

## **Appendix:**

# **Housing Scorecard and Dashboard Methodology**

### **Introduction**

We know that the lack of affordable and convenient housing is holding our employers and our economy back.

According to the report released by the San Diego Regional Chamber of Commerce in July of 2016 titled "[Regional Housing & Economic Impact Analysis](#)," when asked about their level of satisfaction or dissatisfaction with eight components of the regional business climate, San Diego County businesses, by a clear margin, identified two as the components with their highest dissatisfaction: "Ability to find reasonably priced housing for employees that is close to work" (28% dissatisfaction), followed by the "Ability to attract new employees that live outside the region (10% dissatisfaction). This survey was fielded in July of 2016 by BW Research receiving 202 responses.

In the "[Silvergate Bank Business Forecast](#)" survey the San Diego Regional Chamber of Commerce released in August of 2016, business decision-makers were asked about the importance to recruitment or employee retention of building more housing. Nearly two thirds (63 percent) of businesses saw building additional housing in their community as at least a somewhat important thing to do. This survey was fielded July 14-29, 2016 by Competitive Edge Research using responses from 201 randomly-selected members of the San Diego, East County, Alpine, Escondido, Lakeside, Vista, Santee, Encinitas and National City Chambers of Commerce.

This work product is comprised of two distinct but complementary pieces: a "Scorecard" and a "Dashboard." The Housing Scorecard is designed to compare the progress of each land use authority – each of the 18 cities and the County of San Diego - in permitting the construction on new units. The Housing Dashboard is designed to identify and report meaningful statistics providing an accurate depiction of how the housing market is impacting San Diegans.

The Housing Scorecard derives its calculations from the use of two publically accessible data sources. Those being the [5th Housing Element Report](#) found on the San Diego Association of Governments (SANDAG) website and the [Housing Element Progress Reports](#) found on the Department of Housing and Community Development (HCD) website. The permits allocated to each city are referred to as the Regional Housing Needs Allocations (RHNA).

This Housing Scorecard covers the 19 jurisdictions with San Diego County. Those jurisdictions being:

- Carlsbad
- Chula Vista
- Coronado
- Del Mar
- El Cajon
- Encinitas
- Escondido
- Imperial Beach
- La Mesa
- Lemon Grove
- National City
- Oceanside
- Poway
- San Diego
- San Marcos
- Santee
- Solana Beach
- Vista
- Unincorporated Communities of the County of San Diego

The information used in the Housing Scorecard and accompanying figures was found by contacting each jurisdiction for their “Annual Housing Progress Report” which contains the number of permits they issued over the 5<sup>th</sup> Housing Element Cycle that lasts from 2010 to 2020. The total amount of permits issued for San Diego County-wide was found by summing the total amount of “permits issued” in each jurisdiction. A jurisdiction’s 2020 projected permits was found by assuming the pace of permitting to be consistent through 2020.

## **Background**

### **RHNA Allocation**

The [RHNA allocation](#) for all jurisdictions within the County of San Diego boundaries is the result of collaboration between SANDAG and HCD. It is described by SANDAG as

*“HCD’s regional housing needs determination, in four income categories, for the region as a whole. HCD in consultation with SANDAG and using information from SANDAG’s regional growth forecast and the California Department of Finance population estimates, calculates a demographic housing need based on headship and vacancy rates, and household size. Unlike SANDAG’s regional growth forecasts, the RHNA Determination is not influenced by economic factors.”*



Figure A: RHNA Allocation

Table 4: Regional Housing Needs Assessment for Fifth Housing Element Cycle

11-Year RHNA (1/1/2010 - 12/31/2020)							
	11 years	RHNA Allocation by Income Category					Est. Existing Plan Capacity 20+ du/ac
		Very Low	Low	Moderate	Above Moderate	VL + Low**	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Carlsbad	4,999	912	693	1,062	2,332	1,605	1,605
Chula Vista	12,861	3,209	2,439	2,257	4,956	5,648	21,899
Coronado	50	13	9	9	19	22	270
Del Mar	61	7	5	15	34	12	12
El Cajon	5,805	1,448	1,101	1,019	2,237	2,549	13,225
Encinitas	2,353	587	446	413	907	1,033	1,293
Escondido	4,175	1,042	791	733	1,609	1,833	2,582
Imperial Beach	254	63	48	45	98	111	1,784
La Mesa	1,722	430	326	302	664	756	6,498
Lemon Grove	309	77	59	54	119	136	828
National City	1,863	465	353	327	718	818	18,200
Oceanside	6,210	1,549	1,178	1,090	2,393	2,727	4,751
Poway	1,253	201	152	282	618	353	353
San Diego	88,096	21,977	16,703	15,462	33,954	38,680	158,273
San Marcos	4,183	1,043	793	734	1,613	1,836	2,931
Santee	3,660	914	694	642	1,410	1,608	1,621
Solana Beach	340	85	65	59	131	150	262
Vista	1,374	343	260	241	530	603	1,731
Unincorporated	22,412	2,085	1,585	5,864	12,878	3,670	3,670
<b>Region</b>	<b>161,980</b>	<b>36,450</b>	<b>27,700</b>	<b>30,610</b>	<b>67,220</b>	<b>64,150</b>	
<b>11-YEAR RHNA</b>		<b>36,450</b>	<b>27,700</b>	<b>30,610</b>	<b>67,220</b>	<b>64,150</b>	
		22.5%	17.1%	18.9%	41.5%		

Source: SANDAG

### Individual City Permits Issued

The data for the amount of permits provided by each city came from the individual reports made by each individual city. Those reports are then sent to HCD to be evaluated and uploaded onto their [website](#) for public access. Some jurisdictions within the county such as the City of San Diego and the County of San Diego release their reports on their website for direct access. Any reports not found on either of those sources can be requested from HCD directly. For this report, several were requested directly from the jurisdictions as they were not available directly from HCD when requested. An example of the form that jurisdictions mail out to SANDAG and HCD can be found on page 20 of SANDAG's [Regional Housing Progress Report](#).

## Housing Scorecard Metrics

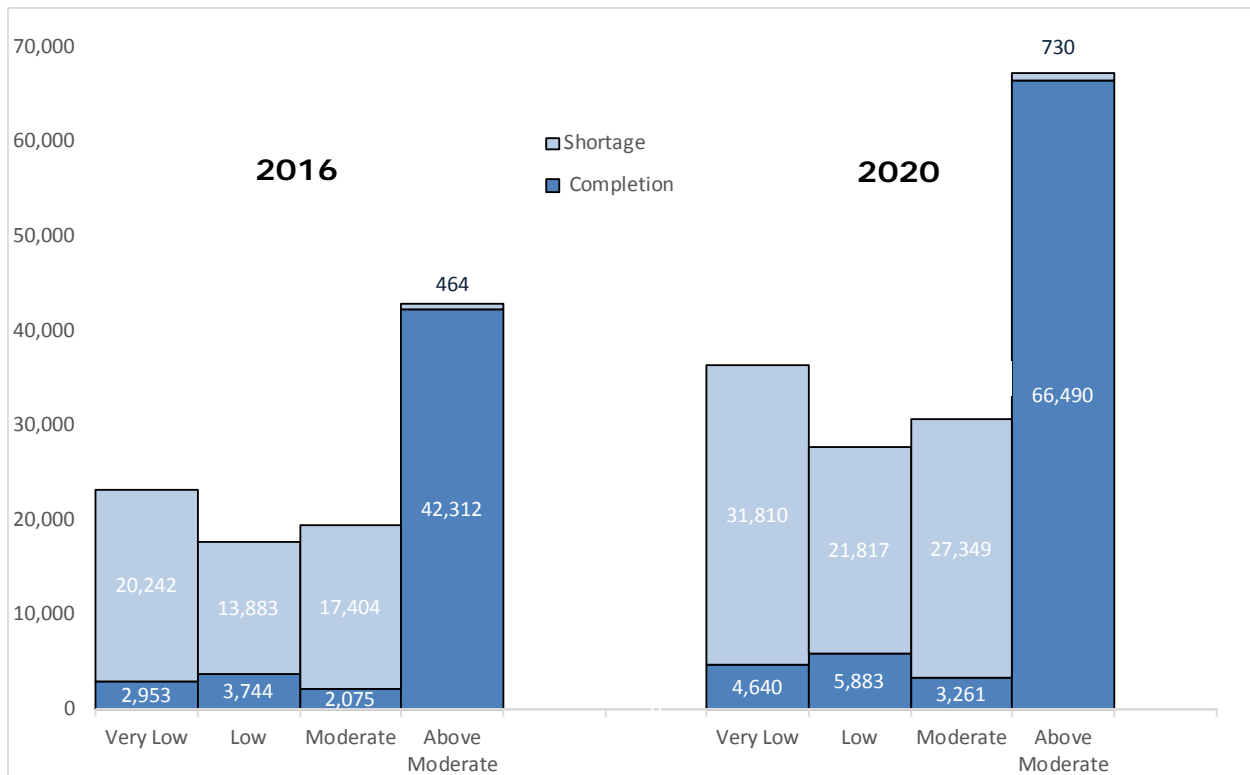
### San Diego Region Number of Permits Issued:

The following figure compares the RHNA for San Diego County-wide with the number of permits issued in 2016 and the number of permits projected to be issued in 2020. The RHNA differs for the two charts because the RHNA in 2016 was adjusted down to be the allocation that cities must meet if they were to keep pace with completing the total RHNA by 2020 when the 5<sup>th</sup> housing element ends.

County-wide, Permits issued are split into [four different income categories](#): “Very Low,” “Low,” “Moderate,” and “Above Moderate.” “Very Low” refers to housing affordable to households earning 0-50 percent of Area Median Income (AMI), “Low” refers to housing affordable to households earning between 51-80 percent of AMI, “Moderate” refers to housing affordable to households earning between 81-120 percent of AMI, and “Above Moderate” refers to housing affordable to households earning more than 120 percent of AMI. The 2017 AMI of San Diego County is reported to be [\\$79,300](#) by the Department of Housing and Urban Development

Permits issued throughout the county for units affordable to only “Above Moderate” income households are on track to almost meet the RHNA allocations, falling short by 895 units. Permits for new units affordable for everyone else are projected to fall short by 27,349 units for “Moderate” income households, by 21,818 units for “Low” income households, and by 31,810 units for “Very Low” income households.

Figure B: Completion and Shortage in San Diego County



Source: San Diego Regional Chamber of Commerce, SANDAG

## 2010-2020 Projected Permits Issued:

The following figure provides a comparison of the “Units Allocated,” “Current Permits Issued” and “Projected Completion” for each land use authority.

Figures identified as “Units Allocated” are new units allocated to each land use authority from 2010 to 2020 as determined by HCD in collaboration with SANDAG through the RHNA process. “Current Permits Issued” as reported in the Housing Scorecard are the permits issued by each land use authority up to the current year. “Projected Completion” details the percentage and number of permits projected to be issued by 2020.

Of the 19 jurisdictions within San Diego County, four are projected to issue more permits by 2020 than allocated to their jurisdiction by HCD and SANDAG. Ten are projected to issue less than half of the permits allocated to them by HCD and SANDAG.

Del Mar was the only land use authority unable to provide the information requested for permits issued despite multiple requests.

The following figures are designed to provide compare, contrast, and provide context to the number of units each land use authority is permitting.

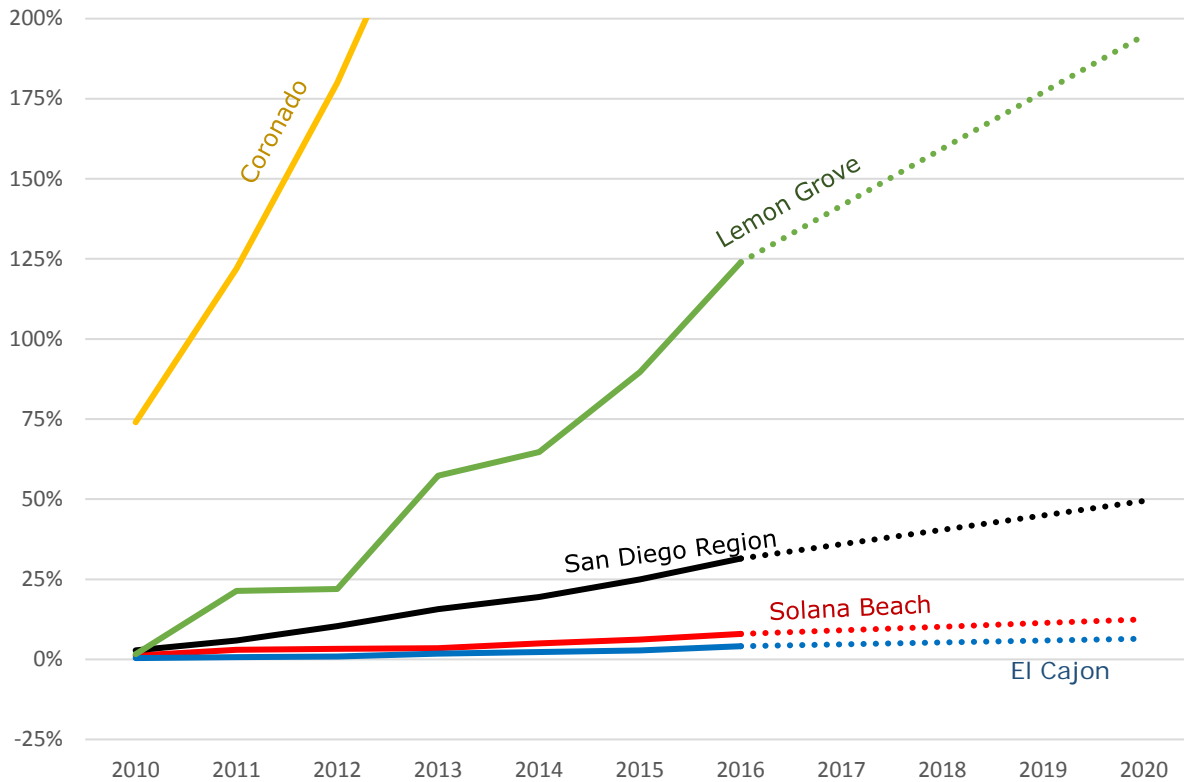
The pace at which units are being permitted are dramatically varied. Coronado issued nearly 80 percent of its allocated permits within the first year and Lemon Grove surpassed its allocation within five years. Solana Beach and El Cajon have issued only a small percentage. County-wide, land use authorities are on pace to issue only 49 percent of its total 2020 permit allocation.

Figure C: 2010-2020 Current and Projected Permit Completion

City	Units Allocated	Current Permits Issued	Projected Completion	
<b>Coronado</b>	<b>50</b>	<b>278</b>	<b>437</b>	<b>874%</b>
<b>Lemon Grove</b>	<b>309</b>	<b>383</b>	<b>602</b>	<b>195%</b>
<b>Vista</b>	<b>1,374</b>	<b>1,529</b>	<b>2,403</b>	<b>175%</b>
<b>San Marcos</b>	<b>4,183</b>	<b>2,952</b>	<b>4,639</b>	<b>111%</b>
La Mesa	1,722	998	1,568	91%
Carlsbad	4,999	2,471	3,883	78%
Chula Vista	12,861	5,927	9,314	72%
Imperial Beach	254	98	154	61%
San Diego	88,096	28,504	44,792	51%
<b>County-wide</b>	<b>161,980</b>	<b>51,084</b>	<b>80,281</b>	<b>50%</b>
<b>Encinitas</b>	<b>2,353</b>	<b>685</b>	<b>1,076</b>	<b>46%</b>
<b>National City</b>	<b>1,863</b>	<b>446</b>	<b>701</b>	<b>38%</b>
<b>Escondido</b>	<b>4,175</b>	<b>830</b>	<b>1,304</b>	<b>31%</b>
<b>Santee</b>	<b>3,660</b>	<b>692</b>	<b>1,087</b>	<b>30%</b>
<b>Poway</b>	<b>1,253</b>	<b>220</b>	<b>346</b>	<b>28%</b>
<b>Del Mar*</b>	<b>61</b>	<b>7</b>	<b>17</b>	<b>27%</b>
<b>Unincorporated County</b>	<b>22,412</b>	<b>3,757</b>	<b>5,904</b>	<b>26%</b>
<b>Oceanside</b>	<b>6,210</b>	<b>1,042</b>	<b>1,637</b>	<b>26%</b>
<b>Solana Beach</b>	<b>340</b>	<b>27</b>	<b>42</b>	<b>12%</b>
<b>El Cajon</b>	<b>5,805</b>	<b>238</b>	<b>374</b>	<b>6%</b>

Source: San Diego Regional Chamber of Commerce, SANDAG

Figure D: Timeline of Permit Completion of Most/Least



Source: San Diego Regional Chamber of Commerce, SANDAG

**Most and Least Permits Issued by Income Category:**

While we have growing demand for housing at all income levels, the number of permits being issued for each land use authority are far from equally distributed across income categories. While some cities are pulling much more than their weight by issuing more units than allocated by HCD, there are other cities that are permitting as few as zero units in most income categories. The following table displays the land use authorities on track to permit the highest and lowest number of units, and the highest and lowest percentage of HCD allocation by 2020.

While Coronado is on track to issue 874 percent of the permits allocated to the city by 2020, all of that development is in the “Very Low” and “Above Moderate” income categories. Coronado has not produced any units affordable to families earning “Low” or “Moderate” incomes. Additionally, while the total percentage of units permitted is impressive and substantial for Coronado, the 437 units represents only a slight impact on San Diego’s regional housing market. The City of San Diego, although only projected to permit 51 percent of the allocated units, is on track to issue nearly 45,000 permits by 2020.

The Housing Scorecard displays an abbreviated version of the “Most/Least by Income Category.” Following the abbreviated version of the “Most/Least by Income Category” is the full figure containing information for all 19 land use authorities.

Figure E: Most/Least by Income Category (Projected 2020 Completion of Permits)

Projected Greatest Percentage of Permit Allocation Issued

Very Low		Low		Moderate		Above Moderate	
Lemon Grove	184%	Lemon Grove	234%	Lemon Grove	195%	Coronado	2200%
Coronado	145%	Imperial Beach	85%	La Mesa	145%	Vista	413%
San Marcos	111%	Poway	74%	National City	49%	San Marcos	253%

Projected Lowest Percentage of Permit Allocation Issued

Very Low		Low		Moderate		Above Moderate	
Santee	3%	El Cajon	3%	Coronado	0%	Solana Beach	29%
Uninc. County	2%	La Mesa	1%	Del Mar	0%	Poway	23%
Del Mar	0%	Coronado	0%	Poway	0%	El Cajon	10%
Solana Beach	0%	Del Mar	0%	Solana Beach	0%		

Projected Greatest Number of Permits Issued

Very Low		Low		Moderate		Above Moderate	
San Diego	2,805	San Diego	3,300	Uninc.	1,130	San Diego	38,635
Oceanside	401	Chula Vista	1,003	Chula Vista	476	Chula Vista	7,604
San Marcos	294	Uninc.	344	La Mesa	438	Uninc.	4,392

Projected Lowest Number of Permits Issued

Very Low		Low		Moderate		Above Moderate	
Imperial Beach	5	La Mesa	5	Coronado	0	Imperial Beach	101
Del Mar	0	Coronado	0	Del Mar	0	Solana Beach	38
Solana Beach	0	Del Mar	0	Poway	0	Del Mar	15
				Solana Beach	0		

Source: San Diego Regional Chamber of Commerce, SANDAG



Figure F: Most/Least by Income Category (All Jurisdictions)

Projected Percentage of Permit Allocation Issued

Very Low		Low		Moderate		Above Moderate		Total	
Lemon Grove	184%	Lemon Grove	234%	Lemon Grove	195%	Coronado	2200%	Coronado	874%
Coronado	145%	Imperial Beach	85%	La Mesa	145%	Vista	413%	Lemon Grove	195%
San Marcos	111%	Poway	74%	National City	49%	San Marcos	253%	Vista	175%
Poway	45%	Carlsbad	47%	Carlsbad	31%	Lemon Grove	182%	San Marcos	111%
Vista	43%	Chula Vista	41%	Oceanside	26%	La Mesa	165%	La Mesa	91%
National City	33%	Vista	25%	Chula Vista	21%	Chula Vista	153%	Carlsbad	78%
Oceanside	26%	Uninc.	22%	Uninc.	19%	Carlsbad	135%	Chula Vista	72%
San Diego	13%	San Marcos	21%	Santee	18%	San Diego	114%	Imperial Beach	61%
Encinitas	9%	San Diego	20%	Imperial Beach	17%	Encinitas	108%	San Diego	51%
Imperial Beach	7%	Santee	18%	San Marcos	13%	Imperial Beach	103%	Encinitas	46%
Carlsbad	7%	Escondido	11%	El Cajon	4%	Escondido	71%	National City	38%
Chula Vista	7%	Encinitas	9%	Escondido	1%	Santee	58%	Escondido	31%
Escondido	7%	Oceanside	7%	Vista	1%	National City	52%	Santee	30%
La Mesa	7%	Solana Beach	7%	Encinitas	0%	Del Mar	45%	Oceanside	26%
El Cajon	5%	National City	4%	San Diego	0%	Oceanside	36%	Poway	28%
Santee	3%	El Cajon	3%	Coronado	0%	Uninc. County	34%	Unincor.	26%
Uninc. County	2%	La Mesa	1%	Del Mar	0%	Solana Beach	29%	Del Mar	25%
Del Mar	0%	Coronado	0%	Poway	0%	Poway	23%	Solana Beach	12%
Solana Beach	0%	Del Mar	0%	Solana Beach	0%	El Cajon	10%	El Cajon	6%

Projected Number of Permits Issued

Very Low		Low		Moderate		Above Moderate		Total	
San Diego	2,805	San Diego	3,300	Uninc.	1,130	San Diego	38,635	San Diego	44,792
Oceanside	401	Chula Vista	1,003	Chula Vista	476	Chula Vista	7,604	Chula Vista	9,314
San Marcos	294	Uninc.	344	La Mesa	438	Uninc.	4,392	Uninc.	5,904
Chula Vista	231	Carlsbad	327	Carlsbad	332	San Marcos	4,083	San Marcos	4,639
Vista	148	San Marcos	163	Oceanside	284	Carlsbad	3,159	Carlsbad	3,883
National City	154	Lemon Grove	138	National City	159	Vista	2,189	Vista	2,403
Lemon Grove	141	Santee	126	Santee	124	Escondido	1,136	Oceanside	1,637
Poway	90	Poway	113	Lemon Grove	105	La Mesa	1,097	La Mesa	1,568
El Cajon	75	Oceanside	86	San Marcos	99	Encinitas	984	Escondido	1,304
Escondido	72	Escondido	86	San Diego	52	Oceanside	866	Santee	1,087
Carlsbad	66	Vista	64	El Cajon	41	Santee	814	Encinitas	1,076
Encinitas	50	Encinitas	41	Escondido	9	Coronado	418	National City	701
Uninc.	38	Imperial Beach	41	Imperial Beach	8	National City	376	Lemon Grove	602
La Mesa	28	El Cajon	28	Vista	2	El Cajon	229	Coronado	437
Santee	24	National City	13	Encinitas	2	Lemon Grove	217	El Cajon	374
Coronado	19	Solana Beach	5	Coronado	0	Poway	143	Poway	346
Imperial Beach	5	La Mesa	5	Del Mar	0	Imperial Beach	101	Imperial Beach	154
Del Mar	0	Coronado	0	Poway	0	Solana Beach	38	Solana Beach	42
Solana Beach	0	Del Mar	0	Solana Beach	0	Del Mar	15	Del Mar	15

Source: San Diego Regional Chamber of Commerce, SANDAG



# Housing Dashboard Metrics

## Owning a Home

### Median Price of a Single Family Home

According to the Greater San Diego Association of REALTORS® [Monthly Indicators](#), the median price for a single family home in San Diego County, as of May 2017, was \$612,500: just shy of the historical high of \$622,378 reached in May of 2006.

Figure G: Historical Median Price of a Single Family Home in San Diego County



Source: San Diego Regional Chamber of Commerce, [California Association of REALTORS®](#), San Diego Association of REALTORS®.

### Percent of Homeowners with a Mortgage Spending More than 30 Percent of their Income on Housing

The 2015 American Community Survey 1-Year Estimates “Selected Housing Characteristics” Table DP04 estimates that 41.3 percent of households with a mortgage pay 30 percent or more of their income on housing. This percentage is actually reduced from a decade ago when the percentage hovered around 50 percent driven by the housing bubble. The 2000 census reported this statistic at 38.1 percent.

When compared to our competitor metropolitan areas, San Diego is surpassed by only Los Angeles where 43.1 percent of homeowners with a mortgage spend over 30 percent of their income on housing.

Figure H: Percentage of Home Owners with a Mortgage Spending Over 30 Percent of their Income on Housing

Metro	Percent
Raleigh, NC Metro Area	22.2%
Denver-Aurora-Lakewood, CO Metro Area	26.3%
Austin-Round Rock, TX Metro Area	27.7%
Seattle-Tacoma-Bellevue, WA Metro Area	29.7%
Portland-Vancouver-Hillsboro, OR-WA Metro Area	30.8%
Boston-Cambridge-Newton, MA-NH Metro Area	32.5%
San Jose-Sunnyvale-Santa Clara, CA Metro Area	35.1%
San Francisco-Oakland-Hayward, CA Metro Area	37.8%
<b>San Diego-Carlsbad, CA Metro Area</b>	<b>41.3%</b>
Los Angeles-Long Beach-Anaheim, CA Metro Area	43.1%

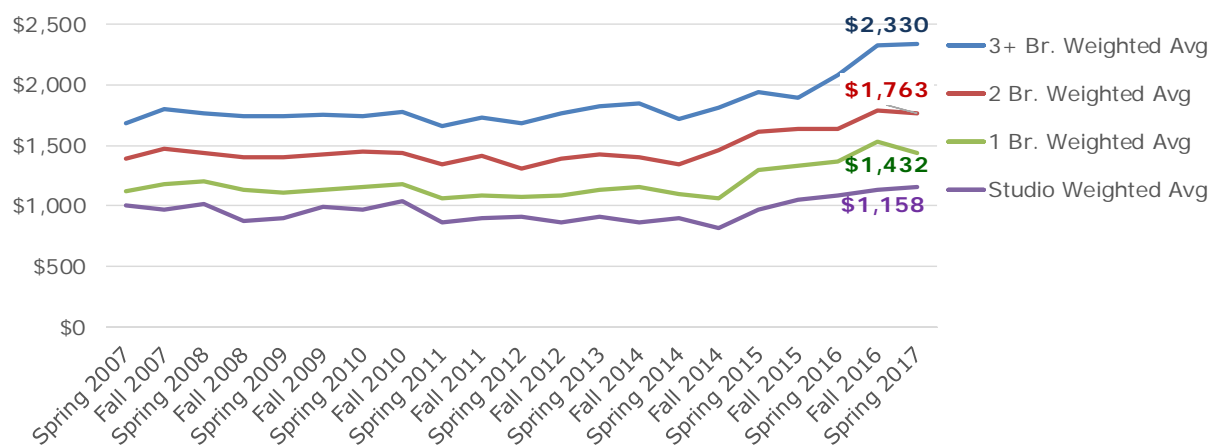
Source: San Diego Regional Chamber of Commerce, U.S. Census American Community Survey

## Renting a Home

### Average Rent

To best articulate the cost of renting, we chose to report the weighted average rent for a one-bedroom apartment in San Diego County of \$1,432 as reported by the San Diego County Apartment Association Spring 2017 Vacancy & Rental Rate Survey. Since 2011, when rent started increasing again after the recession, rent increases averaged 5.4 percent annually for a one-bedroom apartment and 5.3 percent overall. In addition, it is notable that while home prices crashed in 2008, rents held steady.

Figure I: Average Rent Trend



Source: San Diego Regional Chamber of Commerce, San Diego County Apartment Association

### Percent of Renters Spending More than 30 Percent of their Income on Housing

The 2015 American Community Survey 1-Year Estimates "Selected Housing Characteristics" Table DP04 show that 56.7 percent of households that rent a home pay over 30 percent of their income on housing. When compared to our competitor metropolitan areas, San Diego

is surpassed by only Los Angeles where 58.6 percent of renters spend over 30 percent of their income on housing.

Figure J: Percentage of Home Owners with a Mortgage Spending Over 30 Percent of their Income on Housing

Metro	Percent
Raleigh, NC Metro Area	45.4%
Seattle-Tacoma-Bellevue, WA Metro Area	46.7%
San Jose-Sunnyvale-Santa Clara, CA Metro Area	47.4%
San Francisco-Oakland-Hayward, CA Metro Area	47.6%
Austin-Round Rock, TX Metro Area	48.0%
Denver-Aurora-Lakewood, CO Metro Area	48.5%
Portland-Vancouver-Hillsboro, OR-WA Metro Area	50.0%
Boston-Cambridge-Newton, MA-NH Metro Area	50.9%
<b>San Diego-Carlsbad, CA Metro Area</b>	<b>56.7%</b>
Los Angeles-Long Beach-Anaheim, CA Metro Area	58.6%

Source: San Diego Regional Chamber of Commerce, U.S. Census American Community Survey

## Impacts

### Commuting In/Out/Within San Diego

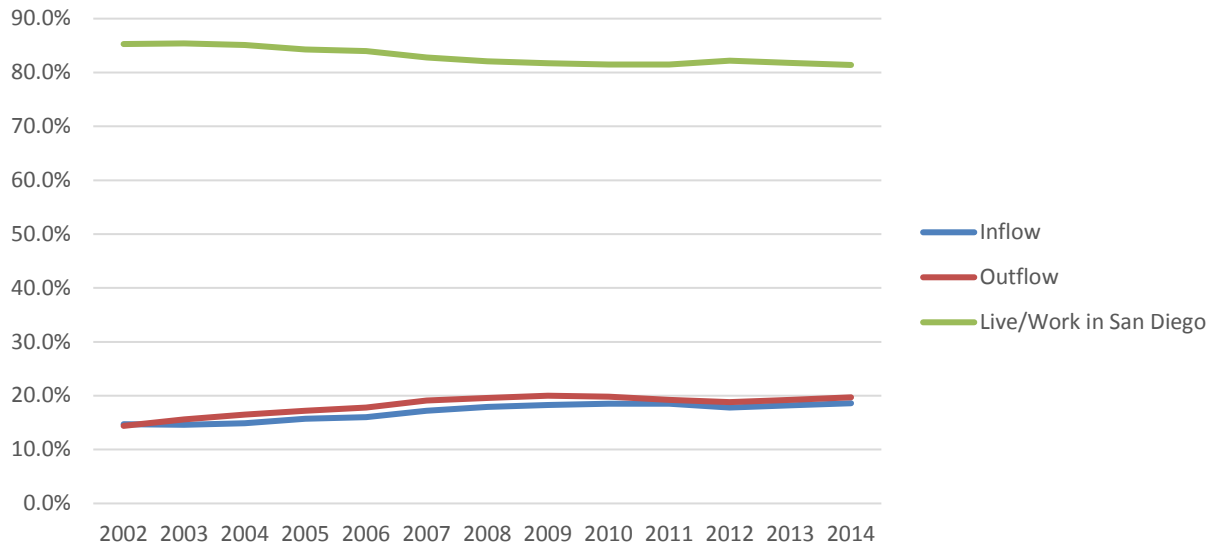
The following figures depict the historical trend in commuting for San Diego County residents and workers. While the percentage of inflow workers (workers that live outside but work inside of San Diego County boundaries) has increased over time, as have the percentage of outflow workers (San Diego County residents working outside of the County). The percentage of workers both living and working within San Diego has decreased over the years. The data used for the figures were taken from the US Census platform, [OnTheMap](#).

Figure K: Worker Commuting Trends in San Diego County Table

Year	Inflow		Outflow		Live/Work in San Diego	
2002	159,544	14.7%	156,134	14.4%	927,454	85.3%
2003	160,143	14.6%	172,231	15.6%	934,969	85.4%
2004	164,463	14.9%	185,826	16.5%	939,433	85.1%
2005	176,444	15.7%	196,281	17.2%	944,632	84.3%
2006	181,507	16.0%	206,050	17.8%	951,756	84.0%
2007	193,953	17.2%	220,050	19.1%	933,661	82.8%
2008	205,744	17.9%	229,314	19.6%	941,241	82.1%
2009	201,704	18.3%	224,534	20.0%	899,216	81.7%
2010	210,220	18.5%	229,237	19.8%	927,135	81.5%
2011	213,552	18.5%	223,876	19.2%	941,124	81.5%
2012	204,975	17.8%	218,403	18.8%	945,364	82.2%
2013	214,281	18.2%	229,907	19.2%	965,548	81.8%
2014	225,020	18.6%	241,114	19.7%	984,437	81.4%

Source: U.S. Census OnTheMap

Figure L: Worker Commuting Trends in San Diego County Graph



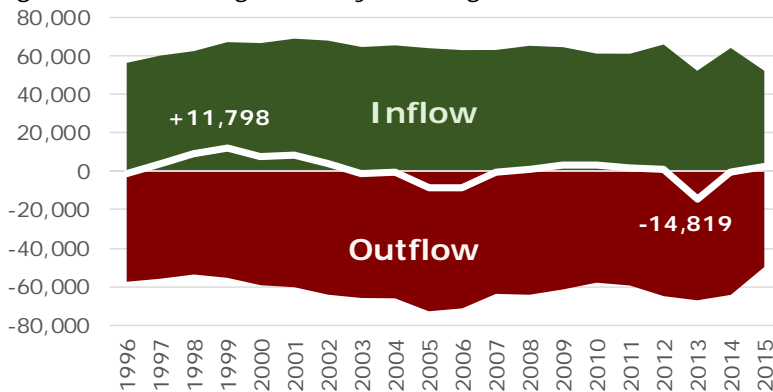
Source: U.S. Census OnTheMap

### Migration Trends

Housing demand is a function, almost exclusively, of population growth. Displacing the sentiment that San Diego’s population growth is driven by outsiders moving in, the SANDAG Series 13 Forecast attributes describes the region’s growth as “driven by natural increase, total births minus deaths” and goes on to describe a net out-migration resulting in slower anticipated growth rates. Migration database from the Internal Revenue Service known as [Statistics of Income \(SOI\)](#) is used in this section to assess the degree to which housing demand may be impacted by migration in and out of San Diego.

Historical SOI data demonstrate a balance of in- and out-migration resulting in no consistent and substantial positive net migration in the past decade.

Figure M: San Diego County Net Migration



Source: San Diego Regional Chamber of Commerce, U.S. Internal Revenue Service

To better understand to age and income level of those migrating, we must turn to state-level data as these variables are not reported at the regional or local level by the IRS.

When comparing California with the six other states that are home to our competitor metropolitan areas, only California and Massachusetts have a net out-flow of migration between 2014 and 2015. All other competitor states had net in-flow.

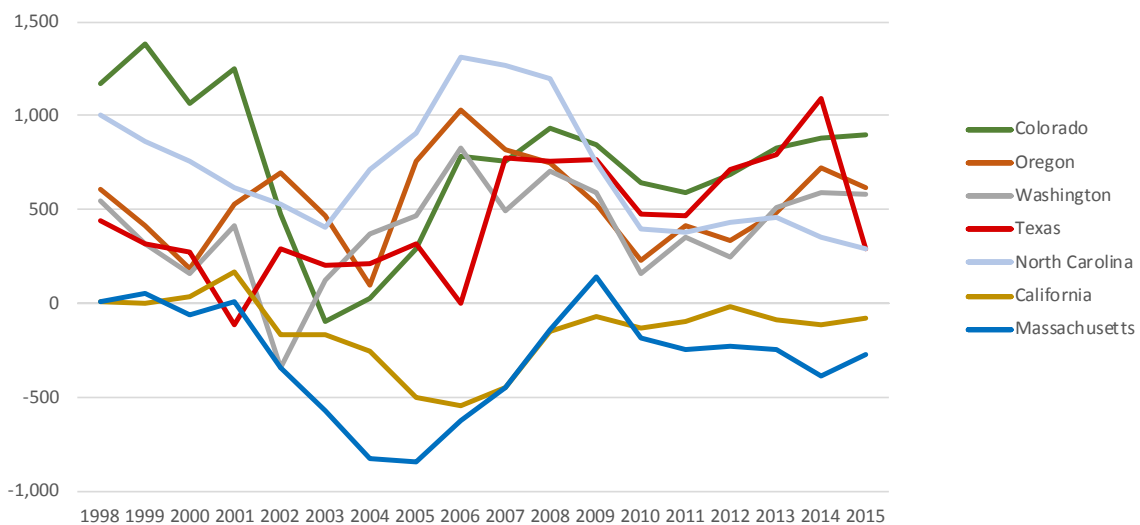
Figure N: Net Migration Rate

	Tax Returns	Net Inflow	Net Inflow Per 100,000 Returns
Colorado	2,070,533	19,441	939
Oregon	1,478,614	9,324	631
Washington	2,728,986	16,450	603
Texas	9,546,919	29,101	305
North Carolina	3,553,735	10,671	300
California	14,018,354	-10,653	-76
Massachusetts	2,698,332	-7,433	-275

Source: San Diego Regional Chamber of Commerce, U.S. Internal Revenue Service

Over the last couple decades, California and Massachusetts have consistently had the lowest net migration, and are the only two of the eight states to consistently have net outflow.

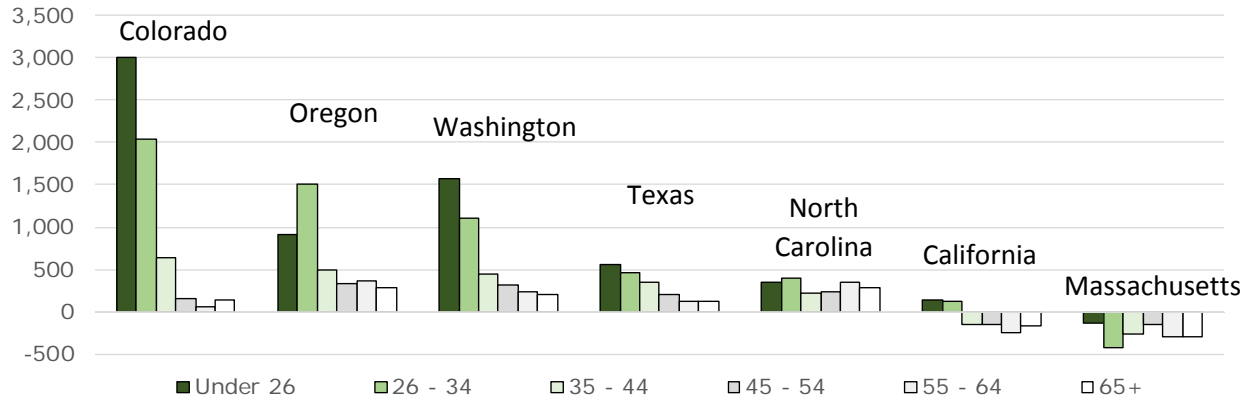
Figure O: Historical Net Migration Rate



Source: San Diego Regional Chamber of Commerce, U.S. Internal Revenue Service

By calculating net migration rates by age cohort, it becomes apparent California does not have the strong influx of millennials that most of our competitor states do.

Figure P: Net Migration Rate (Per 100,000 Tax Returns) by Age Bracket



Source: San Diego Regional Chamber of Commerce, U.S. Internal Revenue Service

Looking at net-migration rates by both age and income categories, the driver behind the net out-flow of migration appears to be primarily older affluent households as well as middle-age poor households. This may suggest that retirees and poorer families are escaping the high cost-of-living in California.

Compared to our competitor states, we have significantly more net migration outflow for households in which the primary taxpayer is between 35 and 54 years old across all income levels, but more so at low levels of income. This may suggest young families are avoiding the high cost of purchasing a home in California in large number.



Figure Q: Net In-Migration Rate

Adjusted Gross Income (AGI) Class	All Ages	Under 26	26 - 34	35 - 44	45 - 54	55 - 64	65 +
<b>California</b>	<b>-76</b>	<b>137</b>	<b>128</b>	<b>-145</b>	<b>-150</b>	<b>-250</b>	<b>-175</b>
Less than \$10,000	-160	-13	-140	-342	-296	-289	-88
\$10,000 to \$24,999	-142	-72	-137	-275	-190	-206	-90
\$25,000 to \$49,999	-33	201	47	-150	-144	-148	-110
\$50,000 to \$74,999	8	872	420	-177	-106	-232	-195
\$75,000 to \$99,999	-29	1,737	464	-120	-112	-284	-234
\$100,000 to \$199,999	-89	1,819	434	-65	-142	-312	-256
\$200,000 or more	-149	287	432	42	-156	-377	-318
<b>Colorado</b>	<b>939</b>	<b>3,011</b>	<b>2,042</b>	<b>632</b>	<b>161</b>	<b>59</b>	<b>140</b>
Less than \$10,000	1,676	3,504	2,966	1,757	130	273	153
\$10,000 to \$24,999	1,783	3,470	2,772	849	201	-49	286
\$25,000 to \$49,999	990	2,517	1,926	469	-52	0	16
\$50,000 to \$74,999	549	2,181	1,521	447	150	-77	59
\$75,000 to \$99,999	398	1,878	1,207	519	71	17	189
\$100,000 to \$199,999	461	1,806	1,845	595	250	136	113
\$200,000 or more	608	1,580	2,140	941	526	341	297
<b>Massachusetts</b>	<b>-275</b>	<b>-130</b>	<b>-432</b>	<b>-259</b>	<b>-158</b>	<b>-304</b>	<b>-303</b>
Less than \$10,000	-197	99	-579	-404	187	-195	-232
\$10,000 to \$24,999	-347	-411	-623	-348	-116	-178	-227
\$25,000 to \$49,999	-175	148	-180	-270	-213	-266	-244
\$50,000 to \$74,999	-235	275	-294	-245	-199	-326	-250
\$75,000 to \$99,999	-352	-1,342	-676	-244	-207	-324	-276
\$100,000 to \$199,999	-336	-1,883	-741	-243	-162	-302	-430
\$200,000 or more	-346	-1,609	-890	-146	-111	-475	-648
<b>North Carolina</b>	<b>300</b>	<b>350</b>	<b>390</b>	<b>218</b>	<b>229</b>	<b>353</b>	<b>288</b>
Less than \$10,000	389	509	504	487	525	236	139
\$10,000 to \$24,999	345	578	469	168	275	177	178
\$25,000 to \$49,999	144	183	150	58	106	187	216
\$50,000 to \$74,999	248	-445	449	196	211	310	259
\$75,000 to \$99,999	268	-360	406	174	156	363	360
\$100,000 to \$199,999	462	-1,878	996	393	278	635	484
\$200,000 or more	706	-3,575	781	754	426	960	922
<b>Oregon</b>	<b>631</b>	<b>917</b>	<b>1,510</b>	<b>500</b>	<b>337</b>	<b>359</b>	<b>276</b>
Less than \$10,000	1,271	2,482	2,645	564	853	890	18
\$10,000 to \$24,999	805	863	1,636	676	524	569	168
\$25,000 to \$49,999	548	348	1,370	327	254	278	258
\$50,000 to \$74,999	477	741	1,286	451	249	163	306
\$75,000 to \$99,999	387	1,002	999	388	180	303	264
\$100,000 to \$199,999	481	-1,737	1,246	630	273	305	495
\$200,000 or more	710	-1,220	2,109	801	623	560	685
<b>Texas</b>	<b>305</b>	<b>552</b>	<b>466</b>	<b>344</b>	<b>204</b>	<b>117</b>	<b>119</b>
Less than \$10,000	-150	109	-262	-385	-432	-314	28
\$10,000 to \$24,999	154	435	173	-28	-5	-34	96
\$25,000 to \$49,999	404	806	603	352	198	124	123
\$50,000 to \$74,999	426	1,008	715	543	285	128	115
\$75,000 to \$99,999	383	613	696	505	284	222	148
\$100,000 to \$199,999	396	863	746	567	334	212	177
\$200,000 or more	430	-711	834	637	496	314	161
<b>Washington</b>	<b>603</b>	<b>1,574</b>	<b>1,113</b>	<b>442</b>	<b>313</b>	<b>233</b>	<b>201</b>
Less than \$10,000	745	1,139	1,239	806	589	318	301
\$10,000 to \$24,999	1,067	1,866	1,617	435	645	386	228
\$25,000 to \$49,999	608	1,305	905	492	327	207	78
\$50,000 to \$74,999	525	2,022	1,067	417	280	170	202
\$75,000 to \$99,999	415	2,464	1,113	385	187	146	199
\$100,000 to \$199,999	313	590	763	411	226	165	204
\$200,000 or more	450	220	1,388	362	290	536	393

Most Net Out-Migration (Quintile 1)	-3,575 to -212
Quintile 2	-211 to 114
Quintile 3	115 to 286
Quintile 4	287 to 629
Most Net In-Migration (Quintile 5)	630 to 3,504

Source: San Diego Regional Chamber of Commerce, U.S. Internal Revenue Service

## Homelessness

In addition to pushing people and families out of the region, a lack of affordable housing pushes some on the brink of homelessness, into homelessness.

According to the Regional Task Force on the Homeless' report "[2017 We All Count Annual Report](#)" on January 27, 2017 there were 9,116 persons experiencing homelessness identified by the Task Force. Of those, 5,621 individuals were unsheltered, and 3,495 were sheltered. This "Point-In-Time Count" represents only a snapshot of how many individuals and families are experiencing homelessness at a given point. We know that not all homeless people are counted and other factors impact the ability of the Task Force to account for as many individuals and families as possible, including the number of volunteers, and the weather during the count.

An additional method to assess the size of the homeless population over longer periods of time is to use [Homeless Management Information System data](#) which reports that 19,264 people entered our regional homelessness services system during Fiscal Year 2016 (October 2015 – September 2016).

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### **About The Greater San Diego Association of REALTORS®**

With 14,000 members, the Greater San Diego Association of REALTORS® is the largest trade association in the county. We help our members, who adhere to a code of ethics and professional standards, sell more homes. We also help people realize the dream of home ownership, and we are dedicated to protecting private property rights. For more information visit [sdar.com](http://sdar.com).

### **About the San Diego Regional Chamber of Commerce**

The San Diego Regional Chamber is the hub for connections and collaboration among the regional business community, and uses that clout to advocate for public policies and candidates that support economic growth and the creation of jobs for all businesses. As the largest local Chamber on the West Coast, representing approximately 2,500 businesses and an estimated 300,000 jobs, the San Diego Regional Chamber is fighting to make San Diego the most business-friendly region in California. For more information, please visit [SDChamber.org](http://SDChamber.org) or call 619-544-1300.