

Kensington-Talmadge Community Fair Housing Report

Appendix 3 to the Mid-City Communities Fair Housing Review

Prepared by San Diego Fair Housing Lab

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About this report

Mid-City Communities Plan Update. Community planning area: Mid-City:Kensington-Talmadge. Appendix 3 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. All 4 of this community's census tracts sit in Council District 9, so the report compares the community with District 9 and with the city. 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 City Heights, Eastern Area and Normal Heights. Sources and methods are set out in Section 11.

1. Narrative

This report examines demographic, housing, and economic change in the Mid-City:Kensington-Talmadge community planning area from 2000 to the current period, comparing the CPA against both District 9 and the citywide baseline, drawing on U.S. Census Bureau data (2000 Decennial Census and American Community Survey) together with California HCD's Neighborhood Change and Opportunity Map methodologies. All 4 of this CPA's tracts sit in District 9, so the district column is a like-for-like comparison rather than a partial slice. What separates this CPA from its Mid-City companions is measured on two specific instruments: its mean HCD opportunity score sits above District 9's own rather than below it, and one of its 4 tracts is Persistent RCAA, the only RCAA-concentrated tract in the four Mid-City communities, while a second is Diversifying Affluent, an affluent classification that is not RCAA. Alongside that, this CPA grew modestly while District 9 declined, and it sits at the low end of the three geographies on crowding, household size, and child share.

Key Findings

- a) This CPA's population grew 2.9 percent since 2000 while District 9's population declined.** Total population rose from 14,460 to 14,883, against District 9's fall from 156,904 to 154,217 (-1.7%) and citywide growth of 14.1 percent (Section 2). POC population grew 8.0 percent here, faster than District 9's near-flat -0.4 percent but well short of the city's 32.2 percent, while White NH population fell 1.8 percent, a milder decline than District 9's 5.0 percent.
- b) Asian NH population fell 23.8 percent in this CPA while growing 46.9 percent citywide, the only race category here moving opposite the city's own direction for that category.** Asian NH population declined from 1,578 to 1,203, a steeper fall than District 9's 5.7 percent decline over the same period, and the steepest race-category decline in this CPA (Section 3). Black NH population, by contrast, fell only 4.5 percent here, against District 9's 26.6 percent and the city's 22.4 percent.
- c) This CPA is the least crowded of the three geographies at both endpoints, by a wide margin at the current one.** Crowding fell from 11.7 percent to 2.3 percent here, against District 9's 26.9 percent to 10.0 percent and the city's 12.6 percent to 5.8 percent (Section 6). Severe crowding stands at 0.4 percent currently, against 4.2 percent district-wide and 2.4 percent citywide.
- d) This CPA is the oldest of the three geographies at the current endpoint, having already carried the lowest child share in 2000.** Its 65-plus share rose 4.1 percentage points, from 11.0 percent to 15.1 percent, ending above both District 9 (10.6 percent) and the city (14.9 percent), while District 9's own 65-plus rise over the same period was 3.4 points (Section 7). Its under-18 share fell from 20.2 percent to 15.3 percent, the lowest of the three geographies at both endpoints.
- e) This CPA's mean HCD opportunity score (3) sits above District 9's own mean (2).** Three of the CPA's 4 tracts are Moderate Resource and one remains Low Resource, with no tract in the High or Highest Resource tiers; the citywide mean is 5 (Section 9). The companion Mid-City:City Heights report runs the opposite relationship, with a CPA mean of 1 sitting below the same District 9 mean of 2.
- f) This CPA holds District 9's entire RCAA-concentrated subtotal, 1 tract, while holding only 12.1 percent of the district's tracts (4 of 33).** Tract 20.01 is classified Persistent RCAA (Section 9). The companion Mid-City:City Heights and Mid-City:Eastern Area reports carry zero RCAA-concentrated tracts, and Section 9 sets this CPA's concentration beside its comparatively higher opportunity tier.

g) This CPA's home value/income gap (+18.2 percentage points) sits closer to HCD's 25-point concern threshold than either benchmark, without crossing it. District 9's gap is +0.1pp and the city's is -4.2pp (Section 8b). The CPA crosses 2 of HCD's 3 rate-of-change thresholds, income change (165.2 percent) and rent change (65.2 percent), the same count as District 9 and the city.

h) A single tract, 23.01, carries all three HCD Neighborhood Change pathway designations simultaneously, plus spillover. It is the only tract in this CPA carrying any pathway flag, accounting for the CPA's entire Pathway 1A, Pathway 1B, and Pathway 2 count of one each (Section 9). The same tract shows the CPA's steepest under-18 decline, 12.0 percentage points, from 26.3 percent to 14.3 percent (Section 7).

Naturally occurring affordable housing. In 2000, 76.23 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 38.48 percent do, a change of -37.8 points and 1,138 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 90.43 to 71.56 percent, -18.9 points and 316 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 Geography Contained to One Tract

One of this CPA's 4 tracts carries any HCD Neighborhood Change pathway designation, against 12 of 33 tracts district-wide and 44 of 311 citywide (Section 9). That single tract, 23.01, carries Pathway 1A, Pathway 1B, and Pathway 2 at the same time, plus a spillover designation. The CPA's only other flagged tract, 20.02, carries spillover alone with no pathway flag of its own, and the remaining two tracts carry neither. The flagged geography here is therefore contained to one tract rather than distributed across the CPA, and the intensity of the flagging is concentrated in that same tract rather than spread thinly across several: 23.01 also holds the CPA's steepest under-18 decline (-12.0pp, Section 7) and is its environmental-concentration top tract at a CalEnviroScreen 5.0 percentile of 43.6 with 21.8 percent of the CPA's population (Section 10). Why that one tract carries all three designations at once is not established by this data (Section 12).

Additional Context

Black (alone) households grew on both tenures in this CPA, owner-occupied from 44 to 90 (+104.5%) and renter-occupied from 540 to 667 (+23.5%), the opposite direction from the companion Mid-City:City Heights and Mid-City:Eastern Area reports, where Black households declined on both tenures (Section 5a). The owner-side counts involved are small in absolute terms. Overall, this CPA's owner-occupied households are essentially flat (+0.1%) while renter-occupied grew 12.9 percent, close to the reverse of District 9's own split (+13.6% owner, +1.3% renter).

Owner mobility has fallen further here than in either benchmark. The share of owner households that moved in the last 5 years fell from 39.0 percent to 11.3 percent, ending below both District 9 (15.1 percent) and the city (14.5 percent) after starting above both in 2000, and the 2-year owner-mover rate now stands at 0.9 percent against 1.7 percent district-wide and 1.8 percent citywide (Section 5b). Average household size is the smallest of the three geographies at both endpoints, 2.273 falling to 2.178, against District 9's 2.854 to 2.627 and the city's 2.619 to 2.521 (Section 4a). Total housing unit

growth of 11.3 percent outpaces District 9's 8.0 percent but trails the city's 21.7 percent, while this CPA's current population-weighted median home value (\$1,125,844) sits more than \$190,000 above the city's (Sections 4a and 8a). Environmental burden is comparatively low, with an overall CalEnviroScreen 5.0 percentile of 32.0 against District 9's 58.3 and the city's 37.1, with traffic percentile (67.6) the one sub-metric running above both benchmarks (Section 10). These figures draw on Census Bureau data cross-checked against HCD's independent methodologies; the data document patterns of change over time, but they do not on their own establish why an individual household moved into or out of 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).

2. Population (2000 → Current)

	CPA 2000	CPA Current	Δ	District 9 2000	District 9 Current	Δ	City 2000	City Current	Δ
Total	14,460	14,883	+2.9%	156,904	154,217	-1.7%	1,184,838	1,351,501	+14.1%
White NH	7,460	7,325	-1.8%	44,644	42,407	-5.0%	578,087	549,251	-5.0%
POC	7,000	7,558	+8.0%	112,260	111,810	-0.4%	606,751	802,250	+32.2%

This CPA grew slightly (+2.9%) while District 9 declined (-1.7%) and the city grew far faster (+14.1%). White NH population here fell only 1.8 percent, a much milder decline than District 9's 5.0 percent, while POC population grew 8.0 percent, faster than District 9's near-flat -0.4 percent but far slower than the city's 32.2 percent.

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	1,578	1,203	-23.8%	19,500	18,389	-5.7%	161,444	237,181	+46.9%
Black NH	1,409	1,346	-4.5%	18,759	13,776	-26.6%	88,855	68,939	-22.4%
Hispanic or Latino	3,301	4,107	+24.4%	66,595	71,247	+7.0%	304,758	404,143	+32.6%
Other/Two+ NH	712	902	+26.7%	7,405	8,398	+13.4%	51,695	91,987	+77.9%
White NH	7,460	7,325	-1.8%	44,644	42,407	-5.0%	578,087	549,251	-5.0%

Black NH population fell only 4.5 percent in this CPA, far milder than District 9's 26.6 percent decline and the city's 22.4 percent decline – this CPA's Black population is comparatively stable against both benchmarks. Asian NH population fell 23.8 percent here, the CPA's steepest race-category decline, against District 9's much milder 5.7 percent decline and citywide growth of 46.9 percent – the only race category in this CPA moving opposite the city's own direction for that category.

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

Metric	CPA 2000	CPA Current	CPA Δ	D9 2000	D9 Current	D9 Δ	City 2000	City Current	City Δ
Total units	6,544	7,285	+11.3%	56,526	61,050	+8.0%	460,671	560,804	+21.7%
Occupied units	6,305	6,809	+8.0%	54,426	57,924	+6.4%	442,094	523,840	+18.5%
Vacant/Unoccupied units	239	476	+99.2%	2,099	3,126	+48.9%	18,577	36,964	+99.0%
of which: Seasonal/Recreational/Occasional Use	26	75	+188.5%	256	453	+76.9%	5,785	9,999	+72.9%
Vacancy rate	3.7%	6.5%	+2.9pp	3.7%	5.1%	+1.4pp	4.0%	6.6%	+2.6pp
Avg household size	2.273	2.178	-4.2%	2.854	2.627	-8.0%	2.619	2.521	-3.8%

Change categories across this community's tracts, 2000 to current: 1 stable, 3 units grew – no tract in this CPA falls into the unit-loss category or the occupancy-pattern-change category. This CPA's total-unit growth (+11.3%) outpaces District 9's (+8.0%), and its vacancy rate rose the most in percentage-point terms of the three geographies (+2.9pp), ending above District 9's (6.5% vs. 5.1%) and just below the city's (6.6%) despite starting even with District 9's own rate. Seasonal vacant units nearly tripled here (+188.5%), the fastest growth of the three geographies, though the CPA's seasonal share of total vacant stock remains small in absolute terms (26 to 75 units). This CPA's average household size (2.273, falling to 2.178) is the smallest of the three geographies at both endpoints, well below District 9's (2.854 → 2.627) and the city's (2.619 → 2.521).

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:Kensington-Talmadge's own High and Highest Resource tracts accounted for 0, or 0.0%.

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

Metric	Mid-City:Kensington-Talmadge	D9	City of San Diego	Geography Share
Existing housing stock (all in-city tracts)	7,285	64,825	568,857	1.3%
Total units permitted	193	3,601	35,482	0.5%
Above Moderate income	157	2,713	28,771	0.5%
Below Moderate income (deed-restricted)	36	888	6,711	0.5%
Units permitted per 1,000 existing units	26.5	55.5	62.4	–
Below-moderate units permitted per 1,000 existing	4.9	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:Kensington-Talmadge

Year	Total Units Permitted	Below-Moderate Units
2018	11	0
2019	15	0
2020	210	0
2021	33	2
2022	25	0
2023	25	0
2024	68	27
2025	47	7

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	2 to 4	5+	ADU	Total
2018	0	0	0	11	11
2019	0	0	0	15	15
2020	0	2	195	13	210
2021	0	0	0	33	33
2022	0	0	6	19	25
2023	1	0	0	24	25
2024	0	0	25	43	68
2025	0	0	0	47	47

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:Kensington-Talmadge's own below-moderate units permitted in Moderate, High, or Highest Resource tracts stand at 100.0%.

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

Mid-City:Kensington-Talmadge – Owner-Occupied

Race Category	2000	Current	Δ	Δ%
Asian (alone)	82	138	+56	+68.3%
Black (alone)	44	90	+46	+104.5%
Hispanic or Latino	206	194	-12	-5.8%
White NH	2,368	2,280	-88	-3.7%
Four-race subtotal	2,700	2,702	+2	+0.1%
Not covered	38	110	–	–
Household total	2,738	2,812	+74	+2.7%

Mid-City:Kensington-Talmadge – Renter-Occupied

Race Category	2000	Current	Δ	Δ%
Asian (alone)	449	447	-2	-0.4%
Black (alone)	540	667	+127	+23.5%
Hispanic or Latino	737	1,170	+433	+58.8%
White NH	1,588	1,456	-132	-8.3%
Four-race subtotal	3,314	3,740	+426	+12.9%
Not covered	253	257	–	–
Household total	3,567	3,997	+430	+12.1%

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%
Four-race subtotal	16,527	18,767	+2,240	+13.6%
Not covered	335	860	–	–
Household total	16,862	19,627	+2,765	+16.4%

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%
Four-race subtotal	35,768	36,232	+464	+1.3%
Not covered	1,796	2,065	–	–
Household total	37,564	38,297	+733	+2.0%

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%
Four-race subtotal	215,760	239,129	+23,369	+10.8%
Not covered	4,827	10,722	–	–
Household total	220,587	249,851	+29,264	+13.3%

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%
Four-race subtotal	213,049	257,307	+44,258	+20.8%
Not covered	8,459	16,682	–	–
Household total	221,508	273,989	+52,481	+23.7%

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 owner-occupied count is essentially flat (+0.1%) while renter-occupied grew (+12.9%), against District 9’s own shift of +13.6% owner and +1.3% renter – notably, this CPA’s tenure growth runs in close to the opposite pattern from District 9’s (District 9 grew mostly on the owner side, this CPA grew almost entirely on the renter side). Black (alone) households grew on both tenures here (owner +104.5%, renter +23.5%), the opposite direction from the companion Mid-City:City Heights and Mid-City:Eastern Area reports, where Black households declined on both tenures. 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.

“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	39.0%	11.3%	36.9%	15.1%	37.0%	14.5%
Renter	83.2%	35.9%	82.8%	35.3%	81.0%	45.0%

This CPA's current owner mobility (11.3%) sits below both District 9 (15.1%) and the city (14.5%).

Mobility (% Moved in Last 2 Years)

Metric	CPA 2000	CPA Current	D9 2000	D9 Current	City 2000	City Current
Owner	12.7%	0.9%	12.3%	1.7%	12.0%	1.8%
Renter	44.3%	7.1%	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 owner 2yr-mover rate (0.9%) sits below both District 9's (1.7%) and the city's (1.8%).

6. Crowding

Metric	CPA 2000	CPA Current	CPA Δ	D9 2000	D9 Current	D9 Δ	City 2000	City Current	City Δ
% Crowded	11.7%	2.3%	-9.4pp	26.9%	10.0%	-16.9pp	12.6%	5.8%	-6.8pp
% Severely Crowded	6.4%	0.4%	-6.0pp	17.7%	4.2%	-13.5pp	7.2%	2.4%	-4.7pp

This CPA is the least crowded of the three geographies at both endpoints on both measures, ending at a fraction of District 9's current crowding rate (2.3% vs. 10.0%) and below the city's rate (5.8%) as well. Severe crowding has nearly disappeared here (0.4% currently), well below both benchmarks.

7. Age Composition (2000 → Current)

Bracket	CPA 2000	CPA Current	D9 2000	D9 Current	City 2000	City Current
Under 18	20.2%	15.3%	30.0%	19.7%	24.4%	18.8%
18-34	30.0%	29.0%	33.2%	32.9%	29.0%	28.4%
35-64	38.9%	40.5%	29.6%	36.7%	36.0%	37.9%
65+	11.0%	15.1%	7.2%	10.6%	10.6%	14.9%

This CPA's under-18 share (20.2% in 2000) started well below District 9's (30.0%) and the city's (24.4%), and remains the lowest of the three at the current endpoint (15.3%). Its 65+ share rose 4.1 percentage points (11.0% → 15.1%), more than District 9's 3.4-point rise, ending above both District 9 (10.6%) and the city (14.9%) – this CPA is the oldest of the three geographies at the current endpoint, on top of already having the lowest child share.

Per-tract age-bracket swings (2000 → Current):

Tract	<18 share 2000 → Current	<18 Δ	65+ share 2000 → Current	65+ Δ	HCD Pathway	RCAA
23.01	26.3% → 14.3%	-12.0pp	6.6% → 14.0%	+7.5pp	1A, 1B, 2, Spillover	None
21	24.9% → 14.4%	-10.5pp	5.8% → 7.2%	+1.4pp	–	None
20.02	11.8% → 18.8%	+7.0pp	15.3% → 13.6%	-1.6pp	Spillover	Diversifying Affluent
20.01	13.3% → 14.9%	+1.6pp	20.6% → 29.1%	+8.5pp	–	Persistent RCAA

This CPA's 4 tracts split sharply: two show steep under-18 decline (23.01, 21) while one shows the CPA's only rising under-18 share (20.02, +7.0pp). 23.01 is the only tract in this CPA – and one of very few identified anywhere in the Lab's Mid-City set – carrying all three HCD pathway designations (1A, 1B, and 2) simultaneously alongside spillover (Section 9). 20.01 carries the CPA's largest 65+ rise (+8.5pp) and is classified Persistent RCAA (Section 12).

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	\$46,937	\$122,676	+161.4%	\$29,820	\$79,548	+166.8%	\$50,274	\$117,634	+134.0%
Home value	\$241,358	\$1,125,844	+366.5%	\$141,984	\$703,432	+395.4%	\$226,860	\$932,173	+310.9%
Monthly cost	\$958	\$2,221	+131.8%	\$715	\$1,987	+177.9%	\$1,079	\$2,499	+131.6%

This CPA's home value exceeds District 9's and the city's at both endpoints; its income exceeds both currently and sat below the city's in 2000 (\$46,937 against \$50,274). Its current home value (\$1,125,844) is the highest figure of the three geographies by a wide margin – more than \$190,000 above the city's current median. This CPA's income growth rate (+161.4%) sits between District 9's (+166.8%) and the city's (+134.0%). 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:Kensington-Talmadge	District 9	City of San Diego	Regional Threshold
Income change 2000-2023	165.2% (ABOVE)	144.5% (ABOVE)	126.1% (ABOVE)	50th pctile: 109.3%
Rent change 2013-2023	65.2% (ABOVE)	70.1% (ABOVE)	64.8% (ABOVE)	50th pctile: 64.5%
Home value/income gap	+18.2pp (below 25pp)	+0.1pp (below 25pp)	-4.2pp (below 25pp)	flat 25pp

This CPA crosses 2 of HCD's 3 rate-of-change thresholds (income and rent), the same count as District 9 and the city, though its home value/income gap (+18.2pp) is far closer to the 25-point concern threshold than either benchmark – this CPA does not cross that threshold, but sits closer to crossing it than District 9 (+0.1pp) or the city (-4.2pp). 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 rentals paying cash rent	2000 affordable	2000 share	Current rentals paying cash rent	Current affordable	Current share	Change (points)	Floor (points)	Affordable rentals, change	Change, worst case
Mid-City:Kensington-Talmadge	4	3,508	2,674	76.23%	3,992	1,536	38.48%	-37.8	-24.1	-1,138	-593
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

	Tracts	2000 rentals paying cash rent	2000 affordable	2000 share	Current rentals paying cash rent	Current affordable	Current share	Change (points)	Floor (points)	Affordable rentals, change	Change, worst case
Mid-City:Kensington-Talmadge	4	3,508	3,172	90.43%	3,992	2,857	71.56%	-18.9	-11.5	-316	-31
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, 4 tracts, 0 with a reportable current share

Census tract	2000 affordable	Current affordable	Current share	Note
20.01	30	43	not stated	CV 66
20.02	122	49	not stated	CV 68; 2000 reallocated from more than one source tract
21	1,584	855	not stated	band 41 pts
23.01	938	588	not stated	band 28 pts

Tract detail at 80 percent, 4 tracts, 1 with a reportable current share

Census tract	2000 affordable	Current affordable	Current share	Note
20.01	80	86	not stated	CV 39
20.02	253	142	not stated	CV 64; band 30 pts; 2000 reallocated from more than one source tract
21	1,818	1,572	73%	
23.01	1,023	1,058	not stated	band 35 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.

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:Kensington-Talmadge	District 9	City of San Diego
Highest Resource	0	1	117
High Resource	0	1	53
Moderate Resource	3	7	45
Low Resource	1	24	95
Unclassified	0	0	1
Total tracts	4	33	311
Mean opportunity score (0-9, wtd)	3	2	5
Environmental burden flag (tract count)	0	0	23
High-poverty & segregation flag (tract count)	0	2	3

This CPA's mean opportunity score (3) exceeds District 9's own mean (2), the opposite relationship from the companion Mid-City:City Heights report, where the CPA's mean (1) sits below District 9's own mean (2). Three of this CPA's 4 tracts are Moderate Resource; only one remains Low Resource.

HCD Neighborhood Change Pathway Flags

Pathway	Mid-City:Kensington-Talmadge	District 9	City of San Diego
Pathway 1A	1	8	28
Pathway 1B	1	3	9
Pathway 2	1	11	35
Any Pathway	1	12	44
Spillover	2	15	53
Total tracts	4	33	311

A single tract, 23.01, accounts for this CPA's entire Pathway 1A, 1B, and Pathway 2 count – it is the only tract in this CPA carrying any HCD designation and carries all three pathway flags simultaneously plus spillover, an unusually concentrated pattern (Section 7). The CPA's second flagged tract, 20.02, carries spillover only, with no pathway flag of its own.

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:Kensington-Talmadge	District 9	City of San Diego
RCAA-concentrated subtotal	1	1	26
Diversifying/opening subtotal	1	1	28
None	2	31	257
Total tracts	4	33	311

This CPA carries a Persistent RCAA tract (20.01) – District 9's entire RCAA-concentrated subtotal, 1 of 1, sits in this single 4-tract CPA, even though this CPA holds only 12.1% of District 9's tracts (4 of 33). This is a real concentration, and it sits alongside this CPA's comparatively higher opportunity tier (this section, above); the data do not establish either as the cause of the other. The companion Mid-City:City Heights and Mid-City:Eastern Area reports carry zero RCAA-concentrated tracts.

Cross-Cluster Context: El Cajon Blvd Corridor

All 4 of this CPA's tracts sit inside the Lab's El Cajon Boulevard corridor cluster (34 tracts across seven community planning areas), making this CPA part of what that cluster report frames as the corridor's western/residential catchment rather than its commercial spine. The cluster report is a city-only comparison (District 3 holds a majority with a real District 9 minority), a different structure from this CPA-tier report's District 9 + city columns, since this CPA alone, unlike the cluster as a whole, sits entirely within a single district. Readers should treat the two reports as complementary, not interchangeable: the cluster report captures corridor-wide commercial-spine dynamics that this CPA-level report, focused on a purely residential 4-tract footprint, does not address.

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 supply constraint and affordability: this CPA's total housing unit growth (+11.3%) trails the city's (+21.7%) even as its home values (+366.5%) and rents (crossing HCD's rent-growth threshold at 65.2%, Section 8b) grew faster than the city on some measures, and its home value/income gap (+18.2pp) sits closer to HCD's 25-point concern threshold than either District 9 or the city (Section 8b). This CPA also carries District 9's only RCAA-concentrated tract (Section 9), unlike the companion Mid-City:City Heights and Mid-City:Eastern Area reports, where no tract carries any RCAA classification – a pattern directly relevant to fair housing analysis of opportunity access. 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:Kensington-Talmadge (wtd)	District 9 (wtd)	City of San Diego (wtd)
CES 5.0 overall percentile	32.0	58.3	37.1
Pollution burden percentile	47.6	52.6	43.6
Population characteristics percentile	27.1	60.5	35.7
Traffic percentile	67.6	63.7	57.7
Drinking water percentile	18.9	18.8	20.3

This CPA's overall CES percentile (32.0) is well below both District 9 (58.3) and the city (37.1) – well below the companion Mid-City:City Heights (74.0) and Mid-City:Eastern Area (62.8) reports' figures as well. Its traffic percentile (67.6) is the one sub-metric where this CPA runs above both benchmarks. **Concentration check:** the top tract, 23.01, carries a CES percentile of 43.6 and holds 21.8% of the CPA's population – excluding it shifts the population-weighted average by 3.2 points (32.0 → 28.8), a real but modest effect; this CPA's low environmental burden remains broad-based rather than resting on one or two tracts. Drinking water percentile carries the standing drinking-water caution described in the Sources and Methods section.

11. Sources and Methods

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. All 4 of this community's census tracts sit in Council District 9, so the report compares the community with District 9 and with the city. 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 4 tracts, 2 HCD-flagged tracts, one Persistent RCAA tract and one Diversifying Affluent tract, which is not RCAA (Sections 7 and 9).

Documents cited in this report. This report is Appendix 3 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 City Heights, Eastern Area and Normal Heights community reports. The Lab working documents behind this report are not published; the methods they carry are restated above.

12. Tract-Level Detail

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

- **23.01** – the CPA's steepest under-18 decline (-12.0pp) and the only tract in this CPA carrying an HCD pathway designation of any kind, and unusually, all three (1A, 1B, and 2) simultaneously, plus spillover. Also this CPA's environmental-concentration top tract (CES 43.6 percentile, 21.8% of the CPA's population). No RCAA classification.
- **20.01** – the CPA's largest 65+ rise (+8.5pp) and its Persistent RCAA tract. No HCD pathway flag.
- **20.02** – the only tract in this CPA with a rising under-18 share (+7.0pp), running against the CPA's own aggregate direction. Carries spillover (no pathway flag) and is classified Diversifying Affluent, an affluent classification that is not RCAA.
- **21** – the CPA's second-steepest under-18 decline (-10.5pp). No HCD pathway flag, no RCAA classification.

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.

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

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.