

***City of Encinitas***  
***FY 2025-29 Consolidated Plan***



**Development Services Department**  
**505 S. Vulcan Avenue**  
**Encinitas, CA 92024**

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# Executive Summary

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

### 1. Introduction

Incorporated in 1986, the City of Encinitas (“City”) is in the North County coastal region in San Diego County and is bounded by the cities of Carlsbad to the north, Solana Beach to the south, and an unincorporated area of San Diego County to the east. Since incorporation, the City has grown to an estimated population of 61,585 and has many great community assets, including a transit center, which connects travelers to downtown San Diego and north to Oceanside and Los Angeles, as well as over 40 acres of beaches.

As an entitlement jurisdiction under the U.S. Department of Housing and Urban Development (HUD), the City receives federal funds in proportion to its population size, concentration of poverty, and other socioeconomic and demographic data. To receive such funds, the City must submit a Consolidated Plan every five years to HUD. This document is the City’s Consolidated Plan for the 2025 to 2029 period.

The Consolidated Plan is a five-year planning document that identifies needs within low-to moderate- income (LMI) communities and outlines how the City will address those needs. Ultimately, it guides investments and helps achieve HUD’s mission of providing decent housing, suitable living environments, as well as expanded economic opportunities for LMI populations. Jurisdictions participating in any of the following HUD funding programs must submit a Consolidated Plan every five years:

- Community Development Block Grants (CDBG) – CDBG is a flexible funding source that can be used for both housing and non-housing activities, including neighborhood revitalization, workforce and economic development, community and nonprofit facilities, and infrastructure and public services in LMI communities.
- HOME Investment Partnerships (HOME) – HOME is used for building, acquiring, and rehabilitating affordable housing for rent and homeownership. It may also be used for direct rental assistance to low-income residents.
- Emergency Solutions Grants (ESG) – ESG funds programs and services supporting persons experiencing homelessness. This includes operating shelters, providing essential services to shelter residents, administering rapid rehousing programs, and homelessness prevention.

- Housing Opportunities for Persons with AIDS (HOPWA) – HOPWA supports low-income people living with HIV/AIDS and their families by providing affordable housing opportunities.

Based on its population size, the City directly receives CDBG funding only, but it utilizes HOME funding through the County of San Diego’s HOME Consortium (HOME Consortium), which includes the Cities of Carlsbad, Encinitas, La Mesa, San Marcos, Santee, and Vista. The City anticipates receiving approximately \$287,051 in CDBG funds annually over the next five program years, or \$1,435,255 total.

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

The City determined its goals and priorities for the 2025-2029 Consolidated Plan based on community and stakeholder feedback, U.S. Census Bureau data, and data from 2-1-1 San Diego, the region’s Community Information Exchange (CIE). These priorities are:

- Assist in increasing and preserving affordable housing opportunities for households with low to moderate incomes, including seniors, families, and essential workers
- Deliver integrated homelessness prevention and intervention services.
- Improve public infrastructure and facilities to improve safety, enhance sustainability, and adapt to future community growth and climate challenges.
- Invest in public services for residents with low to moderate incomes.

These priorities represent the varied needs that emerged during the Consolidated Plan development process. Note that fair housing services also falls within the housing priorities. As shown in the Needs Assessment section in Table NA-05.05, HUD data indicates that over 40 percent of all renters and more than a quarter of homeowners spend more than 30 percent of their monthly income on housing costs, indicating that many households struggle with the cost of living in Encinitas.

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

As part of the Consolidated Plan process, the City is required to submit an annual Consolidated Annual Performance and Evaluation Report (CAPER), which reports on how funds were spent, the households that benefitted from the funds, and the progress toward meeting its annual goals for housing and community development activities. These reports are reviewed by the City of Encinitas City Council (City Council) and posted on the City’s website.

The City has successfully implemented housing, homelessness, and public facilities activities in the previous Consolidated Plan cycle, impacting the lives of thousands of residents with low to moderate incomes. It is anticipated that the City and its partners will continue to positively impact residents through collaborative efforts. Below is a summary of some of the outcomes achieved during the first four years of the previous five-year Consolidated Plan cycle. Final outcome data for the previous Consolidated Plan cycle will be presented to HUD with the submittal of the Program Year 2024-25 CAPER.

- 10 LMI households provided grants for residential rehabilitation
- 136 residents provided fair housing services
- 2,737 homeless residents served by local shelters and service providers
- 300 senior residents provided meals
- 6 persons assisted by public improvements
- 5,185 persons assisted by public infrastructure projects

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

The City's community participation process was informed by the Citizen Participation Plan, which outlines the framework for engaging the community and providing notifications for public meetings and hearings. To ensure broad community involvement, the City organized two (2) community meetings on November 6, 2024, and December 3, 2024, respectively, and a separate stakeholder meeting on October 28, 2024. Stakeholders invited to the stakeholder meeting included community partners, service providers, businesses, advocates, and representatives from other City departments. Additionally, the City distributed both a Community Needs Assessment Survey and a Stakeholder Survey to gather input. To increase accessibility, the community survey was made available in Spanish, and Spanish translation was made available at the community meetings.

Community members were also able to provide input on the Consolidated Plan during a 30-day public comment period and at City Council meetings on March 12, 2025, and April 16, 2025. All comments regarding the adoption of the Consolidated Plan and Annual Action Plan were submitted at the City Council meeting on April 16, 2025. All community engagement efforts are detailed further in the Process section of this plan.

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

Feedback on community needs was collected through community meetings and surveys, a stakeholder meeting and survey, a public comment period, and at formal

public hearings. These comments provided insight into community needs and informed the goals of the Consolidated Plan. Top priority needs were identified as:

- Enhancing infrastructure to improve safety, reduce congestion, and enhance sustainability
- Preventing homelessness and providing services to those experiencing homelessness
- Developing and preserving affordable housing, particularly for seniors, families with low incomes, and essential workers

The community engagement process and outcomes are discussed in greater detail in the Process section of this plan.

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

All public comments were accepted and incorporated into Appendix G – Public Comments.

## **7. Summary**

The City's Consolidated Plan sets forth the housing and community development strategies and objectives for the five-year period of Program Years 2025 to 2029 and satisfies the statutory requirements for receiving CDBG funds. More than merely meeting requirements, however, the City is committed to providing every opportunity for residents and stakeholders in Encinitas to participate in the Consolidated Plan process and expanding opportunities for its LMI populations to thrive. This Consolidated Plan and the associated community engagement process are indicative of that commitment.

## The Process

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

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

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

**Table PR-05.01: Responsible Agencies**

Agency Role	Name	Department/Agency
CDBG Administration	City of Encinitas	Development Services Department

### Narrative

The City's Development Services Department is the lead agency responsible for the preparation and administration of the Consolidated Plan, corresponding Annual Plans, CAPERs, and the CDBG program. The County of San Diego is the lead agency for HOME funding, which the City utilizes as a member of the County's HOME Consortium. The implementation of programs funded by CDBG and HOME may be done in conjunction with other City departments such as Parks, Recreation and Cultural Arts and Public Works.

### Consolidated Plan Public Contact Information

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## **PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **1. Introduction**

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

The City of Encinitas has long history of communication and collaboration with many governmental and non-governmental agencies in the region to address the needs of the City's LMI population. The City's formalized collaborative efforts include being a member of the County of San Diego's HOME Consortium and a participant of Alliance for Regional Solutions (ARS), North County San Diego's collaborative network of homelessness service providers.

Encinitas' City Council-manager form of government also allows members of its governing body to work closely with the City's many departments and other regional entities and committees throughout the County. These affiliations include:

- San Diego Association of Governments (SANDAG), San Diego County's federally recognized metropolitan planning organization (MPO)
- Regional Task Force on Homelessness (RTFH), the region's HUD Continuum of Care (CoC)
- San Diego Regional Alliance for Fair Housing (SDRAFFH)
- Quarterly convenings of local CDBG program administrators

The City will continue to maintain partnerships with these and other agencies to achieve its long-term housing and community development goals. Additionally, the City maintains its own housing authority, which administers Housing Choice Vouchers (Section 8 rental assistance) and owns 16 low-income residential units. The City also monitors over 160 affordable deed restricted housing units and over 170 affordable multi-family units. As resources or policies change, the City can coordinate directly through the City of Encinitas Housing Authority to help fulfill overall housing goals and objectives.

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

The RTFH organizes the annual Point-in-Time Count (PIT), in which the community engages and surveys those experiencing homelessness countywide to provide a count of the region’s sheltered and unsheltered homeless community. The 2024 PIT counted a total of 154 individuals, 123 unsheltered and 31 sheltered persons, in the Encinitas region (including the Cities of Encinitas, Del Mar, and Solana Beach and the San Dieguito area of San Diego County). Of the 31 sheltered persons, 14 were in emergency shelters and 17 resided in transitional housing.

Of the 123 unsheltered persons, 15 were veterans, 13 identified as female, and 3 were youth. No families were identified during the count. In contrast, of the 31 sheltered persons, none were veterans, 21 identified as female, 22 were youth, and 30 were in families. Approximately 1.5 percent of the persons experiencing homelessness countywide (10,605 individuals who are unsheltered and sheltered) reside in the Encinitas region.

**Table PR-10.01: Encinitas Region Homeless Profile**

<b>Homeless Profile</b>	<b>% of Unsheltered Persons</b>	<b># of Unsheltered Persons</b>	<b>% of Sheltered Persons</b>	<b># of Sheltered Persons</b>
<b>Veterans</b>	12%	15	0%	0
<b>Female</b>	32%	13	68%	21
<b>Families</b>	0%	0	97%	30
<b>Youth</b>	2%	3	71%	22

Source: RTFH Point-in-Time Count Data, 2024

The City has supported homelessness shelters and services, either through its CDBG program or other funding sources, for many years. The key to the City’s progress in addressing homelessness is its involvement with ARS and RTFH. Coordinated activities include the Point-in-Time Count, as well as services and shelters for those experiencing or at risk of homelessness. Additionally, the City’s nonprofit partners include the Community Resource Center (CRC). Through CRC, the City funds programming for homeless prevention and intervention.

A cornerstone of the City’s progress in addressing homelessness is the opening of the Buena Creek Navigation Center (BCNC) on March 4, 2024. The BCNC is a low-barrier facility with 24 bedrooms located along South Santa Fe Avenue. The center operates under a shared multi-city agreement, with 75 percent of the beds designated for Vista residents and 25 percent reserved for residents of Encinitas. On-site operations and case management services are managed by Retread Housing Services.

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

The City does not receive or administer ESG funds. However, the City allocates a portion of its CDBG public services funds to assist agencies that provide services to individuals and families who are experiencing or at risk of experiencing homelessness.

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

During the Consolidated Plan development, a stakeholder meeting was held at City Hall on October 28, 2024. Seven (7) people attended and provided feedback on what they identified as the City's most pressing community needs. At the meeting, stakeholders received extensive information about the Consolidated Plan, the citizen participation process, HUD requirements for an entitlement city, the amount of funding that the City anticipates receiving, and how those funds can be used by the City. The City and its consultants facilitated small group discussions during which the stakeholders' feedback on community needs was recorded on worksheets. Additionally, an online survey was offered to stakeholders. A total of seven (7) individuals responded to the survey. A copy of the survey and the responses can be found in Appendix E – Stakeholder Survey Responses.

**Table PR-10.02: Agencies, Groups, and Organizations who Participated**

Agency, Group, or Organization	Agency, Group, or Organization Type	Section of Plan addressed by Consultation	How was the Agency, Group, or Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?
2-1-1 San Diego	Community Information Exchange (CIE)	Needs Assessment Market Analysis	Provided localized data to inform the Consolidated Plan.
County of San Diego Health and Human Services Agency, Housing and Community Development Services	Other Government - County	Needs Assessment Market Analysis	Consulted with various agencies at the county government to inform development of the Consolidated Plan.
Regional Task Force on Homelessness	Continuum of Care	Needs Assessment Market Analysis	Provided localized data to inform the Consolidated Plan.
Boys & Girls Clubs of Northwest San Diego, Jewish Family Service of San Diego, Keys4Homes	Local Nonprofit Organizations	Needs Assessment	Attended stakeholder meeting and/or responded to stakeholder survey and provided insight on community needs.

Agency, Group, or Organization	Agency, Group, or Organization Type	Section of Plan addressed by Consultation	How was the Agency, Group, or Organization consulted? What are the anticipated outcomes of the consultation or areas for improved coordination?
BLIEU Companies, North Coast Housing, Southwest Equity Partners	Local Housing Developers/Providers	Needs Assessment	Attended stakeholder meeting and/or responded to stakeholder survey and provided insight on community needs.
Legal Aid Society of San Diego	Fair housing legal service specialist	Needs Assessment	Responded to stakeholder survey and provided insight on community needs.
Interfaith Shelter Network	Housing and homeless shelter	Needs Assessment	Responded to stakeholder survey and provided insight on community needs.

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

No agency or organization was purposely excluded from providing input on the Consolidated Plan.

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

**Table PR-10.03: Other Local, Regional, and Federal planning efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2021-2029 Housing Element (Sixth Cycle)	City of Encinitas	The Housing Element is the State-recognized strategy for addressing the City’s housing needs. The City’s 6th Cycle Housing Element received State certification in 2021. This Consolidated Plan aligns with the goals of the Housing Element.
City of Encinitas Strategic Plan	City of Encinitas	The Strategic Plan is regularly updated by the City Council to reflect the Vision, Mission, Operating Principles, and Strategic Focus Areas and Key Goals.
City of Encinitas Climate Action Plan	City of Encinitas	A Climate Action Plan to mitigate the impacts of climate change.

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

As previously noted, the City participates in various regional planning efforts and groups aimed to enhance coordination in the delivery of housing and community development-related programs and services in the San Diego region. The City will continue to work with other County CDBG entitlement jurisdictions, as well as local stakeholders, to address shared priorities and maximize the impact of available funding and resources.

**Narrative**

See above.

## **PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)**

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

During the Consolidated Plan development, two community meetings were held at City Hall. At the first meeting on November 6, 2024, four (4) people attended and provided feedback on what they identified as the City's most pressing community needs. At the second meeting on December 3, 2024, eight (8) people attended and provided their feedback. At the meetings, residents received extensive information about the Consolidated Plan, the citizen participation process, HUD requirements for an entitlement city, the amount of funding that the City anticipates receiving, and how those funds can be used by the City. The City and its consultants facilitated small group discussions during which the attendees' feedback on community needs was recorded on worksheets.

Additionally, a Community Needs Assessment Survey was offered online and via hard copy in English and Spanish. A total of 180 individuals responded to the survey. A copy of the survey can be found in Appendix D – Community Needs Assessment Survey Responses. The City of Encinitas published notices of all public meetings and public hearings in the *Coast News*, as well as on the City's website. Two City Council public hearings took place on March 12, 2025, and April 16, 2025 to review and approve the Consolidated Plan. All public comments received during both meetings are included in Appendix G of the Consolidated Plan. The public review and comment period was advertised through a publication in a local newspaper, direct email notification, and on the City's website. Hard copies were offered by request. The Consolidated Plan was available on the City's website for a 30-day public comment period from March 13, 2025 to April 12, 2025. Notice of the public review period was posted in the *Coast News*, on the City's website, and via direct email notifications. No comments were received during the 30-day public review period.

## Citizen Participation Outreach

Table PR-15.01: Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	In-person stakeholder meeting on October 28, 2024	Key stakeholders	7 attendees	Low-income housing development, acquisition/rehabilitation programs, homelessness prevention (particularly for seniors), and youth after-school services were identified as top needs by attendees.	All comments were accepted.	Presentation slides provided in Appendix B
2	In-person public meeting on November 6, 2024	Non-targeted/ broad community	4 attendees	Transportation services for seniors, community services and events for populations other than youth and seniors, emergency rental assistance, homelessness prevention, and addressing food insecurity were identified as needs by attendees.	All comments were accepted.	Presentation slides provided in Appendix C

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	In-person public meeting on December 3, 2024	Non-targeted/ broad community	8 attendees	Affordable housing development and rehabilitation, meal delivery to seniors, ADA compliant sidewalks, and transportation services were identified as needs by attendees.	All comments were accepted.	Presentation slides provided in Appendix C
4	Online survey	Non-targeted/ broad community	180 responses	Infrastructure, homeless services, housing services, and community services were identified as top needs by survey respondents.	All comments were accepted.	URL closed; survey and responses provided in Appendix D
5	Online survey	Key stakeholders	7 responses	Affordable housing, homeless services, and behavioral health services were identified as top needs by survey respondents.	All comments were accepted.	URL closed; survey and responses provided in Appendix E
6	Public hearing to receive comments on draft FY 2025-29 Consolidated Plan and funding	Non-targeted/ broad community	1 individual provided written comments and 5 individuals provided	3 individuals spoke in support, 1 individual spoke and 1 individual provided written comments in opposition	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
	recommendations for the 2025-26 Annual Action Plan on March 12, 2025		comments at the public hearing.	of funding homeless services, 1 individual spoke in opposition to accepting CDBG funding.		
7	Public comment period from March 13 – April 12, 2025	Non-targeted/ broad community	No public comments were received regarding the Consolidated Plan and 2025-26 Annual Action Plan.	N/A	N/A	
8	Public hearing on April 16, 2025	Non-targeted/ broad community	11 individuals provided comments at the public hearing and 42 individuals registered support but chose not to speak regarding the Consolidated Plan and 2025-26 Annual Action Plan.	1 individual spoke in opposition of funding homeless services, 10 individuals spoke in support and 42 individuals registered support but chose not to speak.	All comments were accepted.	

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The primary source of data used in this needs assessment are HUD Comprehensive Housing Affordability Strategy (CHAS) tabulations, which are based on the U.S Census Bureau's American Community Survey (ACS) data and incorporate HUD-specified criteria relating to housing needs, HUD-defined income limits, and household types. This Needs Assessment predominantly uses data drawn from CHAS's most recent data set (2017-2021). The information contained in this section informs the preparation of Encinitas' housing and community development priorities and both five- and one- year investment strategies.

Both Area Median Income (AMI) and HUD Adjusted Median Family Incomes (HAMFI) are represented in this Consolidated Plan and are essentially equivalent when discussing populations and households with lower incomes. HAMFI is the HUD-specific term for what is broadly referred to as AMI. Where the term AMI is used in this Consolidated Plan, assume it refers to HAMFI. Table NA-05.01 represents the 2024 HUD Income Limits for the San Diego-Carlsbad, CA Metropolitan Statistical Area in which Encinitas is included.

The following outlines income categories used in this report:

HUD adjusted area median family incomes (HAMFI):

- Extremely low income: 0 to 30 percent of HAMFI
- Very low income: 30 to 50 percent of HAMFI
- Low income: 50 to 80 percent of HAMFI
- Moderate income: 80 to 100 percent of HAMFI
- Upper income: 100 percent of HAMFI and above

**Table NA-05.01: San Diego County AMI Limits, 2024**

	Income Category	Number of Persons in Household							
		1	2	3	4	5	6	7	8
County Area Median Income: \$119,500	Extremely Low	\$31,850	\$36,400	\$40,950	\$45,450	\$49,100	\$52,750	\$56,400	\$60,000
	Very Low	\$53,050	\$60,600	\$68,200	\$75,750	\$81,850	\$87,900	\$93,950	\$100,000
	Low	\$84,900	\$97,000	\$109,150	\$121,250	\$130,950	\$140,650	\$150,350	\$160,050
	Median	\$83,650	\$95,600	\$107,550	<b>\$119,500</b>	\$129,050	\$138,600	\$148,200	\$157,750
	Moderate	\$100,400	\$114,700	\$129,050	\$143,400	\$154,850	\$166,350	\$177,800	\$189,300

Source: U.S. Department of Housing and Urban Development, 2024

**Housing Needs**

According to 2021 CHAS data, 23,745 households reside in Encinitas, of which 64 percent are owner households (15,255 households) and 36 percent are renter households (8,490 households). However, these figures vary according to income category, as shown in Table NA-05.02 below.

Table NA-05.02 shows that 42 percent of renter households earn low incomes up to 80 percent HAMFI (3,545 of 8,490 households), compared to 21 percent of owner households (3,265 of 15,255 households). Collectively, 29 percent of all households in Encinitas are lower income (6,810 of 23,745 households). The total number of lower-income households is nearly identical to the 2016 figure reported in the last Consolidated Plan (25 fewer lower income households compared to 2016).

**Table NA-05.02: Household Income Distribution**

Income Category	Owner	Renter	Total	Distribution of Owner Households	Distribution of Renter Households
<b>&lt;= 30% HAMFI</b>	1,005	1,250	2,255	7%	15%
<b>&gt;30% to &lt;=50% HAMFI</b>	785	995	1,780	5%	12%
<b>&gt;50% to &lt;=80% HAMFI</b>	1,475	1,300	2,775	10%	15%
<b>&gt;80% to &lt;=100% HAMFI</b>	1,160	920	2,080	8%	11%

<b>&gt;100% HAMFI</b>	10,825	4,025	14,850	71%	47%
<b>Total Number of Households</b>	<b>15,255 (64%)</b>	<b>8,490 (36%)</b>	<b>23,745</b>	<b>100%</b>	<b>100%</b>

Source: CHAS, 2017-2021

The data in Table NA-05.03 highlights the prevalence of housing problems among households in Encinitas. The four housing problems outlined in the HUD CHAS data are defined in narrow terms as follows:

- Substandard Housing Unit – Lacks Complete Kitchen Facilities. A complete kitchen consists of a sink with running water, a stove or range, and a refrigerator.
- Substandard Housing Unit – Lacks Complete Plumbing Facilities: Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower.
- Cost Burdened Household: Monthly housing costs exceed 30 percent of monthly income. A household is severely cost burdened if their monthly housing costs exceed 50 percent of their monthly income. Note that, for renters, housing costs include contract rent and utilities. For owners, housing costs include mortgage payments, utilities, association fees, insurance, and real estate taxes.
- Overcrowded Household: More than one person per room. Severe overcrowding is more than 1.5 persons per room.

As shown in Table NA-05.03, 35 percent of all households in the city experience one of the four defined housing problems (8,390 of 23,745 households). However, when broken down by tenure, renters face a significantly higher rate of housing problems compared to homeowners, with 47 percent of renter households affected versus 29 percent of homeowner households.

**Table NA-05.03: Housing Problems**

	Owner	Renter	Total	Distribution of Owner Households	Distribution of Renter Households
<b>Household has at least 1 of 4 Housing Problems</b>	4,440	3,950	8,390	29%	47%
<b>Household has none of 4 Housing Problems OR cost burden not available, no other problems.</b>	10,815	4,540	15,355	71%	53%
<b>Total Number of Households</b>	<b>15,255</b>	<b>8,490</b>	<b>23,745</b>	<b>100%</b>	<b>100%</b>

Source: CHAS, 2017-2021

The data in Table NA-05.04 highlights the prevalence of Severe Housing Problems among households in Encinitas. As noted above, Severe Housing Problems as defined by HUD include severely inadequate and/or incomplete kitchen and plumbing, spending over 50 percent of income on housing costs (severely cost burdened), and extreme

overcrowding (more than 1.5 persons per room). HUD considers a household to have a Severe Housing Problem if they have one or more of these four problems.

As shown in Table NA-05.04, 19 percent of all households in Encinitas experience at least one of the four Severe Housing Problems (4,520 of 23,745 households). Notably, renters are disproportionately affected, with 29 percent experiencing severe housing problems compared to 14 percent of homeowners.

**Table NA-05.04: Severe Housing Problems**

	Owner	Renter	Total	Distribution of Owner Households	Distribution of Renter Households
<b>Household has at least 1 of 4 Severe Housing Problems</b>	2,090	2,430	4,520	14%	29%
<b>Household has none of 4 Severe Housing Problems OR cost burden not available, no other problems</b>	13,165	6,060	19,225	86%	71%
<b>Total Number of Households</b>	<b>15,255</b>	<b>8,490</b>	<b>23,745</b>	<b>100%</b>	<b>100%</b>

Source: CHAS, 2017-2021

Table NA-05.05 below shows the various levels of cost burden experienced by homeowners and renters in Encinitas. Overall, it shows that 33 percent of all households are housing cost burdened (7,865 of 23,745 households). However, cost burden is a greater problem for renters – 42 percent of renters are cost burdened, while 28 percent of homeowners are cost burdened.

**NA-05.05: Housing Cost Burden**

	Owner	Renter	Total	Distribution of Owner Households	Distribution of Renter Households
<b>Cost Burden &lt;=30%</b>	10,890	4,695	15,585	71%	55%
<b>Cost Burden &gt;30% to &lt;=50%</b>	2,365	1,730	4,095	16%	20%
<b>Cost Burden &gt;50%</b>	1,955	1,815	3,770	13%	21%
<b>Cost Burden not available</b>	45	245	290	0%	3%
<b>Total Number of Households</b>	<b>15,255</b>	<b>8,490</b>	<b>23,745</b>	<b>100%</b>	<b>100%</b>

Source: CHAS, 2017-2021

The following three tables collectively illustrate the total number of households experiencing housing problems, categorized by income level and tenure (owners vs. renters). The data reveals that most households earning low incomes (up to 80 percent HAMFI), regardless of tenure, are affected by at least one of the four housing problems. Overall, 72 percent of households with low incomes face at least one of the four identified housing problems (4,905 of 6,810 households). Renters are more likely than homeowners to encounter housing challenges. Specifically, 77 percent of renter households with low incomes experience at least one of these issues, compared to approximately 66 percent of homeowner households with low incomes.

**NA-05.06: Housing Problems by Income Level, All Households**

<b>Income Category</b>	<b>Household has at least 1 of 4 Housing Problems</b>	<b>Household has none of 4 Housing Problems OR cost burden not available, no other problems</b>	<b>Total</b>	<b>Distribution of Households with at least 1 of 4 Housing Problems</b>	<b>% of Households in Income Category with at least 1 of 4 Housing Problems</b>
<b>&lt;= 30% HAMFI</b>	1,750	505	2,255	21%	78%
<b>&gt;30% to &lt;=50% HAMFI</b>	1,290	490	1,780	15%	72%
<b>&gt;50% to &lt;=80% HAMFI</b>	1,865	915	2,775	22%	67%
<b>&gt;80% to &lt;=100% HAMFI</b>	880	1,210	2,080	10%	42%
<b>&gt;100% HAMFI</b>	2,605	12,245	14,850	31%	18%
<b>Total Number of Households</b>	<b>8,390</b>	<b>15,355</b>	<b>23,745</b>	<b>100%</b>	

Source: CHAS, 2017-2021

**Table NA-05.07: Housing Problems by Income Levels, Renters Only**

<b>Income Category</b>	<b>Household has at least 1 of 4 Housing Problems</b>	<b>Household has none of 4 Housing Problems OR cost burden not available, no other problems</b>	<b>Total</b>	<b>Distribution of Households with at least 1 of 4 Housing Problems</b>	<b>% of Households in Income Category with at least 1 of 4 Housing Problems</b>
<b>&lt;= 30% HAMFI</b>	900	350	1,250	23%	72%
<b>&gt;30% to &lt;=50% HAMFI</b>	860	135	995	22%	86%
<b>&gt;50% to &lt;=80% HAMFI</b>	975	325	1,300	25%	75%
<b>&gt;80% to &lt;=100% HAMFI</b>	425	500	920	11%	46%
<b>&gt;100% HAMFI</b>	790	3,235	4,025	20%	20%
<b>Total Number of Households</b>	<b>3,950</b>	<b>4,540</b>	<b>8,490</b>	<b>100%</b>	

Source: CHAS, 2017-2021

**Table NA-05.08: Housing Problems, Owners Only**

	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems OR cost burden not available, no other Housing Problems	Total	Distribution of Households with at least 1 of 4 Housing Problems	% of Households in Income Category with at least 1 of 4 Housing Problems
<b>&lt;= 30% HAMFI</b>	850	155	1,005	19%	85%
<b>&gt;30% to &lt;=50% HAMFI</b>	430	355	785	10%	55%
<b>&gt;50% to &lt;=80% HAMFI</b>	890	590	1,475	20%	60%
<b>&gt;80% to &lt;=100% HAMFI</b>	455	710	1,160	10%	39%
<b>&gt;100% HAMFI</b>	1,815	9,010	10,825	41%	17%
<b>Total Number of Households</b>	<b>4,440</b>	<b>10,815</b>	<b>15,255</b>	<b>100%</b>	

Source: CHAS, 2017-2021

The following three tables provide an overview of households who are cost burdened, categorized by income level. Again, a household is considered cost burdened if their housing costs exceed 30 percent of their income and considered severely cost burdened if their housing costs exceed 50 percent of their income. As shown in Table NA-05.09, 7,875 households in Encinitas are cost burdened, 62 percent of which earn a low income of up to 80 percent of HAMFI (4,855 households). Furthermore, 3,770 households are severely cost burdened, 77 percent of which earn a low income (2,915 households).

**NA-05.09: Cost Burden by Income Level, All Households**

<b>Income Category</b>	<b>Cost burden &gt; 30%</b>	<b>Cost burden &gt; 50%</b>	<b>Total</b>	<b>Of Households w/ Cost Burden &gt;30%</b>	<b>Of Households w/ Severe Cost Burden &gt;50%</b>	<b>Of Income Category &gt;30%</b>	<b>Of Income Category &gt;50%</b>
<b>&lt;= 30% HAMFI</b>	1,755	1,495	2,255	22%	40%	78%	66%
<b>&gt;30% to &lt;=50% HAMFI</b>	1,275	845	1,780	16%	22%	72%	47%
<b>&gt;50% to &lt;=80% HAMFI</b>	1,825	575	2,775	23%	15%	66%	21%
<b>&gt;80% to &lt;=100% HAMFI</b>	805	250	2,080	10%	7%	39%	12%
<b>&gt;100% HAMFI</b>	2,215	615	14,850	28%	16%	15%	4%
<b>Total Number of Households</b>	<b>7,875</b>	<b>3,770</b>	<b>23,745</b>	<b>100%</b>	<b>100%</b>		

Source: CHAS, 2017-2021

Table NA-05.10 shows cost burden for renters by income category. Of the 8,490 renter households in Encinitas, 42 percent are cost burdened (3,545 households) and 21 percent are severely cost burdened (1,815 households). Additionally, renters with low incomes up to 80 percent HAMFI represent 77 percent of cost burdened renter households (2,735 households), and 90 percent of severely cost burdened renter households (1,635 households).

**NA-05.10: Cost Burden by Income Level, Renters**

	<b>Cost burden &gt; 30%</b>	<b>Severe Cost burden &gt; 50%</b>	<b>Total</b>	<b>Of Households w/ Cost Burden &gt;30%</b>	<b>Of Households w/ Severe Cost Burden &gt;50%</b>	<b>Of Income Category &gt;30%</b>	<b>Of Income Category &gt;50%</b>
<b>&lt;= 30% HAMFI</b>	900	770	1,250	25%	42%	72%	62%
<b>&gt;30% to &lt;=50% HAMFI</b>	860	600	995	24%	33%	86%	60%
<b>&gt;50% to &lt;=80% HAMFI</b>	975	265	1,300	28%	15%	75%	20%
<b>&gt;80% to &lt;=100% HAMFI</b>	345	95	920	10%	5%	38%	10%
<b>&gt;100% HAMFI</b>	465	85	4,025	13%	5%	12%	2%
<b>Total Number of Households</b>	<b>3,545</b>	<b>1,815</b>	<b>8,490</b>	<b>100%</b>	<b>100%</b>		

Source: CHAS, 2017-2021

Table NA-05.11 shows cost burden for homeowners by income category. Of the 15,255 homeowner households in Encinitas, 28 percent are cost burdened (4,320 households) and 13 percent are severely cost burdened (1,955 households). Additionally, homeowners with low incomes up to 80 percent HAMFI represent 49 percent of cost burdened homeowner households (2,115 households), and 65 percent of severely cost burdened homeowner households (1,275 households).

**NA-05.11: Cost Burden by Income Level, Owners**

Income Level	Cost burden > 30%	Severe Cost burden > 50%	Total	Of Households w/ Cost Burden >30%	Of Households w/ Severe Cost Burden >50%	Of Income Category >30%	Of Income Category >50%
<= 30% HAMFI	850	720	1,005	20%	37%	85%	72%
>30% to <=50% HAMFI	415	245	785	10%	13%	53%	31%
>50% to <=80% HAMFI	850	310	1,475	20%	16%	58%	21%
>80% to <=100% HAMFI	455	150	1,160	11%	8%	39%	13%
>100% HAMFI	1,750	530	10,825	41%	27%	16%	5%
<b>Total Number of Households</b>	<b>4,320</b>	<b>1,955</b>	<b>15,255</b>	<b>100%</b>	<b>100%</b>		

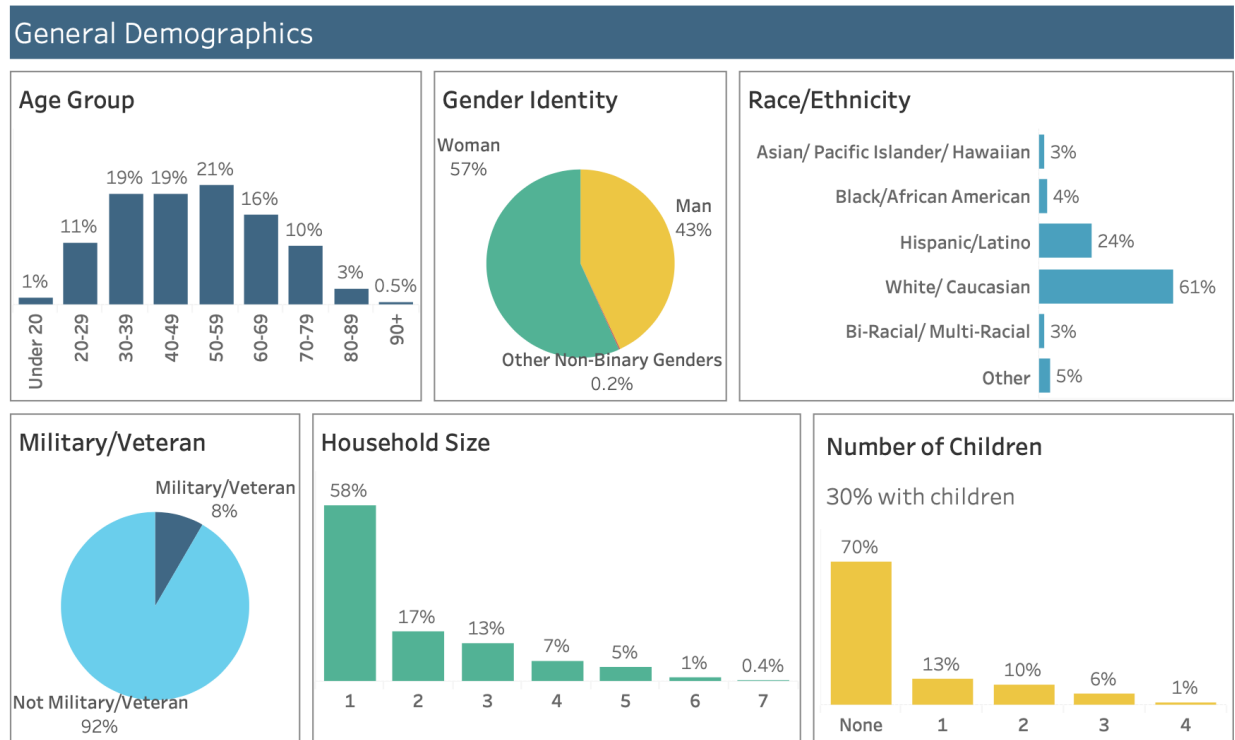
Source: CHAS, 2017-2021

**2-1-1 Data for Clients Living in Encinitas**

2-1-1 San Diego is a free, confidential, 24/7 service connecting San Diego County residents to community, health, and disaster resources. By dialing 211 or visiting their website, individuals can access help with housing, food, healthcare, utility assistance, and more. This Consolidated Plan incorporates data collected from Encinitas residents who utilized 2-1-1 services between July 2023 and June 2024 (FY 2023-24). The inclusion of this data enhances the City’s understanding of community needs and gaps in services, especially those that may not have been fully captured through traditional community engagement efforts. The information gathered includes demographic and socioeconomic indicators, as well as details on the referral types and associated services.

Between July 2023 and June 2024, a total of 1,056 Encinitas residents accessed services through 2-1-1, resulting in 1,747 referrals to various providers. As shown in Figure NA-05.01, the largest age group utilizing 2-1-1 were individuals aged 50 to 59, representing 21 percent of clients. Most clients identified as women (57 percent), and 30 percent of households included children. Additionally, 2-1-1 clients were disproportionately persons of color. While non-Hispanic White/Caucasian individuals make up 74 percent of Encinitas' population, they accounted for only 61 percent of clients. In contrast, Black/African American residents, who represent just 0.6 percent of the city's population, made up 4 percent of the inquiries. Similarly, individuals identifying as Hispanic or Latino are 16 percent of the city's population, but represented 24 percent of clients.

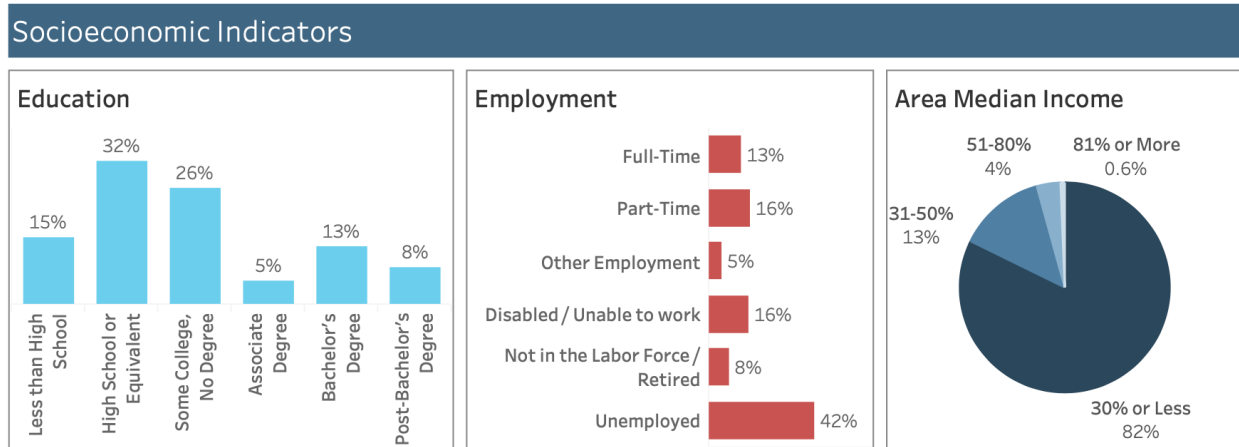
**Figure NA-05.01: 2-1-1 Clients Living in Encinitas – Demographics**



Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.02 indicates that most 2-1-1 clients had at least some college education (52 percent), however, 42 percent reported being unemployed and an additional 16 percent reported being disabled and/or unable to work. More than 80 percent of clients reported earning an extremely low income (less than 30 percent of AMI).

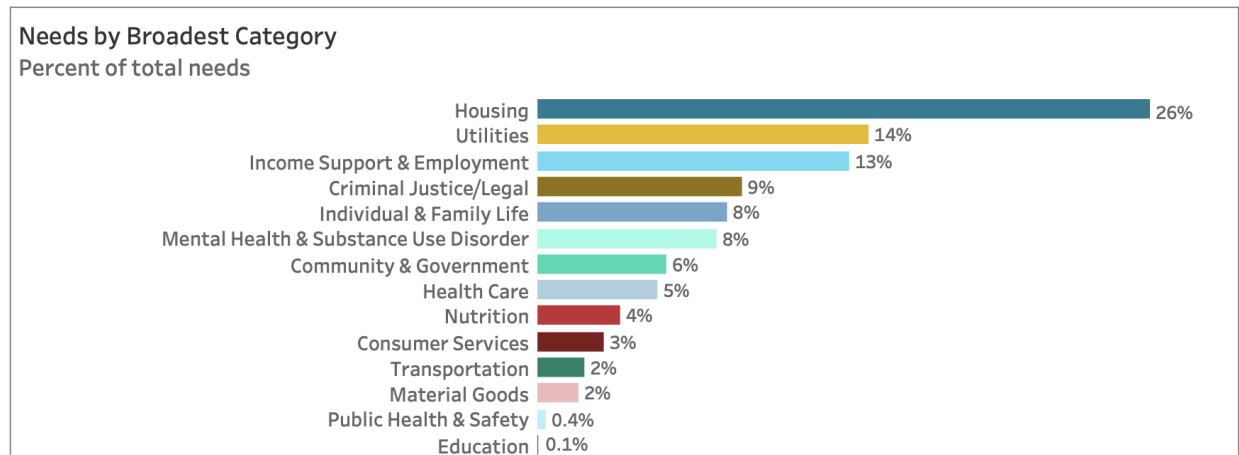
**Figure NA-05.02: 2-1-1 Clients Living in Encinitas – Socioeconomic Indicators**



Source: 2-1-1 San Diego, FY 2023-24

In FY 2023-24, the 1,056 Encinitas residents who utilized 2-1-1 services reported a total of 2,608 needs. As shown in Figure NA-05.03 below, needs related to housing and utilities accounted for the largest share of these needs (40 percent). The next commonly identified need was income support and employment (13 percent).

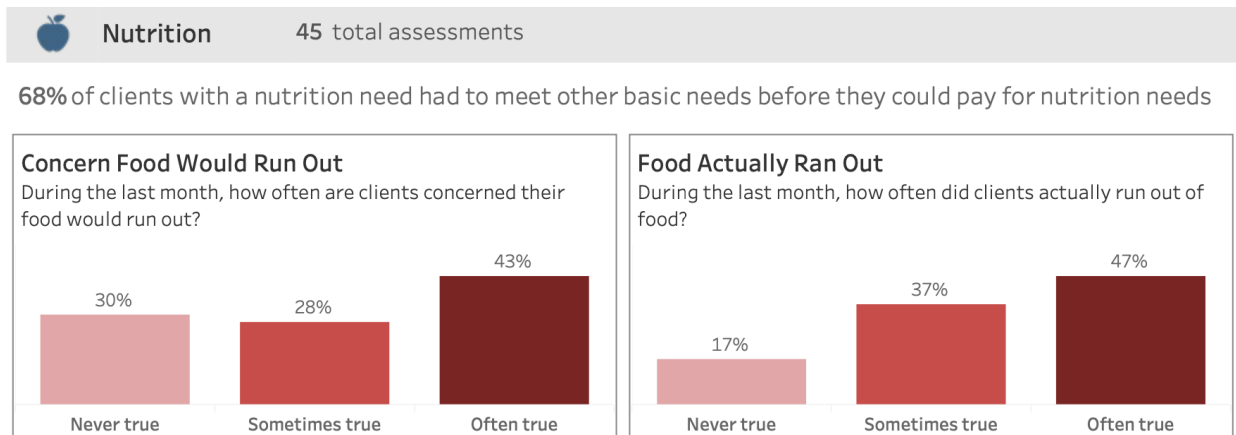
**Figure NA-05.03: 2-1-1 Clients Living in Encinitas – Needs**



Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.04 shows that, of the 45 assessments conducted for Encinitas clients with nutrition needs in FY 2023-24, 43 percent reported being often concerned that their food supply would run out, and 47 percent indicated that they often experienced running out of food. Additionally, 68 percent reported having to meet other basic needs before they could pay for nutrition needs.

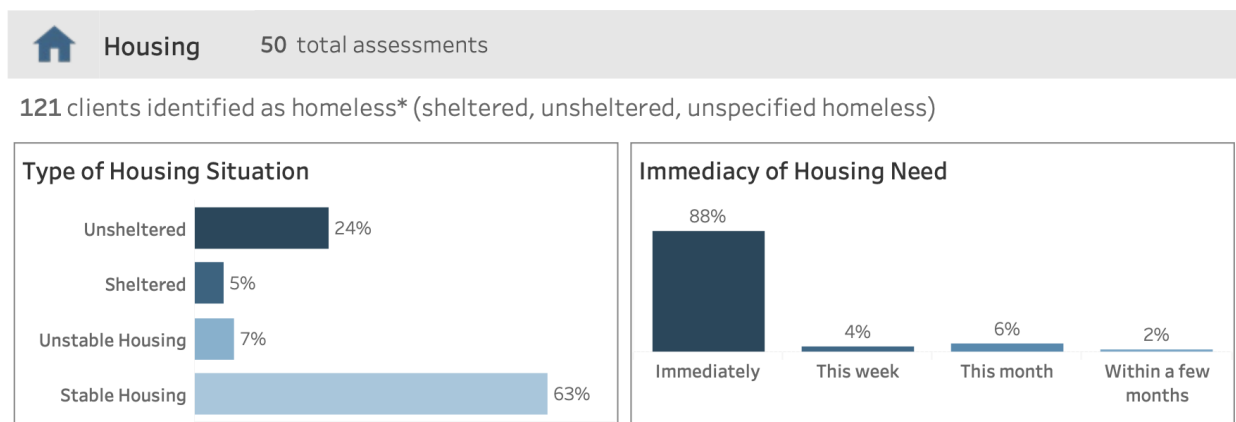
**Figure NA-05.04: 2-1-1 Clients Living in Encinitas – Nutrition Assessments**



Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.05 shows that, of the 50 assessments conducted for Encinitas clients with housing needs in FY 2023-24, 88 percent of the clients reported an immediate housing need. Additionally, 121 clients identified as experiencing some form of homelessness.

**Figure NA-05.05: 2-1-1 Clients Living in Encinitas – Housing Assessments**

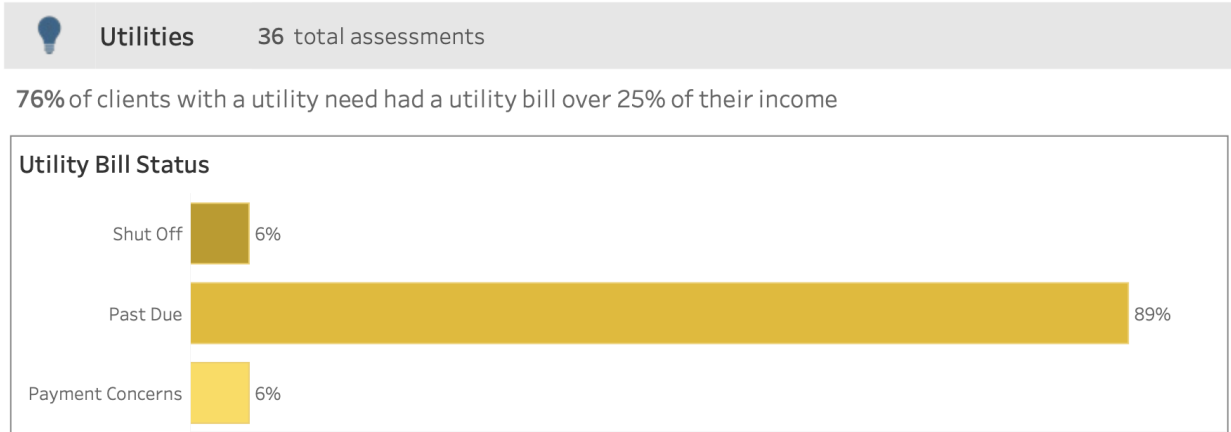


\*Data collected for clients with and without housing assessment

Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.06 shows that, of the 36 assessments conducted for Encinitas clients with utility-related needs in FY 2023-24, 76 percent of clients noted that their utility bill represented more than 25 percent of their income and 6 percent reported having their utilities shut off. Additionally, 89 percent reported that at least one of their utility bills were past due.

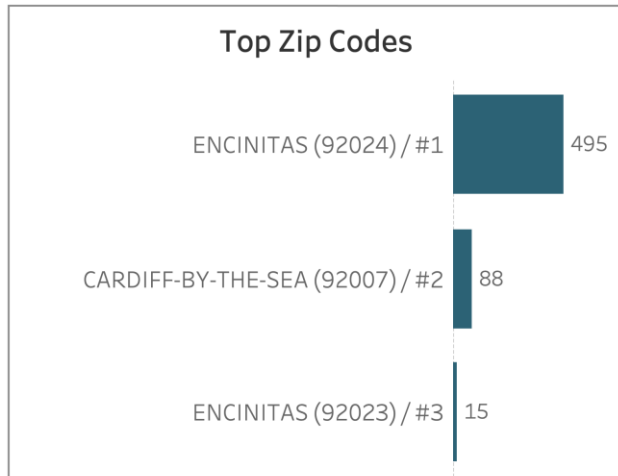
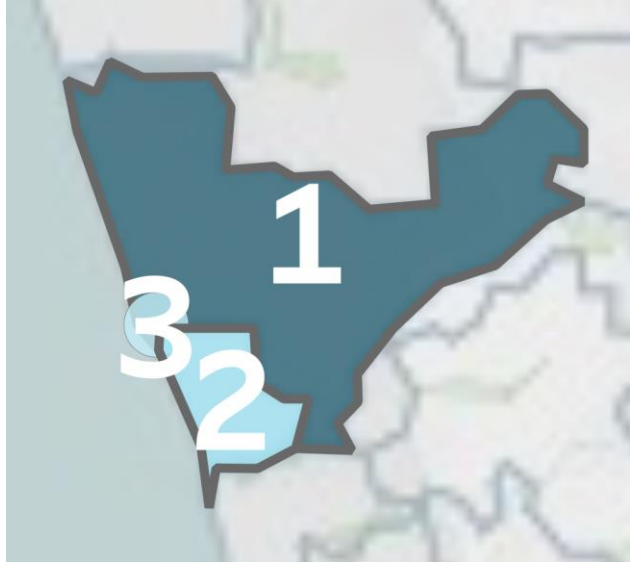
## Figure NA-05.06: 2-1-1 Clients Living in Encinitas – Utility Assessments



Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.07 below provides a map of the zip codes of Encinitas residents utilizing 2-1-1 services in FY 2023-24.

**Figure NA-05.07: 2-1-1 Clients Living in Encinitas – Clients by Zip Code**



Source: 2-1-1 San Diego, FY 2023-24

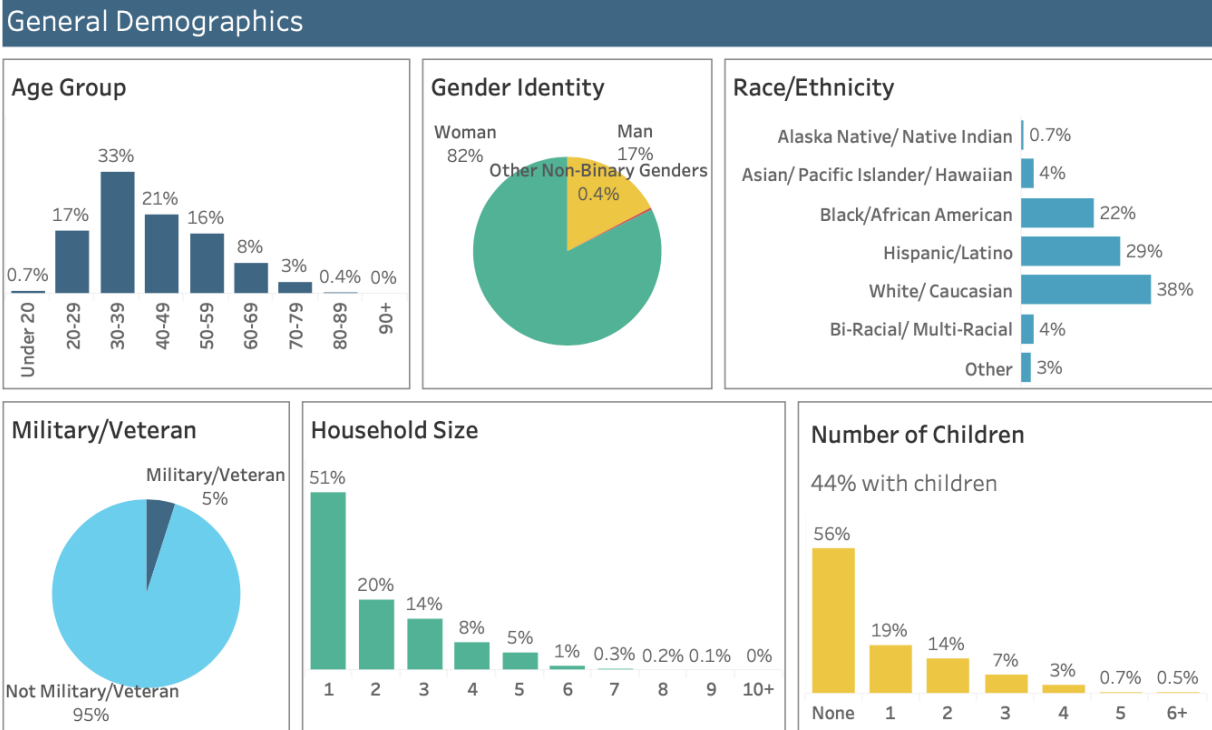
**2-1-1 Data for Clients with Domestic Violence-Related Needs Living in San Diego County**

To protect the confidentiality of the small number of 2-1-1 San Diego clients with domestic violence-related needs, specific data, demographics, and statistics regarding these clients is only available at the countywide level and cannot be disaggregated for individual cities, including Encinitas. For the purposes of this Consolidated Plan, this

countywide data is included to provide a broader understanding of domestic violence-related needs within the region. While this data does not offer city-specific insights, it serves as an important indicator of the prevalence and nature of domestic violence challenges across San Diego County and helps inform strategies to address these issues at both the regional and local levels.

Between July 2023 and June 2024, 2-1-1 San Diego reported receiving calls from 3,668 clients in San Diego County who shared that they were experiencing domestic violence. As shown in Figure NA-05.08, 82 percent of these clients were female, and they were most commonly between the ages of 30 to 39 (33 percent). The following figure shows that 44 percent of the 3,668 clients experiencing domestic violence had children. In terms of racial demographics, 38 percent of the clients were White, which is less than their share of the population in San Diego County (43 percent according to 2023 5-Year ACS Data). Similarly, persons who identify as Hispanic represent 29 percent of clients, which is less than their share of the population (34 percent). In contrast, while Black/African Americans constitute only 4 percent of the population, they represent 22 percent of the clients.

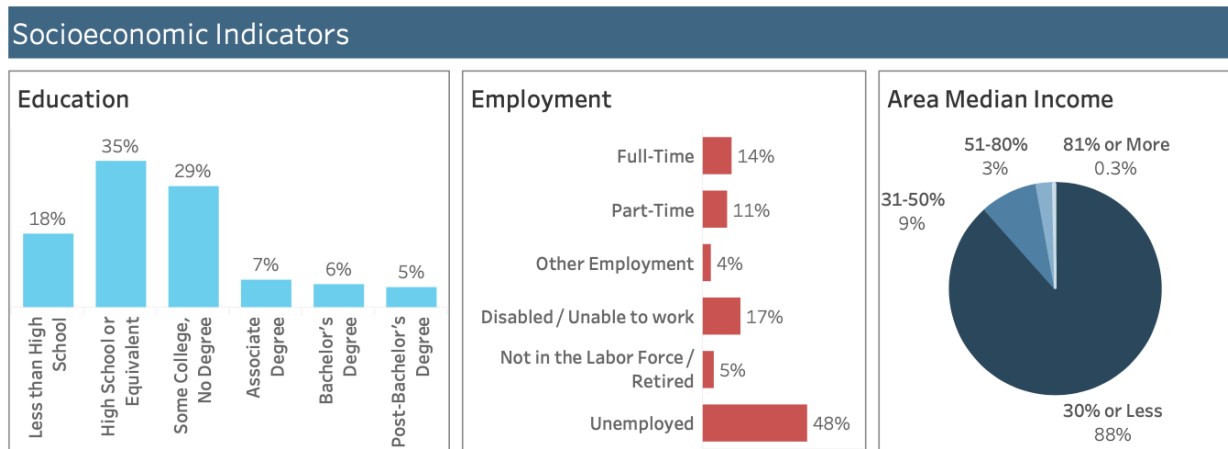
**Figure NA-05.08: 2-1-1 Clients with Domestic Violence-Related Needs in San Diego County – Demographics**



Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.09 below indicates that approximately 47 percent of the 3,668 2-1-1 San Diego clients with domestic violence-related needs in FY 2023-24 reported having some college education, while 48 percent identified as unemployed. An additional 17 percent reported being unable to work or having a disability. Furthermore, 88 percent of clients reported earning an extremely low income, underscoring the significant economic challenges often faced by survivors of domestic violence.

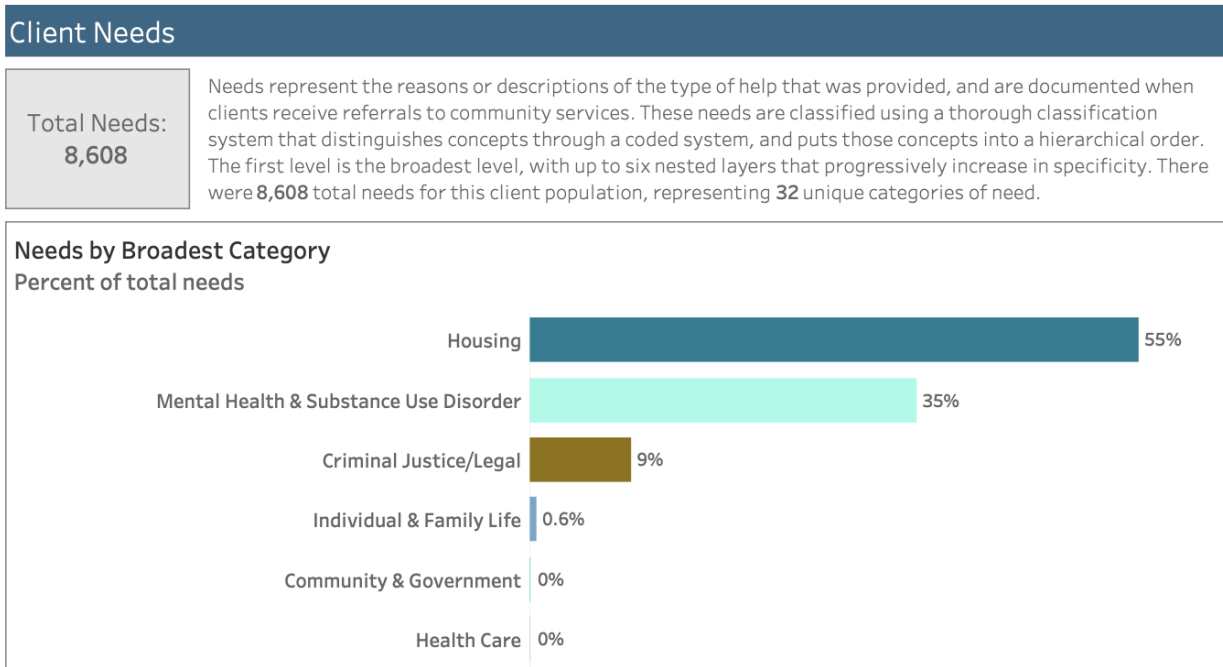
**Figure NA-05.09: 2-1-1 Clients with Domestic Violence-Related Needs in San Diego County – Socioeconomic Indicators**



Source: 2-1-1 San Diego, FY 2023-24

In FY 2023-24, the 3,668 County residents with domestic violence-related needs who utilized 2-1-1 services reported a total of 8,608 needs, of which 55 percent were related to housing needs. More specifically, 45 percent of the needs were related to seeking domestic violence shelters. These calls resulted in 7,135 total referrals, most commonly to the YWCA of San Diego County (Becky’s House Emergency Shelter), Shaback Altruistic, and Community Resource Center (Carol’s House).

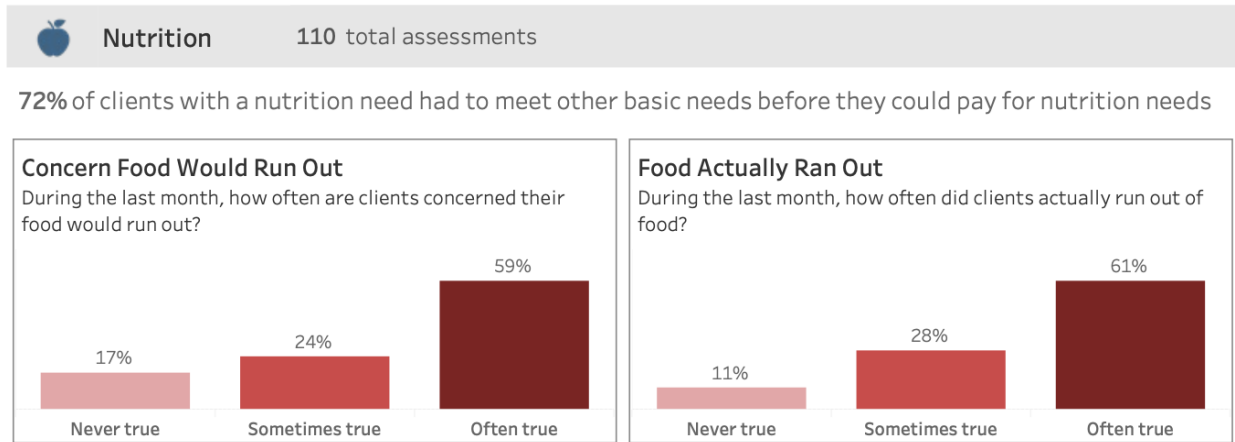
**Figure NA-05.10: 2-1-1 Clients with Domestic Violence-Related Needs in San Diego County – Client Needs**



Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.11 shows that, of the 110 assessments conducted for County clients with both domestic violence-related needs and nutrition needs in FY 2023-24, 59 percent reported being often concerned that their food supply would run out, and 61 percent indicated that they often experienced running out of food. Additionally, 72 percent reported having to meet other basic needs before they could pay for nutrition needs.

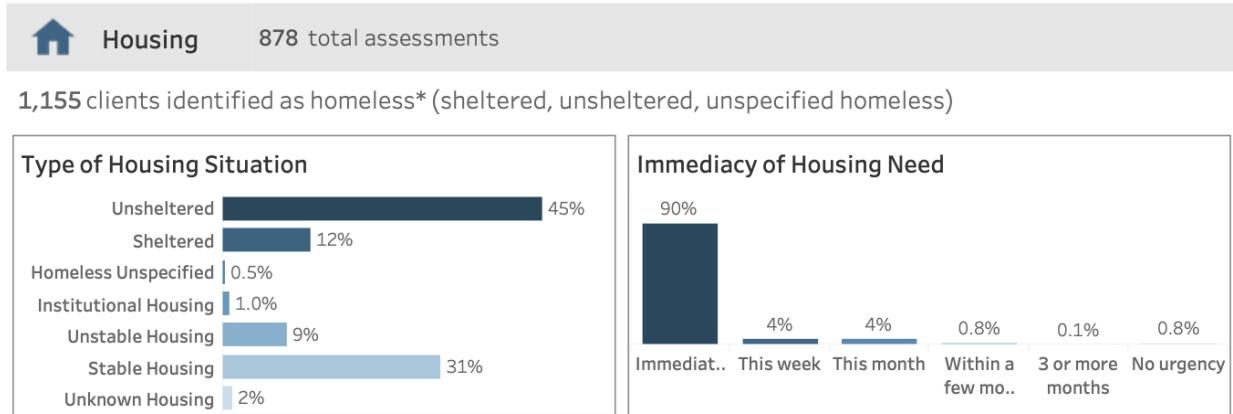
**Figure NA-05.11: 2-1-1 Clients with Domestic Violence-Related Needs in San Diego County – Nutrition Assessments**



Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.12 shows that, of the 878 assessments conducted for County clients with both domestic violence-related needs and housing needs in FY 2023-24, 90 percent of the clients reported an immediate housing need. Additionally, 1,155 individuals identified as experiencing some form of homelessness.

**Figure NA-05.12: 2-1-1 Clients with Domestic Violence-Related Needs in San Diego County – Housing Assessments**




\*Data collected for clients with and without housing assessment

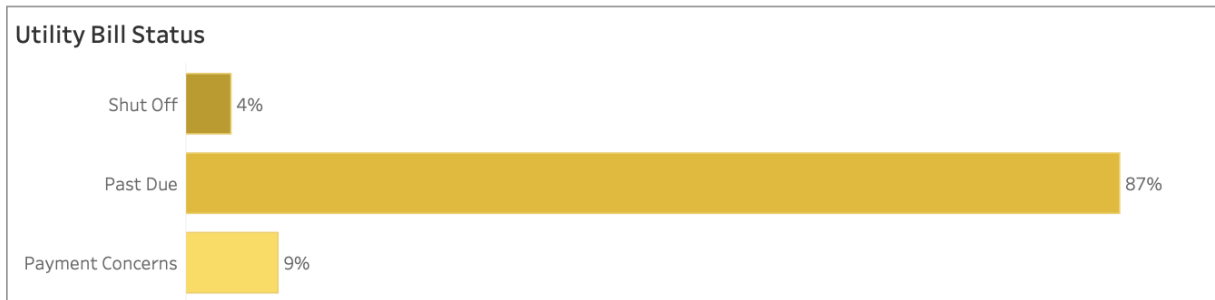
Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.13 shows that, of the 96 assessments conducted for County clients with both domestic violence-related needs and utility-related needs in FY 2023-24, 87 percent of clients noted that their utility bill represented more than 25 percent of their income and 4 percent reported having their utilities shut off. Additionally, 84 percent reported that at least one of their utility bills were past due.

**NA-05.13: 2-1-1 Clients with Domestic Violence-Related Needs in San Diego County – Utility Assessments**

 **Utilities** 96 total assessments

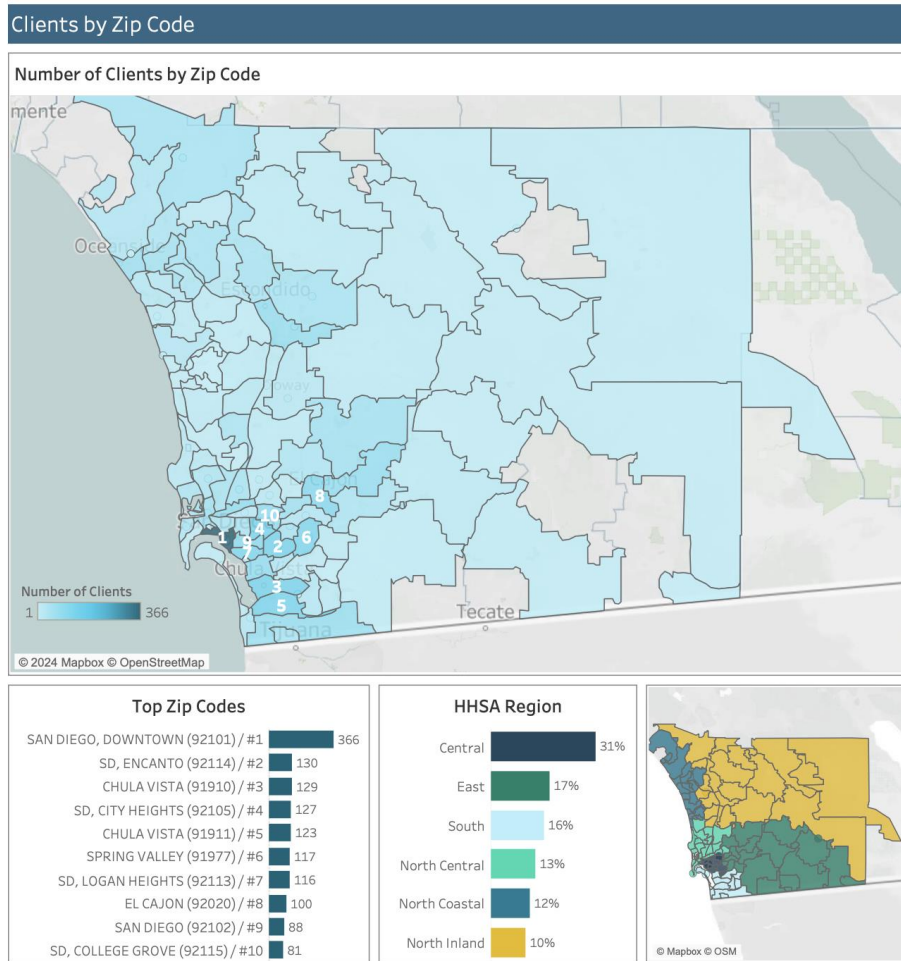
84% of clients with a utility need had a utility bill over 25% of their income



Source: 2-1-1 San Diego, FY 2023-24

Figure NA-05.14 below provides a map of the zip codes of San Diego County residents experiencing domestic violence who utilized 2-1-1 services in FY 2023-24.

**NA-05.14: 2-1-1 Clients with Domestic Violence-Related Needs in San Diego County – Referrals by Zip Code**



Source: 2-1-1 San Diego, FY 2023-24

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

The City of Encinitas does not currently administer a HOME Tenant-Based Rental Assistance (TBRA) program. Instead, the Encinitas Housing Authority manages a Section 8 Housing Choice Voucher (HCV) program, which provides rental assistance to very low-income households, including those with disabilities.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Public facilities offer a range of services for all residents and typically include libraries, community centers, youth centers, and facilities that address the needs of the residents, including LMI residents. Public facilities improvements have been identified as an important objective of the CDBG program.

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

Public facilities needs were identified through multiple sources, including City Council goals, community and stakeholder meetings, and responses to surveys distributed to the community and identified stakeholders.

In the Community Needs Assessment Survey, the community identified the top three following public facility needs:

- Parks and recreation facilities
- Senior centers
- Healthcare facilities

### **Describe the jurisdiction's need for Public Improvements:**

Public improvements typically include upgrades or expansions to streets, curbs and gutters, sewer and drainage systems, streetlights, and sidewalks. In general, these are eligible activities for CDBG funds within qualifying census tracts. Proposed infrastructure projects are documented in the City's Capital Improvement Program (CIP), which is updated annually through the budget process.

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

Public improvement needs were identified through multiple sources, including City Council goals, community and stakeholder meetings, and responses to surveys distributed to the community and identified stakeholders.

The community identified the top three following public improvement needs:

- Water/sewer improvements
- Trees/urban space
- Street/alley improvements

**Describe the jurisdiction's need for Public Services:**

An essential part of the City's five-year plan is to provide services for those in most critical need. Various populations rely on specific programs that are provided either by the City or nonprofit organizations, using CDBG and non-CDBG funding. These programs are designed to fill voids due to a household's lack of resources or lack of direct access to these necessities.

**How were these needs determined?**

Public services needs were identified through multiple sources, including City Council goals, community and stakeholder meetings, and responses to surveys distributed to the community and identified stakeholders.

The community identified the top three following public service needs:

- Emergency Preparedness
- Mental Health Services
- Senior Activities and Services

**Based on the needs analysis above, describe the State's needs in Colonias**

Not applicable, as the jurisdiction does not represent the State.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview

As of 2023, the San Diego Association of Governments (SANDAG) estimates that Encinitas has a total of 26,821 housing units. A detailed breakdown by unit type is shown in Table MA-05.01 below.

**Table MA-05.01: Housing Units by Type**

	<b>2023</b>
Single Family - Detached	13,657
Single Family - Attached	8,253
Multifamily	4,172
Mobile Homes	739
<b>Total</b>	<b>26,821</b>

Source: SANDAG, 2023

As shown in Table MA-05.02 below, median single-family home sales prices increased significantly throughout San Diego County between 2019 and 2024. As of July 2024, the median home sales price in Encinitas was \$2,199,800, reflecting a 55 percent increase since July 2019.

**Table MA-05.02: Regional Median Single-Family Home Sales Prices**

<b>Urban County</b>	<b>July 2019 Year to Date</b>	<b>July 2024 Year to Date</b>	<b>% Change</b>
<b>Coronado</b>	\$2,050,000	\$3,002,500	+46%
<b>Del Mar</b>	\$2,000,000	\$3,447,500	+72%
<b>Imperial Beach</b>	\$615,000	\$925,000	+50%
<b>Lemon Grove</b>	\$473,000	\$763,000	+61%
<b>Poway</b>	\$785,000	\$1,396,000	+78%
<b>Solana Beach</b>	\$1,475,600	\$2,850,500	+93%

<b>HOME Cities</b>	<b>July 2019 Year to Date</b>	<b>July 2024 Year to Date</b>	<b>% Change</b>
<b>Carlsbad</b>	\$979,500	\$1,804,400	+84%
<b>Encinitas</b>	\$1,415,000	\$2,199,800	+55%
<b>La Mesa</b>	\$608,800	\$997,500	+64%
<b>San Marcos</b>	\$689,800	\$1,115,000	+62%
<b>Santee</b>	\$540,000	\$850,000	+57%
<b>Vista</b>	\$548,200	\$944,000	+72%

<b>San Diego Region</b>	<b>July 2019 Year to Date</b>	<b>July 2024 Year to Date</b>	<b>% Change</b>
	\$647,000	\$1,058,000	+64%

Source: Greater San Diego Association of Realtors, 2019 and 2024

In previous Consolidated Plans, the City utilized the Housing Opportunity Index (HOI) to measure the percentage of homes affordable to households earning the median income. However, the HOI has since been retired, with the final report published in the fourth quarter of 2023. The National Association of Home Builders has replaced the HOI with the Cost of Housing Index (CHI), which provides a clearer representation of the housing cost burden on families with low and moderate incomes in local markets. Both the HOI and CHI are provided below in Tables MA-05.03a and MA-05.03b, respectively.

As shown in Table MA-05.03a, the HOI indicates that only about 4 percent of homes in the San Diego region are affordable to a household earning a median income. The CHI introduces two new metrics: the percentage of a typical family's income required for a mortgage payment and the percentage of a low-income household's income needed for a mortgage payment. As shown in Table MA-05.03b, in the San Diego region, 70 percent of a typical family's income would be needed for a mortgage payment, and 141 percent of a low-income family's income would be needed.

**Table MA-05.03a: Housing Opportunity Index by Affordability Rank, 4<sup>th</sup> Quarter 2023**

California Metro Area	HOI 4th Qtr 2023 Share of Homes Affordable for Median Income	Median Family Income (000s)	4th Qtr 2023 Median Sales Price (000s)	4th Qtr 2023 Affordability Rank	
				National	Regional
Santa Cruz-Watsonville	11.6	132.8	950	222	55
Santa Rosa-Petaluma	11.2	128.1	760	224	56
San Jose-Sunnyvale-Santa Clara	7.1	181.3	1,400	232	63
Salinas	6.6	100.4	835	233	64
Napa	5.7	129.6	841	234	65
San Francisco-San Mateo-Redwood City*	5.7	173.2	1,446	234	65
San Luis Obispo-Paso	5.5	113.1	812	236	67
<b>San Diego-Chula Vista-Carlsbad</b>	<b>4.0</b>	<b>116.8</b>	<b>828</b>	<b>239</b>	<b>70</b>
Anaheim-Santa Ana-Irvine*	2.9	127.8	1,085	240	71
Los Angeles-Long Beach-Glendale*	2.7	98.2	850	241	72

\*Indicate Metropolitan Divisions. All others are Metropolitan Statistical Areas.

Source: National Association of Home Builders, 2024

**Table MA-05.03b: Cost of Housing Index by Affordability Rank, 3<sup>rd</sup> Quarter 2024**

Metropolitan Statistical Area	CHI	Low-Income CHI	Median Home Price (000's)	Median Family Income (000's)
San Jose-Sunnyvale-Santa Clara	85%	170%	1,900	184.3
San Francisco-Oakland-Berkeley	68%	137%	1,309	159.8
<b>San Diego-Chula Vista-Carlsbad</b>	<b>70%</b>	<b>141%</b>	<b>1,010</b>	<b>119.5</b>
Riverside-San Bernardino-Ontario	51%	102%	590	97.5
Fresno	43%	86%	430	84.3
Sacramento-Roseville-Folsom	42%	83%	560	113.3

Note: CHI is the percentage of a typical family's income needed for a mortgage payment. Low-Income CHI is the percentage of a low-income family's income needed for a mortgage payment, with low-income being defined as 50 percent of the AMI.

Source: National Association of Home Builders, 2024

The primary source of information on rental costs in the San Diego Region is the Southern California Rental Housing Association (SCRHA), which conducts two surveys of rental properties per year. In the spring of 2024, approximately 6,000 surveys were sent out to rental property owners and managers throughout San Diego County. Note that, although this survey sampled a broad variety of rental housing, it was not a scientific sampling. According to SCRHA, Encinitas' current average rental vacancy rate is 1.1 percent. Table MA-05.04 shows median gross rents in Encinitas, based on 2022 and 2023 ACS data. High rental costs in Encinitas and throughout San Diego County continue to pose challenges for residents, particularly those with low to moderate incomes, underscoring the ongoing need for affordable housing initiatives in the region.

**Table MA-05.04: Median Gross Rents**

<b>Bedroom Size</b>	<b>2022</b>	<b>2023</b>	<b>% Increase/ Decrease</b>
Studio	\$1,902	\$2,346	23%
1 Bedroom	\$1,951	\$2,189	12
2 Bedrooms	\$2,617	\$2,693	3%
3+ Bedrooms	\$3,074	\$3,500+	14%

Source: 2018-2022 and 2019-2023 ACS [Table B25031]

## **MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)**

### **Introduction**

Encinitas plays a vital role in the regional economy, driven by its diverse business sectors and strategic coastal location. The city is home to a growing number of firms in the life sciences industry, including those specializing in medical services, diagnostics, and pharmaceutical research and development (R&D). Although not as densely concentrated as neighboring cities like Carlsbad, this sector continues to contribute to the economic fabric of Encinitas, benefiting from the region's robust innovation ecosystem.

The Information and Communications Technologies sector also forms an essential part of the city's economic landscape, with companies focusing on software development, telecommunications, and digital services. Encinitas has seen steady growth in this sector, reflecting broader trends in the San Diego region's thriving tech industry.

Environmental sustainability is a core value in Encinitas, supporting growth in the cleantech industry. Businesses dedicated to renewable energy, energy efficiency, and sustainable practices are making an impact, aligning with the city's commitment to environmental stewardship and climate action. Additionally, Encinitas has a strong presence in the sports innovation and design industry, influenced by its active, outdoor-oriented community. Companies designing and producing sports equipment, apparel, and related products thrive in this environment, driven by local demand and regional markets.

Like many cities, Encinitas faced significant challenges during the COVID-19 pandemic, particularly in the hospitality and tourism sectors. Hotels, restaurants, and local businesses saw sharp declines in revenue and employment during 2019 and 2020. However, these industries are showing encouraging signs of recovery as tourism and community engagement return to pre-pandemic levels, helping the overall economy rebound.

### **Economic Development Market Analysis**

The tables in this section provide U.S. Census Bureau and ACS data regarding the economic development market in Encinitas.

**Table MA-45.01: Business Activity**

<b>Business Sector</b>	<b>Number of Workers</b>	<b>Number of Jobs</b>	<b>Share of Workers %</b>	<b>Share of Jobs %</b>	<b>Jobs less Workers %</b>
Administration & Support, Waste Management and Remediation	1,335	822	5.7%	3.8%	-1.9%
Agriculture, Mining, Oil & Gas Extraction	190	248	0.8%	1.2%	0.3%
Arts, Entertainment, Accommodations	2,034	3,180	8.8%	14.8%	6.0%
Construction	1,171	836	5.0%	3.9%	-1.2%
Education and Health Care Services	5,159	6,837	22.2%	31.7%	9.5%
Finance, Insurance, and Real Estate	1,636	1,122	7.0%	5.2%	-1.8%
Information	736	173	3.2%	0.8%	-2.4%
Manufacturing	1,954	339	8.4%	1.6%	-6.8%
Other Services	721	1,278	3.1%	5.9%	2.8%
Professional, Scientific, Management Services	3,987	2,275	17.2%	10.6%	-6.6%
Public Administration	615	215	2.6%	1.0%	-1.7%
Retail Trade	1,921	3,049	8.3%	14.1%	5.9%
Transportation and Warehousing	640	516	2.8%	2.4%	-0.4%
Wholesale Trade	1,129	665	4.9%	3.1%	-1.8%
<b>Total</b>	<b>23,228</b>	<b>21,555</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0.0%</b>

Note: In the “Jobs less workers %” column, a negative number reflects an oversupply of labor for the sector (more workers than jobs) and a positive number reflects an undersupply of labor (more jobs than workers).

Data Source: U.S. Census Bureau Longitudinal Employer-Household Dynamics OnTheMap, 2021 (number of workers are based on where workers live; number of jobs are based on where workers are employed; both analyses are based on primary jobs)

**Table MA-45.02: Labor Force**

Total Population in the Civilian Labor Force	32,785
Civilian Employed Population 16 years and over	32,466
Unemployment Rate	4.6%
Unemployment Rate for Ages 16-24	11.5%
Unemployment Rate for Ages 25-64	3.7%

Source: 2018-2022 ACS [Tables DP03 & B23001]

**Table MA-45.03: Travel Time**

Travel Time	Number of Commuters	Percentage
< 30 Minutes	14,821	66%
30-59 Minutes	6,683	30%
60 or More Minutes	1,051	5%
<b>Total</b>	<b>22,555</b>	<b>100%</b>

Source: 2018-2022 ACS [Table B08303]

**Table MA-45.04: Educational Attainment by Employment Status (Population 25 to 64 Years)**

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,176	18	468
High school graduate (includes equivalency)	1,667	175	969
Some college or associate's degree	4,830	240	1,373
Bachelor's degree or higher	18,146	575	3,378

Source: 2018-2022 ACS [Table B23006]

**Table MA-45.05: Educational Attainment by Age**

Educational Attainment	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	0	268	416	420	132
9th to 12th grade, no diploma	527	148	101	309	251
High school graduate, GED, or alternative	885	810	350	1,651	1,361
Some college, no degree	1,057	831	1,150	2,432	2,255
Associate's degree	255	651	521	858	1,175
Bachelor's degree	727	3,485	3,725	6,365	3,413
Graduate or professional degree	31	1,294	2,526	5,001	3,683

Source: 2018-2022 ACS [Table B15001]

**Table MA-45.06: Educational Attainment – Median Earnings in the Past 12 Months**

<b>Educational Attainment</b>	<b>Median Earnings in the Past 12 Months</b>
Less than high school graduate	\$28,006
High school graduate (includes equivalency)	\$55,382
Some college or associate's degree	\$48,246
Bachelor's degree	\$91,837
Graduate or professional degree	\$102,054

Source: 2018-2022 ACS [Table B20004]

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

Based on the Business Activity table (Table MA-45.01), the three sectors with the greatest number of jobs in Encinitas are Education and Health Care Services; Arts, Entertainment, and Accommodations; and Retail Trade. All three sectors were the top employing sectors during the last two Consolidated Plan periods as well. The Education and Health Care Services sector accounts for 32 percent of the city's jobs. Contributing to this sector's high employment are the city's 11 public schools, a community college, a major hospital, and numerous medical professional offices located along El Camino Real in the New Encinitas neighborhood. As a coastal community, the tourism industry also plays a significant role in the number of jobs in the city.

In terms of the labor force, the largest share of workers are employed in the Education and Health Care Services sector (22 percent). In several sectors, the number of workers exceeds the number of jobs, meaning that residents employed in these sectors are commuting to other jurisdictions to work. For example, there are only 2,275 Professional, Scientific, and Management Services jobs in the city, but 3,987 workers. At the other end of the spectrum, there are more jobs than workers in some sectors, such as the Education and Health Care Services sector, demonstrating that additional people are commuting into the city for work. Overall, there are about 23,228 workers in Encinitas, but just 21,555 jobs (an 8 percent discrepancy).

As shown in Table MA-45.02, the overall unemployment rate in Encinitas is 4.6 percent, according to 2022 5-Year ACS data. However, California Employment Development Department data from December 2024 suggests that the overall unemployment rate is 3.4 percent. The low unemployment rate reflects a robust local economy. Unemployment is notably higher among younger workers, with a rate of 11.5 percent for those aged 16-24.

Table MA-45.03 highlights commuting patterns for Encinitas workers. Most workers commute less than 30 minutes (66 percent). Only 5 percent of workers travel more than an hour to work. This figure is consistent with regional patterns in San Diego County, where 7 percent of commuters travel more than one hour. Longer commute times are associated with higher transportation costs, increased greenhouse gas emissions, and a range of negative health impacts.

Educational attainment strongly correlates with labor force participation and employment rates. As shown in Table MA-45.04, of the population aged 25 to 64 years old with less than a high school diploma, 28 percent are not participating in the labor force. In contrast, only 15 percent of individuals with a bachelor's degree or higher are not in the labor force. This data indicates that higher education levels increase the likelihood of employment.

The relationship between education and earnings is clear. As shown in Table MA-45.06, median earnings for Encinitas residents aged 25 years old and above without a high school diploma are \$28,006, while high school graduates earn a median income of \$55,382, representing a 98 percent increase. Earnings continue to rise with higher education levels. Those with a bachelor's degree have median earnings of \$91,837, and individuals with a graduate or professional degree have median earnings of \$102,054. This data underscores the significant economic benefits of obtaining a high school diploma, college degree, or higher education credential.

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

Infrastructure remains a significant priority for the City of Encinitas, as highlighted by the City Council's FY 2023-24 Strategic Planning Framework. The City's Capital Improvement Program (CIP) continues to identify and address critical infrastructure needs, with recent projects focusing on street and sidewalk improvements. Notable initiatives include the Annual Street Overlay Paving Project and the development of new pedestrian pathways, such as the La Costa Pedestrian Path from Vulcan Avenue to Interstate 5. These infrastructure investments aim to support local businesses, improve accessibility, and enhance the quality of life for residents and visitors.

Economic development also continues to be a focus for the City. Encinitas supports a thriving business community through partnerships with organizations such as Cardiff 101, Encinitas 101, Leucadia 101, and the Encinitas Chamber of Commerce. These groups serve as key resources, offering support, networking opportunities, and advocacy to foster a dynamic local economy. The City's commitment to economic development helps attract, retain, and expand businesses, contributing to increased tax revenues that support infrastructure, community services, and facilities.

Encinitas benefits from a highly educated workforce, with 67 percent of residents aged 25 to 64 holding a bachelor's degree or higher. As shown in Table MA-45.01, the city's largest employment sectors are Education and Health Care Services; Arts, Entertainment, and Accommodations; and Retail Trade, reflecting both the professional profile of the community and its status as a coastal tourism hub. However, the city faces a slight mismatch between its resident workforce and available local jobs. Many residents commute to neighboring jurisdictions for employment in higher-skilled sectors, such as Professional, Scientific, and Management Services, while workers from outside the city commute into Encinitas to fill positions in Retail Trade and Arts, Entertainment, and Accommodations.

The Encinitas Environmental Education (E3) Collaborative has also emerged as a key economic driver. The E3 Collaborative is a voluntary partnership among several nonprofit and public institutions in the Saxony-Quail Gardens neighborhood, supporting 1,444 jobs and contributing over \$145 million to the San Diego region's Gross Regional Product in 2023. This collaborative effort highlights the City's commitment to environmental sustainability and economic innovation.

In summary, Encinitas is dedicated to improving infrastructure and supporting economic development to meet the needs of its business community. By investing in infrastructure projects, fostering partnerships with local business organizations, and supporting a highly skilled workforce, the City is creating a resilient and vibrant economic environment. These efforts are designed to reduce commuting costs, enhance local employment opportunities, and ensure the long-term prosperity of the community.

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

Encinitas continues to play a significant role in regional transportation planning through active participation in the San Diego Association of Governments (SANDAG). SANDAG's **5 Big Moves** initiative outlines a transformative vision for the region's transportation system, focusing on:

- **Complete Corridors** – Enhancing major roads to accommodate all modes of transportation.
- **Transit Leap** – Developing high-speed, high-capacity transit services.
- **Mobility Hubs** – Creating interconnected centers that integrate various transportation options.

- **Flexible Fleets** – Expanding shared mobility services like rideshares and bikeshares.
- **Next OS** – Implementing a digital platform to manage and integrate the transportation network.

These strategies aim to address traffic congestion, promote equitable access, and meet climate action goals.

Encinitas is directly impacted by these regional plans, particularly through the North Coast Corridor (NCC) Program. The NCC focuses on creating a balanced transportation system to enhance quality of life for North County residents and increase transportation choices. Key components include the Interstate 5 (I-5) Express Lanes project, coastal rail and transit enhancements, and environmental protection and coastal access improvements.

Additionally, Encinitas has been awarded a \$4 million grant from HUD for Economic Development Initiative/Community Project Funding. This grant will fund a portion of the North Highway 101 Drainage Improvements, enhancing infrastructure resilience and supporting local economic development.

These developments are expected to have significant economic impacts on Encinitas, including the following:

- **Job Creation:** Infrastructure projects will generate construction and related jobs, boosting local employment.
- **Business Growth:** Improved transportation and infrastructure will enhance accessibility, attracting new businesses and supporting existing ones.
- **Tourism Enhancement:** Upgraded coastal access and amenities will likely increase tourism, benefiting the local economy.

To capitalize on these opportunities, there is a need for the following:

- **Workforce Development:** Training programs to equip residents with skills required for new job opportunities arising from these projects.
- **Business Support Services:** Resources to help local businesses adapt to and benefit from infrastructure improvements.
- **Infrastructure Maintenance:** Ongoing investment in maintaining and upgrading infrastructure to sustain economic growth.

Encinitas' active involvement in regional initiatives and strategic investments positions the city to effectively leverage these developments for sustained economic growth and improved quality of life for its residents.

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

Encinitas' employment landscape is characterized by a significant portion of its workforce engaged in sectors such as professional, scientific, and technical services; manufacturing; and health care. These industries often require specialized skills and higher education credentials, contributing to higher earning potential for residents employed in these fields.

Despite the availability of lower-skilled jobs in sectors like retail and arts, entertainment, and accommodations, residents with less than a college degree may face challenges in securing higher-paying positions. This disparity is reflected in the higher unemployment rates among individuals without post-secondary education, even amidst the city's relatively low overall unemployment rate of 3.8 percent as of October 2024.

The educational attainment of Encinitas residents is notably high, with a significant majority having obtained an associate's degree or higher. This educational profile, combined with the nature of local employment opportunities, suggests a pattern of residents commuting to surrounding jurisdictions for employment, while non-residents commute into Encinitas to fill lower-skilled positions.

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

The San Diego Workforce Partnership (SDWP) is a regional non-profit organization dedicated to coordinating job training programs throughout San Diego County, empowering job seekers to meet the current and future workforce needs of employers. SDWP focuses on strategic pillars: inclusive business growth, job quality, outcomes-focused funding, and population-specific interventions.

These pillars allow SDWP to focus on the region's priority sectors, which are as follows:

- Advanced manufacturing
- Energy, construction, and utilities
- Education and human development
- Healthcare
- Information and communication technologies and digital media

- Life sciences and biotechnology
- Public administration

To meet the workforce needs of these sectors, SDWP offers prospective employees career consulting, education and training, paid work experience, access to networks and job leads, and career search tools and workshops. Additionally, SDWP conducts regional planning and research and convenes industry stakeholders to ensure alignment between workforce development efforts and the needs of the local economy.

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

The City does not participate in a CEDS.

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

Not applicable, as the City does not participate in a CEDS.

**Discussion**

Please see above.

## **MA-50 Needs and Market Analysis Discussion**

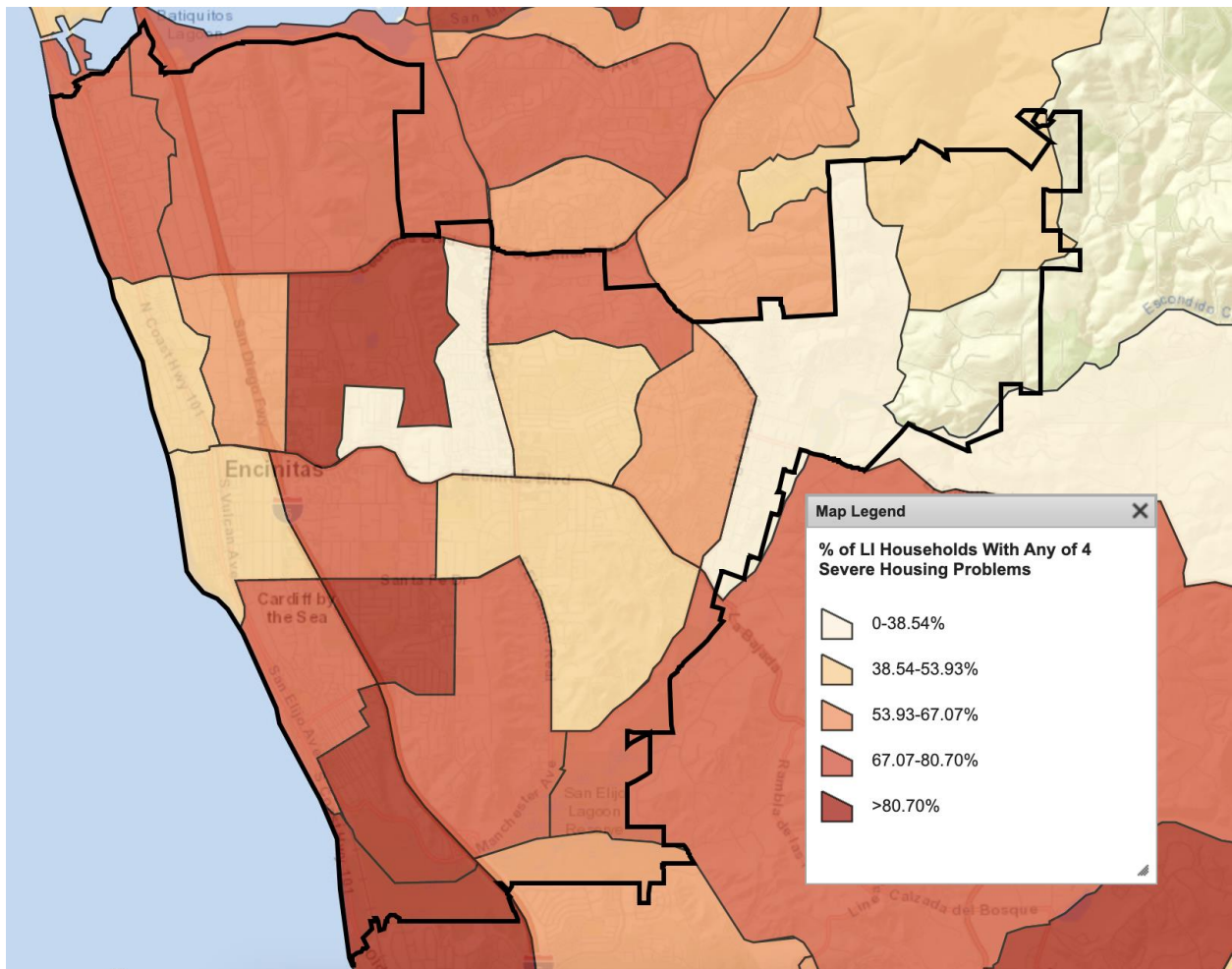
**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

As stated previously, the four major housing problems recognized by HUD are as follows:

- Substandard Housing Unit – Lacks Complete Kitchen Facilities. A complete kitchen consists of a sink with running water, a stove or range, and a refrigerator.
- Substandard Housing Unit – Lacks Complete Plumbing Facilities. Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower.
- Cost Burdened Household: Monthly housing costs exceed 30 percent of monthly income. A household is severely cost burdened if their monthly housing costs exceed 50 percent of their monthly income. Note that, for renters, housing costs include contract rent and utilities. For owners, housing costs include mortgage payments, utilities, association fees, insurance, and real estate taxes.
- Overcrowded Household: More than one person per room. Severe overcrowding is more than 1.5 persons per room.

Figure MA-50.01 is a map indicating census tracts with concentration of households with any of the four severe housing problems. See the map legend for the definitions of concentration as shown by the colors on the map.

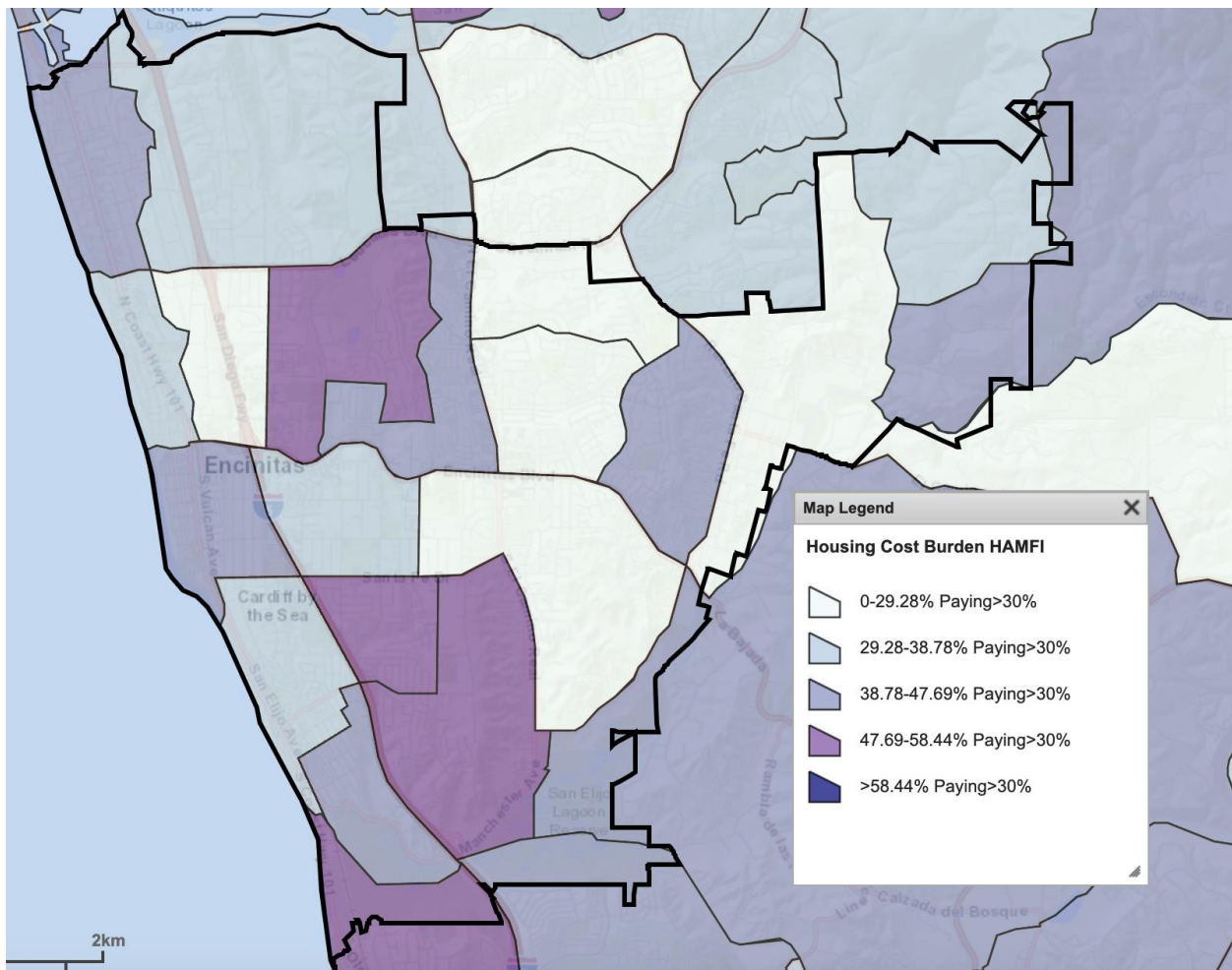
**Figure MA-50.01: Percentage of Low-Income Households with Any of the Four Severe Housing Problems**



Source: U.S. Department of Housing and Urban Development, 2023

Figure MA-50.02 indicates which census tracts have a concentration of cost-burdened households. See the map legend for the definitions of concentration as shown by the colors on the map. Collectively, Figures MA-50.01 and MA-50.02 illustrate a correlation between census tracts that have a concentration of households with severe housing problems and households with cost burden. Note that severe cost burden (paying more than 50 percent of household income on housing costs) is one of the severe housing problems.

**Figure MA-50.02: Percentage of Households that are Cost Burdened by Census Tract**



Source: U.S. Department of Housing and Urban Development, 2023

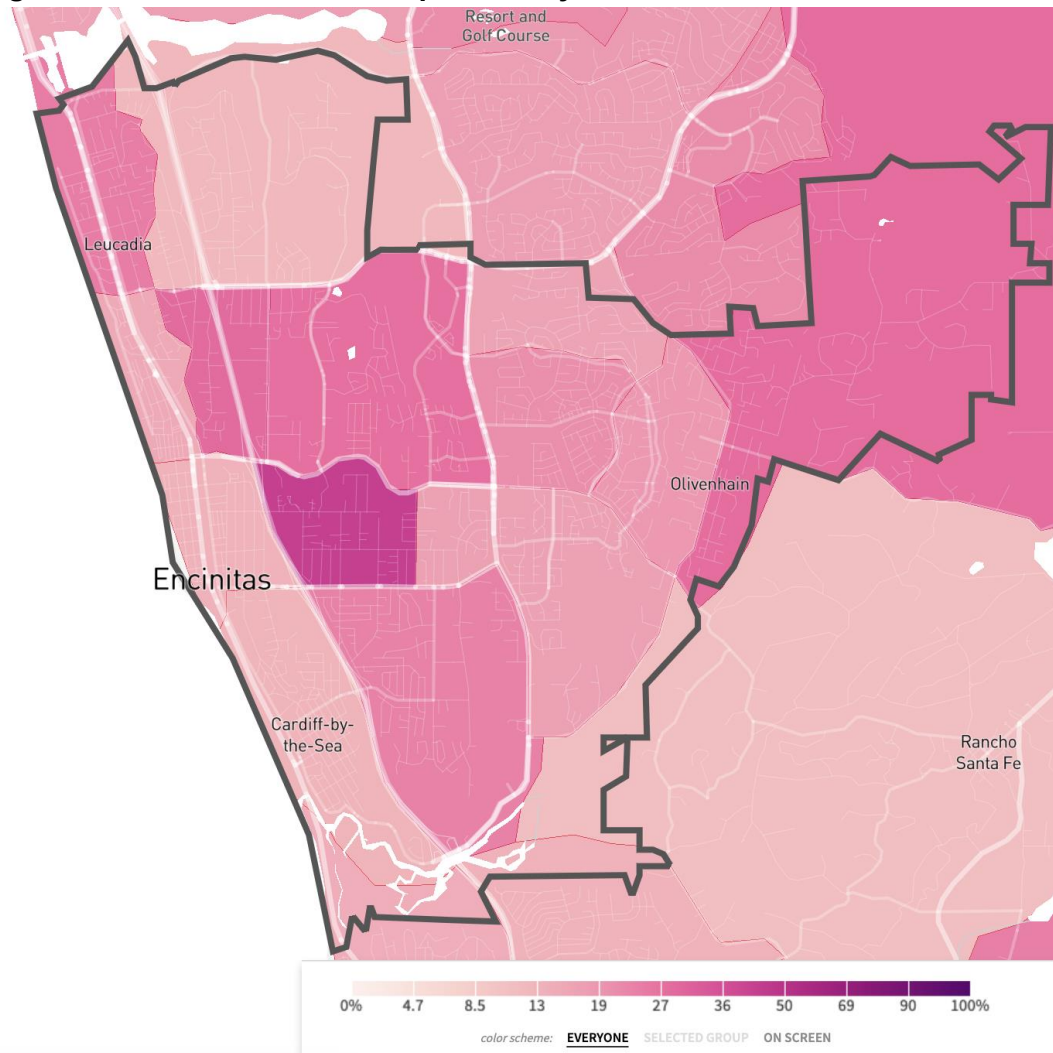
**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

For the purpose of this analysis, a "racial or ethnic concentration" is any census tract in which a racial or ethnic minority group makes up 10 percent or more of the population than the city as a whole. The racial and ethnic breakdown of Encinitas is as follows:

- White alone: 73.9%
- Hispanic or Latino: 15.7%
- Two or More Races: 4.8%
- Asian: 4.4%
- Black/African American alone: 0.6%
- American Indian and Alaska Native: 0.2%
- Native Hawaiian and Other Pacific Islander: 0.1%

Figure MA-05.03 depicts the non-white percentage of the population in each census tract in the city. The non-white population comprises approximately 26 percent of the city's population, so a census tract with a percentage of non-white population greater than 36 percent indicates a concentration of racial or ethnic minorities. These tracts are represented in darker shades of pink. See the map legend for the definitions of concentration as shown by the colors on the map.

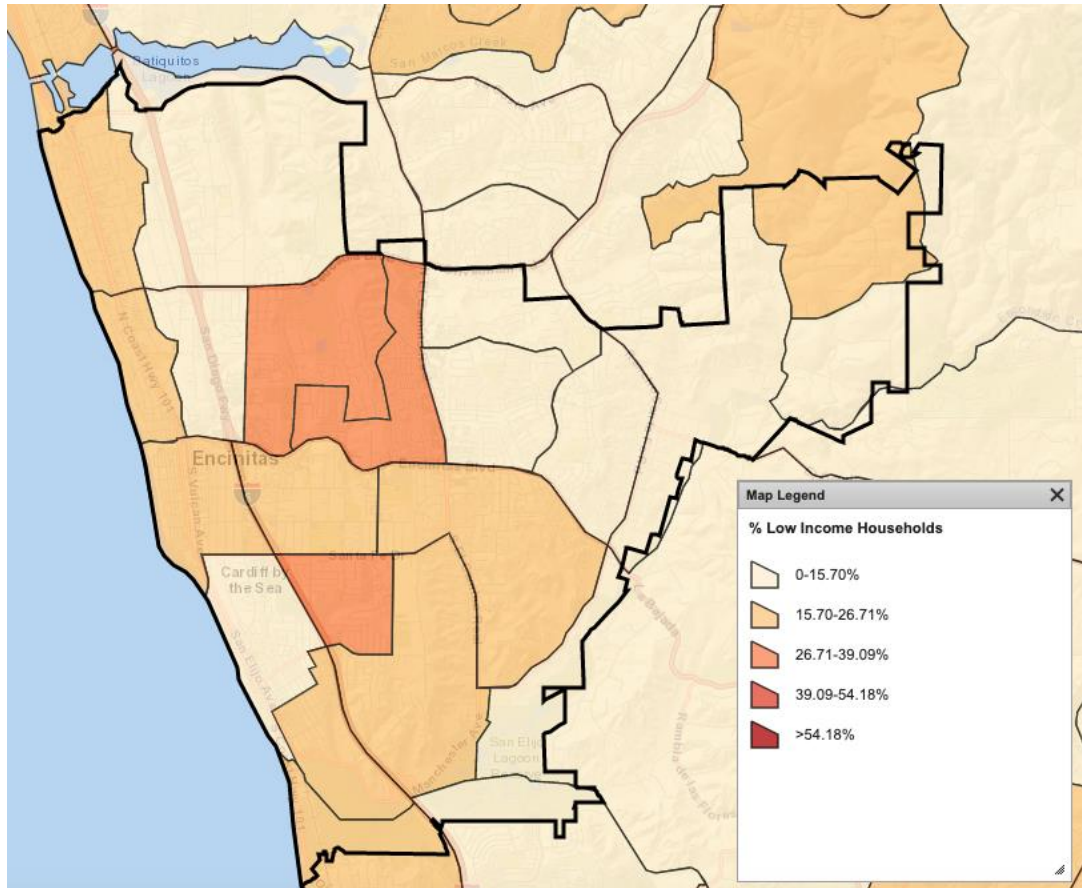
**Figure MA-50.03: Non-White Population by Census Tract**



Source: Opportunity Atlas, 2010

Figure MA-50.04 indicates census tracts with a concentration of households with low incomes (earning below 80 percent of the HAMFI). See the map legend for the definitions of concentration as shown by the colors on the map.

**Figure MA-50.04: Concentration of Low-Income Households by Census Tracts**



Source: U.S. Department of Housing and Urban Development, 2023

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

The census tract representing Old Encinitas, located in the central west corner of the city, exhibits a relatively high concentration of Extremely Low-Income (ELI) households, housing challenges, and a diverse population. According to the U.S. Census Bureau's American Community Survey (ACS) 2018-2022 5-year estimates, the poverty rate in this area is approximately 17 percent, which is higher than the city's overall poverty rate of 7.1 percent. Additionally, the median household income in this tract is significantly lower than the city's median household income of \$142,506

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

Highway 101 traverses Old Encinitas, serving as a primary commercial and cultural corridor. This area is supported by the Encinitas 101 MainStreet Association, a community-based nonprofit that collaborates with residents, business owners, property owners, and government entities to promote the neighborhood. The area's renowned beaches, such as Moonlight Beach and Swami's Beach, are significant assets, attracting both locals and tourists.

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

Improving public facilities and infrastructure remains a priority for the City, as outlined in this Consolidated Plan. Several block groups within this census tract qualify for CDBG funding, based on current income data and community needs. During the annual funding process, the City can allocate CDBG funds toward projects, such as sidewalk enhancements, street improvements, ADA accessibility upgrades, and park improvements, thereby enhancing residents' quality of life and supporting the neighborhoods' long-term resilience and growth.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

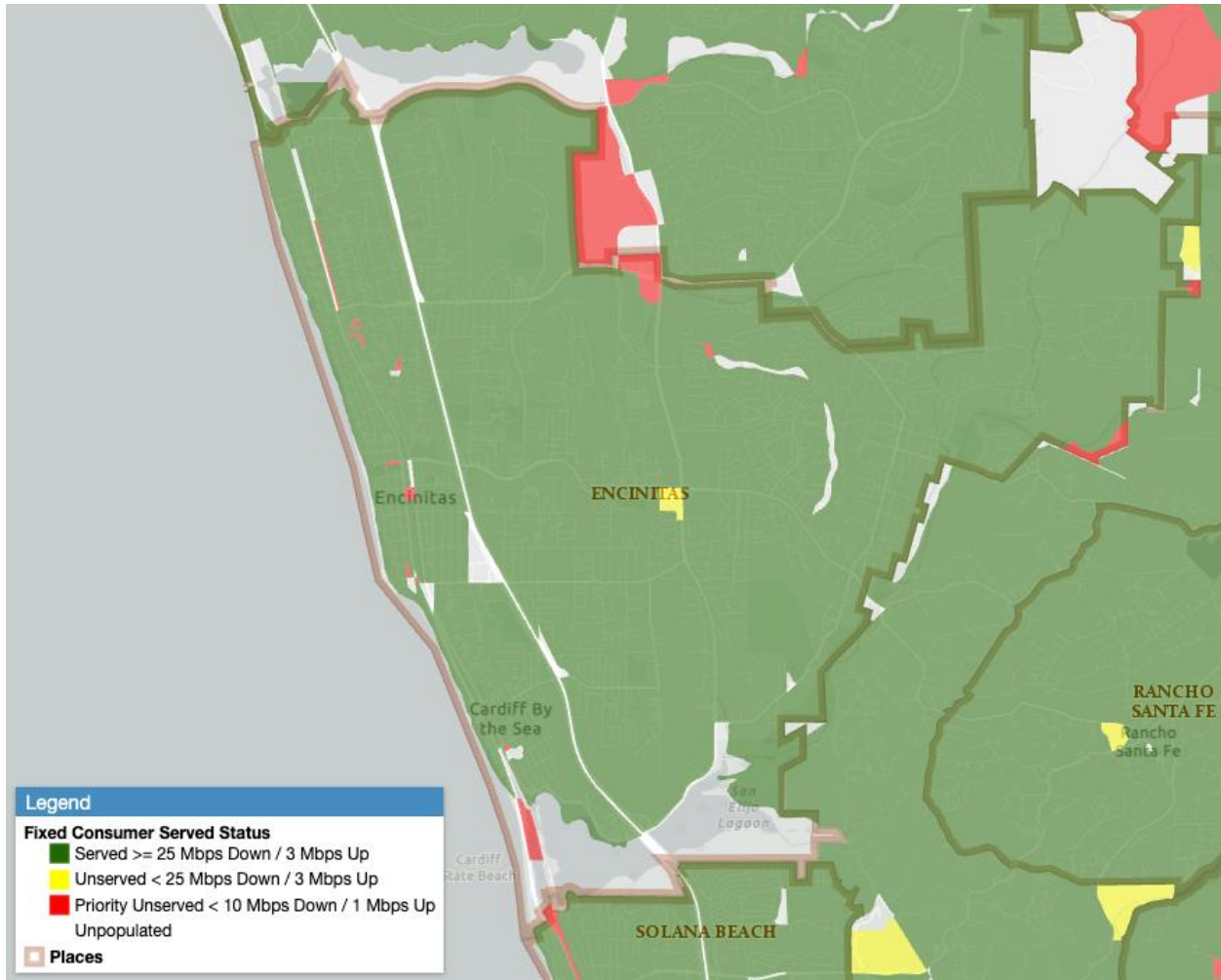
HUD guidelines require all Consolidated Plans to include a discussion on the broadband needs of the jurisdiction and the prevalence of the digital divide, defined as the gap between households with access to computers and internet on a regular basis and those who do not. In preparing the Consolidated Plan, the City used data from the Federal Communications Commission (FCC) to determine the number of households with and without internet access.

The internet is an essential communications and information tool, enabling users to benefit from the growing interconnectedness of business, education, commerce, and daily activity. Reliable internet access is increasingly recognized as a necessity for thriving in today's economic environment. Communities without broadband access face significant challenges in keeping pace with the rest of the country, as limited connectivity hinders their residents' ability to access educational and entrepreneurial opportunities online. The issue is particularly pronounced in low to moderate income areas, where economic opportunities are already limited. Research indicates a strong correlation between expanded high-speed internet access and improved educational and employment prospects, especially in small cities and rural communities.

To assess the digital divide, the City included a question in its community needs survey that asked residents their most critical infrastructure needs. Approximately 29 percent of respondents felt increasing access to broadband internet is a high priority need in the community.

Figure MA-60.01 shows broadband access across Encinitas, where broadband is defined as service with download speeds of 25 megabits per second (Mbps) and upload speeds of 3 Mbps (25/3 Mbps). As shown in the map, significant gaps in broadband coverage are minimal.

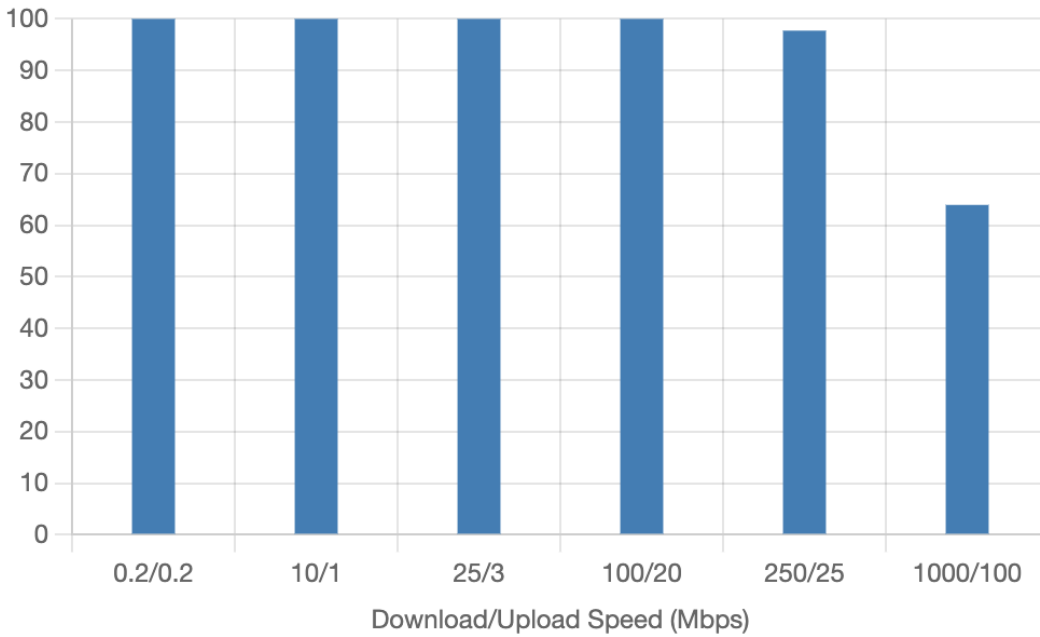
**Figure MA-60.01: Map of Broadband Access**



Source: California Interactive Broadband Map (data as of December 31, 2021)

In March 2024, the U.S. Federal Communications Commission (FCC) raised their benchmark for high-speed fixed broadband from 25/3 Mbps to download speeds of 100 Mbps and upload speeds of 20 Mbps (100/20 Mbps). Figure MA-60.02 shows that 100 percent of units in Encinitas have access to high-speed fixed broadband with speeds of at least 100/20 Mbps.

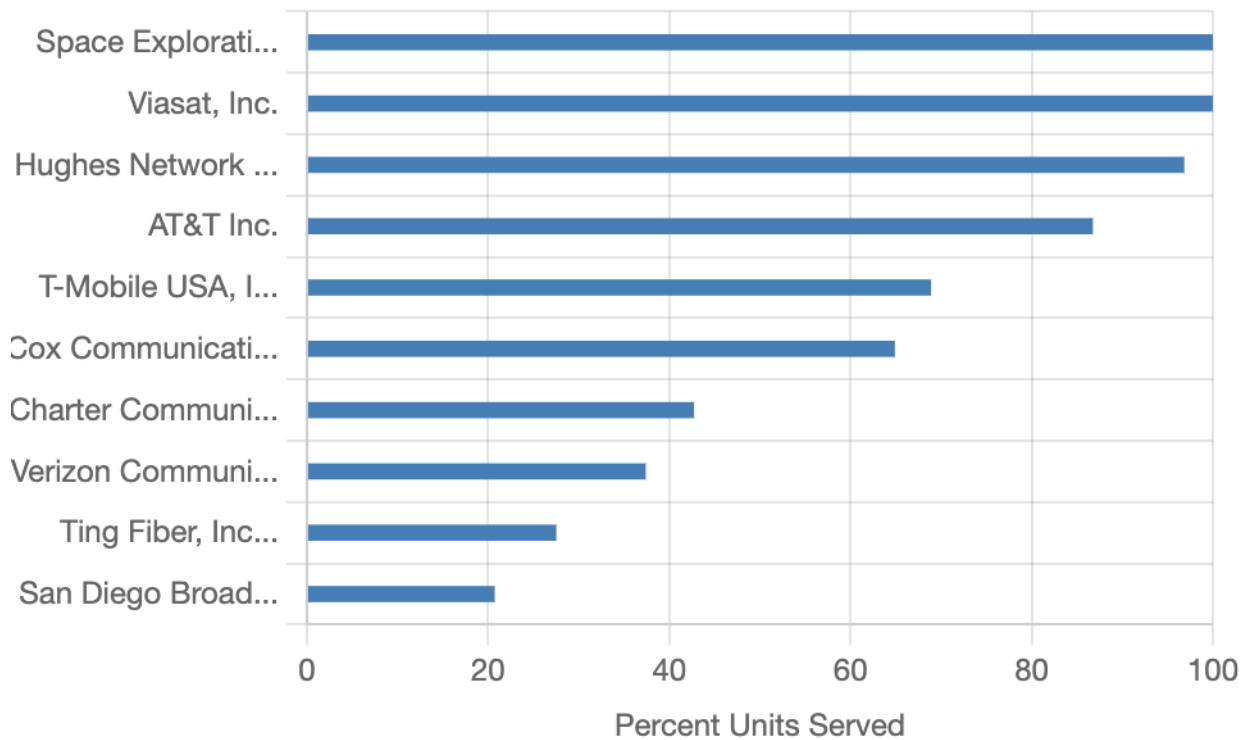
**Figure MA-60.02: Units with Fixed Broadband Access in Encinitas**



Source: Federal Communications Commission (data as of June 30, 2024)

Figure MA-60.03 shows the top 10 fixed broadband providers in Encinitas and the percentage of units served by each provider.

**Figure MA-60.03: Top 10 Fixed Broadband Providers in Encinitas**



Source: Federal Communications Commission (data as of June 30, 2024)

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

Multiple broadband providers serve Encinitas. Having a variety of broadband internet providers fosters competition, which often leads to improved service quality, lower prices, and greater innovation in technology. It gives consumers more choices, enabling them to select a provider that best meets their needs in terms of speed, reliability, and cost. Multiple providers can also increase network resilience, as alternative options ensure connectivity in case of service disruptions. This competitive landscape drives providers to continually enhance their offerings, ultimately benefiting both residential and business users with better overall internet services.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction's increased natural hazard risks associated with climate change.**

Encinitas, like many coastal communities, is experiencing increased natural hazard risks associated with climate change. These risks include sea-level rise, coastal erosion, and more frequent storm surges, which threaten beaches, coastal infrastructure, and bluff ecosystems. Inland areas are facing hotter, drier conditions that elevate wildfire risks, while changes in precipitation patterns increase the potential for flash flooding and strain water resources.

To address these challenges, the City of Encinitas has proactively implemented a range of adaptation and resilience measures. The City adopted a Climate Action Plan (CAP) to reduce greenhouse gas emissions and promote sustainable practices, including energy efficiency, renewable energy adoption, and improved water management.

To mitigate coastal risks, Encinitas invests in beach nourishment projects and collaborates with regional partners on shoreline preservation initiatives. The City also integrates climate resilience into its land use planning and infrastructure design, ensuring future development considers long-term environmental risks. This is evident in the City's participation in the San Diego Hazard Mitigation Plan, which identifies the need to reduce the possibility of damage and losses due to coastal bluff failures.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

Low- and moderate-income (LMI) households in Encinitas are particularly vulnerable to natural hazards exacerbated by climate change, such as sea-level rise, coastal erosion, wildfires, and extreme heat. These households often reside in older or less resilient housing structures that may lack modern safety features, including adequate insulation, fire-resistant materials, or structural reinforcements, increasing their susceptibility to damage during natural disasters. Additionally, LMI households may be situated in areas more prone to environmental risks, such as low-lying zones susceptible to flooding or regions near wildland-urban interfaces where wildfire risks are heightened. Financial constraints further limit these households' ability to invest in protective measures like floodproofing, fire-resistant upgrades, or air conditioning to mitigate extreme heat, and they may lack sufficient insurance or savings for post-disaster recovery. Social vulnerability indices and hazard-specific risk modeling consistently identify LMI households as among the most at-risk populations in Encinitas, considering factors like

income, housing tenure, and access to transportation, which influence their capacity to prepare for and recover from disasters. Addressing these vulnerabilities is crucial for enhancing the resilience of LMI households in Encinitas to the growing challenges posed by climate change.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The City's Strategic Plan proposes eligible projects and activities to meet the priorities described in the Consolidated Plan. Ultimately, the Strategic Plan will help achieve the City's Consolidated Plan goals by guiding investments in Encinitas' communities and households with low to moderate incomes.

The proposed projects and activities will be undertaken with anticipated funds made available over the next five years. The City will receive an annual funding allocation of \$287,051 in CDBG funds during the Consolidated Plan period.

The priorities for the 2025-2029 Consolidated Plan cycle are as follows:

- Assist in increasing and preserving affordable housing opportunities for households with low to moderate incomes, including seniors, families, and essential workers.
- Deliver integrated homelessness prevention and intervention services.
- Improve public infrastructure and facilities to improve safety, enhance sustainability, and adapt to future community growth and climate challenges.
- Invest in public services for residents with low to moderate incomes.

These goals, and the funded activities meant to achieve them, align with HUD's approaches to developing viable communities: (1) providing decent housing; (2) providing a suitable living environment; and (3) expanding economic opportunity.

## **SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**

### **Geographic Area**

Not applicable. Please see discussion below.

### **General Allocation Priorities**

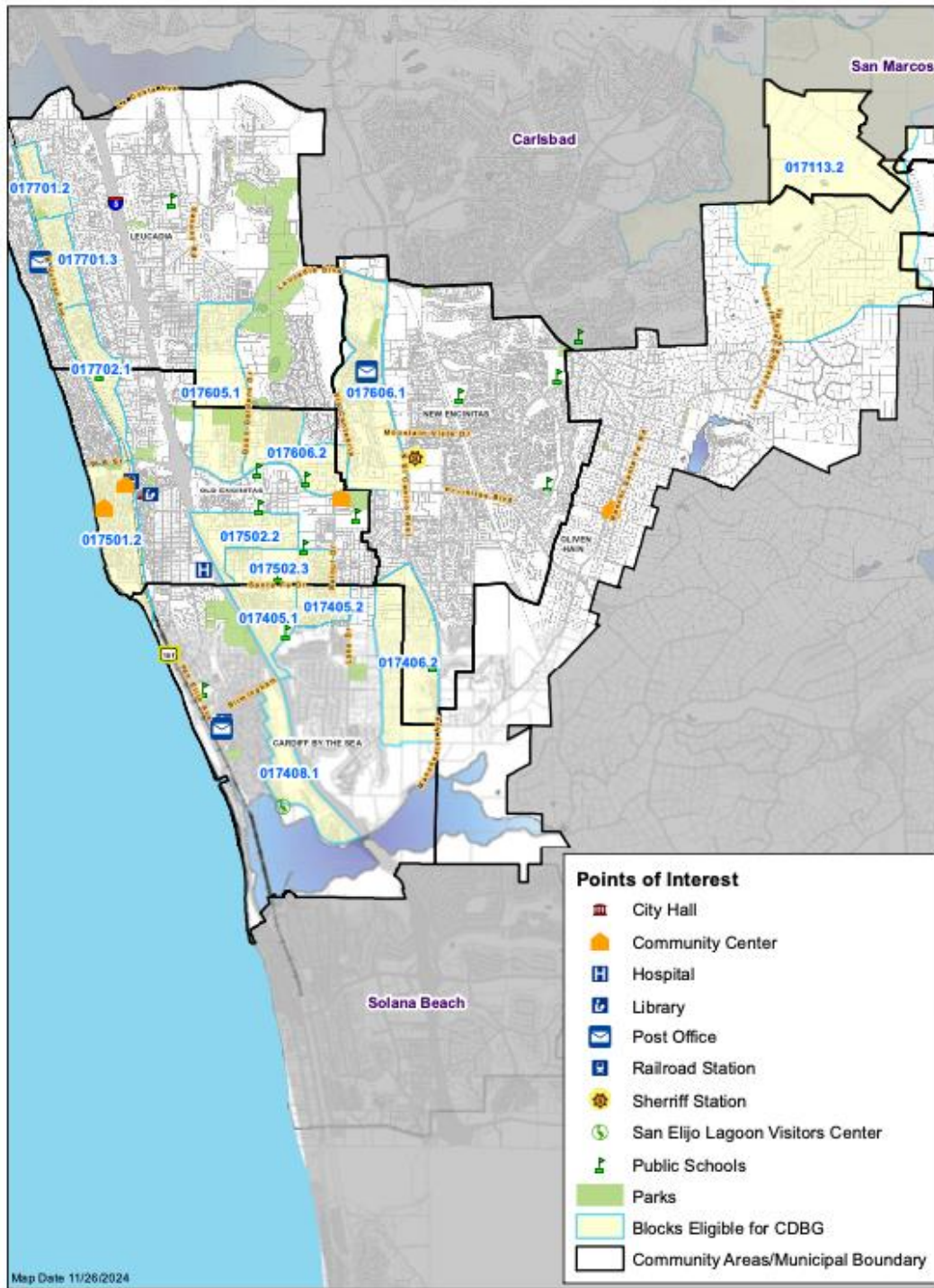
#### **Describe the basis for allocating investments geographically within the state**

As a relatively small jurisdiction, the City will not be allocating funding on a geographic basis. Funding will be provided to activities and programs based on quality and quantity of applications, as well as their alignment with the priorities and goals outlined in the Consolidated Plan. However, some activities must occur within CDBG-eligible block groups. The following map shows the LMI block groups in Encinitas that are eligible for place-based CDBG activities (bounded in blue and highlighted in yellow). Communities with no or very few areas in which 51 percent of residents are LMI have been authorized as Exception Grantees by HUD and are able to undertake area benefit activities.

According to HUD, "Section 105(c)(2)(A)(ii) of the Housing and Community Development Act of 1974, as amended, states that an activity shall be considered to principally benefit low and moderate income persons when 'the area served by such activity is within the highest quartile of all areas within the jurisdiction of such city or county in terms of the degree of concentration of persons of low and moderate income.'"

The map on the following page highlights the eligible census block areas based on HUD and the 2016-2020 American Community Survey (ACS) data.

Figure SP-10.01: Encinitas CDBG Low/Moderate Income Block Groups



Source: City of Encinitas, 2024

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

Table SP-25.01: Priority Needs

<b>Name</b>	Fair housing
<b>Priority Level</b>	High
<b>Description</b>	Retain the services of a fair housing specialist, promote fair housing education/outreach/training to housing consumers, landlords/owners/property managers, and City staff; and testing for fair housing violations.
<b>Population</b>	All LMI residents
<b>Target Area</b>	Citywide
<b>Associated Goals</b>	Affordable housing opportunities for households with low to moderate incomes
<b>Basis for Relative Priority</b>	Each year, the City must certify to HUD that the Encinitas is affirmatively furthering fair housing. The City contracts with a fair housing specialist to provide fair housing outreach, education, investigation, and counseling services. Currently, the Legal Aid Society of San Diego is the City's fair housing specialist.

<b>Name</b>	Homeless Services
<b>Priority Level</b>	High
<b>Description</b>	Support the provision of homeless services, prevention, and shelter, including: employment preparation, food assistance, financial literacy, rental assistance, temporary and permanent shelter, and other programs aimed at providing homeless families and/or groups with the tools and resources needed to gain self-sufficiency needed to end and prevent homelessness.
<b>Population</b>	Chronic homelessness, individuals, families with children, individuals with mental health challenges, chronic substance abuse, veterans, persons with HIV/AIDs, victims of domestic violence, and unaccompanied youth
<b>Target Area</b>	Citywide
<b>Associated Goals</b>	Deliver integrated homelessness prevention and intervention services
<b>Basis for Relative Priority</b>	Community Needs Assessment Survey and stakeholder input. Homelessness is a major problem throughout San Diego County, and residents and stakeholders in Encinitas recognize the need to address it.

<b>Name</b>	Renter and homeowner assistance
<b>Priority Level</b>	High
<b>Description</b>	Rehabilitation of existing renter and owner-occupied housing units, and down payment assistance and tenant-based rental assistance through the San Diego HOME Consortium.
<b>Population</b>	Cost-burdened households, all Encinitas LMI households
<b>Target Area</b>	Citywide
<b>Associated Goals</b>	Affordable housing opportunities for households with low to moderate incomes
<b>Basis for Relative Priority</b>	Stakeholder input, Community Needs Assessment Survey, and housing data. CDBG funding cannot be utilized for rental subsidies or constructing new affordable housing, but the City's Section 8 Housing Choice Voucher program and the County's Tenant-Based Rental may be utilized to assist with that need. CDBG can be used for a range of activities like loans for home rehabilitation.

<b>Name</b>	Affordable Housing
<b>Priority Level</b>	High
<b>Description</b>	Assist in facilitating the creation of new affordable rental and homeownership housing through acquisition, preservation, and rehabilitation.
<b>Population</b>	All LMI residents
<b>Target Area</b>	Citywide
<b>Associated Goals</b>	Affordable housing opportunities for households with low to moderate incomes
<b>Basis for Relative Priority</b>	Community Needs Assessment Survey, stakeholder feedback, City established priorities, and demographic needs data.

<b>Name</b>	Public Improvements
<b>Priority Level</b>	High
<b>Description</b>	Support improvements to facilities that provide services to Encinitas' Low- and Moderate-Income (LMI) population.
<b>Population</b>	All LMI residents
<b>Target Area</b>	CDBG-eligible block groups and nonprofit agencies that serve LMI residents.
<b>Associated Goals</b>	Improve public infrastructure and facilities.

<b>Basis for Relative Priority</b>	Assessments of current facilities, stakeholder input, Community Needs Assessment Survey, and City-established goals. The Community Needs Assessment Survey identified public facilities a top priority need within Encinitas.
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<b>Name</b>	Public Infrastructure
<b>Priority Level</b>	High
<b>Description</b>	Support public infrastructure projects that improve the safety and accessibility for residents within LMI neighborhoods.
<b>Population</b>	Residents of LMI neighborhoods
<b>Target Area</b>	CDBG-eligible block groups
<b>Associated Goals</b>	Improve public infrastructure and facilities.
<b>Basis for Relative Priority</b>	Assessments of current conditions through the CIP, stakeholder feedback, Community Needs Assessment Survey, and City-established goals. The Community Needs Assessment Survey identified infrastructure as a high priority need within Encinitas. The Encinitas City Council's Strategic Plan includes several focus areas and goals related to infrastructure.

<b>Name</b>	Public services for LMI and special needs populations
<b>Priority Level</b>	High
<b>Description</b>	Support the provision of services to Encinitas LMI and special needs populations, including youth and seniors.
<b>Population</b>	LMI special needs populations
<b>Target Area</b>	Citywide
<b>Associated Goals</b>	Invest in public services for residents with low to moderate incomes.
<b>Basis for Relative Priority</b>	Community Needs Assessment Survey, stakeholder feedback, and demographic data.

### Narrative (Optional)

Priority needs were identified through extensive housing and economic data, as well as through stakeholder meetings, community surveys, and public meetings. All are high priority and are expected to be funded by the City's CDBG program. Funding for programs and projects is allocated through an annual application process and will depend on eligibility and available funding.

## SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City anticipates receiving \$287,051 in CDBG funds annually during the Consolidated Plan period. The below table details the projected use of these resources.

**Table SP-35.01: Anticipated Resources**

<b>Program</b>	<b>CDBG</b>
<b>Source of Funds</b>	Public – Federal
<b>Uses of Funds</b>	Administration Public Services Public Improvements Public Infrastructure Fair Housing Renter and Homeowner and Rehabilitation Economic Development
<b>Year 1: Annual Allocation \$</b>	\$287,051
<b>Year 1: Program Income \$</b>	\$0
<b>Year 1: Prior Year Resources \$</b>	unknown
<b>Year 1: Total \$</b>	\$287,051
<b>Expected Amount Available Remainder of Consolidated Plan \$</b>	\$1,148,204
<b>Narrative Description</b>	Funding of \$287,051 in FY 2025-26 for CDBG

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

While CDBG program does not require matching funds, CDBG funds offer excellent opportunities to leverage private, local, state, and other federal funds to allow for the provision of public service activities. For example, many State housing programs have scoring criteria that reward applicants who have matching funds. The City will attempt to leverage funds when appropriate to achieve the goals of the Consolidated Plan.

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

The City of Encinitas Housing Authority owns 16 units that are occupied by low-income renter households. Participants of the Section 8 HCV Program occupy many of these units. Any available opportunity to leverage CDBG funds in order to make improvements for accessibility for persons with disabilities or make the units more habitable should be taken. As identified within this Consolidated Plan, affordable housing for renters and homeowners has continued to be a high priority for the City.

Unfortunately, the State owns no surplus properties in Encinitas. For its part, the City regularly reviews its real estate portfolio and assesses if properties are being put to best use.

**Discussion**

Funding resources to implement the City's Consolidated Plan are limited. The City operates a forgivable CDBG residential rehabilitation loan program. Should any forgiven loans be repaid before the end of their term, those funds will be placed into a revolving loan fund to support future residential rehabilitation projects. The City remains committed to supporting social service programs that benefit Encinitas residents, though resources for new housing development remain limited. To overcome these constraints, the City will continue to utilize policy tools such as density bonuses, reduced development fees, and partnerships with nonprofit organizations and developers. These strategies aim to create additional housing opportunities for residents with low to moderate incomes and address the priorities set forth in the Consolidated Plan.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

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

**Table SP-40.01: Institutional Delivery Structure**

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Encinitas	Government	Lead Agency – CDBG Administrator	Jurisdiction
City of Encinitas Housing Authority	PHA	Housing Choice Voucher Administrator	Jurisdiction
County of San Diego Housing and Community Development	Government	Lead Agency – HOME	Region
Regional Task Force on Homelessness	Continuum of Care	CoC	Region

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

The Development Services Department’s Policy Planning and Housing Division continues to serve as the lead agency for implementing the City’s housing and community development activities. The Housing Authority of the City of Encinitas administers the Section 8 Housing Choice Voucher program. The Housing Authority's integration within the Policy Planning and Housing Division allows for streamlined coordination, administrative efficiencies, and a cohesive approach to addressing community needs.

The City maintains a strong working relationship with the County of San Diego, having participated in the HOME Consortium for many years. This partnership supports mutual affordable housing goals and provides opportunities to leverage additional resources. The City also collaborates with a wide range of stakeholders, including nonprofits, regional government entities, businesses, and residents, enhancing the overall effectiveness of service delivery. These relationships are vital for implementing housing programs, public services, and infrastructure projects that meet the needs identified in the Consolidated Plan.

However, significant gaps persist within the institutional delivery system. The most pressing challenge is the high cost of living in Encinitas, which exacerbates housing affordability issues. Limited resources at the federal, state, and local levels make it difficult to address all housing and community development needs comprehensively. For instance, the Section 8 Housing Choice Voucher program has a waitlist that spans several years, reflecting the imbalance between demand and available resources.

Given these constraints, the City will continue to maximize existing resources and partnerships to address service gaps. Efforts to leverage CDBG funds, state housing grants, and private investments will be essential. Additionally, ongoing collaboration with nonprofits and community partners will play a crucial role in providing services and support households with low to moderate incomes.

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

Being Alive San Diego offers compassionate services to people affected by HIV and AIDS throughout the County. They are the largest, continually operating support service organization for people living with HIV/AIDS in San Diego County, improving the lives of more than 8,000 people affected by the disease. While most of their clients reside in the central region, they offer services and support countywide.

Additionally, the County of San Diego’s Health and Human Services Agency (HHSA) has a dedicated HIV, STD, and Hepatitis Branch whose mission is to improve the health outcomes in communities disproportionately impacted by HIV and STDs. They offer counseling and testing services, prevention resources, and referral services.

**Table SP-40.02: Homeless Prevention Services Summary**

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X	X	X

<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse			
Child Care	X		
Education	X		
Employment and Employment Training	X	X	X
Healthcare	X		
HIV/AIDS			X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
<b>Other</b>			
Other			

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

The City of Encinitas remains committed to addressing the needs of homeless individuals and families through a coordinated service delivery system that leverages partnerships, funding, and strategic planning. The City collaborates closely with local service providers to ensure that essential resources, including shelter, supportive services, and permanent housing, are accessible to homeless and at-risk populations.

The Community Resource Center (CRC) is the City's primary partner in these efforts. CRC provides comprehensive services such as general case management and counseling, food assistance programs, motel vouchers for emergency shelter, self-sufficiency programs, and prevention and diversion services to reduce the risk of homelessness.

To address the needs of specific populations, including chronically homeless individuals, families with children, veterans, and unaccompanied youth, the City ensures that funding opportunities are made available to service providers through a competitive Request for Proposals (RFP) process. This process supports innovative and targeted programs designed to meet the unique needs of these vulnerable groups.

The City of Encinitas has developed a comprehensive Homeless Action Plan adopted by the City Council in 2021 to address homelessness within the community. Key components of the plan include analysis of needs, current efforts, community outreach, and development of actionable strategies. Since the adoption of the action plan, the City has made significant progress through various partnerships and programs. In 2023, the City hired a Homeless Solutions Manager to direct the implementation of the Homeless Action Plan, manage the established working groups, coordinate with and participate in regional homeless meetings, establish and maintain partnerships, and respond, develop, and enhance the City's homelessness response activities. In 2023, City Council authorized and approved a Memorandum of Understanding (MOU) by and between the City of Encinitas and the City of Vista to cooperate on the establishment of a low barrier navigation center for adults only in North County San Diego.

In addition to local efforts, the City benefits from the support of the County of San Diego Health and Human Services Agency (HHS) and the Housing and Community Development Department, which administer HOME Investment Partnerships (HOME) and Emergency Solutions Grants (ESG) programs. These programs fund housing assistance and services for individuals and families experiencing

homelessness. HHSA also provides critical healthcare services, mental health support, and substance abuse programs that are integral to achieving stability for homeless residents.

By maintaining strong partnerships with nonprofit organizations, county agencies, and the broader regional network of service providers, the City of Encinitas works to ensure a comprehensive, coordinated approach to meeting the needs of homeless individuals and families, with the goal of reducing homelessness and supporting long-term housing stability.

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

The City of Encinitas benefits from a well-established network of service providers with a long history of supporting special needs populations and persons experiencing homelessness. These organizations bring extensive experience and expertise in addressing the diverse needs of the community. Key agencies include the Community Resource Center (CRC), Meals on Wheels San Diego County, Coastal Roots Farm, San Dieguito Alliance, Interfaith Community Services, Catholic Charities, La Posada Homeless Shelter, Interfaith Shelter Network, North County Lifeline, ElderHelp of San Diego, Legal Aid Society of San Diego, and Jewish Family Service.

These agencies, many of which have received funding from the City's CDBG program, provide a comprehensive array of services. These include case management, housing assistance, food programs, emergency shelter, rental assistance, legal services, mental health support, and programs for youth and seniors. This extensive network allows the City to address various aspects of homelessness and special needs support through coordinated and specialized service delivery.

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

The City of Encinitas is committed to addressing gaps in its institutional structure and service delivery system through strategic partnerships, local initiatives, and targeted resource allocation. Given the limited availability of local, state, and federal funding, the City will maximize its existing resources and leverage collaboration with regional partners to achieve its goals for reducing homelessness and supporting special needs populations.

The City will continue to strengthen its partnerships with the Regional Continuum of Care (CoC), the County of San Diego, the Alliance for Regional Solutions (ARS), neighboring cities, and nonprofit organizations such as the Community Resource Center (CRC), Meals on Wheels, Boys and Girls Club, Jewish Family Services, and Coastal Roots Farm. These collaborative efforts ensure that services such as case management, housing navigation, emergency shelter, and supportive programs are delivered effectively and efficiently.

To overcome resource constraints, the City will focus on enhancing local solutions, such as utilizing CDBG funds to support critical services, prevention, and diversion programs. Through these focused efforts, the City aims to strengthen its service delivery system, reduce homelessness, and provide stable housing and supportive services to those in need. Continued collaboration, resourcefulness, and commitment to innovative local strategies will help bridge existing gaps and achieve the priorities outlined in this plan.

## SP-45 Goals - 91.415, 91.215(a)(4)

**Table SP-45.01: Goals Summary Information**

Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
Fair housing	2025	2029	Non-Homeless Special Needs	Citywide	Decent Housing	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
Homeless Services	2025	2029	Homeless special needs	Citywide	Homeless Needs	CDBG	2,075 low-income residents currently experiencing homelessness or at risk of homelessness
Renter and homeowner assistance	2025	2029	Affordable Housing	Citywide	Decent Housing	CDBG/ HOME/	20 Household Housing Units rehabilitated
Affordable housing	2025	2029	Affordable Housing	Citywide	Decent Housing	CDBG/ HOME	Rental units constructed: 30 Household Housing Units
Public Improvements	2025	2029	Infrastructure Non-Housing Community Development	CDBG-eligible block groups, facilities serving LMI populations	Suitable Living Environments	CDBG/ General Fund	Public Improvement Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted.
Public infrastructure	2025	2029	Infrastructure Non-Housing Community Development	CDBG-eligible block groups, facilities serving LMI populations	Suitable Living Environments	CDBG/ General Fund	Public Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted.
Public services, LMI, special needs	2025	2029	Non-homeless special needs	Citywide	Suitable Living Environments	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

**Figure SP-45.01: Goal Descriptions**

<b>Goal</b>	Fair housing
<b>Description</b>	Retain the services of a fair housing specialist, promote fair housing education/outreach/training to housing consumers, landlords/owners/property managers, and City staff; and testing for fair housing violations.
<b>Goal</b>	Homeless Services
<b>Description</b>	Support the provision of homeless services, prevention, and shelter, including: employment preparation, food assistance, financial literacy, rental assistance, temporary and permanent shelter, and other programs aimed at providing homeless families and/or groups with the tools and resources needed to gain self-sufficiency needed to end and prevent homelessness.
<b>Goal</b>	Renter and homeowner assistance
<b>Description</b>	Rehabilitation of existing renter and owner-occupied housing units, and down payment assistance and tenant-based rental assistance through the San Diego HOME Consortium.
<b>Goal</b>	Affordable housing
<b>Description</b>	Assist in facilitating the creation of new affordable rental and homeownership housing through acquisition, preservation, and rehabilitation.
<b>Goal</b>	Public Improvements
<b>Description</b>	Support improvements to facilities that provide services to Encinitas' Low- and Moderate-Income (LMI) population
<b>Goal</b>	Public infrastructure
<b>Description</b>	Support public infrastructure projects that improve the safety and accessibility for residents within LMI neighborhoods.
<b>Goal</b>	Public services for LMI and special needs populations
<b>Description</b>	Support the provision of services to Encinitas LMI and special needs populations, including youth and seniors.

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

The City does not receive HOME funds directly, but participates in the HOME Consortium, which is operated by the County of San Diego.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

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

The Lead-Based Paint (LBP) regulations affect a variety of housing and community-based programs. The process for identifying and resolving LBP issues varies depending upon the amount of assistance and the type of program affected. The most common actions that need to be taken are:

- Lead Hazard Evaluation – A risk assessment, paint testing or a combination of these to determine the presence of LBP hazards or lead-based paint in properties built prior to 1978.
- Lead Hazard Reduction – Activities designed to reduce or eliminate exposure to LBP hazards through methods including interim controls, standard treatments, or abatement.
- Clearance – An activity conducted following LBP hazard reduction activities to determine that the hazard reduction activities are complete.

According to 2022 5-Year ACS data, 53 percent of occupied housing units in Encinitas were built prior to 1980, which is a good indicator for the potential scope of lead-based paint issues, as residential use of LBP was banned in 1978. An important method for mitigating LBP risks is modernizing the housing stock. This means producing new affordable units that will increase access to housing without lead-based paint hazards. This is a slow process, however, so the County's Health and Human Services Agency offers a lead poisoning prevention program that County residents can access.

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

In accordance with HUD program requirements, the City of Encinitas' rehabilitation program requires that each home assisted and built prior to 1978 must undergo LBP testing. If deteriorated lead-based paint surfaces are found, it must be stabilized during the rehabilitation of the property. Abatement must be performed by a certified LBP professional with a certified lead-based paint assessor issuing a Clearance Inspection prior to the issuance of the Notice of Completion.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

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

According to the US Census Bureau's American Community Survey 2018-2022 5-year estimates, approximately 7.1 percent of Encinitas residents live at or below the federal poverty level, which is lower than both state and national averages. This figure reflects the relatively lower incidence of poverty in the city compared to broader benchmarks.

The City of Encinitas is committed to reducing poverty through a combination of local initiatives and collaborations with county, state, and federal programs. The City's Housing Authority provides rental assistance vouchers to eligible low-income households, aiming to alleviate housing cost burdens. Encinitas also allocates CDBG funds to support public services that benefit low-income residents, including programs addressing homelessness, food insecurity, and access to healthcare. In addition, the City collaborates with organizations such as the Community Resource Center (CRC) and Jewish Family Service to offer programs like the Safe Parking Program, which provides safe environments and resources for individuals experiencing homelessness.

The City's anti-poverty efforts are further supported by county and state programs. The County of San Diego administers the CalWORKs program, which offers cash aid and services to needy families to cover essentials like housing, healthcare, and clothing, while also supporting job training to promote self-sufficiency. The federally funded CalFresh program, managed at the county level, helps low-income individuals and families purchase nutritious food, contributing to improved health outcomes and economic stability. Additionally, the County's Health and Human Services Agency operates clinics in the region, including in Encinitas, providing accessible healthcare services to low-income and uninsured residents.

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

Encinitas' affordable housing strategies are closely aligned with its anti-poverty goals. By increasing the availability of affordable housing units and providing rental assistance, the City aims to reduce the financial strain on low-income families, thereby decreasing the incidence of poverty. The City also seeks opportunities to develop housing for extremely low-income populations, recognizing that stable housing is a critical component in achieving economic stability. Through these combined efforts, the City of Encinitas strives to reduce poverty levels and enhance the quality of life for its residents, ensuring that support systems are in place to assist those in need.

## **SP-80 Monitoring - 91.230**

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

The City of Encinitas is committed to ensuring that all activities carried out in furtherance of this Consolidated Plan meet program requirements and deliver long-term compliance. The primary purpose of monitoring is to maximize grant performance, ensure the effective use of funds, and minimize the risk of non-compliance with federal regulations.

All federally funded programs, including those supported by CDBG funds, will be monitored regularly. Monitoring will focus on evaluating program goals, financial performance, and regulatory compliance. Each organization receiving CDBG funds will undergo at least one on-site visit during the fiscal year by City staff. These visits allow staff to review program operations, ensure activities are aligned with grant objectives, and confirm adherence to all applicable federal requirements. In addition to on-site visits, the City will collect and review quarterly reports and invoices from sub-recipients to ensure that program goals are being met, and expenditures are timely. This process helps track performance and ensures that projects remain on schedule and within budget. Sub-recipients must demonstrate compliance with administrative, financial, and programmatic regulations, including requirements related to record-keeping, reporting, and procurement. The City will also ensure that sub-recipients comply with federal labor standards, such as Davis-Bacon prevailing wage regulations, for applicable construction projects. Furthermore, the City will provide expanded business outreach and ensure that opportunities are made available to all businesses in accordance with federal guidelines. Comprehensive planning requirements will be upheld through diligent review and documentation, ensuring that all activities support the goals and priorities outlined in the Consolidated Plan. By maintaining rigorous monitoring standards and procedures, the City of Encinitas aims to achieve program effectiveness, accountability, and long-term compliance with all federal regulations.

# First Program Year (2025-26) Annual Plan

## Expected Resources

### AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

#### Introduction

**Table AP-15.01: Anticipated Resources**

<b>Program</b>	<b>CDBG</b>
<b>Source of Funds</b>	Public – Federal
<b>Uses of Funds</b>	Public Services, Infrastructure & Facilities, Fair Housing, Administrative
<b>Year 1: Annual Allocation \$</b>	\$287,051
<b>Year 1: Program Income \$</b>	\$0
<b>Year 1: Prior Year Resources \$</b>	Unknown
<b>Year 1: Total \$</b>	\$287,051
<b>Expected Amount Available Remainder of Consolidated Plan \$</b>	\$1,148,204
<b>Narrative Description</b>	Funding of \$287,051 in CDBG for FY25/26

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

While CDBG program does not require matching funds, CDBG funds offer excellent opportunities to leverage private, local, state, and other federal funds to allow for the provision of public service activities. For example, many State housing programs have scoring criteria that reward applicants who have matching funds. The City will attempt to leverage funds when appropriate to achieve the goals of the Consolidated Plan.

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

The City of Encinitas Housing Authority owns 16 units that are occupied by low-income renter households. Participants of the Section 8 HCV Program occupy many of these units. Any available opportunity to leverage CDBG funds in order to make improvements for accessibility for persons with disabilities or make the units more habitable should be taken. As identified within this Consolidated Plan, affordable housing for renters and homeowners has continued to be a high priority for the City.

Unfortunately, the State owns no surplus properties in Encinitas. For its part, the City regularly reviews its real estate portfolio and assesses if properties are being put to best use.

**Discussion**

Funding resources to implement the City's Consolidated Plan are limited. The City operates a forgivable CDBG residential rehabilitation loan program. Should any forgiven loans be repaid before the end of their term, those funds will be placed into a revolving loan fund to support future residential rehabilitation projects. The City remains committed to supporting social service programs that benefit Encinitas residents, though resources for new housing development remain limited. To overcome these constraints, the City will continue to utilize policy tools such as density bonuses, reduced development fees, and partnerships with nonprofit organizations and developers. These strategies aim to create additional housing opportunities for residents with low to moderate incomes and address the priorities set forth in the Consolidated Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Table AP-20.01: Goals Summary

	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Support services to Encinitas low to moderate residents	2025	2026	Non-Homeless Special Needs	LMI Households Citywide	Senior and youth services	\$19,570	Public service activities other than low/moderate income housing benefit: 100 persons assisted
2	Homeless services, prevention, shelter	2025	2026	Homeless Special Needs	LMI Households Citywide	Homeless services, prevention, shelter	\$23,485	Homelessness Prevention: 415 households assisted
3	Fair housing	2025	2026	Non-Homeless Special Needs	LMI Households Citywide	Fair housing	\$20,000	Availability/Accessibility Households assisted: 20
4	Renter and homeowner assistance	2025	2026	Housing	LMI Households Citywide	Renter and homeowner assistance	\$186,586	7 Households Housing Units Rehabilitated
5	CDBG administration	2025	2026	Planning and Administration	Citywide	CDBG Program administration	\$37,410	Program Administration

## Goal Descriptions

Goal	Fair housing
Description	Retain the services of a fair housing specialist, promote fair housing education/outreach/training to housing consumers, landlords/owners/property managers, and City staff; and testing for fair housing violations.
Goal	Services for the homeless
Description	Support the provision of homeless services, prevention, and shelter, including: employment preparation, food assistance, financial literacy, rental assistance, temporary and permanent shelter, and other programs aimed at providing homeless families and/or groups with the tools and resources needed to gain self-sufficiency needed to end and prevent homelessness.
Goal	Renter and homeowner assistance
Description	Rehabilitation of existing renter and owner-occupied housing units, and down payment assistance and tenant-based rental assistance through the San Diego HOME Consortium.
Goal	Public services for LMI and special needs populations
Description	Support provision of services to Encinitas LMI and special needs populations, including youth and seniors

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Table AP-35.01: Project Information

Project Name	FY 2025-26 CDBG Funding	General Fund
City of Encinitas Development Services – Program Administration	\$37,410	
Community Resource Center – Homeless Prevention and Intervention	\$23,485	\$6,515
Meals on Wheels – Senior Meal Service Encinitas	\$7,828	\$2,172
Boys & Girls Club	\$11,742	\$3,258
Fair Housing Services	\$20,000	
City of Encinitas Development Services – Residential Rehabilitation	\$ 186,586	
<b>Total</b>	<b>\$287,051</b>	<b>\$11,945</b>

### Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Each of the projects identified for funding during FY 2025-26 meet a priority need and goal within the Consolidated Plan. Historically, it has been the practice of the City for many years to fund all eligible public service activities. The allocation methodology is to sustain level funding from FY 2024-25 plus a proration of available funds to all the recommended applicants. If the FY 2025-26 grant is more or less than anticipated, adjustments will be made to reflect a proration for all approved public service activities at 15 percent and administrative activities at 20 percent of grant funding to comply with the CDBG program funding limits.

The City received three (3) applications from non-profit organizations for public service programs. The total amount requested for public services is \$55,000 which exceeds the FY 2025-26 funding. The CBDG program limits 15 percent of annual funding to public services, therefore, the City is not able to fully fund the entire request with CDBG funds. At the March 12, 2025 City Council meeting, the City Council directed staff to fully fund the Community Resource Center, Meals on Wheels, and the Boys & Girls Club, making up the difference from the City's General Fund.

## AP-38 Project Summary

### Project Summary Information

The City's FY 2025-26 CDBG entitlement award is \$287,051. During FY 2025-26, a total of \$57,410 will be allocated for Program Administration and Fair Housing Services, \$43,055 allocated to public services, and \$186,586 allocated to residential rehabilitation projects. Project descriptions are provided below.

**Table AP-38.01: Project Summary Information**

<b>Project Name</b>	Community Resource Center Homeless Prevention and Intervention
<b>Goals Supported</b>	Homeless Services
<b>Needs Addressed</b>	Homeless Services
<b>Funding</b>	CDBG: \$23,485 General Fund: \$6,515
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	415
<b>Location Description</b>	Community Resource Center is located at 650 Second Street, Encinitas, CA 92024.
<b>Planned Activities</b>	Community Resource Center (CRC) will provide access to healthy food to approximately 415 low-income residents of Encinitas who are currently experiencing homelessness or at risk of homelessness, food insecurity and hunger leading to reduced hunger and improved health and well-being. Households may enroll for additional support with the assistance of a case manager who helps them establish eligibility and implement an individual housing or other appropriate plan.
<b>Project Name</b>	Meals on Wheels
<b>Goals Supported</b>	Senior services
<b>Needs Addressed</b>	Senior services

<b>Funding</b>	CDBG: \$7,828 General Fund: \$2,172
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	70 low-income senior households
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	The program provides meals and welfare checks to low-income Encinitas seniors.
<b>Project Name</b>	Boys & Girls Club
<b>Goals Supported</b>	Youth services
<b>Needs Addressed</b>	Youth services
<b>Funding</b>	CDBG: \$11,742 General Fund: \$3,258
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	This program is designed to provide at-risk youth with a safe, supportive, and enriching environment where they can learn and thrive. The project goal is to provide a minimum of 30 at-risk youth with enriching summer programming in a safe, supervised environment.
<b>Project Name</b>	Legal Aid Society San Diego – Fair Housing services
<b>Goals Supported</b>	Fair housing
<b>Needs Addressed</b>	Fair housing
<b>Funding</b>	CDBG: \$20,000
<b>Target Date</b>	6/30/2026

<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 20 Encinitas households will benefit from this activity.
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	Fair Housing services include education and outreach to residents, landlords, and property managers. Fair housing counseling for tenants and landlords and testing to ascertain level of housing discrimination in Encinitas.
<b>Project Name</b>	Residential Rehabilitation
<b>Goals Supported</b>	Assistance to low-income renters and homeowners
<b>Needs Addressed</b>	Renter and homeowner assistance
<b>Funding</b>	CDBG: \$186,586
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	7 low-income households
<b>Location Description</b>	Citywide
<b>Planned Activities</b>	The program provides financial assistance to low-income homeowners to make repairs to their homes.
<b>Project Name</b>	Program Administration
<b>Goals Supported</b>	N/A
<b>Needs Addressed</b>	N/A
<b>Funding</b>	CDBG: \$37,410
<b>Target Date</b>	6/30/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A
<b>Location Description</b>	Citywide

<b>Planned Activities</b>	Oversee compliance, manage budget, conduct monitoring, provide technical assistance, and manage contracts.
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## **AP-50 Geographic Distribution - 91.420, 91.220(f)**

### **Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

Not applicable. As a relatively small jurisdiction, the City will not be allocating funding on a geographic basis. Funding will be provided to activities and programs based on quality and quantity of applications, as well as their alignment with the priorities and goals outlined in the Consolidated Plan. However, some activities must occur within CDBG-eligible block groups. The following map shows the LMI block groups in Encinitas that are eligible for place-based CDBG activities (bounded in blue and highlighted in yellow). Communities with no or very few areas in which 51 percent of residents are LMI have been authorized as Exception Grantees by HUD and are able to undertake area benefit activities.

According to HUD, "Section 105(c)(2)(A)(ii) of the Housing and Community Development Act of 1974, as amended, states that an activity shall be considered to principally benefit low and moderate income persons when 'the area served by such activity is within the highest quartile of all areas within the jurisdiction of such city or county in terms of the degree of concentration of persons of low and moderate income.'"

The map on the following page highlights the eligible census block areas based on HUD and the 2016-2020 American Community Survey (ACS) data.

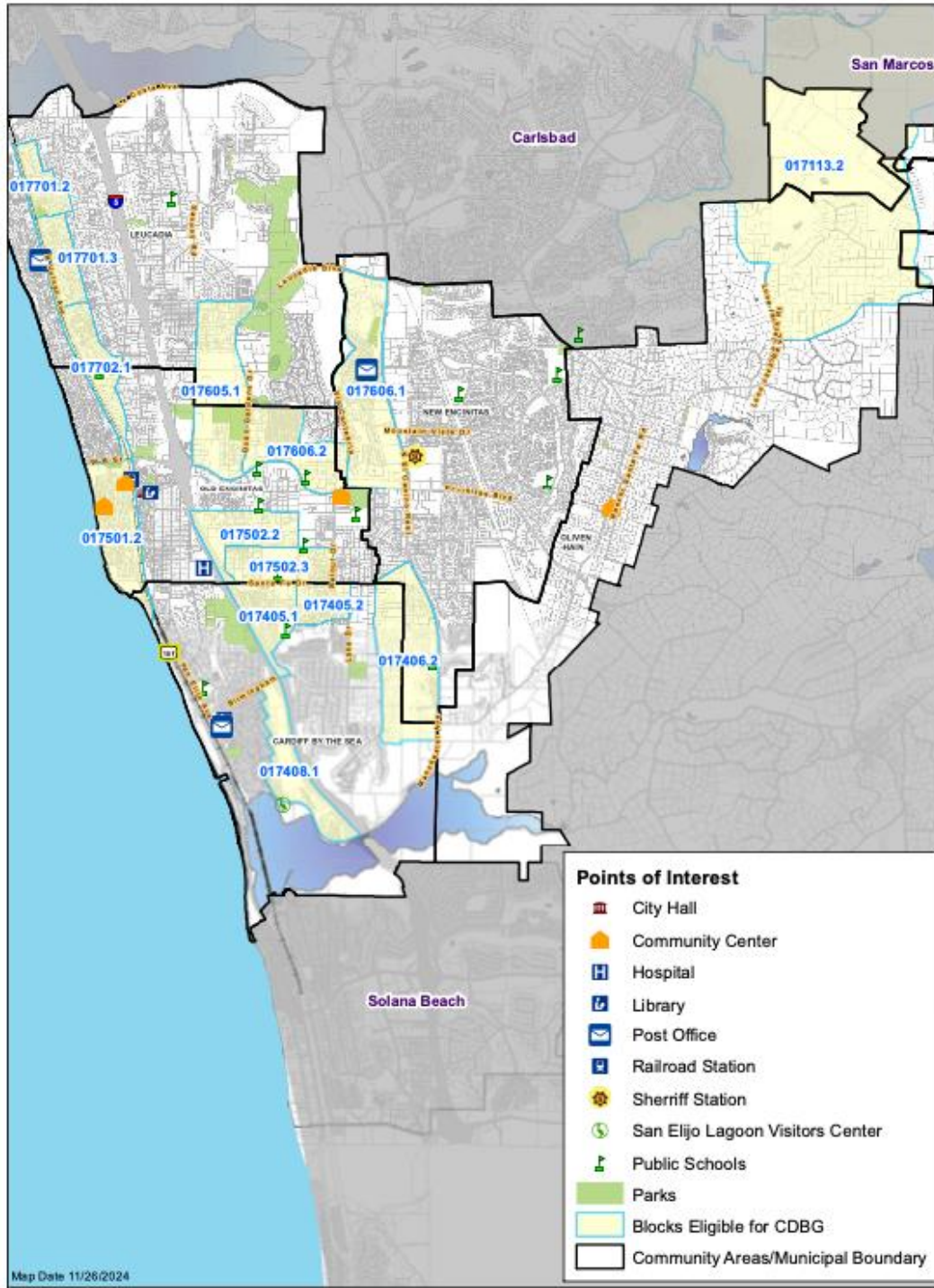
### **Rationale for the priorities for allocating investments geographically**

Not applicable. See above.

### **Discussion**

Not applicable. See above.

**Table AP-50.01: Encinitas CDBG Low/Moderate Income Block Groups**



Source: City of Encinitas, 2024

## **AP-75 Barriers to Affordable Housing -91.420, 91.220(j)**

### **Introduction**

As discussed within the Consolidated Plan and within this Annual Action Plan, the need for affordable housing for Encinitas residents is great. Due to several factors, including the City's desirable location, limited land supply, high cost of land, and limited financial resources, the development of affordable housing continues to be a challenge. According to the Greater San Diego Association of Realtors, in July 2024, the median sales price of a single-family home in the County of San Diego was nearly \$1.1 million, compared to the median sales price of a single-family home in the City of Encinitas, which was \$2.2 million.

### **Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

The City of Encinitas is making great strides to reduce land use and zoning regulations and encourage the development of affordable units. On April 7, 2021, the City Council adopted the 6th Cycle Housing Element (via Resolution No. 2021-16), which was found in substantial compliance with State Housing Element Law by HCD in July 2021. The status of the programs and policies contained within the Housing Element are provided to the public and City Council on an annual basis as a part of the City's Annual Progress Report that is submitted to the state.

The City continues to make amendments as needed to comply with various State Housing Laws, such as the Density Bonus law, which enables developers to seek an increase in density and/or request waivers and concessions in exchange for affordable units. The City of Encinitas also has a local Inclusionary Policy, which requires new residential development to contribute to the production of affordable housing. The City Council took actions to amend the Inclusionary Policy in 2021 to increase the requirement to 15 percent very low-income, or 20 percent low-income. Additional amendments made in 2021 were to establish in-lieu fees as an alternative compliance option, as well as fees for Residential Care Facilities. The Inclusionary Ordinance received California Coastal Commission approval on May 11, 2022.

In April 2019, the City of Encinitas finalized the Permit Ready Accessory Dwelling Unit (PRADU) Program which encourages the construction of ADUs by offering property owners a selection of eight pre-approved ADU building plans that can be downloaded from the City's website. The program assists property owners in creating ADUs by providing customizable plans, expediting the process, and reducing preconstruction

fees. During 2024, three (3) PRADU building permits were issued and two (2) received certification of occupancy. Encinitas also continues to waive planning fees associated with the development of new ADUs. During CY 2024, 103 new building permits were issued for new ADUs.

## **AP-85 Other Actions - 91.420, 91.220(k)**

### **Introduction**

This section discusses Encinitas' efforts in addressing underserved needs, fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, and actions planned to develop institutional structure.

### **Actions planned to address obstacles to meeting underserved needs**

In 2024, the City, in partnership with the City of Vista, opened the Buena Creek Navigation Center (BCNC). The BCNC provides interim housing and trauma-informed support to adults experiencing homelessness who are pursuing long-term rehabilitation and stable housing. Encinitas has exclusive use of 12 beds (equivalent of 6 rooms).

The Department of Homeless Solutions and Equitable Communities, Office of Homeless Solutions (HSEC-OHS) provides direct services to the unsheltered residents of Encinitas, and also works on planning, developing, and implementing programs that serve specialized populations of people experiencing or at risk of homelessness in San Diego County. HSEC-OHS teams perform outreach in the City of Encinitas three to four days per week, connecting individuals to self-sufficiency programs (CalFresh, CalWorks, MediCal, CalAIM and General Relief) and providing case management and housing navigation services.

Encinitas Homeless Solutions staff are now participating in the regional Homeless Management Information System (HMIS). HMIS participation allows Homeless Solutions Coordinators to better work with other service providers, and to enter people experiencing homelessness in the City into the Coordinated Entry System (a program within the HMIS) which connects eligible individuals to regional supportive housing programs when available. The data collected in HMIS will allow staff to identify trends and gaps in services on an ongoing basis, enabling the City to make more informed decisions and policies to best address homelessness within the City.

### **Actions planned to foster and maintain affordable housing**

The need for affordable housing in Encinitas is great and far exceeds the available resources to meet that need. According to the Greater San Diego Association of Realtors, in July 2024, the median sales price of a single-family home in the County of San Diego was nearly \$1.1 million, compared to the median sales price of a single-family home in the City of Encinitas, which was \$2.2 million. While CDBG may be used to leverage affordable housing development, it is not a sufficient tool to solve the complex issue of providing affordable housing in Encinitas. The City of Encinitas does have the following resources for the creation and maintenance of affordable housing.

*Housing Element.* The City of Encinitas Housing Element contains many goals and policies geared toward assisting low to moderate income households to find and keep decent and affordable housing.

*Density Bonus State Law.* The City of Encinitas continues to revise its Density Bonus ordinance to comply with State law. The Density Bonus State law provides new affordable rental and for-sale housing through the development of new subdivisions, when the developer seeks an increase in density above what the property's underlying zoning would allow.

*Affordable Unit Policy.* The City of Encinitas offers an amnesty program for homeowners of accessory units that were created without building permits. Once the unit has been brought up to current building and fire code, a covenant is placed on the property reserving the unit as a low- income rental.

*Local Inclusionary Housing Policy.* The Inclusionary Ordinance requires developers of new residential projects to provide affordable housing; either on on-site or an alternative compliance method. The affordable units can be offered as a rental or homeownership opportunity and are restricted in perpetuity. The Inclusionary Ordinance was amended to increase the affordability percentage to 15 percent very-low income and 20 percent low-income which was supported by an economic feasibility study.

*HOME Program.* The County of San Diego, as the lead agency in the HOME Consortium, offers a Down payment and Assistance Program for low-income first-time homebuyers. The program provides first-time homebuyers low-interest, deferred payment loans of up to 22 percent of the purchase price for down payment assistance and 4 percent, up to \$10,000 in closing costs assistance. The program has home value restrictions currently at \$676,000, which is typically lower than market prices in Encinitas, making it a challenge for eligible homebuyers to find a home. However, eligible Encinitas Households are encouraged to participate in this program. Information on the program is posted on the City's website.

### **Actions planned to reduce lead-based paint hazards**

HUD requires that all CDBG and HOME funded activities comply with HUD's regulations regarding lead-based paint. In accordance with program requirements, the City of Encinitas' Residential Rehabilitation Program requires that each home assisted and built prior to 1978 must undergo lead-based paint testing. If deteriorated lead-based paint surfaces are found, it must be stabilized during the rehabilitation of the property. Abatement must be performed by a certified lead- based paint professional with a certified lead-based paint assessor issuing a Clearance Inspection prior to the issuance of the Notice of Completion.

## **Actions planned to reduce the number of poverty-level families**

Based on the latest ACS data, approximately 6.7 percent of Encinitas residents are living at or below the federal poverty level. This is lower than both California's and the nation's rate, but any amount of poverty is unacceptable. Many issues related to poverty are outside of the City's reach, but the City can and will utilize all available tools and resources to assist those residents living at or below the federal poverty level.

A major partner in reducing poverty in Encinitas is the County, which administers the CalWORKs Program. CalWORKs provides cash aid to needy families to cover the cost of essentials like housing, healthcare, and clothing. It also supports job training through the County and the Community College Districts. The County also administers CalFresh, the federally funded food assistance program that is widely regarded as one of the most impactful anti-poverty programs in the country. The program has demonstrated positive economic impacts, improved health outcomes, and decreased food insecurity.

The City supplements the County's services with its own resources, including rental assistance vouchers through the local housing authority, CDBG-funded public services, and activities funded by the General Fund. Additionally, the City will seek out any opportunities to create or fund affordable housing for the City's extremely low-income populations.

*Rental assistance and affordable housing.* The Housing Authority provides rental assistance to approximately 110 households through Section 8 Housing Choice Vouchers. Additionally, the City continuously seeks opportunities to create or fund affordable housing for the City's extremely low-income populations.

*Adult education.* Mira Costa College and Adult School provides low-cost education, including night and online classes for working adults. The college offers academic degrees and certifications in many fields, which can enable graduates to find new careers and better job opportunities.

*Job training and employment preparation.* The County's Regional Occupational Program provides job training in specialized and technical vocations. The San Diego Workforce Partnership offers free job training and job placement programs through dozens of organizations countywide. The City of Encinitas will also support the Community Resource Center in Encinitas, which includes employment preparation with their Homeless Prevention and Intervention Services programs.

*Health and human services.* The County of San Diego funds various non-profit organizations and provides health care and social services, including North County Health Services, now known as TrueCare. This agency operates clinics in Encinitas and

Oceanside that provide health care for indigent people, as well as a maternity healthcare clinic. The City of Encinitas will also continue to support organizations that offer health and social services to Encinitas low-income residents, such as drug abuse counseling and food programs.

*Childcare.* Encinitas has several low-cost childcare centers, as well as many small and large family day care homes. Quality Children's Services operates a preschool program in Encinitas. Additionally, a Head Start center for children under five years of age operates in Encinitas.

### **Actions planned to develop institutional structure**

The CBDG program is managed by the Policy Planning and Housing Division within the Development Services Department. The Policy Planning and Housing Division is the responsible department for coordinating efforts with the San Diego HOME Consortium, and monitoring of existing HOME programs. The Policy Planning and Housing Division also monitors all the deed restricted units within the City and works very closely with property managers and developers to ensure that compliance with affordability restrictions is maintained.

The Development Services Department offers the opportunity to meet with City Staff in order to become more familiar with the City programs, processes, and requirements prior to application submittal. These meetings are referred to as Staff Advisory Committee (SAC) meetings and are provided free of charge. Developers of housing with affordability requirements are provided with all the necessary information and technical assistance prior to application submittal.

### **Actions planned to enhance coordination between public and private housing and social service agencies**

The City participates in the County of San Diego HOME Consortium, which includes the County of San Diego, and five other cities (San Marcos, Vista, Carlsbad, Santee and La Mesa). Members of the Consortium meet to plan strategies and coordinate funding.

Throughout the duration of the Annual Action Plan, the City will continue to participate in the following regional committees: SANDAG Regional Housing Workforce Group; Regional Task Force on the Homeless; San Diego Regional Alliance for Fair Housing (SDRAFFH); Community Development Block Group Administrators Meeting; and the North County Winter Shelter Collaborative.

The City will continue to maintain partnerships with other local public and private agencies on regional solutions to long-term housing and community development problems. The City will continue to provide technical assistance to developers and

community-based organizations that assist the City in the provision of affordable housing and facilities, as these are invaluable partnerships. The City will also encourage coordination and collaboration between non-profit agencies, housing providers and government agencies. Lastly, the City will maintain contact with trade organizations, such as the Building Industry Association (BIA), San Diego Apartment Association (SDAA) and the San Diego Housing Federation. The City will use these partnerships to help achieve the goals and objectives in the FY 2025-29 Consolidated Plan.

The City of Encinitas Housing Authority is housed within the Policy Planning and Housing Division; therefore, the City is easily able to coordinate directly with the Housing Authority and is able to use the Housing Authority to help fulfill the City's overall housing goals and objectives.

Finally, the City will continue to network and share information with other Housing Authorities through participation in the National Association of Housing and Redevelopment Officials and the Housing Authority Association of Southern California.

## Program Specific Requirements

### AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

#### Introduction

The following section describes other program-specific requirements.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1	The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2	The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0
3	The amount of surplus funds from urban renewal settlements	0
4	The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5	The amount of income from float-funded activities	0
	Total Program Income	0

The City of Encinitas does not expect to receive any program income during FY 2025-26.

#### Other CDBG Requirements

1	The amount of urgent need activities	0
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The City of Encinitas does not have any urgent need activities.