

RCCC GOVERNANCE BOARD – ACTION/INFORMATION REPORT

TITLE OF REPORT:

Continuum of Care Federal Funding Formula – Request for Public Comment

ADVISORY COMMITTEE NAME:

Stakeholder Group

ITEM TYPE:

- Information
- Action
- Recommendation/Board Policy
- Request to Present at Board Meeting

DATE:

August 16, 2016

PRIMARY CONTACT:

Richard C. Gentry, SDHC
President & CEO

Brian Elliott, Field
Representative for U.S.
Representative Scott Peters

SECONDARY CONTACT:

Melissa Peterman, SDHC Vice President of Homeless
Housing Innovations

TIME SENSITIVITY:

- No
- Yes (If yes, state deadline and why it's urgent)

The U.S. Department of Housing and Urban Development (HUD) has opened the public comment period for the Continuum of Care Funding Formula for homelessness programs until September 23, 2016. Immediate action by the Regional Continuum of Care Council (RCCC) will enable community stakeholders to submit letters of support in alignment with the RCCC's recommendation.

RECOMMENDATION:

Recommend for inclusion by HUD in the final rule:

1. A fifth proposed Formula E with the Annual Renewal Demand as the baseline for funding;
2. If HUD only selects one of their four proposed options, adopt HUD Formula D with the Annual Renewal Demand as the baseline for funding;
3. Rule to re-visit the formula every 5-years, ensuring the formula does not again become outdated; and
4. New funds be added to the total HUD Continuum of Care (CoC) appropriation (\$1.9 billion in 2016) within the next three-years.

The final recommendation is to authorize the RCCC Executive Committee and designated staff to fulfill the approved recommendations, including, but not limited to, drafting the official response to HUD and distributing it to community stakeholders for their support.

OVERVIEW & BACKGROUND SUMMARY:

For the first time in four years, HUD is accepting public comment through September 23, 2016, on proposals to update its federal CoC funding formula for local homelessness programs.

HUD released four different proposals to update its CoC funding formula, including new factors intended to provide better indicators of potential homelessness, which appear to better address the San Diego region and its high cost of housing.

Each of the four formula options provided by HUD could positively impact the minimum annual funding award the San Diego region receives in the CoC competition.

However, after reviewing the four HUD proposals and how the factors were weighted in each proposal, the San Diego Housing Commission (SDHC), in collaboration with stakeholders, developed a fifth proposed formula, Formula E, that is based on the San Diego region's experience with homelessness. The fifth proposed Formula E also impacts the 10 CoCs across the nation with the largest populations of homeless individuals.

HUD held a previous comment period from July 31 – November 16, 2012, in which HUD published the Homeless Emergency Assistance and Rapid Transition to Housing interim rule for the CoC, which focuses on addressing the critical problem of homelessness. HUD received 551 public comments on the interim rule, approximately 42 of which addressed changes to the CoC funding formula. The majority of these comments were from western states, counties, and cities. These comments indicated the formula was not appropriate because it utilized factors that may measure community development needs, but are not specifically tailored to measure homelessness, such as urban blight (i.e., age of housing stock) and population growth lag. Based on this information, HUD opened the current public comment period on the CoC funding formula.

THE FORMULA

Annually, HUD awards funds to CoCs based on either their Preliminary Pro Rata Need (PPRN)¹ or their Annual Renewal Demand (ARD)², whichever is greater. The PPRN amount uses the CoC funding formula, for which HUD is currently accepting public comment.

Before considering any new factors for the funding formula, HUD reviewed those factors included in the existing formula and their connection to homelessness. Using Pearson's Correlation, HUD found three of these factors had a positive and statistically significant correlation with rates of homelessness.³ They are factors of economic conditions and include: (1) overcrowding, with a .277 correlation; (2) poverty, with a .153 correlation; and (3) pre-1940s housing, with a .113 correlation.

New factors, grouped into potential housing market and potential affordability, are detailed below.

Potential Housing Market Factors

- Renter-occupied units: Renters generally experience higher housing instability than inhabitants of owner-occupied units. For this factor, HUD found a .444 correlation between renter-occupied units as a percentage of all occupied housing units and rates of homelessness.
- Average gross rent: Several studies have found measures of "rent level" to be significantly correlated to higher rates of homelessness. For this factor, HUD found a .248 correlation between average gross rent (calculated by dividing aggregate gross rent by the number of renter-occupied housing units) and rates of homelessness.
- Affordability gap: Measures the gap between the demand for and supply of rental units that are both affordable and available to Extremely Low-Income (ELI) renter households, which have annual income of approximately \$25,500 in the San Diego region. ELI households have been shown to be at a greater risk of housing instability and homelessness. For this factor, HUD found a .310 correlation between this factor as a percentage of total housing units and rates of homelessness.

Potential Affordability Factors

- Rent-to-income ratio is the comparison of how much rent people pay when compared to their income in the designated geographic area. HUD found a .288 correlation with rates of homelessness.
- Rent-burdened ELI households are those ELI households that pay more than 30 percent of their gross income for housing. HUD found a .336 correlation with rates of homelessness.
- Hybrid Factor is calculated by multiplying the number of rent-burdened ELI households by the following ratio – the jurisdiction's percentage of renter-occupied units divided by the national percentage of renter-occupied units. HUD found this hybrid factor had a .393 correlation with rates of homelessness.

Using the above factors, HUD developed four revised formula options detailed in Table 1 below that align with reasonable estimates of homelessness based on established research.

¹ PPRN is the amount of funds a CoC could receive based upon the geographic areas claimed by the CoC and reviewed by HUD during the CoC Program Registration process. To determine the amount of funding available for each geographic area, HUD will use the formula set forth in 24 CFR 578.17(a). A CoC's PPRN is determined by adding the published PPRN of each metropolitan city, urban county, and other county located within the HUD-approved CoC geographic area.

² The ARD, found in 24 CFR 578.17(b)(2), is the total amount of a CoC's projects eligible for renewal in the CoC Program Competition, before any required adjustments to funding for leasing, rental assistance, and operating budget line items based on FMR changes.

³ The Pearson Correlation is a measure of the strength of a linear association between two variables. The correlation attempts to draw a line of best fit through the data of two variables, and the Pearson correlation coefficient, indicates how far away all these data points are to this line of best fit.

TABLE 1: HUD-PROPOSED FORMULAS

FORMULA A	FORMULA B	FORMULA C	FORMULA D
<ul style="list-style-type: none"> • 10% Population • 15% Poverty • 25% Affordability Gap • 25% Rent-burdened ELI Households • 25% Rental Units 	<ul style="list-style-type: none"> • 25% Poverty • 25% Affordability Gap • 25% Rent-burdened ELI Households • 25% Rental Units 	<ul style="list-style-type: none"> • 25% Population • 25% Poverty • 25% Hybrid Factor 	<ul style="list-style-type: none"> • 25% Poverty • 25% Affordability Gap • 50% Hybrid Factor

PROPOSED RECOMMENDATION – FORMULA E

Using the data provided by HUD, it is recommended that the RCCC Governance Board endorse the fifth proposed Formula E, with a region’s ARD serving as the baseline funding, which the formula adjusts.

To arrive at the fifth proposed Formula E, each factor was evaluated at the highest possible weight (100 percent) to determine which would have the greatest impact for the San Diego region based on the indicators most correlative to homelessness, as well as corresponding rates of funding. However, because the economic climate in San Diego and across other communities can be expected to change, a reliance on one factor is not recommended.

The three factors included within the fifth proposed Formula E are:

- Renter-occupied units: 65 percent (0.444 correlation to homelessness);
- Affordability gap: 30 percent (.310 correlation to homelessness); and
- Rent-burdened ELI households: 5 percent (0.336 correlation to homelessness).

According to the California real estate news website First Tuesday Journal, San Diego’s housing market continues to tighten and become more expensive, so significant increases in home ownership are not expected in the next five years. This impacts the number of renter-occupied units, including affordable rental housing units, which has the potential to create more rent-burdened ELI households, all of which could lead to greater rates of homelessness.⁴

However, if HUD selects only one of its four proposed formulas, the RCCC Governance Board should recommend HUD Formula D.

The factors selected for HUD Formula D and the fifth proposed Formula E best indicate community needs in relation to rates of homelessness.

In addition, a request should be made for HUD to perform a standard review of the formula and allocate further CoC dollars to ensure all communities have adequate levels of funding to address homelessness in their region.

FISCAL IMPACT:

Adoption of these formulas has the potential to increase the San Diego CoC’s minimum annual award, or PPRN, from \$13,323,963 (2015) to:

- HUD Formula D: \$16,628,640, a \$3,304,677 increase.
- Fifth Proposed Formula E: \$19,523,206 a \$6,199,243 increase.

Adoption of the fifth proposed Formula E could result in an increase to the maximum award to the region, or ARD, from \$16,534,996 (2015) to:

- Fifth Proposed Formula E: \$19,523,206 a \$2,988,210 increase.

FUTURE ACTION NEEDED BY BOARD? If so, by what date?

None.

⁴ <http://journal.firsttuesday.us/san-diego-housing-indicators-2/29246/>

SUMMARY OF PREVIOUS COMMITTEE AND/OR BOARD ACTION RELATED TO THIS TOPIC:

None.

COMMUNITY PARTICIPATION AND PUBLIC OUTREACH EFFORTS:

On July 25, 2016, the Office of U.S. Representative Scott Peters led a community conversation regarding the RCCC's response to the public comment period.

On August 15, 2016, the Office of U.S. Representative Scott Peters and SDHC President & CEO Richard C. Gentry facilitated a follow-up meeting with interested stakeholders, which Mayor Kevin Faulconer also attended, to discuss and recommend a response for the RCCC Governance Board.

IMPACT ON KEY STAKEHOLDERS, PROJECTS, COMMUNITIES, OR SUB-POPULATIONS :

The recommendation to endorse the fifth proposed Formula E, or the HUD Formula D, balances the potential funding increase for the San Diego region and the interests of additional CoCs with large populations of homeless individuals.

According to the 2015 Annual Homeless Assessment Report to Congress in November 2015, San Diego ranked fourth out of 10 major CoCs in homelessness:

- 1) **New York City:** 75,323
- 2) **Los Angeles:** 41,174
- 3) **Seattle/King County:** 10,122
- 4) **San Diego:** 8,742
- 5) **Las Vegas:** 7,509
- 6) **Washington, D.C.:** 7,298
- 7) **Chicago:** 6,786
- 8) **San Francisco:** 6,775
- 9) **San Jose/Santa Clara County:** 6,556
- 10) **Boston:** 6,492

Adoption of the fifth Proposed Formula E or the HUD Formula D would more equitably distribute CoC funds across regions experiencing high levels of homelessness:

HUD Formula A Compared to HUD Formula D:

- HUD Formula A would have the greatest positive impact on San Diego's minimum award:
 - HUD Formula A San Diego: \$16,840,372
 - HUD Formula D San Diego: \$16,628,640
- However, HUD Formula A would negatively and disproportionately impact homeless individuals in New York City:
 - HUD Formula A New York City: \$83,879,612
 - HUD Formula D New York City: \$102,438,240

Current HUD Formula Compared to HUD Formula D and Fifth Proposed Formula E:

- The HUD Formula D or the fifth proposed Formula E would reduce the gap in the minimum funding award per homeless individual between Chicago and San Diego:

Comparison of Minimum Funding Award Per Homeless Individual				
	Homeless Population Rank	Current HUD Formula (2015)	HUD Formula D	Fifth Proposed Formula E
San Diego	4th	\$1,524	\$1,902	\$2,233
Chicago	7th	\$7,233	\$3,916	\$3,864

These funding changes underscore why the recommended action includes proposing a commitment by HUD to work with Congress to appropriate additional funds to the CoC program within 3-years. There are numerous difficulties to modifying the funding formula without also expanding the total amount of funding. It will be more equitable to all communities working to address homelessness to use ARD as the base level funding and grow the appropriation to enhance efforts across the nation to address homelessness.

However, the analysis in this report is impacted by the following variables:

- 1) When HUD could implement a revised formula is unknown.
- 2) A forecast for how these factors will look over the coming years is not available. Example: If economic conditions, including affordability, improve in San Diego, there is the potential for a corresponding decrease in CoC funding. The decrease, however, could balance out if the region continues to enhance its performance in addressing homelessness.
- 3) Whether HUD will continue to award the greater of ARD or PPRN moving forward is unknown.
- 4) The impact on homeless individuals from funding changes among communities is unknown.

CONNECTIONS TO HUD/HEARTH COMPLIANCE:

Adoption of a revised funding formula by HUD will impact the HEARTH Final Rule.

COB BOARD RESPONSIBILITY CATEGORY(S):

- X Annual Regional Planning
- Approve CoC Policies
- Conduct regular/annual CoC Plan (includes Point-in-Time Count)
- Designate and operate an HMIS
- Develop Coordinated Entry System
- Draft written standards for providing CoC assistance
- Emergency Solutions Grants Evaluation & Recommendations
- Fundraise
- X Manage annual CoC funding application
- Monitor CoC & Project Performance

ATTACHMENTS OR BACK-UP INFORMATION TO REFERENCE :

- 1) CoC Comparison Spreadsheet
- 2) San Diego CoC Comparison Spreadsheet
- 3) Revised Formula Options Spreadsheet
- 4) HUD Formula Data – San Diego

ATTACHMENT 1: CoC COMPARISON SPREADSHEET

TABLE 1: FORMULA A

CoC	2015 PIT	2015 PPRN	2015 ARD	Option A	Variance	A or ARD?
New York City	75323	\$ 102,700,493	\$ 107,080,256	\$ 83,879,612	\$ 18,820,881	ARD
Los Angeles	41174	\$ 60,330,374	\$ 94,569,949	\$ 64,341,738	\$ (4,011,364)	
Seattle	10122	\$ 9,688,597	\$ 31,015,412	\$ 10,490,040	\$ (801,443)	
San Diego	8742	\$ 13,323,963	\$ 16,534,996	\$ 16,840,372	\$ (3,516,409)	A
Las Vegas	7509	\$ 8,892,355	\$ 12,421,218	\$ 9,383,728	\$ (491,373)	ARD
District of Columbia	7298	\$ 9,403,698	\$ 21,213,697	\$ 5,665,254	\$ 3,738,444	
Chicago	6786	\$ 49,012,705	\$ 60,458,806	\$ 23,056,898	\$ 25,955,807	
San Francisco	6775	\$ 11,192,223	\$ 26,911,013	\$ 7,869,412	\$ 3,322,811	
San Jose	6556	\$ 7,434,871	\$ 17,285,459	\$ 8,299,656	\$ (864,785)	
Boston	6492	\$ 11,032,613	\$ 24,063,154	\$ 6,468,764	\$ 4,563,849	
TOTALS	176777	\$ 283,011,892	\$ 411,553,960	\$ 236,295,474	\$ 46,716,418	NA

TABLE 2: FORMULA B

CoC	2015 PIT	2015 PPRN	2015 ARD	Option B	Variance	B or ARD?
New York City	75323	\$ 102,700,493	\$ 107,080,256	\$ 85,109,288	\$ 17,591,205	ARD
Los Angeles	41174	\$ 60,330,374	\$ 94,569,949	\$ 64,992,979	\$ (4,662,605)	
Seattle	10122	\$ 9,688,597	\$ 31,015,412	\$ 10,209,110	\$ (520,513)	
San Diego	8742	\$ 13,323,963	\$ 16,534,996	\$ 16,673,326	\$ (3,349,363)	B
Las Vegas	7509	\$ 8,892,355	\$ 12,421,218	\$ 9,399,945	\$ (507,590)	ARD
District of Columbia	7298	\$ 9,403,698	\$ 21,213,697	\$ 5,690,414	\$ 3,713,284	
Chicago	6786	\$ 49,012,705	\$ 60,458,806	\$ 23,601,753	\$ 25,410,952	
San Francisco	6775	\$ 11,192,223	\$ 26,911,013	\$ 7,773,243	\$ 3,418,980	
San Jose	6556	\$ 7,434,871	\$ 17,285,459	\$ 7,993,106	\$ (558,235)	
Boston	6492	\$ 11,032,613	\$ 24,063,154	\$ 6,490,711	\$ 4,541,902	
TOTALS	176777	\$ 283,011,892	\$ 411,553,960	\$237,933,845	\$45,078,017	NA

TABLE 3: FORMULA C

CoC	2015 PIT	2015 PPRN	2015 ARD	Option C	Variance	C or ARD?
New York City	75323	\$ 102,700,493	\$ 107,080,256	\$ 91,745,221	\$ 10,955,272	ARD
Los Angeles	41174	\$ 60,330,374	\$ 94,569,949	\$ 66,429,715	\$ (6,099,341)	
Seattle	10122	\$ 9,688,597	\$ 31,015,412	\$ 9,512,667	\$ 175,930	
San Diego	8742	\$ 13,323,963	\$ 16,534,996	\$ 15,738,952	\$ (2,414,989)	
Las Vegas	7509	\$ 8,892,355	\$ 12,421,218	\$ 8,410,925	\$ 481,430	
District of Columbia	7298	\$ 9,403,698	\$ 21,213,697	\$ 5,878,198	\$ 3,525,500	
Chicago	6786	\$ 49,012,705	\$ 60,458,806	\$ 23,311,343	\$ 25,701,362	
San Francisco	6775	\$ 11,192,223	\$ 26,911,013	\$ 7,896,617	\$ 3,295,606	
San Jose	6556	\$ 7,434,871	\$ 17,285,459	\$ 7,618,205	\$ (183,334)	
Boston	6492	\$ 11,032,613	\$ 24,063,154	\$ 7,107,155	\$ 3,925,458	
TOTALS	176777	\$ 283,011,892	\$ 411,553,960	\$ 243,648,998	\$ 39,362,894	NA

TABLE 4: FORMULA D

CoC	2015 PIT	2015 PPRN	2015 ARD	Option D	Variance	D or ARD?
New York City	75323	\$ 102,700,493	\$ 107,080,256	\$ 102,438,240	\$ 262,253	ARD
Los Angeles	41174	\$ 60,330,374	\$ 94,569,949	\$ 73,917,932	\$ (13,587,558)	
Seattle	10122	\$ 9,688,597	\$ 31,015,412	\$ 9,975,635	\$ (287,038)	
San Diego	8742	\$ 13,323,963	\$ 16,534,996	\$ 16,628,640	\$ (3,304,677)	D
Las Vegas	7509	\$ 8,892,355	\$ 12,421,218	\$ 8,269,681	\$ 622,674	ARD
District of Columbia	7298	\$ 9,403,698	\$ 21,213,697	\$ 6,560,872	\$ 2,842,826	
Chicago	6786	\$ 49,012,705	\$ 60,458,806	\$ 26,576,332	\$ 22,436,373	
San Francisco	6775	\$ 11,192,223	\$ 26,911,013	\$ 8,931,375	\$ 2,260,848	
San Jose	6556	\$ 7,434,871	\$ 17,285,459	\$ 7,682,747	\$ (247,876)	
Boston	6492	\$ 11,032,613	\$ 24,063,154	\$ 7,947,837	\$ 3,084,776	
TOTALS	176777	\$ 283,011,892	\$ 411,553,960	\$ 268,929,291	\$ 14,082,601	NA

TABLE 5: FORMULA E

CoC	2015 PIT	2015 PPRN	2015 ARD	Option E	Variance	E or ARD?
New York City	75323	\$ 102,700,493	\$ 107,080,256	\$108,149,327	\$ (5,448,834)	E
Los Angeles	41174	\$ 60,330,374	\$ 94,569,949	\$72,855,665	\$ (12,525,291)	ARD
Seattle	10122	\$ 9,688,597	\$ 31,015,412	\$12,177,495	\$ (2,488,898)	
San Diego	8742	\$ 13,323,963	\$ 16,534,996	\$19,523,206	\$ (6,199,243)	E
Las Vegas	7509	\$ 8,892,355	\$ 12,421,218	\$11,268,090	\$ (2,375,735)	ARD
District of Columbia	7298	\$ 9,403,698	\$ 21,213,697	\$6,976,232	\$ 2,427,466	
Chicago	6786	\$ 49,012,705	\$ 60,458,806	\$26,220,812	\$ 22,791,893	
San Francisco	6775	\$ 11,192,223	\$ 26,911,013	\$10,620,390	\$ 571,833	
San Jose	6556	\$ 7,434,871	\$ 17,285,459	\$9,400,649	\$ (1,965,778)	
Boston	6492	\$ 11,032,613	\$ 24,063,154	\$8,342,862	\$ 2,689,751	
TOTALS	176777	\$ 283,011,892	\$ 411,553,960	\$ 285,534,728	\$ (2,522,836)	NA

ATTACHMENT 2: SAN DIEGO CoC COMPARISON SPREADSHEET

Year	PIT	PPRN	ARD	Option A	A vs ARD	Option B	B vs ARD
2012	9800	\$7,275,070	\$15,707,213	\$ 16,840,372	A	\$ 16,673,326	B
2013	8879	\$6,877,202	\$15,876,279		A		B
2014	8506	\$13,275,953	\$15,800,678		A		B
2015	8742	\$ 13,323,963	\$ 16,534,996		A		B
2016	8692	\$ 14,448,695	\$ 17,363,919		ARD		ARD

Year	PIT	Option C	C vs ARD	Option D	D vs ARD	Option E	E vs ARD
2012	9800	\$ 15,738,952	C	\$ 16,628,640	D	\$19,523,206	E
2013	8879		ARD		D		
2014	8506		C		D		
2015	8742		ARD		D		
2016	8692		ARD		ARD		

ATTACHMENT 3: REVISED FORMULA OPTIONS SPREADSHEET

Options	Population	Poverty	Overcrowding	Pre-1940 Housing	Rental Units	Affordability Gap	ELI Rent Burden	Hybrid	TOTAL
1	0%	0%	0%	0%	100%	0%	0%	0%	100%
2	0%	0%	0%	0%	90%	0%	0%	10%	100%
3	0%	0%	0%	0%	90%	10%	0%	0%	100%
4	0%	0%	0%	0%	85%	0%	0%	15%	100%
5	0%	0%	0%	0%	75%	0%	0%	25%	100%
6	0%	0%	0%	0%	70%	30%	0%	0%	100%
7	0%	0%	0%	0%	60%	0%	0%	40%	100%
8	0%	0%	0%	0%	65%	30%	5%	0%	100%
9	0%	0%	0%	0%	60%	40%	0%	0%	100%
10	0%	5%	0%	0%	65%	30%	0%	0%	100%
11	0%	0%	0%	0%	50%	0%	0%	50%	100%
12	0%	0%	0%	0%	50%	50%	0%	0%	100%
13	0%	0%	0%	0%	50%	45%	5%	0%	100%
14	0%	5%	0%	0%	50%	45%	0%	0%	100%
15	0%	0%	0%	0%	0%	0%	0%	100%	100%
16	0%	0%	0%	0%	0%	100%	0%	0%	100%
17	0%	0%	0%	0%	0%	0%	100%	0%	100%
18	100%	0%	0%	0%	0%	0%	0%	0%	100%
19	0%	100%	0%	0%	0%	0%	0%	0%	100%
20	0%	0%	100%	0%	0%	0%	0%	0%	100%
21	0%	0%	0%	100%	0%	0%	0%	0%	100%

Options	PPRN	2016 ARD	VARIANCE	PPRN or ARD?
1	\$20,614,138		\$ (3,250,219)	
2	\$20,360,614		\$ (2,996,695)	
3	\$20,332,023		\$ (2,968,104)	
4	\$20,233,851		\$ (2,869,932)	
5	\$19,980,327		\$ (2,616,408)	
6	\$19,767,793		\$ (2,403,874)	
7	\$19,600,041		\$ (2,236,122)	
8	\$19,523,206		\$ (2,159,287)	
9	\$19,485,678		\$ (2,121,759)	
10	\$19,365,275		\$ (2,001,356)	
11	\$19,346,516	\$ 17,363,919	\$ (1,982,597)	PPRN
12	\$19,203,563		\$ (1,839,644)	
13	\$19,100,034		\$ (1,736,115)	
14	\$18,942,103		\$ (1,578,184)	
15	\$18,078,894		\$ (714,975)	
16	\$17,792,988		\$ (429,069)	
17	\$15,722,395		\$ 1,641,524	
18	\$14,234,235		\$ 3,129,684	
19	\$12,563,784		\$ 4,800,135	
20	\$7,509,002		\$ 9,854,917	
21	\$4,010,996		\$ 13,352,923	

ATTACHMENT 4: HUD SAN DIEGO FORMULA DATA

PPRN NAME	POPULATION	POVERTY	OVERCROWDING	PRE-1940 HOUSING	RENTAL UNITS	AFFORDABILITY GAP	ELI RENT BURDEN	HYBRID	ALT FORMULA
Carlsbad	107,307	10,551	932	391	0.000	1,870	1,435	0.000	\$406,997
Chula Vista	248,048	26,291	7,405	1,232	0.001	5,650	6,120	0.001	\$1,120,772
El Cajon	100,590	23,859	4,040	503	0.001	5,655	5,735	0.001	\$1,164,213
Encinitas	60,321	5,014	1,053	726	0.000	1,075	890	0.000	\$221,195
Escondido	145,859	25,637	5,805	921	0.001	4,400	3,860	0.001	\$924,155
La Mesa	57,681	5,539	1,818	1,091	0.000	2,290	2,240	0.000	\$596,393
National City	59,025	13,126	4,017	1,135	0.000	2,425	2,805	0.001	\$662,075
Oceanside	169,407	20,345	4,000	919	0.001	4,125	3,570	0.001	\$874,000
San Diego	1,322,838	160,739	65,956	35,783	0.009	45,469	43,484	0.008	\$10,925,508
San Marcos City	85,322	10,987	1,099	141	0.000	1,965	1,435	0.000	\$353,111
Santee	54,576	3,615	562	88	0.000	645	745	0.000	\$132,407
Vista	95,066	14,276	2,091	295	0.001	2,610	1,540	0.000	\$600,162
San Diego County	632,225	61,854	15,127	6,803	0.002	10,979	10,563	0.001	\$1,999,340