7% 8.8%	3,683	72.5%	8,150	62.0%
40% - 60%	1,422 48.8%	28.7% 5.7%	781 19.7%	24.2% 2.4%	781	15.4%	2,984	22.7%
Grand Total	4,955 519	100.0% 2,373	3,223 889	100.0% 11,781	5,083	100.0%	13,144	100.0%

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Figure 1-26: Percent of Children in Female-Headed Households and Sites Inventory

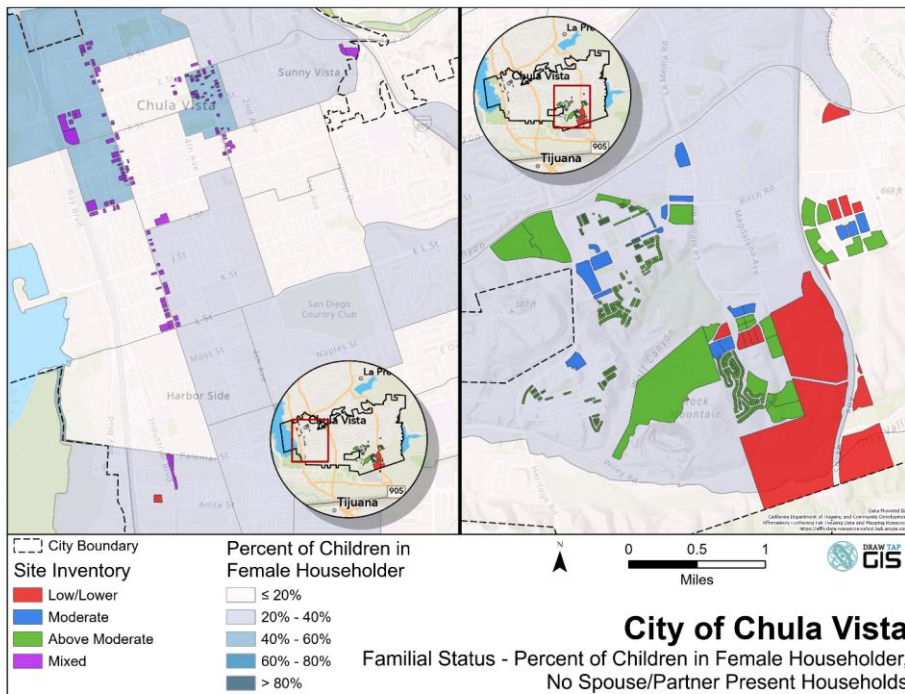


Table 1-16 shows the distribution of RHNA units by the LMI population. As shown in Figure 1-27, tracts with larger LMI population are more concentrated on the western side of the City. RHNA sites are most concentrated in the northwestern and southeastern sections of the City. Over 67.5% of RHNA units are located in tracts with a LMI population lower than 25%. Compared moderate and above moderate income RHNA units, a greater proportion of lower income units are located in tracts where LMI households make up 75% to 100% of the population. Of lower income RHNA units, 35.2% are in LMI areas where more than 50% of households are low or moderate income compared to 33% of moderate income units and 20.9% of above moderate income units. Approximately 64.6%

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of lower income units, 59.0% of moderate income units, and 77.3% of above moderate income units are in tracts where the LMI population is below 25%.

**Table 1-16: LMI Population - Sites Inventory Distribution**

LMI Population	Lower Income Units		Above Moderate Income Units		Above Moderate Income		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
< 25%	3,149	63.6%	1,903	59.0%	3,928	77.3%	8,863	67.4%
25% - 50%	634	1.3%	255	7.9%	90	1.8%	409	3.1%
50% - 75%	670	1.3%	383	11.9%	383	7.5%	833	6.3%
75% - 100%	1,676	33.8%	682	21.1%	682	13.4%	3,039	23.1%
<b>Grand Total</b>	<b>4,955</b>	<b>100.0%</b>	<b>3,223</b>	<b>100.0%</b>	<b>5,083</b>	<b>100.0%</b>	<b>13,144</b>	<b>100.0%</b>

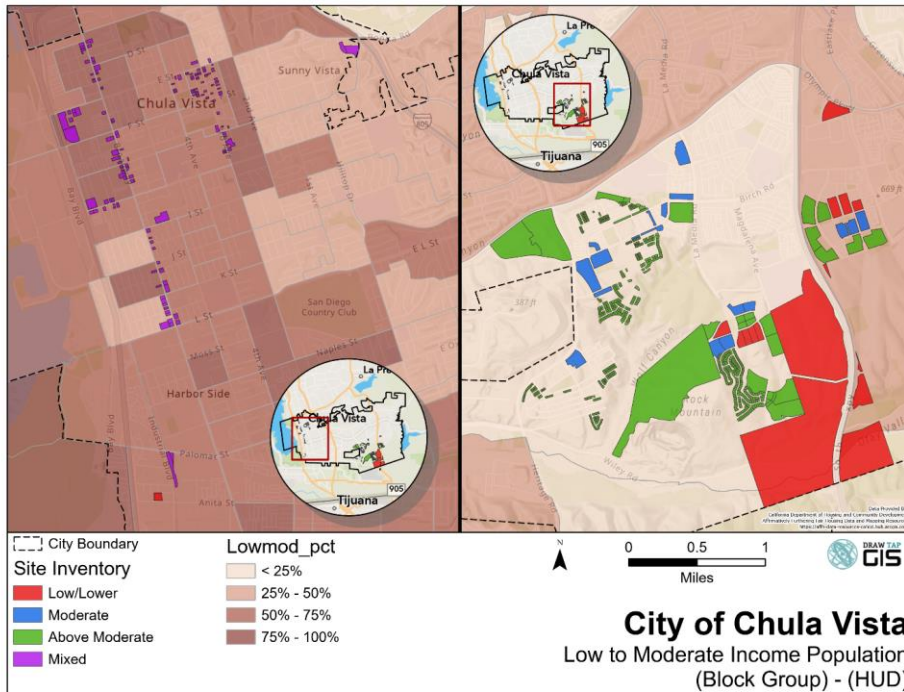
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Figure 1-272725: LMI Population and Sites Inventory



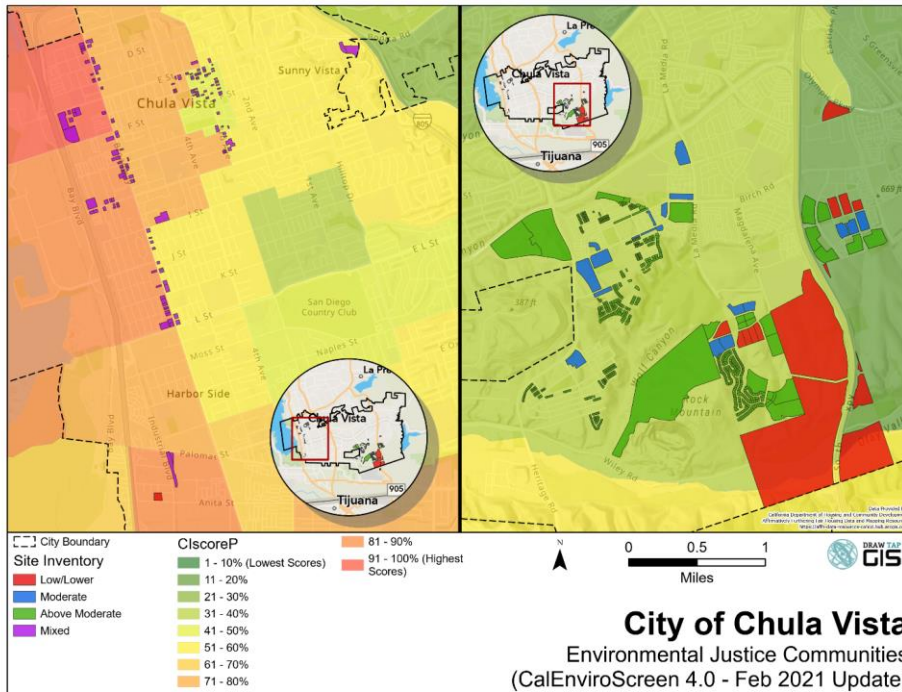
The Office of Environmental Health Hazard Assessment released updated environmental scores in February 2020 (CalEnviroScreen 4.0). CalEnviroScreen 4.0 scores based on percentiles; the lower the percentile score, the better the environmental conditions in a given tract. The western side of the City tends to have worse environmental conditions compared to the eastern side. The largest proportion of RHNA units (58%) are in tracts scoring in the 31<sup>st</sup> to 40<sup>th</sup> percentile range. There are more lower income units in tracts with worse CalEnviroScreen 4.0 scores in the 91<sup>st</sup> percentile or above (20%) compared to moderate income units (11.7%) and above moderate income units (7.4%). However, a larger proportion of lower income units (15.5%) are also in tracts scoring between the 11-20<sup>th</sup> percentiles, indicating good environmental quality, compared to moderate income units (8%) and above moderate income units (6.4%). The City's RHNA strategy does not concentrate RHNA units of a single income category in tracts with better or worse environmental scores.

**Table 1-1716: CalEnviroScreen 4.0 Percentile Score - Sites Inventory Distribution**

<u>CalEnviro Screen 4.0 Score</u>	<u>Lower Income</u>		<u>Moderate Income</u>		<u>Above Moderate Income</u>		<u>Total Units</u>	
	<u>Units</u>	<u>Percent</u>	<u>Units</u>	<u>Percent</u>	<u>Units</u>	<u>Percent</u>	<u>Units</u>	<u>Percent</u>
<u>11-20%</u>	<u>768</u>	<u>15.5%</u>	<u>257</u>	<u>8.0%</u>	<u>327</u>	<u>6.4%</u>	<u>1,235</u>	<u>9.4%</u>
<u>21-30%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>
<u>31-40%</u>	<u>2,382</u>	<u>48.1%</u>	<u>1,646</u>	<u>51.1%</u>	<u>3,601</u>	<u>70.8%</u>	<u>7,629</u>	<u>58.0%</u>
<u>41-50%</u>	<u>30</u>	<u>0.6%</u>	<u>248</u>	<u>7.7%</u>	<u>248</u>	<u>4.9%</u>	<u>527</u>	<u>4.0%</u>
<u>51-60%</u>	<u>63</u>	<u>1.3%</u>	<u>216</u>	<u>6.7%</u>	<u>51</u>	<u>1.0%</u>	<u>330</u>	<u>2.5%</u>
<u>61-70%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>
<u>71-80%</u>	<u>133</u>	<u>2.7%</u>	<u>267</u>	<u>8.3%</u>	<u>267</u>	<u>5.2%</u>	<u>666</u>	<u>5.1%</u>
<u>81-90%</u>	<u>594</u>	<u>12.0%</u>	<u>212</u>	<u>6.6%</u>	<u>212</u>	<u>4.2%</u>	<u>1,018</u>	<u>7.7%</u>
<u>91-100%</u>	<u>989</u>	<u>20.0%</u>	<u>377</u>	<u>11.7%</u>	<u>377</u>	<u>7.4%</u>	<u>1,740</u>	<u>13.2%</u>
<b><u>Grand Total</u></b>	<b><u>4,955</u></b>	<b><u>100.0%</u></b>	<b><u>3,223</u></b>	<b><u>100.0%</u></b>	<b><u>5,083</u></b>	<b><u>100.0%</u></b>	<b><u>13,144</u></b>	<b><u>100.0%</u></b>



Figure 1-282827: LMI Population, CalEnviroScreen 4.0 Percentile Score and Sites Inventory

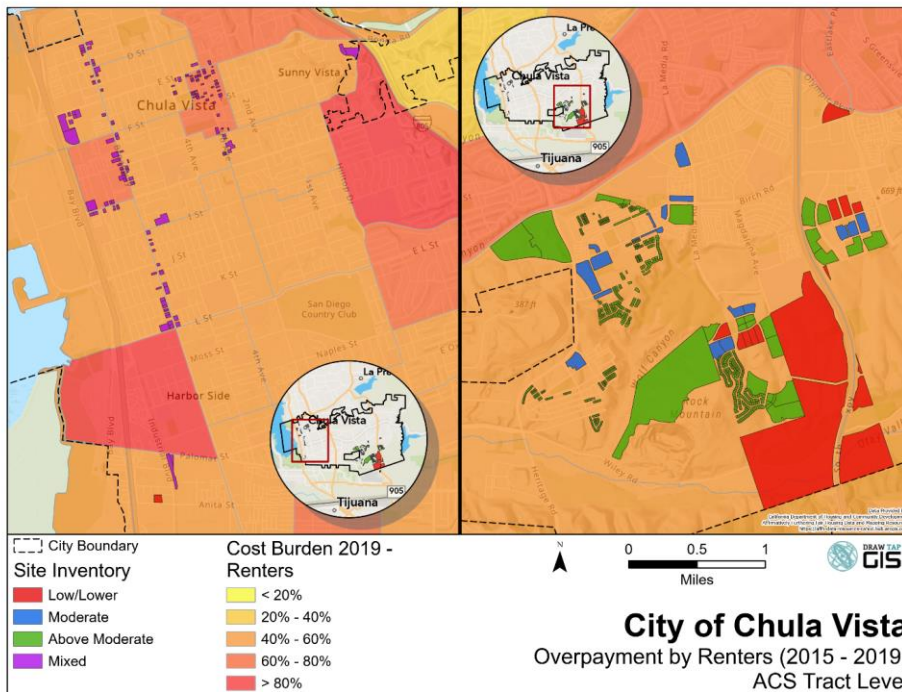


Chula Vista is comprised of mostly tracts where 40 to 60% of renters are cost burdened. There are also several tracts where 60 to 80% of renters are cost burdened and three tracts where 20 to 40% of renters are cost burdened. Consistent with the Citywide trend, 90.6% of RHNA units are in tracts where 40 to 60% of renters overpay for housing including 91.2% of lower income units, 87.5% of moderate income units, and 92.1% of above moderate income units. The remaining units are in tracts where 60 to 80% of renters overpay for housing. It is relevant to note that the tract containing RHNA units with the largest proportion of cost burdened renters has an overpaying renter population of only 69.4%. The ranges presented below may exaggerate the actual percentages of cost burdened renters in certain tracts. The distribution of RHNA units by population of cost burdened renters is consistent with the overall trend in Chula Vista.

**Table 1-181817: Cost Burdened Renters - Sites Inventory Distribution**

Cost Burdened Renter Pop.	Lower Income		Moderate Income		Above Moderate Income		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
40-60%	4,519	91.2%	2,821	87.5%	4,681	92.1%	11,904	90.6%
60-80%	436	8.8%	402	12.5%	402	7.9%	1,240	9.4%
<b>Grand Total</b>	<b>4,955</b>	<b>100.0%</b>	<b>3,223</b>	<b>100.0%</b>	<b>5,083</b>	<b>100.0%</b>	<b>13,144</b>	<b>100.0%</b>

**Figure 1-292928: Cost Burdened Renter Population and Sites Inventory**



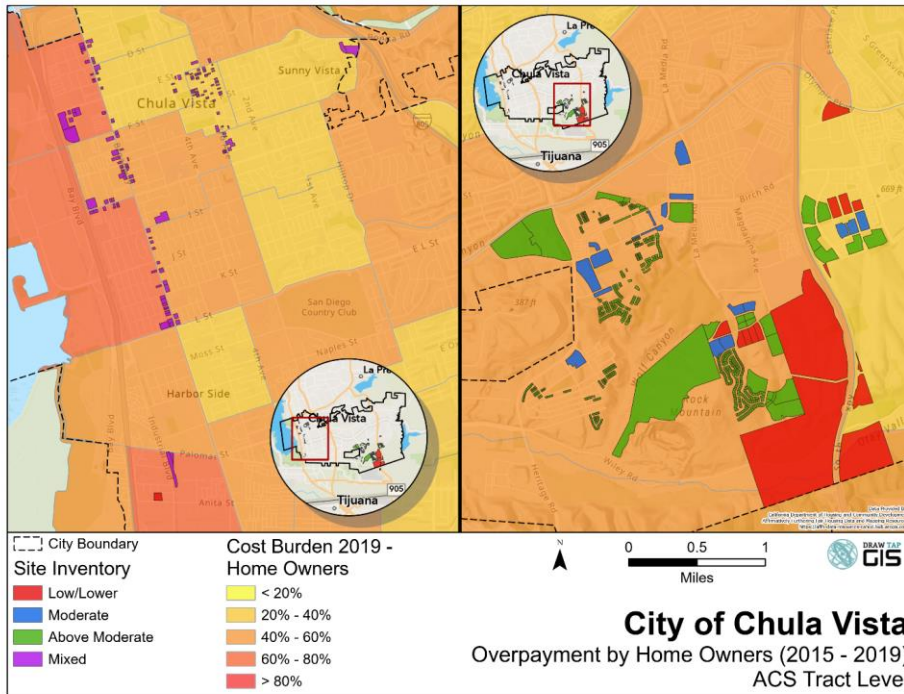
In most tracts in the City, between 20 and 60% of owners are cost burdened. There are three tracts along the western City boundary where more than 60% of owners overpay for housing. Most RHNA units (66.8%) are in tracts where 40 to 60% of owners are cost burdened. The remaining RHNA units are evenly distributed between tracts where 20 to 40% of owners are cost

burdened (16.7% of units) and 60 to 80% of owners are cost burdened (16.5% of units). A larger proportion of lower income units (23.9%) are in tracts where more than 60% of owners overpay for housing compared to moderate income units (15.2%) and above moderate income units (9.7%). Despite this, RHNA units are generally distributed throughout tracts with various levels of overpayment. The City's RHNA strategy does not concentrate lower or moderate income units in areas where overpayment is more prevalent.

**Table 1-~~1949~~18: Cost Burdened Owners - Sites Inventory Distribution**

Cost Burdened Owner Pop.	Lower Income		Moderate Income		Above Moderate Income		Total Units	
	Units	Percent	Units	Percent	Units	Percent	Units	Percent
20-40%	887	17.9%	760	23.6%	665	13.1%	2,196	16.7%
40-60%	2,884	58.2%	1,971	61.2%	3,926	77.2%	8,781	66.8%
60-80%	1,183	23.9%	491	15.2%	491	9.7%	2,166	16.5%
<b>Grand Total</b>	<b>4,955</b>	<b>100.0%</b>	<b>3,223</b>	<b>100.0%</b>	<b>5,083</b>	<b>100.0%</b>	<b>13,144</b>	<b>100.0%</b>

Figure 1-~~303029~~<sup>202029</sup>: Cost Burdened Renter Population and Sites Inventory



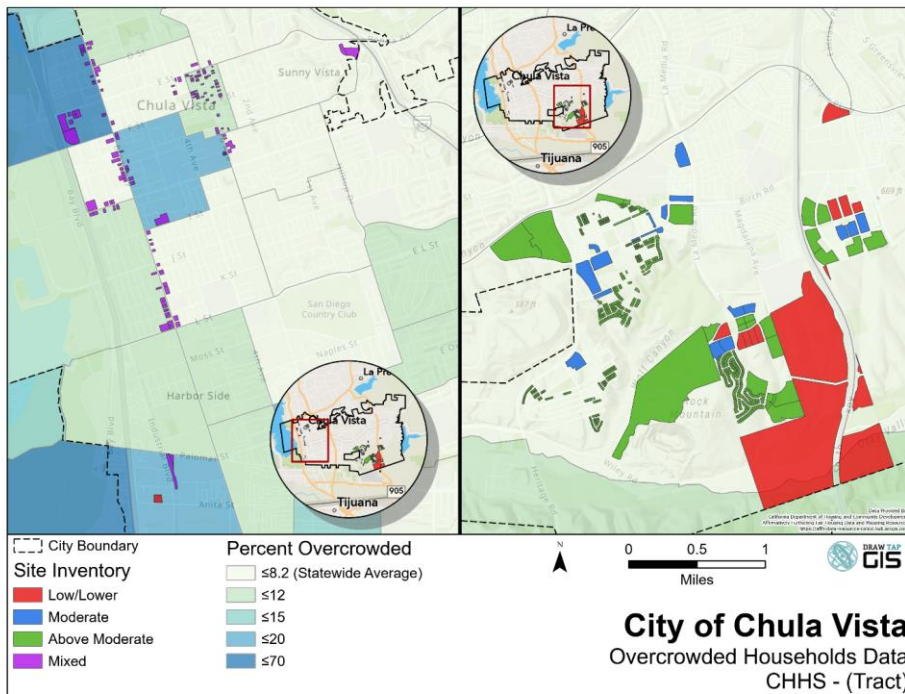
Overcrowding is a prevalent issue, specifically on the western side of the City. There are multiple tracts where the population of overcrowded households exceeds the Statewide average of 8.2%, including one tract where more than 20% of households are overcrowded. Most RHNA units (77.8%) are in tracts where fewer than 8.2% of households are overcrowded, including 73.6% of lower income units, 75% of moderate income units, and 841% of above moderate income units. A larger proportion of lower income units are in tracts where more than 15.1% of households are overcrowded (25.7%), compared to moderate income units (15.5%) and above moderate income units (9.8%).

Table 1-~~202019~~<sup>202019</sup>: Overcrowded Households - Sites Inventory Distribution

	Lower Income	Moderate Income	Above Moderate Income	Total Units
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Over-crowded Households	Units	Percent	Units	Percent	Units	Percent	Units	Percent
<=8.2%	3,645	73.6%	2,417	75.0%	4,277	84.1%	10,221	77.8%
8.3-12%	40	0.8%	306	9.5%	306	6.0%	653	5.0%
12.1-15%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
15.1-20%	284	5.7%	123	3.8%	123	2.4%	530	4.0%
>20%	989	20.0%	377	11.7%	377	7.4%	1,740	13.2%
<b>Grand Total</b>	<b>4,955</b>	<b>100.0%</b>	<b>3,223</b>	<b>100.0%</b>	<b>5,083</b>	<b>100.0%</b>	<b>13,144</b>	<b>100.0%</b>

Figure 1-313130: Cost Burdened Renter Population and Sites Inventory



A summary of the distribution of RHNA units by tract and AFFH variable is shown in [Table 1-21](#). The largest proportion of RHNA units are allocated in tracts 125.02 (1,740 units) in the northwestern corner of the City and tracts 133.13 (7,629 units) and 133.14 (1,235 units) in

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the southeast area of the City. As shown in **Figure 1-32**, RHNA sites are located in the northwestern and southeastern areas of the City. In the northwestern area (tracts 123.02 through 132.05), fair housing issues are more prevalent. All the tracts containing RHNA units in this area are considered sensitive communities at risk of displacement. There are also two TCAC-designated areas of high segregation and poverty and one R/ECAP containing RHNA units in this area. Housing problems are more prevalent on the western side of the City compared to the eastern side, including overcrowding and cost burden. Western tracts also have larger non-White populations and LMI household populations.

The tracts on the eastern side of the City (tracts 133.13 and 133.14) are classified as moderate and high resource areas, respectively, and are not characterized as sensitive communities at risk of displacement. LMI populations are significantly smaller in these tracts compared to the tracts containing RHNA units on the western side of the City.

While there are clear overlapping fair housing issues present on the western side of the City, Chula Vista's RHNA strategy promotes a variety of housing types in areas with variable levels of fair housing issues. Given the character of Chula Vista overall, allocating RHNA units in areas where fair housing issues are prevalent is unavoidable. Lower and moderate income units located in both the western and eastern sides of the City ensure existing populations are served while encouraging mixed used communities and mobility within Chula Vista. The City's RHNA strategy, along with actions aimed to affirmatively further fair housing outlined in this Housing Element, does not exacerbate existing fair housing conditions.



Table 1-~~212120~~: Sites Inventory Summary by Tract

Tract	# of HHs in Tract	Total Capacity (Units)	Income Distribution			% Non-White Pop.	% LMI HHs	TCAC Opp. Cat.	% Overpay Rent	% Overpay Own	% Over-crowded HHs	R/ECAP	Sens. Comm.
			Lower	Moderate	Above Moderate								
<a href="#">123.02</a>	<a href="#">746</a>	<a href="#">448</a>	<a href="#">30</a>	<a href="#">209</a>	<a href="#">209</a>	<a href="#">80.3%</a>	<a href="#">51.5%</a>	<a href="#">High Seg. &amp; Pov.</a>	<a href="#">68.8%</a>	<a href="#">38.7%</a>	<a href="#">9.9%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">123.03</a>	<a href="#">1,250</a>	<a href="#">23</a>	<a href="#">0</a>	<a href="#">12</a>	<a href="#">12</a>	<a href="#">48.0%</a>	<a href="#">34.3%</a>	<a href="#">Low</a>	<a href="#">67.7%</a>	<a href="#">51.1%</a>	<a href="#">3.6%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">123.04</a>	<a href="#">1,289</a>	<a href="#">170</a>	<a href="#">5</a>	<a href="#">165</a>	<a href="#">0</a>	<a href="#">66.4%</a>	<a href="#">40.3%</a>	<a href="#">Moderate</a>	<a href="#">57.5%</a>	<a href="#">39.2%</a>	<a href="#">7.6%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">124.01</a>	<a href="#">1,345</a>	<a href="#">28</a>	<a href="#">0</a>	<a href="#">14</a>	<a href="#">14</a>	<a href="#">88.4%</a>	<a href="#">65.1%</a>	<a href="#">Low</a>	<a href="#">41.8%</a>	<a href="#">39.8%</a>	<a href="#">9.3%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">124.02</a>	<a href="#">1,932</a>	<a href="#">180</a>	<a href="#">27</a>	<a href="#">77</a>	<a href="#">77</a>	<a href="#">80.5-87.5%</a>	<a href="#">65.6%</a>	<a href="#">Low</a>	<a href="#">54.0%</a>	<a href="#">25.9%</a>	<a href="#">7.7%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">125.01</a>	<a href="#">1,255</a>	<a href="#">769</a>	<a href="#">406</a>	<a href="#">182</a>	<a href="#">182</a>	<a href="#">80.8-93.6%</a>	<a href="#">75.6%</a>	<a href="#">Low</a>	<a href="#">69.4%</a>	<a href="#">47.0%</a>	<a href="#">6.8%</a>	<a href="#">Yes</a>	<a href="#">Yes</a>
<a href="#">125.02</a>	<a href="#">1,501</a>	<a href="#">1,740</a>	<a href="#">986</a>	<a href="#">377</a>	<a href="#">377</a>	<a href="#">91.7-92.4%</a>	<a href="#">78.8%</a>	<a href="#">Low</a>	<a href="#">49.3%</a>	<a href="#">61.6%</a>	<a href="#">20.9%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">126</a>	<a href="#">1,493</a>	<a href="#">177</a>	<a href="#">10</a>	<a href="#">84</a>	<a href="#">84</a>	<a href="#">81.6-91.5%</a>	<a href="#">68.1%</a>	<a href="#">Low</a>	<a href="#">57.0%</a>	<a href="#">63.7%</a>	<a href="#">11.2%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">127</a>	<a href="#">1,792</a>	<a href="#">281</a>	<a href="#">96</a>	<a href="#">92</a>	<a href="#">92</a>	<a href="#">86.1-86.2%</a>	<a href="#">82.8%</a>	<a href="#">Low</a>	<a href="#">54.1%</a>	<a href="#">56.9%</a>	<a href="#">15.9%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">128</a>	<a href="#">1,421</a>	<a href="#">136</a>	<a href="#">58</a>	<a href="#">39</a>	<a href="#">39</a>	<a href="#">83.3%</a>	<a href="#">45.9%</a>	<a href="#">Moderate</a>	<a href="#">55.4%</a>	<a href="#">33.1%</a>	<a href="#">5.1%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">130</a>	<a href="#">1,758</a>	<a href="#">79</a>	<a href="#">0</a>	<a href="#">40</a>	<a href="#">40</a>	<a href="#">79.5-85.9%</a>	<a href="#">45.7%</a>	<a href="#">Low</a>	<a href="#">51.8%</a>	<a href="#">55.3%</a>	<a href="#">7.3%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">132.05</a>	<a href="#">653</a>	<a href="#">249</a>	<a href="#">188</a>	<a href="#">31</a>	<a href="#">31</a>	<a href="#">93.3%</a>	<a href="#">77.6%</a>	<a href="#">High Seg. &amp; Pov.</a>	<a href="#">51.7%</a>	<a href="#">60.2%</a>	<a href="#">15.8%</a>	<a href="#">No</a>	<a href="#">Yes</a>
<a href="#">133.13</a>	<a href="#">5,360</a>	<a href="#">7,629</a>	<a href="#">2,382</a>	<a href="#">1,646</a>	<a href="#">3,601</a>	<a href="#">86.4%</a>	<a href="#">21.4%</a>	<a href="#">Moderate</a>	<a href="#">46.5%</a>	<a href="#">40.1%</a>	<a href="#">2.6%</a>	<a href="#">No</a>	<a href="#">No</a>
<a href="#">133.14</a>	<a href="#">5,708</a>	<a href="#">1,235</a>	<a href="#">768</a>	<a href="#">257</a>	<a href="#">327</a>	<a href="#">82.9%</a>	<a href="#">17.3%</a>	<a href="#">High</a>	<a href="#">56.2%</a>	<a href="#">35.2%</a>	<a href="#">1.4%</a>	<a href="#">No</a>	<a href="#">No</a>
<b>Total</b>		<b>13,144</b>	<b>4,955</b>	<b>3,223</b>	<b>5,083</b>								

Figure 1-323234: Sites Inventory



## E. Identification and Prioritization of Contributing Factors

The following are contributing factors that affect fair housing choice in Chula Vista.

### 1. Insufficient and inaccessible outreach and enforcement

The 2020 Regional AI and the Fair Housing assessment found that outreach and enforcement were inadequate. While the City has fair housing information on its website, it lacks up-to-date information on current fair housing law. The reliance on old print media to advertise meetings also hinders outreach efforts. The analysis also found that as of 2020, only eight sites were tested for potential discrimination in Chula Vista; fewer than smaller San Diego County jurisdictions such as Carlsbad (47 sites), Encinitas (13 sites), Escondido (53 sites), Oceanside (47 sites), and Vista (45 sites).

#### ***Contributing Factors:***

- Lack of a variety of media inputs
- Lack of marketing community meetings
- Insufficient fair housing law enforcement and testing

### 2. Concentration of minorities, LMI households, and special needs groups

The analysis found a concentration of low-moderate income minority households in the western census tracts of the City. Tracts on the western side of the City also had higher concentrations of children in female-headed households and overcrowded households. These tracts are also considered vulnerable communities at-risk of displacement and offer fewer economic and education opportunities compared to the rest of the City. [There is a significantly larger concentration of public housing buildings, subsidized housing units, and mobile home parks in the western side of the City where overlapping populations of interest are present.](#) These households need increased access to affordable housing and improved infrastructure and public facilities.

#### ***Contributing Factors:***

- Lack of private investments

- Location and type of affordable housing
- Inaccessible sidewalks, pedestrian crossings, or other infrastructure

### 3. Substandard Housing Conditions

Census tracts in the western part of the City tend to be older than the eastern side. Tracts on the western side are also at a higher risk of displacement. [A larger concentration of households in this area are low or moderate income compared to other areas of the City. Public housing buildings, subsidized housing units, and mobile home parks, which typically serve lower income households, are most concentrated in this area.](#) -The City's Community Housing Improvement Program is available to households in CDBG eligible census tracts and to mobile home residents Citywide.

#### Contributing Factors:

- Age of housing stock
- Cost of repairs or rehabilitation

### 4. Displacement risk of low income residents due to economic pressure

Census tracts in the western area of the City are at risk of displacement and have high concentrations of LMI households. In this area, there is a higher concentration of overpaying homeowners. Between 60% and 100% of renters in these tracts also experience cost burden.

#### Contributing Factors:

- Unaffordable rents
- Concentration of poverty in some census tracts
- Availability of affordable housing

## F. Priorities, Goals, and Actions

As described below in **Table 1-222217: Summary Matrix of Fair Housing Issues and Actions for Mitigation**, the City of Chula Vista and its Fair Housing Provider will be responsible to ensure that the items described are addressed during the 6<sup>th</sup> Housing Element Cycle using its available funding sources. Quantifiable objectives and outcomes are further described below under City Actions.

#### Responsible Agencies:

- City of Chula Vista - Housing Division
- CSA of San Diego County (Fair Housing Provider)

### Financing:

- Community Development Block Grant (CDBG)
- Home Investment Partnership Act (HOME)
- Emergency Solutions Grant (ESG)
- Chula Vista Housing Authority funds including In Lieu Fees
- Low-and-Moderate Income Housing Asset fund
- U.S Treasury and HCD Emergency Rental Assistance funding
- Cal-Home funding from HCD
- Low Income Housing Tax Credits
- Bond Financing - Chula Vista Housing Authority (as bond issuer)

**Table 1-~~2323~~18: Summary Matrix of Fair Housing Issues and Actions for Mitigation**

AFH Identified Fair Housing Issue	Contributing Factors	City Actions
Fair Housing Enforcement and Outreach  Housing Mobility	<p>Insufficient and inaccessible outreach and enforcement:</p> <ul style="list-style-type: none"> <li>• Lack of variety of outreach to inform residents of their rights under the Fair Housing Act and State Fair Housing Laws.</li> </ul>	<ul style="list-style-type: none"> <li>• Participate in the quarterly SDRAFFH meetings and other events to coordinate regional responses to housing discrimination issue.</li> <li>• Increase funding to the City's Fair Housing Services Provider to increase outreach efforts and to have a greater social media presence, including: <ul style="list-style-type: none"> <li>○ Developing a pocket guide of fair housing resources in year one for distribution and updating as needed;</li> <li>○ Conducting a minimum of four (4) events per year, <u>including at least three (3) in the RECAP CT during the planning period</u>; and</li> <li>○ Holding <u>a minimum of</u> two (2) property manager trainings per year.</li> </ul> </li> <li>• Leverage HUD's FHIP Grants with the City's CDBG funds to conduct random testing. Require the City's Fair Housing Provide to</li> </ul>

		<p>conduct random testing at three (3) properties per year.</p> <ul style="list-style-type: none"> <li>• Work with the City of Chula Vista's Office of Communications to ensure that the City of Chula Vista social media informs residents and landlords on where to seek help for Fair Housing related issues, including tenant/landlord disputes.</li> <li>• Update the City of Chula Vista website to include additional information on State source of income protections (SB329 and SB229).</li> <li>• Promote the County of San Diego's Housing Choice Voucher Program to eligible residents who access the City's website, call the Housing Line at 619-691-5047 or visit the Housing Division offices in person. <u>In addition, staff shall monitor usage in the RECAP CT and provide additional education of the program as necessary.</u></li> <li>• Encourage subrecipients who receive CDBG funding to enroll/sign up their clients for the Housing Choice Voucher program and public housing units in Chula Vista.</li> </ul>
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<p>New Housing Choices in Areas of High Opportunities</p> <p>Place-Based Strategies to Encourage Community Revitalization</p>	<p>Concentration of minorities and LMI households and special needs groups:</p> <ul style="list-style-type: none"> <li>• Lack of private investment</li> <li>• Location and type of affordable housing</li> <li>• Inaccessible sidewalks and pedestrian crossings, or other infrastructure</li> </ul>	<p>Encourage mixed income strategy in housing development by:</p> <ul style="list-style-type: none"> <li>• Promoting development of affordable housing in areas of high opportunity and near transit corridors.</li> <li>• Increasing the visibility of the City's Density Bonus incentives and concessions.</li> <li>• Invest in aging infrastructure using Measure P funding and other grant funds such as Gas Tax funding and CDBG funding.</li> <li>• Support the Annual Beautify Chula Vista Event to improve neighborhoods.</li> <li>• Encourage Developers to use LIHTC using a mixed income approach versus only providing units at 50% and 60% AMI.</li> <li>• Implement the City's Climate Action Plan to promote Climate Equity: <ul style="list-style-type: none"> <li>○ Update the Climate Equity Index every five years to identify census tracts for improvements in the following categories: environmental, socioeconomic, health, and mobility.</li> <li>○ Increase outreach and engagement in high scoring census tracts.</li> <li>○ Seek funding for high scoring census tracts.</li> </ul> </li> </ul>
	<p>Substandard housing conditions:</p> <ul style="list-style-type: none"> <li>• Age of housing stock</li> <li>• Cost of repairs or rehabilitation</li> </ul>	<ul style="list-style-type: none"> <li>• Review the Community Housing Improvement Program (CHIP) for program effectiveness and modify as appropriate.</li> <li>• Promote the City's CHIP to displacement risk areas (CDBG-Eligible Census Tracts) and to mobile home residents (Citywide), resulting in assistance to ten (10) households during the 6th cycle.</li> </ul>

Protecting Residents from Displacement (AB3)	<p>Displacement risk of low-income residents due to economic pressure:</p> <ul style="list-style-type: none"> <li>• Unaffordable rents</li> <li>• Concentration of poverty in some census tracts</li> <li>• Availability of affordable housing</li> </ul>	<ul style="list-style-type: none"> <li>• Provide 200 residents annually with information and referral services to access City funded programs such as housing rehabilitation assistance, first time homebuyer programs, affordable rental listing, Fair Housing Services. Services provided in person or via phone at 619-691-5047.</li> <li>• Promote the City's rent review program for eligibility mobile home rents (Chapter 9.50 of the Chula Vista Municipal Code) and conduct at least two (2) educational events at parks annually, <u>including at least three (3) events at mobilehome parks within the RECAP CT within the planning period.</u></li> <li>• The City's Fair Housing provider shall conduct an Annual Fair Housing Event in coordination with the SDRAFF.</li> <li>• Promote the City of Chula Vista's First Time Homebuyer Program through an annual outreach to affordable housing complexes and holding at least three (3) homebuyer fairs during the 6th cycle.</li> <li>• Assist five (5) households through the First Time Homebuyer Program annually.</li> <li>• Promote the City's Emergency Rental Assistance, Utility Assistance and Tenant Based Rental Assistance programs to special needs populations and the community at large, assisting up to 20 households annually.</li> <li>• Work with Developers to build affordable housing in-line with their obligations under the City's Balanced Communities Policy (e.g. Inclusionary Housing).</li> <li>• Invest HOME funds, Low Mod funds, and Inclusionary Housing funds to support affordable housing development for</li> </ul>
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		<p>extremely low and very low-income households including but not limited to special needs and permanent supportive housing.</p> <ul style="list-style-type: none"> <li>• Fund three (3) Permanent Supportive Housing projects and three (3) Low-Income Housing projects during the 6th cycle that will create 500 affordable rental units.</li> <li>• <u>Consider local regulations to increase tenant protections within the City related to just cause, Ellis Act and anti-harassment laws.</u></li> </ul>
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### Conclusion

The City of Chula Vista is committed to fair housing practices that protect against housing discrimination due to race, color, religion, national origin, sex, disability, familial status, age, marital status, or sexual orientation, and places a high priority on promoting and ensuring open and free choice in housing for all persons. The City recognizes that free and equal access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment or other goals. It is the City's intent to maintain and promote a nondiscriminatory environment in all aspects of the private and publicly funded housing markets within Chula Vista, and to foster compliance with the nondiscrimination provisions of the Fair Housing Act. The City will take the necessary steps to overcome these possible impediments to fair housing choice and continues to support its on ongoing fair housing efforts to educate residents as well as support affordable housing programs and policies as outlined.