

Normal Heights Community Fair Housing Report

Appendix 4 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:Normal Heights. Appendix 4 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 Kensington-Talmadge. Sources and methods are set out in Section 11.

1. Narrative

This report examines demographic, housing, and economic change in the Mid-City:Normal Heights 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) and California HCD's Neighborhood Change and Opportunity Map methodologies. The CPA's most distinctive finding is a compositional one: its Black NH population fell 76.6 percent since 2000, from 1,827 to 427, the steepest race-category change of any figure in this report's tables and far steeper than District 9's own 26.6 percent decline or the city's 22.4 percent (Section 3). That change occurred in the only one of the Lab's four current Mid-City community planning areas where every tract carries an HCD Neighborhood Change pathway flag: all 4 of this CPA's tracts show Pathway 2, and 2 of the 4 carry all three pathway designations simultaneously (Section 9). Alongside those two findings, this CPA reports the fastest income growth of the three geographies compared here, an opportunity-tier profile matching the citywide average, and an overall environmental burden well below both benchmarks.

Key Findings

a) Black NH population in Mid-City:Normal Heights fell 76.6 percent since 2000, from 1,827 to 427.

That decline runs far ahead of District 9's own 26.6 percent decline and the city's 22.4 percent over the same period, and it is the steepest race-category change of any figure in this report's tables (Section 3). The 2000 base of 1,827 is large enough that the figure is not a small-sample artifact. Every other race category in this CPA moved in the opposite direction or fell only mildly: Hispanic or Latino population grew 13.9 percent, Other/Two+ NH grew 57.5 percent, Asian NH grew 3.4 percent, and White NH fell 2.4 percent (Section 3).

b) This CPA's total population declined 4.4 percent while District 9 held nearly flat and the city grew.

Total population fell from 14,126 to 13,510, against District 9's 1.7 percent decline and the city's 14.1 percent growth (Section 2). POC population fell 6.1 percent here against District 9's near-flat -0.4 percent, while White NH population fell more mildly (-2.4%) than District 9's own 5.0 percent decline. Housing units grew 7.0 percent over the same period, trailing both District 9 (+8.0%) and the city (+21.7%), and average household size fell 11.0 percent, from 2.165 to 1.928 (Section 4a).

c) All 4 of this CPA's tracts carry an HCD Neighborhood Change pathway flag and a spillover designation. All 4 carry Pathway 2, and two tracts, 17 and 18.02, carry Pathway 1A, 1B, and Pathway 2 simultaneously (Sections 7, 9). This CPA alone accounts for 4 of District 9's 12 flagged tracts (33.3%) while holding 12.1 percent of the district's tracts (4 of 33), a markedly more concentrated flagging pattern than the companion Mid-City:Kensington-Talmadge report, where only 1 of 4 tracts carried any designation (Section 9).

d) This CPA's mean opportunity score matches the citywide average exactly and sits well above District 9's, yet no tract here carries a Racial Concentration of Affluence (RCAA) classification. Its mean opportunity score is 5, the same as the citywide mean and well above District 9's 2, and no tract in this CPA falls in the Low Resource tier, against District 9's 24 (Section 9). 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, and this CPA's High Resource tract sits at the 69th percentile on affluence and the 23rd on people-of-color share, so it misses the screen on both counts and both subtotals stand at zero (Section 9).

e) Income in this CPA grew 198.6 percent since 2000, the fastest rate of the three geographies compared here, and its margin above HCD's regional thresholds is the widest of the three on both measures it crosses. Population-weighted median income rose from \$32,945 to \$98,358, against District 9's +166.8 percent and the city's +134.0 percent (Section 8a). On HCD's rate-of-change measures this CPA crosses 2 of 3 thresholds, the same count as District 9 and the city, but by the widest margin of the three on both it crosses: income change of 186.5 percent sits 77.2 percentage points above the 50th-percentile regional threshold, and rent change of 83.1 percent sits 18.6 points above it (Section 8b). The 2000 figures are nominal 1999 dollars, not inflation-adjusted (Section 8a).

f) This CPA's under-18 share fell 11.8 percentage points to 10.4 percent, the lowest child share of the three geographies at the current endpoint, while its 35-64 share is the highest of the three. Under-18 share fell from 22.2 percent to 10.4 percent, against 19.7 percent district-wide and 18.8 percent citywide currently, and every one of this CPA's four tracts shows a declining under-18 share, ranging from -3.8pp in 19 to -18.0pp in 18.02 (Section 7). The 35-64 share rose to 42.0 percent, above District 9's 36.7 percent and the city's 37.9 percent, and the 18-34 share rose 3.2 points, the only one of the three geographies where that bracket grew rather than held flat or declined (Section 7).

g) This CPA's traffic percentile runs sharply above both benchmarks even though its overall environmental burden runs well below them. Its CalEnviroScreen 5.0 overall percentile is 18.1, against District 9's 58.3 and the city's 37.1, driven especially by a low population characteristics percentile of 11.7 (Section 10). Its traffic percentile of 87.4 runs the other way, above District 9's 63.7 and the city's 57.7, and is the one sub-metric where this CPA registers high burden (Section 10).

Naturally occurring affordable housing. In 2000, 85.24 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 43.58 percent do, a change of -41.7 points and 2,054 fewer such rentals, against a citywide share that moved from 55.00 to 27.57 percent (-27.4 points). That 60 percent change is the steepest of the four Mid-City communities. At 80 percent of median family income the share moved from 96.11 to 78.90 percent, -17.2 points and 920 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: A Sharp Compositional Shift in Intensely Flagged Geography

All 4 of Mid-City:Normal Heights' tracts carry an HCD Neighborhood Change pathway flag and a spillover designation, every single tract rather than a subset. All 4 carry Pathway 2, and 2 of the 4, 17 and 18.02, carry Pathway 1A, 1B, and Pathway 2 simultaneously, with this CPA's entire Pathway 1A and 1B count coming from those two tracts (Sections 7, 9). That flagging pattern co-occurs with this CPA's 76.6 percent decline in Black NH population since 2000, from 1,827 to 427 (Section 3), and with Black (alone) household declines on both tenures over the same period (owner -86.2%, renter -70.4%, Section 5a). The pairing runs opposite to the pattern in the companion Mid-City:Eastern Area report,

where a comparably sharp compositional shift carries zero HCD pathway signal; here the compositional shift co-occurs with HCD's own methodology registering the geography as intensely flagged.

Whether HCD's pathway flags here are responding specifically to the Black population decline, to this CPA's broader income and rent trends (Section 8b), or to some combination is not established by this data and is not claimed here. The two facts are recorded together because they describe the same geography in the same period, not because a causal link between them has been tested.

Additional Context

Black (alone) households in this CPA fell on both tenures between 2000 and the current period: owner-occupied from 51 to 7 (-86.2 percent, a small absolute base) and renter-occupied from 813 to 241 (-70.4 percent, a substantial absolute base), both steeper than District 9's own Black household changes (owner +7.1%, renter -24.4%) and the city's (owner -28.6%, renter -4.6%) (Section 5a). Most other race categories in this CPA grew on both tenures over the same period, with Asian (alone) owner households up 133.4 percent and Hispanic or Latino owner households up 92.5 percent; Section 5a uses the ACS "alone" definition rather than the NH-exclusive definition used in Section 3, so the two are not directly comparable. Owner mobility swung sharply: the share of owner households that had moved within the prior five years fell from 44.8 percent in 2000 to 20.5 percent currently, remaining above both benchmarks (15.1 percent district-wide, 14.5 percent citywide), while the 2-year owner-mover rate fell from 16.8 percent, the highest of the three geographies in 2000, to 1.2 percent, the lowest of the three currently (Section 5b). This CPA's environmental profile is concentrated rather than even: its top tract, 17, carries a CES percentile of 25.9 and holds 36.0 percent of the CPA's population, and excluding it shifts the population-weighted average 4.4 points, from 18.1 to 13.6, a real but directionally consistent effect, since the low overall burden holds with or without that tract (Section 10). This CPA's vacancy rate is the only one of the three geographies to fall rather than rise (3.7 percent to 3.6 percent), ending below both District 9 (5.1 percent) and the city (6.6 percent) (Section 4). 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).

2. Population (2000 → Current)

	CPA 2000	CPA Current	Δ	District 9 2000	District 9 Current	Δ	City 2000	City Current	Δ
Total	14,126	13,510	-4.4%	156,904	154,217	-1.7%	1,184,838	1,351,501	+14.1%
White NH	6,649	6,486	-2.4%	44,644	42,407	-5.0%	578,087	549,251	-5.0%
POC	7,478	7,024	-6.1%	112,260	111,810	-0.4%	606,751	802,250	+32.2%

This CPA's population declined 4.4 percent, a steeper decline than District 9's 1.7 percent, while the city grew 14.1 percent. POC population fell 6.1 percent here, against District 9's near-flat -0.4 percent, while White NH population fell more mildly (-2.4%) than District 9's own 5.0 percent decline – see Section 3 for the race-category breakdown behind this POC figure.

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	710	734	+3.4%	19,500	18,389	-5.7%	161,444	237,181	+46.9%
Black NH	1,827	427	-76.6%	18,759	13,776	-26.6%	88,855	68,939	-22.4%
Hispanic or Latino	4,395	5,004	+13.9%	66,595	71,247	+7.0%	304,758	404,143	+32.6%
Other/Two+ NH	545	859	+57.5%	7,405	8,398	+13.4%	51,695	91,987	+77.9%
White NH	6,649	6,486	-2.4%	44,644	42,407	-5.0%	578,087	549,251	-5.0%

Black NH population in this CPA fell 76.6 percent, from 1,827 to 427 – a decline far steeper than District 9's own 26.6 percent and the city's 22.4 percent, and the steepest race-category change of any figure in this report's tables. This is a real, verified figure from a starting base large enough not to be a small-sample artifact (1,827 in 2000); see Section 5a for the household-level tenure breakdown behind this population-level change, and Section 9 for how this squares against HCD's own Neighborhood Change detection.

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	6,762	7,232	+7.0%	56,526	61,050	+8.0%	460,671	560,804	+21.7%
Occupied units	6,508	6,973	+7.1%	54,426	57,924	+6.4%	442,094	523,840	+18.5%
Vacant/Unoccupied units	253	259	+2.2%	2,099	3,126	+48.9%	18,577	36,964	+99.0%
of which: Seasonal/Recreational/Occasional Use	28	48	+70.8%	256	453	+76.9%	5,785	9,999	+72.9%
Vacancy rate	3.7%	3.6%	-0.2pp	3.7%	5.1%	+1.4pp	4.0%	6.6%	+2.6pp
Avg household size	2.165	1.928	-11.0%	2.854	2.627	-8.0%	2.619	2.521	-3.8%

Change categories across this community's tracts, 2000 to current: 3 units grew, 1 lost units. This CPA's vacancy rate is the only one of the three geographies to fall rather than rise (-0.2pp), ending well below both District 9 (5.1%) and the city (6.6%). Its average household size (2.165, falling to 1.928) is the smallest of the three geographies at the current endpoint and fell the furthest in percentage terms (-11.0%, against District 9's -8.0% and the city's -3.8%) – consistent with the population decline in Section 2 occurring alongside modest housing unit growth (+7.0%).

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:Normal Heights' own High and Highest Resource tracts accounted for 3, or 0.1%.

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

Metric	Mid-City:Normal Heights	D9 City of San Diego	Geography Share	
Existing housing stock (all in-city tracts)	7,232	64,825	568,857	1.3%
Total units permitted	197	3,601	35,482	0.6%
Above Moderate income	178	2,713	28,771	0.6%
Below Moderate income (deed-restricted)	19	888	6,711	0.3%
Units permitted per 1,000 existing units	27.2	55.5	62.4	–
Below-moderate units permitted per 1,000 existing	2.6	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:Normal Heights

Year	Total Units Permitted	Below-Moderate Units
2018	13	0
2019	39	1
2020	20	0
2021	30	1
2022	23	0
2023	25	1
2024	38	2
2025	84	15

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	2	0	0	0	11	0	13
2019	1	0	2	14	22	0	39
2020	0	0	0	0	20	0	20
2021	0	0	0	0	30	0	30
2022	1	1	0	0	21	0	23
2023	1	0	0	0	23	1	25
2024	2	0	0	0	36	0	38
2025	3	0	0	27	54	0	84

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:Normal Heights' 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:Normal Heights – Owner-Occupied

Race Category	2000	Current	Δ	Δ%
Asian (alone)	80	187	+107	+133.4%
Black (alone)	51	7	-44	-86.2%
Hispanic or Latino	183	352	+169	+92.5%
White NH	1,332	1,575	+243	+18.2%
Four-race subtotal	1,646	2,121	+475	+28.8%
Not covered	–	154	–	–
Household total	1,644	2,275	+631	+38.4%

Mid-City:Normal Heights – Renter-Occupied

Race Category	2000	Current	Δ	Δ%
Asian (alone)	211	192	-19	-9.2%
Black (alone)	813	241	-572	-70.4%
Hispanic or Latino	1,145	1,488	+343	+29.9%
White NH	2,492	2,422	-70	-2.8%
Four-race subtotal	4,662	4,343	-319	-6.8%
Not covered	203	355	–	–
Household total	4,865	4,698	-167	-3.4%

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. Black (alone) households collapsed on both tenures in this CPA: owner-occupied fell 86.2 percent (51 to 7, a small absolute base) and renter-occupied fell 70.4 percent (813 to 241, a substantial absolute base), both far steeper than District 9’s own Black household declines (owner +7.1%, renter -24.4%) or the city’s (owner -28.6%, renter -4.6%). Unlike the population-level pattern in Section 3, where Black decline outpaces every other race category by a wide margin, this CPA’s other race categories mostly grew on both tenures: Asian (alone) owner households grew 133.4 percent and Hispanic or Latino owner households grew 92.5 percent. 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	44.8%	20.5%	36.9%	15.1%	37.0%	14.5%
Renter	80.7%	43.9%	82.8%	35.3%	81.0%	45.0%

This CPA's current owner mobility (20.5%) sits above both benchmarks (15.1% district-wide, 14.5% citywide) – unlike the companion Mid-City:Kensington-Talmadge report, where current owner mobility sits below both benchmarks.

Mobility (% Moved in Last 2 Years)

Metric	CPA 2000	CPA Current	D9 2000	D9 Current	City 2000	City Current
Owner	16.8%	1.2%	12.3%	1.7%	12.0%	1.8%
Renter	37.6%	7.0%	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 owner 2yr-mover rate (1.2%) is the lowest of the three geographies (vs. 1.7% district-wide and 1.8% citywide).

6. Crowding

Metric	CPA 2000	CPA Current	CPA Δ	D9 2000	D9 Current	D9 Δ	City 2000	City Current	City Δ
% Crowded	13.0%	2.8%	-10.2pp	26.9%	10.0%	-16.9pp	12.6%	5.8%	-6.8pp
% Severely Crowded	5.9%	0.8%	-5.1pp	17.7%	4.2%	-13.5pp	7.2%	2.4%	-4.7pp

This CPA is far less crowded than District 9 at both endpoints and ends below the city as well (2.8% vs. 5.8% currently), a similar profile to the companion Mid-City:Kensington-Talmadge report.

7. Age Composition (2000 → Current)

Bracket	CPA 2000	CPA Current	D9 2000	D9 Current	City 2000	City Current
Under 18	22.2%	10.4%	30.0%	19.7%	24.4%	18.8%
18-34	34.2%	37.4%	33.2%	32.9%	29.0%	28.4%
35-64	36.7%	42.0%	29.6%	36.7%	36.0%	37.9%
65+	6.9%	10.2%	7.2%	10.6%	10.6%	14.9%

This CPA's under-18 share fell 11.8 percentage points, from 22.2 percent to 10.4 percent – the lowest child share of the three geographies at the current endpoint by a wide margin (against 19.7% district-wide and 18.8% citywide). Its 18-34 share rose 3.2 points, the only geography of the three where that bracket grew rather than held flat or declined, and its 35-64 share (42.0% currently) is the highest of the three geographies.

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

Tract	<18 share 2000 → Current	<18 Δ	65+ share 2000 → Current	65+ Δ	HCD Pathway
18.02	24.8% → 6.8%	-18.0pp	4.7% → 5.3%	+0.6pp	1A, 1B, 2, Spillover
17	23.5% → 10.7%	-12.8pp	6.4% → 4.7%	-1.6pp	1A, 1B, 2, Spillover
18.01	24.8% → 15.4%	-9.4pp	4.7% → 15.7%	+11.0pp	2, Spillover
19	14.5% → 10.8%	-3.8pp	12.5% → 20.5%	+8.0pp	2, Spillover

Every tract in this CPA shows a declining under-18 share; the range runs from -3.8pp to -18.0pp. 18.02 and 17 both carry all three HCD pathway designations simultaneously plus spillover – two of the CPA's four tracts, not one, an unusually concentrated pattern shared with neither of the Lab's other two D9-unanimous Mid-City CPAs (Section 9; 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	\$32,945	\$98,358	+198.6%	\$29,820	\$79,548	+166.8%	\$50,274	\$117,634	+134.0%
Home value	\$148,319	\$697,428	+370.2%	\$141,984	\$703,432	+395.4%	\$226,860	\$932,173	+310.9%
Monthly cost	\$707	\$1,967	+178.3%	\$715	\$1,987	+177.9%	\$1,079	\$2,499	+131.6%

This CPA's income growth rate (+198.6%) is the fastest of the three geographies by a wide margin, against District 9's +166.8% and the city's +134.0%. Its home value (\$697,428 currently) and monthly cost (\$1,967) both sit close to District 9's own figures (\$703,432 and \$1,987 respectively) at the current endpoint, despite this CPA's income growing faster. 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:Normal Heights	District 9	City of San Diego	Regional Threshold
Income change 2000-2023	186.5% (ABOVE)	144.5% (ABOVE)	126.1% (ABOVE)	50th pctlile: 109.3%
Rent change 2013-2023	83.1% (ABOVE)	70.1% (ABOVE)	64.8% (ABOVE)	50th pctlile: 64.5%
Home value/income gap	-14.2pp (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, with the widest margin above threshold of the three geographies on both measures it crosses (income +77.2pp above threshold, rent +18.6pp above threshold). 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:Normal Heights	4	4,807	4,098	85.24%	4,689	2,043	43.58%	-41.7	-21.1	-2,054	-1,089
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:Normal Heights	4	4,807	4,620	96.11%	4,689	3,700	78.90%	-17.2	-12.0	-920	-675
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, 1 with a reportable current share

Census tract	2000 affordable	Current affordable	Current share	Note
17	1,597	890	not stated	band 58 pts
18.01	853	346	not stated	band 56 pts
18.02	1,223	663	not stated	band 44 pts
19	425	144	24%	2000 reallocated from more than one source tract

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

Census tract	2000 affordable	Current affordable	Current share	Note
17	1,742	1,467	83%	
18.01	962	571	not stated	CV 39
18.02	1,379	1,309	not stated	band 27 pts
19	538	353	not stated	CV 34; band 32 pts; 2000 reallocated from more than one source tract

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:Normal Heights	District 9	City of San Diego
Highest Resource	0	1	117
High Resource	1	1	53
Moderate Resource	3	7	45
Low Resource	0	24	95
Unclassified	0	0	1
Total tracts	4	33	311
Mean opportunity score (0-9, wtd)	5	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 (5) matches the citywide mean exactly and sits well above District 9's own mean (2) – no tract in this CPA is Low Resource. This is a more pronounced version of the pattern already documented in the companion Mid-City:Kensington-Talmadge report (CPA mean 3, also above District 9's mean of 2).

HCD Neighborhood Change Pathway Flags

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

All 4 of this CPA's tracts carry an HCD pathway flag and a spillover designation – every single tract, not a subset. This CPA alone accounts for 4 of District 9's 12 flagged tracts (33.3%) despite holding only 12.1 percent of the district's tracts (4 of 33), and all 4 of its tracts carry Pathway 2. Two tracts (17 and 18.02) carry Pathway 1A, 1B, and Pathway 2 simultaneously – the CPA's entire Pathway 1A and 1B count comes from just these two tracts (Section 7). This is a markedly more concentrated flagging pattern than the companion Mid-City:Kensington-Talmadge report, where only 1 of 4 tracts carried any designation.

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:Normal Heights	District 9	City of San Diego
RCAA-concentrated subtotal	0	1	26
Diversifying/opening subtotal	0	1	28
None	4	31	257
Total tracts	4	33	311

This CPA carries zero tracts in either subtotal despite having a High Resource tract and a mean opportunity score matching the citywide average. 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 High Resource tract sits at the 69th percentile on affluence and the 23rd on people-of-color share, so it misses the screen on both counts. District 9's one RCAA-concentrated tract and its one Diversifying Affluent tract both sit in the companion Mid-City:Kensington-Talmadge report, not here (see that report's Section 9).

A Sharp Racial Compositional Shift Alongside the District's Most Intensely Flagged Geography

This CPA presents an unusual pairing worth stating plainly. Its Black NH population fell 76.6 percent since 2000 (1,827 to 427, Section 3), the steepest race-category decline documented anywhere in this report and a far steeper decline than either District 9 (-26.6%) or the city (-22.4%). Black (alone) households collapsed on both tenures at the household level too (owner -86.2%, renter -70.4%, Section 5a). At the same time, this is the only one of the Lab's four current Mid-City CPAs where every tract carries an HCD Neighborhood Change pathway flag: all 4 tracts show Pathway 2, and 2 of the 4 carry all three pathway designations simultaneously (this section, above). Unlike the Mid-City:Eastern Area report, where a comparably sharp compositional shift carries zero HCD pathway signal, this CPA's compositional shift co-occurs with HCD's own methodology registering the geography as intensely flagged. Whether HCD's pathway flags here are responding specifically to the Black population decline, to the CPA's broader economic and rent trends (Section 8b), or to some combination is not established by this data and is not claimed here – the two facts are recorded together because they describe the same geography in the same period, not because a causal link between them has been tested.

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), the same cluster membership as the companion Mid-City:Kensington-Talmadge report – both CPAs sit inside 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 67.6% majority against a real 32.4% 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.

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 span both framings the plan update should consider: supply constraint and affordability, and displacement pressure. On supply and affordability, this CPA's income growth (+198.6%) is the fastest of the three geographies examined in this report, its rent growth crosses HCD's threshold by the widest margin of the three (Section 8b), and

its housing unit growth (+7.0%) trails both District 9 (+8.0%) and the city (+21.7%) even as population fell (Section 2, 4). On displacement pressure, this CPA's Black NH population fell 76.6 percent since 2000, the steepest decline of any race category documented in this report, occurring in the same geography where every tract carries an HCD Neighborhood Change pathway flag (Section 9, 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:Normal Heights (wtd)	District 9 (wtd)	City of San Diego (wtd)
CES 5.0 overall percentile	18.1	58.3	37.1
Pollution burden percentile	42.8	52.6	43.6
Population characteristics percentile	11.7	60.5	35.7
Traffic percentile	87.4	63.7	57.7
Drinking water percentile	18.9	18.8	20.3

This CPA's overall CES percentile (18.1) is well below both District 9 (58.3) and the city (37.1), driven especially by a low population characteristics percentile (11.7). Its traffic percentile (87.4) runs sharply the other way, well above both benchmarks and the CPA's own otherwise low-burden profile – traffic is the one sub-metric where this CPA registers high burden. **Concentration check:** the top tract, 17, carries a CES percentile of 25.9 and holds 36.0% of the CPA's population, a larger population share than the top tract in either companion D9-unanimous Mid-City report; excluding it shifts the population-weighted average by 4.4 points (18.1 → 13.6), a real but directionally consistent effect – the CPA's low environmental burden holds with or without that tract. 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 and HCD-flagged tracts across all 4 (Sections 7 and 9), and zero RCAA-concentrated tracts.

Documents cited in this report. This report is Appendix 4 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 Kensington-Talmadge 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

- **18.02** – the CPA's steepest under-18 decline (-18.0pp) and one of two tracts carrying all three HCD pathway designations (1A, 1B, 2) simultaneously, plus spillover. No RCAA classification.
- **17** – the CPA's other triple-pathway tract (1A, 1B, 2, plus spillover), and its environmental-concentration top tract (CES 25.9 percentile, 36.0% of the CPA's population). No RCAA classification.
- **18.01** – the CPA's largest 65+ rise (+11.0pp). Carries Pathway 2 and spillover, but not Pathway 1A or 1B. No RCAA classification.
- **19** – the CPA's second-largest 65+ rise (+8.0pp) and smallest under-18 decline (-3.8pp). Carries Pathway 2 and spillover only. 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. Given the magnitude of this CPA's Black population decline (Section 3, Section 9), a race/tenure decomposition at the individual-tract level, following the pattern the Lab applied to Mid-City:Eastern Area's tracts, is a natural next step, not yet performed here.

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.