

Coastal Opportunity and Housing Access in San Diego

Where San Diego allows homes to be built decides who can reach the opportunity that comes with living there.

TAKEAWAY

San Diego's coast holds the highest-opportunity ground in the city and builds the least housing on it. Across twenty-five years the city added 81,746 households. The coast, a fifth of the city, added none.

55 of 60

coastal census tracts rated High or Highest Resource by the State, against 170 of 311 citywide

36.5

homes permitted per 1,000 existing this cycle, against 62.4 citywide. Pacific Beach 22.6, La Jolla 22.3

None

households the coast added since 2000, while the city added 81,746, from 442,094 to 523,840

Three

homes affordable to households earning below the regional median income that Pacific Beach has completed this cycle, of 81 permitted, 68 in one tract



Opportunity against production. Each dot is a community planning area; dot size is the existing housing stock. Six areas permit above 130 per 1,000 and are drawn faded at the right edge rather than at their true position. Sources: HCD/TCAC Opportunity Map 2026; City of San Diego Annual Progress Report filings, current cycle.

WHAT THE REPORT FINDS

- **Every one of Pacific Beach's thirteen tracts and every one of La Jolla's eight** is High or Highest Resource, with no environmental burden flag between them.
- **Permitted this cycle:** Pacific Beach 547, La Jolla 278, Coastal San Diego 3,654, citywide 35,482. Completed to date: 89, 53, 523, 4,207.
- **The stock grew about a sixth as fast as the city's:** coastal units rose 3.6 percent against 21.7 percent citywide, and because occupied homes did not rise, vacant stock grew by more than the housing stock did. Population rose 7.3 percent against 14.1 percent citywide.
- **What the coast was permitted:** 39.2 percent accessory dwelling units against 17.7 percent citywide, 46.3 percent multifamily against 73.5. Permit records do not show whether an accessory unit ever houses a household.
- **Inside the Coastal Height Limit Overlay Zone,** 80.4 percent of tracts are High or Highest Resource against 54.7 citywide, and homes below the regional median were permitted at 2.32 per 1,000 against 11.80.
- **A 2022 City Planning Department memorandum** called the height limit a barrier to rent-restricted housing, but it did not analyze where that barrier falls. This report does, and the production record bears it out.
- **Eight homes, nameable.** Across the full tracked permit record these two neighborhoods have completed eight homes affordable below the regional median between them. Pacific Beach seven, five very low income, one low income, one moderate, all deed-restricted. La Jolla one, deed-restricted low income.

WHERE THE REPORT STOPS

- **On causation.** The City documented a barrier and the report measures what the overlay has produced. The report joins the two facts and leaves the causal question open.
- **On displacement.** The report documents a geographic separation between where opportunity sits and where measurable neighborhood change is occurring, and stops there. It traces no household from one place to another.
- **On net change.** Unit and household figures are net movements across the whole housing stock measured at two points in time, not a disposition of particular homes. The report does not trace which individual units changed status.
- **On the coast's quiet displacement reading.** Coastal costs were already far above the city's when the measurement period began, so the households that measure looks for had largely been priced out before it started. **A neighborhood can be almost entirely out of reach and still register as stable.**
- **On the geography.** Coastal San Diego is a research grouping assembled from City planning areas on two stated properties, high opportunity and below-citywide production, plus contiguity. The full definition is published with the report.

WHERE THE DEMAND WENT

Where the city did not build, demand landed on the housing already standing. 44 of San Diego's 311 census tracts carry a State neighborhood-change flag, concentrated in the two least expensive deciles by 2000 housing cost, which hold 25 of 43 flagged tracts. One of the coastal sixty carries a flag. **Where the city did build, new housing absorbed it:** Mission Valley permitted 3,557 homes and grew its occupied homes 105 percent on ground the state rates as highly as the coast, with no flag on any of its five tracts.

"That demand did not go away. It moved to where people could find a home they could afford, and in much of the city there was no new housing waiting for it." Wesley Morgan, Executive Director

Coastal San Diego is a research geography of sixty census tracts, from Torrey Pines south to the Peninsula and east beyond Interstate 5, from the western ridgelines of Uptown north to University. About a fifth of the city. It is not a City or state boundary; the full definition is published with the report. The San Diego Fair Housing Lab is an independent fair housing research organization and a 501(c)(3) in formation. No client commissioned this report, directed it, or reviewed it prior to publication. Sources: 2000 Decennial Census and ACS five-year estimates; California HCD/TCAC Opportunity Map 2026 and Neighborhood Change methodology; City of San Diego Annual Progress Report filings. Household measures use a 311-tract universe and production a wider 322-tract universe; both are correct and count different things. First in a series.

Wesley Morgan
Executive Director
info@sdfairhousinglab.org
(310) 980-4937
sdfairhousinglab.org/coastal