

# City Heights Community Fair Housing Report

Appendix 1 to the Mid-City Communities Fair Housing Review

**Prepared by** San Diego Fair Housing Lab

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Mid-City Communities Plan Update, September 2026

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## About this report

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Mid-City Communities Plan Update. Community planning area: Mid-City:City Heights. Appendix 1 to the Mid-City Communities Fair Housing Review. San Diego Fair Housing Lab, 2026.

**How to read the City of San Diego columns.** Every City of San Diego figure in this report is computed over the same 311 census tracts: the 323 tracts inside the city limits, less 11 tracts whose residents live mainly in group quarters (dormitories, barracks and institutions) and one tract that is entirely water. The 11 are set aside so that household rates are not distorted by populations that do not live in households; they hold 2.7 percent of the city's residents (1,388,930 people in all 323 in-city tracts against 1,351,501 in these 311). The same basis is used in every Lab report, so figures are comparable across them. They are not the City's own published totals, and the two should not be differenced.

**How to read the comparison columns.** This community's 15 census tracts are split 14 in Council District 9 (93.33 percent) and 1 in Council District 4 (6.67 percent). The District 4 share is a single tract and is treated as negligible, so the report compares the community with District 9 and with the city. The community column includes all 15 tracts; the District 9 column is the whole district, not only this community's part of it.

This report covers demographic, housing and economic change from 2000 to the current period (American Community Survey 2020-2024) for one of the four communities in the Mid-City Communities Plan Update, with companion reports for Eastern Area, Kensington-Talmadge and Normal Heights. Sources and methods are set out in Section 11.

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# 1. Narrative

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This report examines demographic, housing, and economic change in the Mid-City:City Heights community planning area from 2000 to the current period, comparing the CPA against both District 9 and the citywide baseline. It draws on U.S. Census Bureau data (2000 Decennial Census and American Community Survey estimates) alongside California HCD's Neighborhood Change and Opportunity Map methodologies. Mid-City:City Heights is a 15-tract community that lost 8.0 percent of its population over a period when the city grew, and every one of its 15 tracts sits in HCD's Low Resource opportunity tier. The distinctive feature of this CPA's record is that its severity indicators run well past both benchmarks on crowding, environmental burden, opportunity tier, and age composition, while the HCD measure built specifically to detect neighborhood change flags this CPA less often than it flags District 9 as a whole.

## Key Findings

**a) Mid-City:City Heights lost population during a period when District 9 declined only slightly and the city grew.** Total population fell 8.0 percent, from 83,084 to 76,398, against a 1.7 percent decline district-wide and 14.1 percent growth citywide (Section 2). The CPA's population of color fell 10.7 percent, from 72,363 to 64,607, while the city's population of color grew 32.2 percent over the same period.

**b) White NH is the only race category in this CPA to grow since 2000, and every other category declined, including the CPA's largest group.** White NH population rose 10.0 percent, from 10,721 to 11,791, while Hispanic or Latino population, the largest group in this CPA at both endpoints, fell 7.6 percent, from 42,902 to 39,623 (Section 3). District 9's Hispanic or Latino population moved the opposite direction over the same period, growing 7.0 percent. Black NH population fell 25.5 percent here, from 11,945 to 8,902, a steeper rate than the city's 22.4 percent decline and a slightly slower one than District 9's 26.6 percent.

**c) Crowding in this CPA eased more in absolute terms than in either comparison geography and still ends higher than both.** The share of crowded households fell 26.4 percentage points, from 42.1 percent to 15.7 percent, against a 16.9-point drop district-wide and a 6.8-point drop citywide, and the current 15.7 percent remains above District 9's 10.0 percent and the city's 5.8 percent (Section 6). Severe crowding follows the same shape: down 23.0 points, from 29.6 percent to 6.6 percent, still above District 9's current 4.2 percent.

**d) This CPA is aging faster than both benchmarks at both ends of the age distribution at once.** Its under-18 share fell 13.6 percentage points, from 36.6 percent to 23.0 percent, against District 9's 10.3-point drop and the city's 5.6-point drop, while its 65-plus share rose 5.2 points, from 5.3 percent to 10.6 percent, against District 9's 3.4-point rise and the city's 4.3-point rise (Section 7). All 15 tracts show a declining under-18 share, with the spread running from 4.1 to 19.5 points. Tract 22.01 carries both the steepest under-18 decline (-19.5 points) and the steepest 65-plus rise (+15.7 points) in the CPA.

**e) All 15 tracts sit in HCD's Low Resource opportunity tier, and no tract carries a Racial Concentration of Affluence (RCAA) classification of any kind.** No tract in this CPA reaches Moderate, High, or Highest Resource, and the CPA's mean opportunity score of 1 sits below District 9's own mean of 2 and the citywide mean of 5 (Section 9). Zero tracts fall into either the RCAA-concentrated subtotal or the diversifying/opening subtotal. The RCAA screen is regional affluence and racial composition, the

top 20 percent of county tracts on affluence together with the bottom 20 percent on people-of-color share; this CPA's highest-ranked tract sits at the 23rd percentile on affluence and its lowest at the 69th on people-of-color share.

**f) HCD Neighborhood Change pathway flags are less common in this CPA than in District 9 overall.**

The CPA holds 45.5 percent of District 9's tracts (15 of 33) but accounts for 33.3 percent of the district's flagged tracts (4 of 12) and 40.0 percent of its spillover tracts (6 of 15); its own flagged-tract rate of 26.7 percent (4 of 15) sits below District 9's overall rate of 36.4 percent (12 of 33) (Section 9). Two tracts carry Pathway 1A (24.01 and 26.02), four carry Pathway 2, and no tract carries Pathway 1B.

**g) Environmental burden in this CPA runs well above both benchmarks and is broad-based across its tracts rather than concentrated in one of them.** The CPA's CalEnviroScreen 5.0 overall percentile is 74.0, against District 9's 58.3 and the city's 37.1, with the widest sub-metric gap on population characteristics (80.8, versus 60.5 district-wide and 35.7 citywide) (Section 10). Excluding the CPA's highest-burden tract, 22.02 at the 88.1 percentile and 6.0 percent of the CPA's population, shifts the population-weighted average by 0.9 points, from 74.0 to 73.1.

**Naturally occurring affordable housing.** In 2000, 89.64 percent of this community's rentals paying cash rent rented within reach of a household at 60 percent of the county's median family income; in the current period 52.37 percent do, a change of -37.3 points and 7,012 fewer such rentals, against a citywide share that moved from 55.00 to 27.57 percent (-27.4 points). At 80 percent of median family income the share moved from 97.49 to 84.76 percent, -12.7 points and 2,493 fewer such rentals, against a citywide share that moved from 77.12 to 53.05 percent (-24.1 points). These are stock figures: they describe what the rental stock rents for in each period and say nothing about where any household went (Section 8c).

## **Neighborhood Change: Flagged Less Often Than the District Around It**

Four of this CPA's 15 tracts carry an active HCD Neighborhood Change pathway flag and six carry a spillover designation (Section 9). Two tracts meet Pathway 1A (24.01 and 26.02), four meet Pathway 2, and no tract in the CPA meets Pathway 1B. Both Pathway 1A tracts also carry Pathway 2 and spillover, so no tract here carries a Pathway 1A flag on its own, and the two remaining designated tracts carry spillover without a pathway flag (Section 7). The flagged geography reads as contained rather than spreading: nine of the CPA's 15 tracts carry no HCD designation at all, and the flagged tracts do not form a single-tract isolated signal either. Set against the rest of this report, that profile runs in an unexpected direction. This CPA's own flagged-tract rate (26.7 percent) is lower than District 9's overall rate (36.4 percent) even though the CPA lost population while the city grew and the district declined only slightly (Section 2), remains the most crowded of the three geographies (Section 6), shows the steepest under-18 decline and the largest 65-plus rise of the three (Section 7), sits uniformly in the Low Resource tier (Section 9), and carries a CalEnviroScreen percentile well above both benchmarks (Section 10). The CPA does cross two of HCD's three rate-of-change thresholds, on income growth (148.1 percent) and rent growth (73.7 percent), as does District 9 (Section 8b). Why HCD's pathway methodology and this report's other measures point in different directions for the same geography is not established by this data; the divergence is recorded here as a documented pattern, not an explained one.

## Additional Context

Owner-occupied households in this CPA grew 22.9 percent, from 5,418 to 6,660, while renter-occupied households fell 2.1 percent, from 18,193 to 17,806 (Section 5a). Asian (alone) owner-occupied households grew 134.5 percent, from 577 to 1,353, the fastest-growing race and tenure cell in the CPA, even as Asian renter-occupied households fell 20.9 percent, a tenure split the CPA's other three race categories do not share. Renter turnover slowed sharply: the share of renters who moved in the last five years fell 53.0 percentage points, from 82.2 percent to 29.2 percent, a steeper drop than District 9's 47.5 points or the city's 36.0 points, and the current renter two-year mover rate of 5.0 percent sits below District 9's 7.2 percent and the city's 10.0 percent (Section 5b). Average household size fell 12.1 percent, from 3.363 to 2.957, and remains above both District 9's 2.627 and the city's 2.521 (Section 4a). Population-weighted median income grew faster here (170.1 percent) than district-wide (166.8 percent) or citywide (134.0 percent) while ending well below both in dollar terms, at \$65,555 against District 9's \$79,548 and the city's \$117,634, a low-base effect rather than evidence of a closing gap (Section 8a). Two limitations bear on the figures above: the race and tenure counts in Section 5a use the ACS "alone" definition and exclude Other/Two+ NH households, a real population category for this CPA (Section 3: 3,879 to 3,761), and 2000 dollar figures are nominal, not inflation-adjusted (Section 8a). These patterns draw on verified Census Bureau data cross-checked against HCD's independent methodologies. The data document patterns of change over time; they do not, on their own, establish why an individual household left a given tract.

Sources: U.S. Census Bureau (2000 Decennial Census, American Community Survey); California HCD Neighborhood Change Mapping Tool and Opportunity Map (2026); CalEnviroScreen 5.0 (2026).

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## 2. Population (2000 → Current)

|          | CPA 2000 | CPA Current | Δ      | District 9 2000 | District 9 Current | Δ     | City 2000 | City Current | Δ      |
|----------|----------|-------------|--------|-----------------|--------------------|-------|-----------|--------------|--------|
| Total    | 83,084   | 76,398      | -8.0%  | 156,904         | 154,217            | -1.7% | 1,184,838 | 1,351,501    | +14.1% |
| White NH | 10,721   | 11,791      | +10.0% | 44,644          | 42,407             | -5.0% | 578,087   | 549,251      | -5.0%  |
| POC      | 72,363   | 64,607      | -10.7% | 112,260         | 111,810            | -0.4% | 606,751   | 802,250      | +32.2% |

This CPA's total population declined 8.0 percent while District 9 declined only 1.7 percent and the city grew 14.1 percent – this CPA is losing population well beyond its own district's rate, in the opposite direction from the citywide trend (Section 1).

### 3. Population by Race Breakdown

| Category           | CPA 2000 | CPA Current | CPA Δ  | D9 2000 | D9 Current | D9 Δ   | City 2000 | City Current | City Δ |
|--------------------|----------|-------------|--------|---------|------------|--------|-----------|--------------|--------|
| Asian NH           | 13,637   | 12,321      | -9.6%  | 19,500  | 18,389     | -5.7%  | 161,444   | 237,181      | +46.9% |
| Black NH           | 11,945   | 8,902       | -25.5% | 18,759  | 13,776     | -26.6% | 88,855    | 68,939       | -22.4% |
| Hispanic or Latino | 42,902   | 39,623      | -7.6%  | 66,595  | 71,247     | +7.0%  | 304,758   | 404,143      | +32.6% |
| Other/Two+ NH      | 3,879    | 3,761       | -3.0%  | 7,405   | 8,398      | +13.4% | 51,695    | 91,987       | +77.9% |
| White NH           | 10,721   | 11,791      | +10.0% | 44,644  | 42,407     | -5.0%  | 578,087   | 549,251      | -5.0%  |

This CPA's only race category showing growth is White NH (+10.0%) – every other race category in this CPA declined, including Hispanic or Latino (-7.6%), the CPA's largest population group by a wide margin at both endpoints. District 9's Hispanic or Latino population grew over the same period (+7.0%), the opposite direction from this CPA's own Hispanic or Latino decline (Section 1).

## 4a. Housing Units & Households (2000 → Current)

| Metric                                            | CPA<br>2000 | CPA<br>Current | CPA Δ  | D9<br>2000 | D9<br>Current | D9 Δ   | City<br>2000 | City<br>Current | City Δ |
|---------------------------------------------------|-------------|----------------|--------|------------|---------------|--------|--------------|-----------------|--------|
| Total units                                       | 25,531      | 27,139         | +6.3%  | 56,526     | 61,050        | +8.0%  | 460,671      | 560,804         | +21.7% |
| Occupied units                                    | 24,599      | 25,614         | +4.1%  | 54,426     | 57,924        | +6.4%  | 442,094      | 523,840         | +18.5% |
| Vacant/Unoccupied units                           | 932         | 1,525          | +63.6% | 2,099      | 3,126         | +48.9% | 18,577       | 36,964          | +99.0% |
| of which:<br>Seasonal/Recreational/Occasional Use | 64          | 20             | -68.7% | 256        | 453           | +76.9% | 5,785        | 9,999           | +72.9% |
| Vacancy rate                                      | 3.7%        | 5.6%           | +2.0pp | 3.7%       | 5.1%          | +1.4pp | 4.0%         | 6.6%            | +2.6pp |
| Avg household size                                | 3.363       | 2.957          | -12.1% | 2.854      | 2.627         | -8.0%  | 2.619        | 2.521           | -3.8%  |

Change categories across this community's tracts, 2000 to current: 6 stable, 5 units grew, 3 changed occupancy pattern, 1 lost units. This CPA's average household size (3.363, falling to 2.957) is well above both District 9's (2.854 → 2.627) and the city's (2.619 → 2.521) at both endpoints, consistent with the CPA's much higher crowding rate (Section 6). Seasonal vacancy is a small and shrinking share of this CPA's already-small vacant stock (6.9% of vacant units in 2000, 1.3% currently) – smaller than District 9's share and far below the citywide share, consistent with no coastal exposure.

## 4b. Housing Production (6th RHNA Cycle)

The current RHNA cycle began in April 2021. This section reports housing units that reached the Permitted phase of HCD's Annual Progress Report (Table A2) framework from that date forward, the stage at which a project has cleared entitlement and received a building permit. Figures are drawn directly from HCD's own APR submissions, reconciled against the Lab's tract-level geography and opportunity classifications.

Of the 2,331 below-moderate-income units permitted in High and Highest Resource tracts citywide during the current RHNA cycle, Mid-City:City Heights' own High and Highest Resource tracts accounted for 0, or 0.0%.

### Units Permitted, 6th Cycle Summary (April 2021 to Present)

| Metric                                            | Mid-City:City Heights | D9     | City of San Diego | Geography Share |
|---------------------------------------------------|-----------------------|--------|-------------------|-----------------|
| Existing housing stock (all in-city tracts)       | 27,139                | 64,825 | 568,857           | 4.8%            |
| Total units permitted                             | 1,078                 | 3,601  | 35,482            | 3.0%            |
| Above Moderate income                             | 744                   | 2,713  | 28,771            | 2.6%            |
| Below Moderate income (deed-restricted)           | 334                   | 888    | 6,711             | 5.0%            |
| Units permitted per 1,000 existing units          | 39.7                  | 55.5   | 62.4              | –               |
| Below-moderate units permitted per 1,000 existing | 12.3                  | 13.7   | 11.8              | –               |

Source: HCD Annual Progress Report Table A2, Permitted phase, reconciled to the Lab's tract geography. Below-moderate income includes Acutely Low, Extremely Low, Very Low, Low, and Moderate income tiers combined; in this dataset every below-moderate unit permitted is deed-restricted, so the two figures are not independent counts. Existing housing stock is counted over all in-city census tracts with no group-quarters exclusion, a slightly wider universe than the household and demographic figures in Section 4a and elsewhere, which exclude group-quarters-heavy tracts. Production is a count of construction rather than a household rate, so the group-quarters exclusion that protects household measures does not apply to it. 2025 figures are drawn from the most recent HCD APR submission on file and may not reflect a full calendar year of reporting. Unit-type categories in the table below are HCD's own Table A2 classifications and are not independently re-derived by the Lab.

### Units Permitted by Year, Mid-City:City Heights

| Year | Total Units Permitted | Below-Moderate Units |
|------|-----------------------|----------------------|
| 2018 | 44                    | 4                    |
| 2019 | 57                    | 1                    |
| 2020 | 36                    | 0                    |
| 2021 | 143                   | 59                   |
| 2022 | 141                   | 0                    |
| 2023 | 146                   | 1                    |
| 2024 | 432                   | 227                  |
| 2025 | 239                   | 47                   |

2018-2020 predate the current RHNA cycle and are shown for trend context only; the 6th-cycle production summary above uses only permits dated April 2021 forward.

## Units Permitted by Type

| Year | SFD | SFA | 2 to 4 | 5+  | ADU | MH | Total |
|------|-----|-----|--------|-----|-----|----|-------|
| 2018 | 7   | 0   | 27     | 0   | 10  | 0  | 44    |
| 2019 | 13  | 2   | 0      | 8   | 34  | 0  | 57    |
| 2020 | 6   | 0   | 3      | 0   | 26  | 1  | 36    |
| 2021 | 2   | 0   | 18     | 60  | 63  | 0  | 143   |
| 2022 | 1   | 1   | 4      | 75  | 60  | 0  | 141   |
| 2023 | 4   | 1   | 0      | 0   | 141 | 0  | 146   |
| 2024 | 10  | 1   | 0      | 282 | 139 | 0  | 432   |
| 2025 | 6   | 2   | 4      | 12  | 215 | 0  | 239   |

SFD: single-family detached. SFA: single-family attached. "2 to 4": duplex through fourplex. "5+": multifamily buildings of five units or more. ADU: accessory dwelling unit. MH: mobile home. Categories are HCD's own Table A2 classifications and are not independently re-derived by the Lab. Row totals reconcile exactly to the year-by-year totals in the table above. 2025 figures may not reflect a full calendar year of reporting.

The City of San Diego's 2025 Baker Settlement commits the City to include data demonstrating that by at least 2028, at least 70 percent of the affordable housing projects in the City are permitted in moderate, high or highest resource areas. The settlement counts projects; the figures here count units, so they are a companion measure and not the settlement's own. Citywide, 51.6% of below-moderate units permitted during the current RHNA cycle have landed in those tiers. Mid-City:City Heights' own below-moderate units permitted in Moderate, High, or Highest Resource tracts stand at 0.0%.

## 5a. Households by Race x Tenure (2000 → Current)

### Mid-City:City Heights – Owner-Occupied

| Race Category             | 2000         | Current      | Δ             | Δ%            |
|---------------------------|--------------|--------------|---------------|---------------|
| Asian (alone)             | 577          | 1,353        | +776          | +134.5%       |
| Black (alone)             | 679          | 543          | -136          | -20.0%        |
| Hispanic or Latino        | 1,994        | 2,571        | +577          | +28.9%        |
| White NH                  | 2,168        | 2,193        | +25           | +1.2%         |
| <b>Four-race subtotal</b> | <b>5,418</b> | <b>6,660</b> | <b>+1,242</b> | <b>+22.9%</b> |
| Not covered               | 146          | 166          | –             | –             |
| <b>Household total</b>    | <b>5,564</b> | <b>6,826</b> | <b>+1,262</b> | <b>+22.7%</b> |

### Mid-City:City Heights – Renter-Occupied

| Race Category             | 2000          | Current       | Δ           | Δ%           |
|---------------------------|---------------|---------------|-------------|--------------|
| Asian (alone)             | 3,018         | 2,386         | -632        | -20.9%       |
| Black (alone)             | 3,701         | 2,739         | -962        | -26.0%       |
| Hispanic or Latino        | 8,144         | 8,907         | +763        | +9.4%        |
| White NH                  | 3,330         | 3,774         | +444        | +13.3%       |
| <b>Four-race subtotal</b> | <b>18,193</b> | <b>17,806</b> | <b>-387</b> | <b>-2.1%</b> |
| Not covered               | 842           | 982           | –           | –            |
| <b>Household total</b>    | <b>19,035</b> | <b>18,788</b> | <b>-247</b> | <b>-1.3%</b> |

### District 9 – Owner-Occupied

| Race Category             | 2000          | Current       | Δ             | Δ%            |
|---------------------------|---------------|---------------|---------------|---------------|
| Asian (alone)             | 1,083         | 2,232         | +1,149        | +106.1%       |
| Black (alone)             | 1,010         | 1,082         | +72           | +7.1%         |
| Hispanic or Latino        | 3,620         | 4,977         | +1,357        | +37.5%        |
| White NH                  | 10,813        | 10,476        | -337          | -3.1%         |
| <b>Four-race subtotal</b> | <b>16,527</b> | <b>18,767</b> | <b>+2,240</b> | <b>+13.6%</b> |
| Not covered               | 335           | 860           | –             | –             |
| <b>Household total</b>    | <b>16,862</b> | <b>19,627</b> | <b>+2,765</b> | <b>+16.4%</b> |

## District 9 – Renter-Occupied

| Race Category             | 2000          | Current       | Δ           | Δ%           |
|---------------------------|---------------|---------------|-------------|--------------|
| Asian (alone)             | 4,492         | 4,004         | -488        | -10.9%       |
| Black (alone)             | 6,459         | 4,886         | -1,573      | -24.4%       |
| Hispanic or Latino        | 12,830        | 16,068        | +3,238      | +25.2%       |
| White NH                  | 11,986        | 11,274        | -712        | -5.9%        |
| <b>Four-race subtotal</b> | <b>35,768</b> | <b>36,232</b> | <b>+464</b> | <b>+1.3%</b> |
| Not covered               | 1,796         | 2,065         | –           | –            |
| <b>Household total</b>    | <b>37,564</b> | <b>38,297</b> | <b>+733</b> | <b>+2.0%</b> |

## City of San Diego – Owner-Occupied

| Race Category             | 2000           | Current        | Δ              | Δ%            |
|---------------------------|----------------|----------------|----------------|---------------|
| Asian (alone)             | 24,172         | 48,159         | +23,987        | +99.2%        |
| Black (alone)             | 11,124         | 7,948          | -3,176         | -28.6%        |
| Hispanic or Latino        | 27,478         | 43,704         | +16,226        | +59.1%        |
| White NH                  | 152,986        | 139,318        | -13,668        | -8.9%         |
| <b>Four-race subtotal</b> | <b>215,760</b> | <b>239,129</b> | <b>+23,369</b> | <b>+10.8%</b> |
| Not covered               | 4,827          | 10,722         | –              | –             |
| <b>Household total</b>    | <b>220,587</b> | <b>249,851</b> | <b>+29,264</b> | <b>+13.3%</b> |

## City of San Diego – Renter-Occupied

| Race Category             | 2000           | Current        | Δ              | Δ%            |
|---------------------------|----------------|----------------|----------------|---------------|
| Asian (alone)             | 22,271         | 36,133         | +13,862        | +62.2%        |
| Black (alone)             | 21,734         | 20,730         | -1,004         | -4.6%         |
| Hispanic or Latino        | 49,980         | 76,480         | +26,500        | +53.0%        |
| White NH                  | 119,064        | 123,964        | +4,900         | +4.1%         |
| <b>Four-race subtotal</b> | <b>213,049</b> | <b>257,307</b> | <b>+44,258</b> | <b>+20.8%</b> |
| Not covered               | 8,459          | 16,682         | –              | –             |
| <b>Household total</b>    | <b>221,508</b> | <b>273,989</b> | <b>+52,481</b> | <b>+23.7%</b> |

Black/Asian use the ACS “alone” definition here, not the NH-exclusive definition used in Section 3 – not directly comparable across the two sections. This CPA’s Black (alone) households declined on both tenures (owner -20.0%, renter -26.0%), a smaller owner/renter gap than District 9’s Black households (owner +7.1%, renter -24.4% – District 9’s Black owner count actually grew slightly while renter count fell sharply). Asian (alone) owner-occupied households in this CPA grew the fastest of any race/tenure cell in the CPA (+134.5%), even as Asian renter-occupied households fell (-20.9%) – a tenure-flip pattern not shared by the CPA’s other three race categories. These four race categories do not sum exactly to Section 4a’s occupied-unit totals – the race-by-tenure source excludes Other/Two+ NH households, a real, non-trivial population category for this CPA (Section 3: 3,879 → 3,761).

“Not covered” is the household total less the four categories printed above it, as printed. The categories come from a different Census table than the total and the 2000 values are allocated onto current tract boundaries, so the difference can fall below zero; where it does the cell is not stated. The row is the net of households the four categories omit and households they count twice, not a category, and no rate of change is computed on it.

## 5b. Mobility

### Mobility (% Moved in Last 5 Years)

| Metric | CPA 2000 | CPA Current | D9 2000 | D9 Current | City 2000 | City Current |
|--------|----------|-------------|---------|------------|-----------|--------------|
| Owner  | 33.9%    | 14.4%       | 36.9%   | 15.1%      | 37.0%     | 14.5%        |
| Renter | 82.2%    | 29.2%       | 82.8%   | 35.3%      | 81.0%     | 45.0%        |

This CPA's current renter mobility (29.2%) sits below both District 9's (35.3%) and the city's (45.0%) – renter turnover here is markedly lower than either benchmark.

### Mobility (% Moved in Last 2 Years)

| Metric | CPA 2000 | CPA Current | D9 2000 | D9 Current | City 2000 | City Current |
|--------|----------|-------------|---------|------------|-----------|--------------|
| Owner  | 10.0%    | 3.1%        | 12.3%   | 1.7%       | 12.0%     | 1.8%         |
| Renter | 37.9%    | 5.0%        | 40.9%   | 7.2%       | 41.4%     | 10.0%        |

Source: American Community Survey, year the householder moved into the unit. 2013 is omitted entirely, not shown as zero: no bracket finer than ~4 years exists in the ACS 2009–2013 5-year vintage, so both figures are empty for every tract in this CPA, District 9, and citywide in 2013. This CPA's current renter 2yr-mover rate (5.0%) sits below both District 9's (7.2%) and the city's (10.0%), consistent with the 5yr table above.

## 6. Crowding

| Metric             | CPA 2000 | CPA Current | CPA Δ   | D9 2000 | D9 Current | D9 Δ    | City 2000 | City Current | City Δ |
|--------------------|----------|-------------|---------|---------|------------|---------|-----------|--------------|--------|
| % Crowded          | 42.1%    | 15.7%       | -26.4pp | 26.9%   | 10.0%      | -16.9pp | 12.6%     | 5.8%         | -6.8pp |
| % Severely Crowded | 29.6%    | 6.6%        | -23.0pp | 17.7%   | 4.2%       | -13.5pp | 7.2%      | 2.4%         | -4.7pp |

This CPA started far more crowded than either benchmark in 2000 (42.1% vs. 26.9% district-wide and 12.6% citywide) and, despite the largest absolute easing of any geography shown here (-26.4pp), remains the most crowded of the three at the current endpoint (15.7% vs. 10.0% district-wide and 5.8% citywide). Severe crowding shows the same pattern: this CPA fell furthest in absolute terms (-23.0pp) but still ends noticeably above District 9's current rate (6.6% vs. 4.2%).

## 7. Age Composition (2000 → Current)

| Bracket  | CPA 2000 | CPA Current | D9 2000 | D9 Current | City 2000 | City Current |
|----------|----------|-------------|---------|------------|-----------|--------------|
| Under 18 | 36.6%    | 23.0%       | 30.0%   | 19.7%      | 24.4%     | 18.8%        |
| 18-34    | 30.9%    | 30.2%       | 33.2%   | 32.9%      | 29.0%     | 28.4%        |
| 35-64    | 27.1%    | 36.2%       | 29.6%   | 36.7%      | 36.0%     | 37.9%        |
| 65+      | 5.3%     | 10.6%       | 7.2%    | 10.6%      | 10.6%     | 14.9%        |

This CPA's under-18 share fell 13.6 percentage points (36.6% → 23.0%), the largest drop of the three geographies (District 9: -10.3pp, City: -5.6pp). Its 65+ share also rose the most of the three (+5.2pp, vs. District 9's +3.4pp and the city's +4.3pp), converging with District 9 at the current endpoint (both 10.6%) despite starting 1.9 points below District 9 in 2000. This CPA is aging faster than both benchmarks on both measures at once – its under-18 decline is the steeper of the two shifts in absolute terms, but neither shift is small (Section 1).

### Per-tract age-bracket swings, ranked by under-18 decline (steepest first):

| Tract | <18 share 2000 → Current | <18 Δ   | 65+ share 2000 → Current | 65+ Δ   | HCD Pathway              |
|-------|--------------------------|---------|--------------------------|---------|--------------------------|
| 22.01 | 37.5% → 17.9%            | -19.5pp | 3.3% → 19.0%             | +15.7pp | Pathway 2, Spillover     |
| 23.02 | 36.3% → 17.8%            | -18.5pp | 5.0% → 8.7%              | +3.7pp  | Pathway 2, Spillover     |
| 26.02 | 40.4% → 21.9%            | -18.5pp | 4.2% → 8.8%              | +4.6pp  | Pathway 1A, 2, Spillover |
| 34.01 | 27.1% → 9.1%             | -18.1pp | 12.3% → 22.2%            | +9.9pp  | –                        |
| 27.07 | 41.0% → 23.7%            | -17.3pp | 3.0% → 7.1%              | +4.2pp  | Spillover                |
| 24.02 | 38.1% → 22.7%            | -15.4pp | 4.3% → 9.6%              | +5.3pp  | –                        |
| 24.01 | 36.2% → 21.7%            | -14.5pp | 4.0% → 8.5%              | +4.5pp  | Pathway 1A, 2, Spillover |
| 27.09 | 41.4% → 28.5%            | -12.9pp | 4.4% → 6.4%              | +1.9pp  | –                        |
| 25.01 | 36.9% → 24.8%            | -12.1pp | 4.4% → 9.4%              | +5.0pp  | –                        |
| 22.02 | 36.4% → 24.6%            | -11.7pp | 6.2% → 14.0%             | +7.8pp  | –                        |
| 27.10 | 39.3% → 27.9%            | -11.4pp | 5.7% → 8.6%              | +2.9pp  | –                        |
| 16    | 30.9% → 19.4%            | -11.4pp | 5.0% → 7.7%              | +2.7pp  | Spillover                |
| 26.01 | 39.9% → 28.8%            | -11.2pp | 4.2% → 9.4%              | +5.2pp  | –                        |
| 27.08 | 38.7% → 30.5%            | -8.2pp  | 5.3% → 10.9%             | +5.7pp  | –                        |
| 25.02 | 31.8% → 27.6%            | -4.1pp  | 8.1% → 9.5%              | +1.4pp  | –                        |

Every tract in this CPA shows a declining under-18 share; the range runs from -4.1pp to -19.5pp, a wide spread across a CPA of only 15 tracts. 22.01 shows the CPA's steepest under-18 decline and its steepest 65+ rise simultaneously – the largest combined age-composition swing in the CPA, and carries an HCD Pathway 2 flag with spillover (see Section 9).

## 8a. Economic Trend (Population-Weighted Medians)

| Metric       | CPA 2000  | CPA Current | CPA Δ   | D9 2000   | D9 Current | D9 Δ    | City 2000 | City Current | City Δ  |
|--------------|-----------|-------------|---------|-----------|------------|---------|-----------|--------------|---------|
| Income       | \$24,269  | \$65,555    | +170.1% | \$29,820  | \$79,548   | +166.8% | \$50,274  | \$117,634    | +134.0% |
| Home value   | \$114,301 | \$613,264   | +436.5% | \$141,984 | \$703,432  | +395.4% | \$226,860 | \$932,173    | +310.9% |
| Monthly cost | \$625     | \$1,790     | +186.5% | \$715     | \$1,987    | +177.9% | \$1,079   | \$2,499      | +131.6% |

This CPA's income and home value both remain well below District 9's and the city's at both endpoints, but grew at a faster percentage rate than either benchmark over the period (income +170.1% vs. +166.8% district-wide and +134.0% citywide; home value +436.5% vs. +395.4% district-wide and +310.9% citywide) – a low-base effect common to this CPA's starting position, not evidence the CPA has closed the gap in dollar terms. 2000 figures are nominal 1999 dollars, not inflation-adjusted – see the Sources and Methods section for the nominal-dollars caveat, which applies identically here.

## 8b. Rate-of-Change vs. Regional Benchmark (HCD Neighborhood Change)

|                         | Mid-City:City Heights | District 9          | City of San Diego   | Regional Threshold  |
|-------------------------|-----------------------|---------------------|---------------------|---------------------|
| Income change 2000-2023 | 148.1% (ABOVE)        | 144.5% (ABOVE)      | 126.1% (ABOVE)      | 50th pctile: 109.3% |
| Rent change 2013-2023   | 73.7% (ABOVE)         | 70.1% (ABOVE)       | 64.8% (ABOVE)       | 50th pctile: 64.5%  |
| Home value/income gap   | +2.3pp (below 25pp)   | +0.1pp (below 25pp) | -4.2pp (below 25pp) | flat 25pp           |

This CPA crosses both the income-growth and rent-growth HCD thresholds (2 of 3 indicators), a more intense profile than District 9 overall, which also crosses both but by a narrower margin. HCD’s published rate-of-change values are converted from fractions to percentages here, as in every Lab report (Sources and Methods).

## 8c. Naturally Occurring Affordable Housing

A rental counts as affordable here when its gross rent is at or below 30 percent of a stated share of HUD's median family income for San Diego County, divided by twelve. At 60 percent of median family income the threshold was \$805.50 a month in 2000 and is \$1,792.50 in the current period; at 80 percent, \$1,074.00 and \$2,390.00. No subsidy status, building age or covenant enters the test: it is a rent test on the whole rental stock, which is what "naturally occurring" means. The denominator is renter-occupied homes paying cash rent. **Units, not households:** the Census reports what a home rents for, not who lives in it.

### Rentals affordable at 60 percent of median family income

|                       | Tracts | 2000<br>rentals<br>paying cash<br>rent | 2000<br>affordable | 2000<br>share | Current<br>rentals<br>paying cash<br>rent | Current<br>affordable | Current<br>share | Change<br>(points) | Floor<br>(points) | Affordable<br>rentals,<br>change | Change,<br>worst<br>case |
|-----------------------|--------|----------------------------------------|--------------------|---------------|-------------------------------------------|-----------------------|------------------|--------------------|-------------------|----------------------------------|--------------------------|
| Mid-City:City Heights | 15     | 18,613                                 | 16,685             | 89.64%        | 18,469                                    | 9,673                 | 52.37%           | -37.3              | -20.9             | -7,012                           | -3,982                   |
| District 9            | 33     | 37,119                                 | 29,490             | 79.45%        | 37,765                                    | 16,657                | 44.11%           | -35.3              | -20.7             | -12,833                          | -7,299                   |
| City of San Diego     | 311    | 212,529                                | 116,897            | 55.00%        | 268,003                                   | 73,894                | 27.57%           | -27.4              | -18.2             | -43,004                          | -18,621                  |

### Rentals affordable at 80 percent of median family income

|                       |        | 2000<br>rentals<br>paying cash | 2000<br>affordable | 2000<br>share | Current<br>rentals<br>paying cash | Current<br>affordable | Current<br>share | Change<br>(points) | Floor<br>(points) | Affordable<br>rentals,<br>change | Change,<br>worst<br>case |
|-----------------------|--------|--------------------------------|--------------------|---------------|-----------------------------------|-----------------------|------------------|--------------------|-------------------|----------------------------------|--------------------------|
|                       | Tracts | rent                           |                    |               | rent                              |                       |                  |                    |                   |                                  |                          |
| Mid-City:City Heights | 15     | 18,613                         | 18,146             | 97.49%        | 18,469                            | 15,653                | 84.76%           | -12.7              | -7.6              | -2,493                           | -1,540                   |
| District 9            | 33     | 37,119                         | 34,262             | 92.30%        | 37,765                            | 28,516                | 75.51%           | -16.8              | -10.4             | -5,746                           | -3,325                   |
| City of San Diego     | 311    | 212,529                        | 163,898            | 77.12%        | 268,003                           | 142,181               | 53.05%           | -24.1              | -15.3             | -21,717                          | -405                     |

Census 2000 (SF3 table H062, harmonised to 2020 tract boundaries) against ACS 2020-2024 (table B25063). Where a threshold falls inside a published rent bracket, the units in that bracket are counted in proportion to where the threshold sits. **Change** is the current share minus the 2000 share as printed, in points; it recomputes from the two shares beside it on every row. **Floor** is the change in share when every unit in the boundary bracket is counted as affordable now and none of them in 2000, so it is the figure that survives an adversarial reading. **Change, worst case** applies the same treatment to the count. Figures sum units across member tracts and then divide; no figure is an average of tract shares. Every row is the 311-tract household universe described at the top of this report, so the community, district and city rows are comparable with each other. Every row holds its direction under either treatment of the boundary bracket.

**Tract detail.** A tract share is stated only where it survives three rules: at least 100 rentals paying cash rent in both years, a coefficient of variation (CV) at or under 30 percent on the rent bracket containing the threshold, and a low-to-high band no wider than 25 points. Where it does not, the count stands alone and the reason is given. The current-period rent brackets are \$500 wide above \$1,500 and both thresholds fall inside one, which is why most tract shares carry bands too wide to state; the community is the reportable unit. Do not restore a suppressed share from the counts.

**Tract detail at 60 percent, 15 tracts, 1 with a reportable current share**

| Census tract | 2000 affordable | Current affordable | Current share | Note                                                                 |
|--------------|-----------------|--------------------|---------------|----------------------------------------------------------------------|
| 16           | 1,733           | 855                | not stated    | band 41 pts                                                          |
| 22.01        | 927             | 538                | 54%           |                                                                      |
| 22.02        | 1,337           | 902                | not stated    | band 42 pts                                                          |
| 23.02        | 1,637           | 1,031              | not stated    | band 38 pts                                                          |
| 24.01        | 1,342           | 430                | not stated    | band 32 pts                                                          |
| 24.02        | 1,123           | 943                | not stated    | band 50 pts                                                          |
| 25.01        | 933             | 313                | not stated    | CV 30; band 29 pts; 2000 reallocated from more than one source tract |
| 25.02        | 590             | 519                | not stated    | band 35 pts                                                          |
| 26.01        | 960             | 471                | not stated    | band 44 pts                                                          |
| 26.02        | 783             | 306                | not stated    | band 37 pts; 2000 reallocated from more than one source tract        |
| 27.07        | 1,558           | 919                | not stated    | band 47 pts                                                          |
| 27.08        | 1,932           | 1,218              | not stated    | band 42 pts                                                          |
| 27.09        | 749             | 507                | not stated    | band 35 pts                                                          |
| 27.10        | 666             | 398                | not stated    | band 34 pts                                                          |
| 34.01        | 415             | 321                | not stated    | CV 31; band 38 pts                                                   |

**Tract detail at 80 percent, 15 tracts, 3 with a reportable current share**

| Census tract | 2000 affordable | Current affordable | Current share | Note                                                                 |
|--------------|-----------------|--------------------|---------------|----------------------------------------------------------------------|
| 16           | 1,901           | 1,402              | 77%           |                                                                      |
| 22.01        | 1,010           | 870                | not stated    | CV 33; band 30 pts                                                   |
| 22.02        | 1,399           | 1,301              | 93%           |                                                                      |
| 23.02        | 1,773           | 1,543              | not stated    | CV 35                                                                |
| 24.01        | 1,413           | 861                | not stated    | band 25 pts                                                          |
| 24.02        | 1,181           | 1,463              | 95%           |                                                                      |
| 25.01        | 1,035           | 570                | not stated    | band 28 pts; 2000 reallocated from more than one source tract        |
| 25.02        | 800             | 765                | not stated    | CV 39                                                                |
| 26.01        | 1,087           | 764                | not stated    | CV 39                                                                |
| 26.02        | 839             | 844                | not stated    | CV 39; band 44 pts; 2000 reallocated from more than one source tract |
| 27.07        | 1,610           | 1,362              | not stated    | CV 30                                                                |
| 27.08        | 1,981           | 1,719              | not stated    | CV 30                                                                |
| 27.09        | 825             | 830                | not stated    | band 26 pts                                                          |
| 27.10        | 727             | 689                | not stated    | CV 38; band 27 pts                                                   |
| 34.01        | 565             | 670                | not stated    | CV 41; band 32 pts                                                   |

These are stock figures. They say how much of the rental stock rents below a threshold; they do not say where anyone went or why, and setting them beside growth figures describes two things happening at once rather than one causing the other. Deed-restricted homes renting below the threshold are inside these counts, not subtracted from them. Where a 2000 count is marked as reallocated, that tract's 2000 figure is an estimate allocated from more than one 2000 census tract onto the current boundary. Reference incomes are HUD's median family income for San Diego County, \$53,700 for fiscal year 2000 and \$119,500 for fiscal year 2024; each threshold is 30 percent of the stated share of that income, divided by twelve.

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## 9. Supplementary Context

### HCD Opportunity Tier

Source: California HCD 2026 Opportunity Map. The opportunity score is a 0-9 ordinal tier (0-3 Low Resource, 4-5 Moderate, 6-7 High, 8-9 Highest), not a percentile.

| Tier                                          | Mid-City:City Heights | District 9 | City of San Diego |
|-----------------------------------------------|-----------------------|------------|-------------------|
| Highest Resource                              | 0                     | 1          | 117               |
| High Resource                                 | 0                     | 1          | 53                |
| Moderate Resource                             | 0                     | 7          | 45                |
| Low Resource                                  | 15                    | 24         | 95                |
| Unclassified                                  | 0                     | 0          | 1                 |
| <b>Total tracts</b>                           | <b>15</b>             | <b>33</b>  | <b>311</b>        |
| Mean opportunity score (0-9, wtd)             | 1                     | 2          | 5                 |
| Environmental burden flag (tract count)       | 1                     | 0          | 23                |
| High-poverty & segregation flag (tract count) | 2                     | 2          | 3                 |

Every one of this CPA's 15 tracts is Low Resource – one of two CPAs in the Lab's Mid-City set with a uniformly Low Resource profile, alongside Mid-City:Eastern Area (see Mid-City:Kensington-Talmadge and Mid-City:Normal Heights for contrast). This CPA's mean opportunity score (1) sits below District 9's own mean (2), meaning this CPA pulls the district's average down rather than tracking it.

### HCD Neighborhood Change Pathway Flags

| Pathway             | Mid-City:City Heights | District 9 | City of San Diego |
|---------------------|-----------------------|------------|-------------------|
| Pathway 1A          | 2                     | 8          | 28                |
| Pathway 1B          | 0                     | 3          | 9                 |
| Pathway 2           | 4                     | 11         | 35                |
| Any Pathway         | 4                     | 12         | 44                |
| Spillover           | 6                     | 15         | 53                |
| <b>Total tracts</b> | <b>15</b>             | <b>33</b>  | <b>311</b>        |

This CPA holds 45.5% of District 9's tracts (15 of 33) but accounts for only 33.3% of the district's flagged tracts (4 of 12) and 40.0% of its spillover tracts (6 of 15) – this CPA's own flagged-tract rate (4 of 15, 26.7%) is lower than District 9's overall rate (12 of 33, 36.4%), meaning HCD pathway flags are somewhat less common here than elsewhere in the district, not concentrated here. This sits alongside this CPA's uniformly Low Resource opportunity tier (this section, above) and its steep under-18/rising-65+ age swings (Section 7) as a reminder that HCD's pathway methodology and the Lab's other measures do not always point the same direction for the same geography – see the Community Plan Update context below and the companion Mid-City:Eastern Area report for a sharper version of this same divergence. Both of this CPA's Pathway 1A tracts (24.01, 26.02) also carry Pathway 2 and Spillover – no tract in this CPA carries Pathway 1A alone (Section 7).

### Racial Concentration of Affluence (RCAA)

Reported per the Lab's two-subtotal convention: RCAA-concentrated (Persistent + Reinforcing/Intensifying + Newly RCAA) and diversifying/opening (Converging High-Opportunity + Diversifying Affluent) are reported as separate subtotals, never combined.

|                               | Mid-City:City Heights | District 9 | City of San Diego |
|-------------------------------|-----------------------|------------|-------------------|
| RCAA-concentrated subtotal    | 0                     | 1          | 26                |
| Diversifying/opening subtotal | 0                     | 1          | 28                |
| None                          | 15                    | 31         | 257               |
| <b>Total tracts</b>           | <b>15</b>             | <b>33</b>  | <b>311</b>        |

This CPA carries zero tracts in either subtotal. The RCAA screen is the top 20 percent of county tracts on a composite of income, home value and housing cost together with the bottom 20 percent on people-of-color share; this CPA's highest-ranked tract sits at the 23rd percentile on affluence and its lowest at the 69th on people-of-color share, so no tract here is near the screen.

## Cross-Cluster Context: Southeast Communities

All 15 of this CPA's tracts sit inside the Lab's Southeast Communities cluster (53 tracts across six community planning areas), meaning every figure in this report is a subset of that broader cluster's geography, not an independent sample. The cluster report itself is a city-only comparison (District 4 holds a 54.7% majority with real minority blocks in District 9 and District 8, per the Lab's report conventions) – a different comparison structure from this CPA-tier report's District 9 + city columns, since this CPA alone, unlike the cluster as a whole, sits almost entirely in a single district. Readers consulting the Lab's earlier SR-94 corridor cluster report for this geography should note that cluster was deprecated and its membership, including this CPA, redistributed to the Southeast Communities cluster; the archived cluster's figures should not be treated as current.

## Community Plan Update Context

These findings are produced in the context of the City of San Diego's ongoing Mid-City Communities Community Plan Update. The patterns most directly relevant to this CPA are displacement pressure and racial compositional change: this CPA lost population (-8.0%) while the city grew and District 9 declined only slightly (Section 2), its Black NH population fell substantially (-25.5%, a faster rate than the city's -22.4%, though slightly slower than District 9's own -26.6% – see Section 3), and 4 of its 15 tracts carry an active HCD Neighborhood Change pathway flag against a uniformly Low Resource opportunity-tier backdrop (this section, above). Without making a causal claim the data cannot support, the plan update is a concrete opportunity under AB 686 and the City's AFFH obligations to affirmatively address the fair housing patterns documented in this report – the data documents the condition; the plan update is the policy moment.

# 10. Climate Equity

Source: CalEnviroScreen 5.0. Percentiles are on a 0-100 scale; higher means greater burden/vulnerability.

| Metric                                | Mid-City:City Heights (wtd) | District 9 (wtd) | City of San Diego (wtd) |
|---------------------------------------|-----------------------------|------------------|-------------------------|
| CES 5.0 overall percentile            | 74.0                        | 58.3             | 37.1                    |
| Pollution burden percentile           | 55.7                        | 52.6             | 43.6                    |
| Population characteristics percentile | 80.8                        | 60.5             | 35.7                    |
| Traffic percentile                    | 65.5                        | 63.7             | 57.7                    |
| Drinking water percentile             | 18.9                        | 18.8             | 20.3                    |

This CPA's overall CES percentile (74.0) sits well above both District 9 (58.3) and the city (37.1), driven especially by its population characteristics percentile (80.8), the largest gap of the four sub-metrics against both benchmarks.

**Concentration check:** the top tract, 22.02, carries a CES percentile of 88.1 and holds 6.0% of the CPA's population; excluding it shifts the population-weighted average by only 0.9 points (74.0 → 73.1) – a small, genuine effect. This CPA's high environmental burden is broad-based across its 15 tracts, not a rollup artifact resting on one or two tracts. Drinking water percentile carries the standing drinking-water caution described in the Sources and Methods section – do not read the CPA-vs-District gap on that specific metric (18.9 vs. 18.8) as a real neighborhood-level difference.

## 11. Sources and Methods

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**Data sources.** U.S. Census Bureau: the 2000 Decennial Census (Summary File 3) and the American Community Survey five-year estimates for 2020-2024, with the 2009-2013 estimates shown as a middle point where a 2013 column appears. California HCD's 2026 Opportunity Map and Neighborhood Change methodology. HCD Annual Progress Report Table A2 for housing production. CalEnviroScreen 5.0. HUD median family income for San Diego County, fiscal years 2000 and 2024, for Section 8c.

**Geography and the citywide basis.** Every City of San Diego figure in this report is computed over the same 311 census tracts: the 323 tracts inside the city limits, less 11 tracts whose residents live mainly in group quarters (dormitories, barracks and institutions) and one tract that is entirely water. The 11 are set aside so that household rates are not distorted by populations that do not live in households; they hold 2.7 percent of the city's residents (1,388,930 people in all 323 in-city tracts against 1,351,501 in these 311). The same basis is used in every Lab report, so figures are comparable across them. They are not the City's own published totals, and the two should not be differenced. Census tracts are on 2020 boundaries; 2000 figures are allocated onto them through the Census Bureau's tract relationship files, and where a current tract draws on more than one 2000 tract its 2000 figure is an estimate. Section 4b's production figures are the one exception to the 311-tract basis: production is a count of construction rather than a household rate, so its existing-stock denominator uses all in-city tracts with no group-quarters exclusion.

**Comparison columns.** This community's 15 census tracts are split 14 in Council District 9 (93.33 percent) and 1 in Council District 4 (6.67 percent). The District 4 share is a single tract and is treated as negligible, so the report compares the community with District 9 and with the city. The community column includes all 15 tracts; the District 9 column is the whole district, not only this community's part of it.

**How figures are aggregated.** Rates sum numerators and denominators across tracts before dividing. Medians (income, home value, monthly housing cost) are population-weighted averages of tract medians. Section 8c sums rental units across tracts and then divides. No figure in this report is an average of tract shares.

**Dollars.** 2000 dollar figures are nominal 1999 dollars, not inflation-adjusted. The 2000 median monthly housing cost carries a reliability caution and should be read as indicative.

**Race categories.** Sections 2 and 3 use non-Hispanic-exclusive categories: White NH, Black NH, Asian NH and Other/Two+ NH are non-Hispanic, and Hispanic or Latino is any race. Section 5a's Black and Asian householders use the Census "alone" definition, which is not restricted to non-Hispanic, so Section 5a is not drawn from the same universe as Sections 2 and 3 and the two cannot be differenced against each other.

**Income change measured two ways.** Section 8a reports the change in the population-weighted median household income from 2000 to the current period. Section 8b reports HCD's own rate-of-change measure over HCD's periods (2000-2023 for income, 2013-2023 for rent) against HCD's regional thresholds. The two use different series and periods and are not expected to agree. HCD publishes its rate-of-change values as fractions; they are multiplied by 100 to read as percentages, confirmed against HCD's own methodology, and the same conversion is applied in every Lab report.

**Racially concentrated areas of affluence.** A tract meets the RCAA screen when it sits in the top 20 percent of San Diego County tracts on a composite of median income, median home value and median monthly housing cost, and in the bottom 20 percent on the share of residents who are people of color, each ranked within its own period. Tracts meeting the screen are Persistent, Newly or Reinforcing/Intensifying RCAA by how they moved between periods; Converging High-Opportunity (High or Highest Resource tracts becoming more representative) and Diversifying Affluent (affluent tracts no longer meeting the screen) are not RCAA. RCAA figures follow a two-subtotal convention: the concentrated subtotal (Persistent, Reinforcing/Intensifying and Newly RCAA) is reported separately from the diversifying subtotal (Converging High-Opportunity and Diversifying Affluent), and the two are never summed into one total, because they point in opposite directions.

**Drinking water percentile.** CalEnviroScreen's drinking water indicator carries a standing caution in the Lab's data-quality log: it reads as a near-constant value across most of the city, so differences on that one measure should not be read as confirmed.

**Tract highlights.** Section 12's tract list comes from a scan of every tract in the community for four signals: the largest age-bracket percentage-point swings from 2000 to the current period, any HCD Neighborhood Change pathway flag, any RCAA classification, and any earlier tract-level analysis by the Lab. For this community the scan surfaced age-bracket swings across all 15 tracts (Section 7) and 6 HCD-designated tracts, 4 with a pathway flag and 2 with spillover only (Section 9), and zero RCAA-concentrated tracts.

**Documents cited in this report.** This report is Appendix 1 to the Mid-City Communities Fair Housing Review (San Diego Fair Housing Lab, 2026), which reads the four community reports together against the draft Mid-City Communities Plan. Its companions are the Eastern Area, Kensington-Talmadge and Normal Heights community reports. The following Lab working documents are referred to in the text and are not published; the methods they carry are restated above.

- The Lab's earlier SR-94 corridor cluster report: cited in Section 9.
  - The Lab's report conventions: cited in Section 9.
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## 12. Tract-Level Detail

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The tracts below are the ones the highlight scan (Section 11) surfaced. None has yet been the subject of a tract-level report, and the notes record what the scan found so that a future one starts from them.

### Notable tracts

- **22.01** – the CPA's steepest under-18 decline (-19.5pp) and steepest 65+ rise (+15.7pp) simultaneously, the largest combined age-composition swing in the CPA. Carries an HCD Pathway 2 flag and Spillover designation. No RCAA classification.
- **26.02** – one of only two tracts in the CPA carrying an HCD Pathway 1A flag (alongside Pathway 2 and Spillover), and the CPA's 2nd/3rd-steepest under-18 decline (-18.5pp, tied with 23.02). No RCAA classification.
- **24.01** – the CPA's other Pathway 1A tract (also carrying Pathway 2 and Spillover). Under-18 decline -14.5pp, mid-pack for the CPA. No RCAA classification.
- **34.01** – the CPA's largest combined age swing among tracts with no HCD pathway flag at all (under-18 -18.1pp, 65+ +9.9pp). Its 2000 under-18 share (27.1%) and 65+ share (12.3%) both started closer to the city's profile than any other tract in this CPA, making its swing pattern distinct from the rest of the CPA's more uniformly young-in-2000 tracts.

These four tracts have not been checked against permit or development records or any other independent source, and they are named here as candidates for a future tract-level report rather than built out in this one.

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Sources: U.S. Census Bureau (2000 Decennial Census, American Community Survey); California HCD Neighborhood Change Mapping Tool and Opportunity Map (2026); CalEnviroScreen 5.0 (2026).

## Terms used in this document

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### **Census tract**

A small statistical area the Census Bureau uses to report data, usually holding between 1,200 and 8,000 people. San Diego's city limits contain 311 of them in this analysis, 30 of which sit inside the Mid-City plan boundary. It is the smallest geography at which the figures in this review can be reported.

### **Community planning area (CPA)**

The City of San Diego's own neighborhood planning boundaries. City Heights, Eastern Area, Kensington-Talmadge and Normal Heights are each one, and together they make up the Mid-City Communities Plan boundary. Every figure here that names a neighborhood uses these official boundaries.

### **Opportunity tier**

A four-level ranking published by California's housing department and tax credit committee, placing every census tract in the state in Low, Moderate, High or Highest Resource based on measures of education, economic conditions and environment. It is the State's classification, not this organization's.

### **Low Resource**

The lowest of the State's four opportunity tiers. Twenty-three of the thirty tracts in the Mid-City plan boundary sit here, against 95 of 311 citywide.

### **Moderate Resource**

The second of the State's four opportunity tiers. Six Mid-City tracts sit here.

### **High Resource**

The third of the State's four opportunity tiers. One Mid-City tract sits here, in Normal Heights.

### **Highest Resource**

The top of the State's four opportunity tiers. No tract inside the Mid-City plan boundary sits here; 117 tracts citywide do.

### **Neighborhood change area**

A tract carrying one of the State's Neighborhood Change pathway designations, its marker for a historically lower-income community of color that has since seen substantial racial and economic change. Nine of the thirty Mid-City tracts carry one, against 44 of 311 citywide.

### **Neighborhood Change pathway**

The State's method for identifying neighborhood change, published in 2026. A tract can qualify under Pathway 1A, 1B or 2, each testing a different combination of historical condition, demographic change and housing-cost pressure. This review refers to a tract carrying any of them as a neighborhood change area.

### **Rate-of-change threshold**

Part of the State's neighborhood change method. A tract is tested against regional benchmarks for how fast its income, its racial composition and its rents have moved. The rent benchmark for the San Diego region is 64.5 percent growth since 2013.

### **Racially Concentrated Area of Affluence (RCAA)**

A neighborhood where high-income, predominantly non-Hispanic White households are concentrated well above the regional norm. State law now requires every California jurisdiction's housing element to analyse these areas specifically. One tract inside the Mid-City plan boundary carries this classification.

**Persistent RCAA**

A tract classified as a Racially Concentrated Area of Affluence at every point measured, rather than one that has recently become or ceased to be one. Tract 20.01 in Kensington-Talmadge is District 9's only one.

**RECAP**

A Racially and Ethnically Concentrated Area of Poverty, the counterpart to an RCAA. The City's own Housing Element Fair Housing Appendix places two City Heights tracts inside its RECAP cluster.

**Affirmatively furthering fair housing (AFFH)**

The legal duty, under California Government Code section 8899.50 and AB 686, to take meaningful actions that overcome patterns of segregation and foster inclusive communities, rather than simply avoiding discrimination. It applies to a community plan update as it does to a housing element.

**AB 686**

A 2018 California law, effective 2019, requiring every housing element to include a data-driven, geographically specific analysis of segregation patterns, disparities in access to opportunity and concentrated poverty, and to set goals and actions addressing what that analysis finds.

**AB 1304**

A 2021 California law, in effect from 2022, that sharpened AB 686 by requiring every housing element's fair housing analysis to identify racially or ethnically concentrated areas of affluence as well as of poverty, and to show how the sites the jurisdiction plans for housing affirmatively further fair housing. It applies statewide.

**Baker Settlement**

A binding commitment the City of San Diego entered in March 2025, agreeing to show that by at least 2028, at least 70 percent of the affordable housing projects in the City are permitted in moderate, high or highest resource areas. It is a reporting duty rather than a requirement to build, and it counts projects rather than homes.

**CalEnviroScreen**

California's tool for scoring cumulative pollution burden and community vulnerability, reported as a statewide percentile from 0 to 100. A higher number means greater burden. City Heights sits at 74.0 against a citywide 37.1.

**RHNA**

The Regional Housing Needs Allocation, the State's assignment to each jurisdiction of how many homes it must plan for, by income level, over an eight-year cycle.

**Capacity**

What a plan's land use map would allow to be built, if every site that could redevelop did. It is not a forecast of what will be built, and this review does not treat it as one. The draft does not publish capacity by community planning area.

**Permitted**

A home the City has authorized. It is not yet a home that exists. This review reports production as permitted or as completed and never computes a rate between the two.

**Completed**

A home that has been built and finished, as distinct from one that has been permitted.

**Below-moderate housing**

Homes permitted at any affordability level other than above-moderate: the moderate tier and every tier below it. In practice these are deed-restricted affordable units. This review reports it as units permitted per 1,000

existing homes so communities of different sizes can be compared.

**Deed-restricted**

A home carrying a legal restriction that keeps it affordable to households at a stated income level for a set period, rather than one that happens to be inexpensive at the moment.

**Accessory dwelling unit (ADU)**

A small secondary home on a lot that already has a house, sometimes called a granny flat or backyard unit. About seven in ten housing permits in Mid-City are for these, against about two in ten citywide.

**Suitable sites inventory**

The list of parcels a jurisdiction identifies as able to accommodate its assigned housing need. The City's own inventory places 36.3 percent of its suitable sites inside areas it identifies as carrying displacement risk.

**Crowding**

A household living at more than one person per room. City Heights' rate is 15.7 percent against a citywide 5.8 percent.

**Growth gap**

The difference between a community's housing unit growth and its population growth, in percentage points. A positive gap means units were added faster than people arrived. Two of the four Mid-City communities added housing while losing population, and three of the four added housing faster than people arrived.

**Displacement risk area**

A geography the City's own Housing Element Fair Housing Appendix identifies as carrying elevated risk that lower-income residents will be pushed out. All four Mid-City communities appear in the City's lists.

**Margin of error**

The range within which a survey estimate is likely to fall. American Community Survey figures for small areas carry wide margins, which is why this review reports some measures at community level rather than tract level.