# Community Perceptions of Affordable Housing in San Diego

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Mounah Abdel-Samad, Ph.D. Brian E. Adams, Ph.D.



Mike Williams, Ph.D. Kate DeConinck, Th.D.

With research assistance from Rebecca Riddle (SDSU) and Vicenta Martinez Govea (USD)



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## I. Executive Summary

This study investigates perceptions of affordable housing in San Diego. Survey results and in-depth interviews indicate that even though most residents support building affordable housing in their community, their support is not unconditional. Residents have nuanced and complex opinions towards affordable housing, and they may support or oppose projects based on a variety of factors. Issues such as aesthetics and potentially harmful behavior by new neighbors loom large in residents' thinking about this housing. They were also concerned about the effects of housing on crime and property values, often expressing concern that new development will increase density and threaten the character of the community. Who will live in proposed developments was also a factor: many residents who support new housing in their community would be opposed if it were targeted towards formerly homeless individuals.

Despite frequent claims that affordable housing will increase crime or decrease property values, our study of three recently-built affordable housing complexes in San Diego did not find any evidence that they had a negative impact on either.

This study highlights that most residents do not fall neatly into a "NIMBY" or "YIMBY" box, but rather have conditional support for affordable housing. Understanding the nuances and complexities of public opinion towards new projects can help policymakers and developers better address community concerns. Even though residents were not uniformly or consistently supportive of affordable housing, our research suggests they are open to persuasion; only a small percentage of residents were strongly opposed to affordable housing in their community.

Based on our findings, we recommend the following:

- Create a toolkit or guide to help proponents of affordable housing recognize and identify different frames at play in a given neighborhood.
- Conduct additional localized studies based on this pilot. Utilize and share resources from USD's study on the stigmatization of homelessness. For example, engage in outreach to reduce the stigmatization of homelessness.
- Engage in outreach and messaging to address concerns about affordable housing and engage different community leaders in outreach (like religious leaders or club leaders).

## II. Introduction

California and the San Diego region are experiencing a housing crisis. As noted on the San Diego County website, "While many factors have contributed to the housing crisis, the root cause is the fact that housing development has not kept pace with population growth, resulting in housing costs that have increased at a much faster rate than income levels." This dynamic remains true even in the midst of the ongoing COVID-19 pandemic; while California's housing market cooled in the early months of the pandemic, recent data reveal that the median cost of a home is now at an all-time high of \$700,000. While notions of what constitutes "affordable housing" may vary from person to person, the U.S. Department of Housing and Urban Development (HUD) defines affordable housing as that which costs no more than 30% of a household's monthly income. However, new construction still often tends to favor high-end or luxury building and there is an ongoing shortage of affordable and moderate-level housing in our region.

One of the barriers to building more affordable housing is community opposition. When affordable housing is proposed, nearby residents often oppose it because they fear it will increase crime, reduce property values, or negatively impact their quality of life.<sup>3</sup> These opponents, often referred to as NIMBYs ("not in my backyard") are sometimes successful in blocking new affordable housing, although their influence lies mostly in providing a disincentive for local governments and developers to propose affordable housing to begin with. That is, the threat of NIMBY opposition—and the frustrations and backlash that can accompany it—can deter proponents of affordable housing from pursuing affordable housing projects in certain areas.

This report examines resident attitudes towards affordable housing complexes in an effort to develop a better understanding of support for and opposition to affordable housing in their communities. In popular discourse residents are often placed into two broad boxes of "NIMBY" and "YIMBY," but the reality is that many residents have more nuanced, qualified, and complex views towards affordable housing. This report details the many different conditions and concerns that can factor into San Diegans' attitudes toward and/or support for affordable housing.

We analyzed this issue by exploring attitudes in three communities that already have affordable housing complexes (see Appendix A for a description of the three complexes studied). We examined whether residents who live near affordable housing are aware of its existence and whether their attitudes are influenced by its presence. The complexes were constructed 4-6 years ago, giving us the chance to compare residents' claims about crime rates, property values, and other factors with data over time. We began our research by distributing

<sup>&</sup>lt;sup>1</sup> https://www.sandiegocounty.gov/content/sdc/pds/advance/HousingAffordability.html

<sup>&</sup>lt;sup>2</sup> https://www.nytimes.com/2020/11/30/realestate/california-housing-market-price.html

<sup>&</sup>lt;sup>3</sup> For research on the NIMBY syndrome, see Einstein, Glick, and Palmer (2020), Hankinson (2018), Ansolabehere and Konisky (2009), Kraft and Clary (1991), and Pendall (1999).

surveys (via the postal service as well as through ads on Facebook) to residents near the three complexes asking them about their attitudes towards affordable housing. On the survey we asked respondents if they were willing to participate in a follow-up interview and, if so, they provided contact information. Interviews were conducted via Zoom or phone in August and September 2020. In total we received 116 completed surveys and conducted 26 interviews. Our research team also interviewed leaders from four housing development firms, two who are local to San Diego and two who live in other major cities in the U.S., to gain insight into the ways that community opposition factors into their work and their strategies for addressing it. See Appendix B for a detailed description of our methodology.

# III. Conditional Support for Affordable Housing

Our survey asked respondents whether they would be "open to having an affordable housing complex in their neighborhood" (respondents were informed prior to this question that "for the purposes of this survey, affordable housing is defined as housing for low-income individuals or families that is offered to them at below-market rates and/or is subsidized"). 67.9% of respondents indicated that they were in support of affordable housing. We also asked a series of follow-up questions designed to gauge whether respondents would be more accepting of affordable housing if it was targeted towards certain groups. Results are in Figure 1. For four of the five groups, there was widespread support, with less than 10% opposition. The exception was formerly homeless individuals. Only 41% of respondents either supported or strongly supported affordable housing for this group, substantially less than the other groups. There were many respondents who generally supported affordable housing in their communities but would not support it if it were targeted towards the formerly homeless.

There are different potential reasons for the lack of support of affordable housing for formerly homeless individuals. The first reason lies in the stigmatization of homelessness where people ascribe certain unwanted behaviors to these individuals. The second is the perception that persons experiencing homelessness do not deserve help. In this case, residents see unhoused persons as undeserving of help because they believe these persons have chosen this life or have made personal mistakes that led them to being unhoused. The third potential

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<sup>&</sup>lt;sup>4</sup> This was a surprising result, as the frequent organized community opposition to affordable housing would seem to suggest that the majority of residents are opposed. Conventional wisdom is that most people, especially wealthier individuals, don't want affordable housing in their community. There are a few possible explanations here. The first is that we tend to overestimate the amount of community opposition because those who are opposed are most vocal: a determined and active minority in a community can make it seem like there is much more opposition than there is in reality. Second, it's possible that our sample is biased. Our survey is limited to just three communities, and those communities might be more in favor of affordable housing than others. It's also possible that pro-housing individuals were more likely to complete the survey, although we would expect that strongly anti-housing individuals would also want to have their voice heard on the issue. Finally, there could be a social desirability bias influencing our results. People may fear being labeled a "NIMBY," especially by academic researchers they assume are pro-housing, and as a result will give answers that are more pro-housing than their actual beliefs. We cannot say for certain if any of these factors are at play; further research needs to explore more systematically the prevalence of anti-affordable housing attitudes.

explanation is the perception that homeless individuals have drug addictions and will bring crime to the neighborhood.

However, when examining the responses, we found that only 10% of participants were strongly opposed, suggesting that there is a possibility of persuading residents to support housing for the formerly homeless. But these results clearly indicate that residents are less supportive of housing for the formerly homeless than they are of other groups.

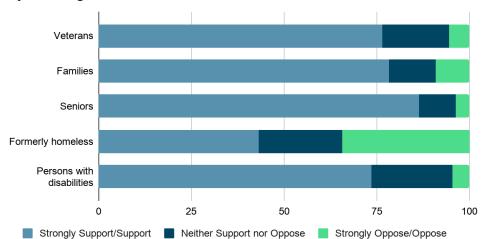


Figure 1: "How would you feel about having affordable housing in your neighborhood for..."

Our interviews also revealed that most respondents support affordable housing but not unconditionally. The majority (62%) of our interviewees fell within the range on our spectrum that we have named conditionally supportive. These persons expressed a general sense of support for affordable housing and new construction but had one or more significant conditions that needed to be met in order for them to fully stand behind a project. When these interviewees were first asked whether or not they supported existing or new affordable housing in San Diego, most responded positively without any qualifications. However, when further probed to explain how they would react if a new project were proposed in their own neighborhood, specific conditions and concerns came to light.

## **Strongly Supportive**

# **Conditionally Supportive**

## **Strongly Oppose**







"Yes! I would be open to everyone...Because I think you end up with more of a sense of a community" "It was very noticable that it was going to be some form of lower income housing just based on the design aspect of it...it was just very boxy." "I'm not excited about having housing for homeless people in my immediate vicinity but I also know that having people living on sidewalks and in canyons is not a viable alternative either."

"I do not want to raise my children...in a building where potentially low- I mean problematic people live...So there is drug, there is homeless." "It's not just the housing they don't respect, they don't respect the community, they leave garbage everywhere, they attract a lot of negative attention"

Given that most of our interviewees fell within this part of our spectrum, we have devoted this section of our report to unpacking the specific conditions that appeared as trends within these interviews. Insights gleaned from these interviews will be important and relevant

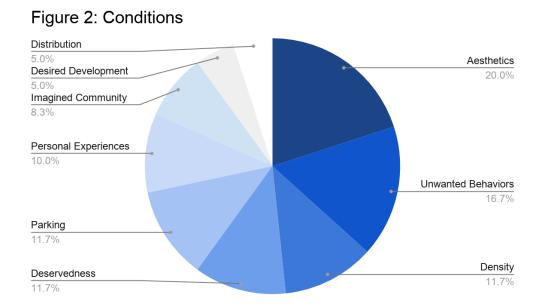
Those residents who <u>strongly supported affordable housing</u> in their local communities, as well as San Diego more broadly, represented approximately 27% of the interviewees in this study. We found that a resident who was strongly supportive was more likely than other interviewees to express:

- 1) Nuanced understanding of the issue of affordable housing: These respondents noted specific statistics, bond measures, or other accurate facts that related to affordable housing, such as acknowledging that Measure A (2020) would only increase the taxes in a high-income household by about 50 cents a day.
- 2) A sense of collective responsibility to those who are most vulnerable: These respondents noted that everyone should have access to affordable housing and that "affordable housing is necessary for all citizens to have a stable and good life."
- 3) A desire for the sort of diverse neighborhoods that could result in increased affordable housing across the city: These respondents were aware of the racial and ethnic demographics within the county's various neighborhoods, including observations about how, for example, there are "zero Black people" living in their neighborhood and that there needs to be "more diversity in terms of income brackets, race, ethnicity" so that their children do not grow up in a homogenous or segregated community.

Additionally, those who were strongly supportive raised some questions about affordable housing that other interviewees did not name. For example, one such interviewee noted that bond measures and other efforts to garner support or funding for affordable housing should be explained to the public in a more transparent manner. A different respondent expressed an interest in special tax programs or incentives that could generate additional support for creative forms of affordable housing (such as "granny flats"), and another noted that new housing could potentially overburden already competitive school systems

<sup>&</sup>lt;sup>5</sup> In addition to those who were conditionally supportive, there were small groups of respondents who could be classified as either "strongly opposed" or "strongly supportive." Those residents who <u>strongly and actively opposed affordable housing</u> represented approximately 8% of our pool of interviewees. We found that a resident from this group was most likely to either have negative perceptions or ideas about those who qualify for and live in affordable housing units.

for housing developers, PR firms, local governments, and others who are looking to garner additional support for affordable housing projects. For example, the local developers who we interviewed as part of this project devoted a lot of time to discussing their ways of addressing community concerns about aesthetics and parking. It was also clear from these interviewers that local developers have adopted strategies to deal with possible community resistance to affordable housing projects. One local developer stated, "if you've got a problem, don't fight it--solve it." However, these conversations did not call attention to other specific conditions that community members expressed, such as the notion that only some people "deserve" affordable housing or the belief that there should be equitability in terms of the distribution of affordable housing across the city. Thus, those who are designing, building, or otherwise supporting affordable housing in San Diego County may benefit from learning more about additional conditions or specifics that are in the minds of San Diegans. In our analysis, we have divided the different conditions into three subgroups based on the frequency at which they were raised by interviewees: most frequent conditions, moderately frequent conditions, and low-frequency conditions.



with an increase in population as a result of new residents. However, these residents still stood in favor of affordable housing and new construction regardless of any questions or considerations.

### 1. Most Frequent Conditions: Aesthetics and Unwanted Behaviors

Many of our interviewees who were conditionally supportive of affordable housing expressed the beliefs that the way affordable housing looks matters and that those who live in affordable housing units should conform their behavior to community standards of conduct. We have labeled these beliefs as *Aesthetics* and *Unwanted Behaviors*. For those focusing on *Aesthetics*, there was a belief that affordable housing units are often boxy, ugly, and have structural designs that are inconsistent with other housing units in the community. This inconsistency, as one resident explained, disrupts the "character of the neighborhood." With respect to *Unwanted Behaviors*, many interviewees mentioned that they believe that those who live in affordable housing units are more likely to threaten the safety of the community and exhibit "frightening behavior." They also mentioned that those living in affordable housing units would be more likely to ask people for money (panhandling), make noise, smoke on balconies, and/or leave their trash in public places. To address these issues, some of these interviewees suggested that affordable housing units in their community should be exclusively for seniors and that there needed to be well-trained property managers who could troubleshoot any issues.

## 2. Moderately Frequent Conditions: Density, Deservedness, Parking, Personal Experiences

Some of those who were conditionally supportive also expressed the beliefs that their neighborhood is already too dense or overcrowded and that affordable housing will lead to a further lack of sufficient street space for vehicles. Another fairly common concern that was expressed by those who were conditionally supportive was the notion that affordable housing should be reserved for people who are more worthy or deserving of housing. In some cases, these interviewees mentioned specific past experiences that impacted their personal views. We have labeled these conditions as *Density, Parking, Deservedness*, and *Personal Experiences*.

In terms of *Density*, interviewees showed concern with overcrowding, saturation, and congestion due to an increase in housing and, with it, an increase in population. In turn, within *Parking*, interviewees explained that additional people would equate to overcrowded street spaces and a decrease in available parking. For example, one interviewee mentioned that "parking is definitely going to be an issue" because "in San Diego everybody's got to have their car." To minimize this impact, interviewees believe affordable housing should only be available to those who need it and work for it. Within this condition, *Deservedness*, interviewees explained there should be "no free handouts" and housing be allocated instead for "good persons." Interviewees showed concern of tenants taking advantage of subsidized housing that could be of need to someone else. These beliefs were sometimes derived from the broader realities of either knowing others who lived in affordable housing, having experienced homelessness, or seeing unsheltered persons in their neighborhood. For example, one interviewee described someone he knew who lived in affordable housing and chose to rent his

unit to people experiencing homelessness. As a result, to prevent these events (as well as increased population density), some interviewees suggested a vetting process to determine eligibility for and the deservedness of applicants for affordable housing.

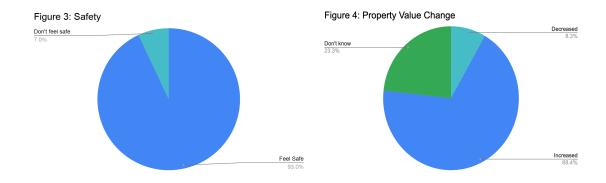
## 3. Low-Frequency Conditions: Imagined Community, Desired Development, Distribution

Those who are conditionally supportive expressed the beliefs that single-family neighborhoods are the norm, inherently better, and that certain construction can enhance the full community. Interviewees expressed that these ideal conditions cannot be achieved with neighborhoods overburdened with affordable housing. We have labeled these beliefs as *Imagined Community, Desired Development*, and *Distribution*.

In terms of *Imagined Community,* interviewees expressed the belief that with affordable housing comes more people than just the tenants who are renting out a unit. A common concern was the idea of single parents dating—as one interviewee put it, "single mothers come with boyfriends"—and "young kids roaming around." Nonetheless, some interviewees did support affordable housing projects that would bring needed amenities, business, or opportunities for community-building into their neighborhood. For example, one interviewee imagined a complex with "an attached park, commercial ties, or coffee shop" or incorporating an "outdoor space with a barbeque area to build community." This *Desired Development* was suggested to create an ideal suburban community and provide access to public spaces not already available in the area. A final low-frequency condition was the belief that affordable housing should be spread out equally across different neighborhoods and areas. Some residents, even those who were largely supportive of affordable housing, imagined their communities to be overburdened already with affordable housing while other locations lack subsidized housing. In terms of *Distribution*, an interviewee explained that "other neighborhoods in the region could share the load" of affordable housing units.

# IV. Opposition to Affordable Housing: Property Values and Crime

In this section we explore two of the most common reasons individuals give for opposing affordable housing: crime and property values. Putting aside affordable housing for a moment, respondents generally felt safe in their neighborhoods. A majority of respondents (78.8%) indicated that crime has not increased in their neighborhood and an overwhelming majority of respondents (93%) indicated that they felt safe in their neighborhoods. Similarly, a majority of respondents (68.4%) indicated that their property value increased while 23.3% did not know. Further, when asked about factors affecting their property value no participants referred to affordable housing as a factor affecting property value negatively or positively. Thus, even though all respondents lived near an affordable housing complex, few believed that crime in their neighborhood was increasing or that property values were decreasing. See figures 3 and 4.



On the survey, respondents who indicated they were opposed to affordable housing were prompted to give reasons for their opposition through an open-ended question. Responses are provided in figure 5. The most common issue mentioned was crime and community character/quality of life, followed by a fear that property values would decrease. Some respondents also discussed issues connected to increased density. For example, one respondent noted "The area has been crow[d]ed, schools are overloaded, and roads are not sufficient," while another commented "It is dense with single family housing; there would need to be room for a complex and as of now there is no room whatsoever." Some respondents also critiqued the underlying logic of subsided housing, arguing it was unfair or ineffective. Finally, there were some references to already having affordable housing in the neighborhood, suggesting that their neighborhood is already doing their "fair share" and that other neighborhoods should step up and accept additional affordable housing. As one respondent noted, "We already have them. Spread them around."

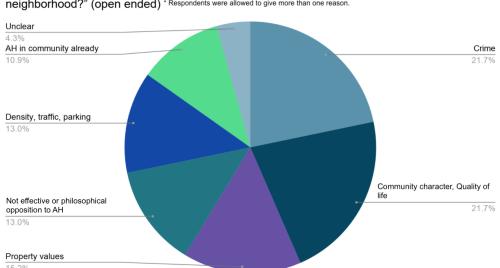


Figure 5: "Why wouldn't you be open to having an affordable housing complex in your neighborhood?" (open ended) \* Respondents were allowed to give more than one reason.

In two additional survey questions, sizable minorities of respondents--even some who support affordable housing--indicated that affordable housing would have a negative effect on property values (41%) or safety (29%). Given the prevalence of these attitudes, we examined trends in property values and crime in the neighborhoods where our three affordable housing complexes are located. Drawing firm conclusions about the causal effect of affordable housing is not possible; there are too many other factors that affect crime and property values to isolate its effects. Thus, this analysis is more suggestive than conclusive. That said, it is valuable to incorporate data into the debates over affordable housing to assess the merits of arguments relating to crime and property values. Our approach is to compare the neighborhoods in which affordable housing complexes are located with nearby neighborhoods, examining trends in crime and property values before and after the affordable housing was built.

#### **Property Values**

Figures 6-8 track changes in property values for our three complexes and surrounding neighborhoods before and after the complexes were built. We used Zillow's Zestimates which, unlike some other common measures of home prices, provides estimates by neighborhood. If affordable housing lowers property values in a neighborhood, what we should see is a change in the trend line after the complex is built (either a decrease in values or a less-steep increase relative to nearby areas). However, we do not see those patterns for any of the complexes. Instead, we see that patterns in each neighborhood are almost identical. The only divergence is in figure 6: the Talmadge neighborhood increases a bit more than some of its neighborhoods (except for Kensington). This is opposite of what opponents of affordable housing would predict (the bigger increases are likely a result of different types of housing in those neighborhoods). None of the neighborhoods where affordable housing was built saw a divergence from patterns in nearby areas, indicating that the affordable housing complexes had no discernable impact on property values.

<sup>&</sup>lt;sup>6</sup> We used January estimates for each year, except for the Talmadge neighborhood which had some errors in the data that required that we use either December or February data.

\$1,000,000 \$750,000 \$500,000 \$250,000 2016 2011 🏮 Black Mountain Ranch\* 🌘 Rancho Penasquitos 🌘 Rancho Bernardo 🌘 Miramar Ranch North 🌘 Sabre Spring \*Fairbanks Commons is located in the Black Mountain Ranch neighborhood and opened in February 2014.

Figure 6: Trends in Property Values: Fairbanks Commons

Figure 7: Trends in Property Values: Talmadge Gateway



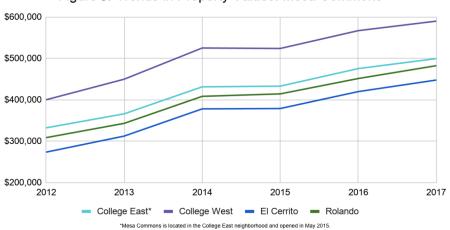


Figure 8: Trends in Property Values: Mesa Commons

#### Crime

Our measure of crime for neighborhoods is based on total crime per 1,000 population, as reported by the San Diego Police Department. This includes both violent and nonviolent crimes.<sup>7</sup> Figures 9-11 provide average crime rates per 1,000 residents for each of the complexes and surrounding neighborhoods before and after the complexes were opened (data tables for all the years can be found in Appendix C). Unlike the property value data, there is much more "noise" here, as crime rates fluctuate significantly from year to year. In some of these neighborhoods, crime rates are very low, and a few extra crimes in a given year will have a substantial impact on crime rates. If there is a crime spree that occurs in December as opposed to January, it could have a significant influence on year-over-year changes in the crime rate. Thus, at least some of the annual fluctuation in crime rates is random. To minimize fluctuation, we averaged out crime rates in the years prior to affordable housing being built as well as after it was built. Comparing average crime rates before and after a complex was built provides the best snapshot of how the complex may have affected crime in an area.

Crime in the Black Mountain Ranch neighborhood, where Fairbanks Commons is located, dropped significantly more (over 40%) than nearby neighborhoods. This is probably the result of a growing population in the area, which increases the denominator for crime rates and hence could have the effect of reducing the rate (assuming new homeowners in the area aren't crime-prone). It's possible that this effect could drown out an increase in crime caused by Fairbanks Commons, but given the steep decline that is unlikely; it's hard to imagine that crime could drop by over 40% at the same time new affordable housing is generating more crime.

The neighborhoods around Mesa Commons saw increases in crime during this period, but the increase in the College East area, where Mesa Commons is located, saw a smaller rise than surrounding neighborhoods. The Rolando neighborhood, whose border is only a block or two away from Mesa Commons, also saw a smaller-than-average increase. If affordable housing

<sup>&</sup>lt;sup>7</sup> It is important to note that this data only included verified crimes that have been reported to law enforcement.

was the cause of the increase, we should see a greater increase in College East and Rolando than nearby neighborhoods. Yet crime in these neighborhoods increased less than in College West and Cerrito, suggesting that some other factor is the cause of the increase.

The data for the neighborhoods surrounding Talmadge Gateway indicate that crime decreased substantially after the complex opened in 2017. However, crime in the Talmadge Neighborhood and Teralta East, which is only a couple of blocks away from Talmadge Gateway, decreased less than nearby neighborhoods. A closer look at the data (presented in Appendix C) indicates that there is substantial fluctuation from year to year in almost all of the neighborhoods. In Teralta East, there was a large drop in crime between 2014 and 2015, while in Teralta West, the drop occurred later, between 2016 and 2017. Talmadge saw an increase in crime between 2014 and 2015 (prior to Talmadge Gateway being built), and crime rates didn't come back down to 2014 levels until 2018. Kensington also saw crime increase between 2014 and 2015 but then saw a major drop between 2017 and 2019. Even though it is possible that crime would have dropped further in Talmadge and Teralta East without Talmadge Gateway, a more plausible explanation is that other factors caused the variation in crime rates the data reveal. Further, the fact that Talmadge Gateway is senior housing also makes it less likely that it is responsible for preventing a further drop in crime. We cannot rule out the possibility that Talmadge Gateway led to smaller decreases in crime than other neighborhoods, but the patterns in the data suggest there is a different, unknown, cause.

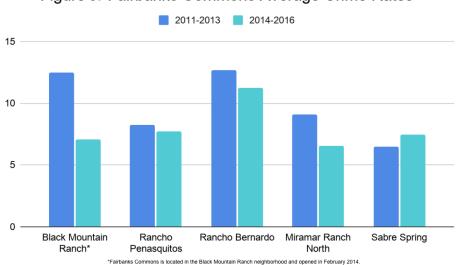
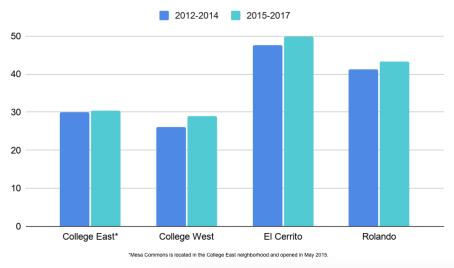


Figure 9: Fairbanks Commons Average Crime Rates

Figure 10: Talmadge Gateway Average Crime Rates 2014-2016 2017-2019 50 40 30 20 10 0 Talmadge\* College Teralta East Teralta West Colina Del El Cerrito Kensington West

\*Fairbanks Commons is located in the Black Mountain Ranch neighborhood and opened in February 2014.

Figure 11: Mesa Commons Average Crime Rates



#### Summary

The claims by affordable housing opponents that new complexes will reduce property values and increase crime are not borne out by the data. This, however, is a preliminary analysis; a more comprehensive analysis would require including other variables that may influence crime and property values. We cannot draw any definitive conclusions from the data presented here, but the evidence we have suggests that affordable housing complexes did not affect either crime or property values.

## V. Recommendations

Based on our findings we propose the following recommendations:

- 1- Create a toolkit to help proponents of affordable housing recognize and identify different frames at play in a given neighborhood.
- 2- Conduct additional localized studies based on this pilot. These localized studies would provide a better understanding of community perceptions concerning affordable housing in their neighborhoods and could potentially benefit policy makers as well as developers in understanding the major obstacles and concerns about affordable housing.
- 3- Utilize the University of San Diego's <u>stigma study resources</u> for communities. For example, engage in outreach to reduce the stigmatization of homeless. This recommendation focuses specifically on educating the community on who is homeless and reducing the stereotyping of homelessness.
- 4- Engage in outreach and messaging to address concerns about affordable housing and engage different community leaders in outreach (like religious leaders or club leaders). By engaging an array of community leaders, affordable housing advocates can educate the public about the impact of affordable housing on the community and on homeless individuals. This action will also create champions that keep supporting the process of creating affordable housing and that increase the reach of these efforts.

# **Appendices**

# Appendix A: Description of the Three Housing Complexes Studied

Talmadge Gateway. Talmadge Gateway, located at 4422 Euclid Ave in San Diego, opened in July 2017. It is San Diego's first 100% supportive housing community specifically designed for seniors who have medical needs that require ongoing support and who have been homeless. It offers 60 units with on and off-site supportive services.

Fairbanks Commons. Fairbanks Commons, located at 15870 Camino San Bernardo in San Diego, opened in 2014. It consists of 163 apartment units, which range from 1 to 3 bedrooms. There are seventeen apartments set aside for families with income up to the 50% San Diego AMI and 146 apartments for families with income up to the 60% San Diego AMI. The property includes a computer lab, playground with a pool, after school activities and tutoring for kids, and financial counseling and English as a Second Language classes for adults.

Mesa Commons. The Mesa Commons, located at 6456 El Cajon Blvd in San Diego, opened in 2015. It consists of 77 apartments that are restricted to families with incomes ranging from 30%-60% of San Diego's AMI. It includes free on-site social services, including literacy programs, after-school programs for children, computer training, resume building, and nutrition, health and wellness programs.

### Appendix B: Methodology

Survey: We distributed the survey to households near one of the three affordable housing complexes listed in Appendix A in July and August, 2020. We used the "Every Door Direct Mail" service through Taradel to mail the surveys using the postal service. A total of 5,271 surveys were mailed. We also posted 50,000 targeted ads on Facebook. Our goal was to reach all households who live within one mile of a complex, although in some cases residents a little further than that received a survey. We received a total of 116 completed surveys. It is worth noting that our surveys hit mailboxes in the middle of a peak in the COVID-19 pandemic; we believe that some residents were less likely to peruse their paper mail due to fears about the virus being spread this way, though we are unable to verify whether or not that was the case. In addition, we believe that the stress from the virus might have reduced the desire and willingness of people to participate in research studies.

Interviews: On the survey, we asked respondents if they were willing to participate in a follow-up interview. 67 respondents answered in the affirmative and we contacted all of them to arrange for an interview. Of those contacted, 26 ultimately participated in an interview. Interviews focused on attitudes towards affordable housing. The interviews began with some general questions about their thoughts on the quality of life in their neighborhood, followed by a question on whether they were aware of nearby affordable housing complexes. The second part of the interview probed their thoughts on affordable housing, their willingness to support housing in their community, and their thoughts on how best to address the affordability issue in San Diego.

Crime and property value data: Crime data was obtained from the San Diego Police Department: <a href="https://www.sandiego.gov/police/services/statistics">https://www.sandiego.gov/police/services/statistics</a>. We used the "total crime" index that includes murder, rape, robbery, aggravated assault, burglary, larceny/theft, and motor vehicle theft. We used the Zillow Home Value Index, more commonly known as Zestimates, to determine property values. Data can be found here:

https://www.zillow.com/research/data/

# Appendix C: Crime data for the Three Complexes

Table C1: Crime Per 1,000 Residents, Fairbanks Commons\*

	Black Mountain Ranch	Rancho Penasquitos	Rancho Bernardo	Miramar Ranch North	Sabre Spring
2011	13.35	7.96	11.03	8.33	6.75
2012	14.99	8.71	13.23	9.23	6.15
2013	9.15	8.07	13.68	9.78	6.46
2014	7.97	8.09	8.82	5.32	6.46
2015	7.45	6.68	12.31	6.93	7.98
2016	5.76	8.32	12.68	7.34	7.9
Avg crime rate, 2011-2013	12.50	8.25	12.65	9.11	6.45
Avg crime rate, 2014-2016	7.06	7.70	11.27	6.53	7.45
Percent Change					
2011-2013 to 2014-2016	-43.50	-6.67	-10.89	-28.35	15.39

<sup>\*</sup>Fairbanks Commons is located in the Black Mountain Ranch neighborhood and opened in February 2014.

Table C2: Crime per 1,000 Residents, Talmadge Gateway\*

			College		Teralta	Colina del	
	Talmadge	Kensington	West	Teralta East	West	sol	El Cerrito
2014	32.13	27.16	29.19	37.94	38.37	27.92	48.89
2015	37.76	33.23	30.91	32.48	39.05	29.93	46.92
2016	37.19	32.25	21.19	30.75	36.47	30.77	49.17
2017	36.67	31.41	21.01	32.3	30.65	24.74	42.33
2018	32.32	25.98	20.6	30.47	31.33	24.1	37.95
2019	28.37	18.26	15.65	27.56	30.38	22.09	34.83
Avg crime							
rate, 2014-2016	35.69	30.88	27.10	33.72	37.96	29.54	48.33
Avg crime	33.03	30.00	27.10	33.72	37.30	23.31	10.55
rate,							
2017-2019	32.45	25.22	19.09	30.11	30.79	23.64	38.37
Percent							
Change							
2014-2016 to 2017-2019	-9.08	-18.34	-29.56	-10.71	-18.90	-19.96	-20.60

<sup>\*</sup>Talmadge Gateway is located in the Talmadge neighborhood and opened in July 2017.

Table C3: Crime per 1,000 residents, Mesa Commons\*

	College East	College West	El Cerrito	Rolando
2012	25.92	22.28	39.73	43.02
2013	34.94	26.65	53.9	40.94
2014	29.19	29.19	48.89	39.7
2015	30.51	30.91	46.92	49.17
2016	29.29	21.19	49.17	61.49
2017	31.35	21.01	42.33	45.98
Avg crime rate, 2012-14	30.02	26.04	47.51	41.22
Avg crime rate, 2015-17	30.38	28.92	49.90	43.27
Percent Change 2014-2016 to 2017-2019	1.22	11.05	5.04	4.97

<sup>\*</sup>Mesa Commons is located in the College East neighborhood and opened in May 2015.

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