SOLVING

THE SAN DIEGO REGION'S
HOUSING CRISIS
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A comprehensive effort is underway to increase the supply of housing in the San Diego region. A broad coalition of business leaders, bankers, housing advocates, developers, realtors, environmentalists, elected officials, and others are pursuing strategies to promote the construction of apartments, condominiums, and single family homes, and to expand opportunities for residents to own or rent these homes.

The San Diego region is in the midst of a housing crisis. Housing construction is not keeping pace with demand, and the cost of owning and renting homes is escalating beyond the ability of many people to make mortgage or rent payments. San Diego is regularly ranked as one of the top ten areas with the highest priced and least affordable housing in the nation. Vacancy rates throughout the region are at historic lows. And, too many of the homes that are being built are single family, with little proximity to transit stations or other commuting options. These types of homes are contributing to our region’s sprawl and consuming valuable open space.

The lack of available and affordable homes in our region is forcing many San Diego workers, regardless of their income level, to find homes far from their jobs, often outside the region. This leads to longer commutes, increased energy consumption, air pollution, traffic congestion, and time away from families. Many who stay in the region are paying more than they can afford for a home, and/or living in overcrowded situations. If the shortage continues, we will see the gradual departure of employers whose workers cannot find a place to live.

SANDAG’s regional growth management strategy, REGION2020, addresses the shortfall in home construction by recommending that cities plan to allow more homes to be built, and more types of homes, including apartments and condominiums, in addition to single family homes. These homes need to be affordable to a wide range of income levels, so that the housing needs of all our region’s residents are met.

REGION2020 also recognizes that it is imperative that this increase in the supply of homes be focused in our urban communities to conserve our open space and rural areas, and to help reinvigorate our existing neighborhoods. As we build more housing in urban communities, it must be located near existing or planned transit stations and major bus corridors, in mixed-use neighborhoods, and near major employment centers. Making better connections between our homes, jobs, and transportation will ease commutes for those who live throughout the region. Implementing these “smart growth” policies has the potential to save 400,000 acres of land from urban development over the next 20 years.

Smart Growth is a compact, efficient, and environmentally sensitive pattern of development that provides people with additional travel, housing, and employment choices by focusing future growth away from rural areas and closer to existing and planned job centers and public facilities.

<table>
<thead>
<tr>
<th>Location of New Housing Units by 2020</th>
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<tr>
<td>Sprawl vs. Smart Growth</td>
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<tr>
<td>Sprawl</td>
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<tr>
<td>Consumes 600,000 Acres</td>
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<tr>
<td>Smart Growth</td>
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<td>Consumes 200,000 Acres</td>
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SOLVING THE SAN DIEGO REGION'S HOUSING CRISIS

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SANDAG
The region’s housing crisis affects all residents: owners and renters, high-tech workers and service employees, seniors, and college students. Many of the effects are obvious, such as higher rents and mortgage payments, or more difficulty finding suitable homes. Others are less obvious, but still directly connected, such as increased traffic congestion and the doubling and tripling up of families in homes. What is clear is that the housing shortage is already causing the San Diego region to experience a number of negative effects.

**HIGHER HOUSING PRICES AND RENTS**

The National Association of Realtors (NAR) and National Association of Home Builders (NAHB) regularly rank the San Diego region as one of the top ten areas with the highest priced and least affordable homes in the country. In its most recent survey, the NAHB found that only 27 percent of homes sold in the first quarter of 2001 were affordable to a family of four earning the median income ($56,900).

Housing costs in the region are rising far faster than household incomes. Between 1990 and 2000 the median cost of resale homes in the San Diego region increased by 44 percent, and the median cost of new homes increased by 57 percent. However, during this same time period, the median household income increased by only 33 percent.

Rental housing is also out of reach for many. Rents have been steadily increasing in the San Diego region. Since the region’s rents started moving upward in early 1996, the average rental rate has increased by 47 percent.

A recent (Spring, 2001) study by MarketPoint Realty Advisors, a real estate consulting firm, found that the average monthly rent for a two bedroom apartment in San Diego region was $1,050. To afford this, workers would need to earn about $45,200 a year, or $21.70 an hour. Two minimum wage workers combined earn just $12.50 an hour, or about $26,000 a year.

Nearly one fifth of the region’s households are defined as having “worst case needs” by the U.S. Department of Housing and Urban Development. These are very low income households that earn less than 50 percent of median income and are paying over half of their income for rent, living in severely substandard housing, or both.
High housing costs are affecting residents’ ability to purchase homes. In 2000, the region’s homeownership rate was 56 percent, compared to 67 percent for the nation. Based on standard lending practices, which assume that a person can afford a home valued at about two and a half times his/her annual salary, the income needed to afford the median priced resale home of $260,000 is about $104,000, and to afford the median priced new home of $336,500 an income of about $134,600 is needed.

Low Rental Vacancy Rates

Regionwide, the rental vacancy rate is only 1.6 percent, down from 8.2 percent in 1991. Vacancy rates between five and six percent are considered healthy for multi-family housing; anything lower drives prices up and leaves renters with limited options.
**OVERPAYMENT AND OVERCROWDING**

High costs and low vacancy rates also force consumers into paying more than they can afford on their rents or mortgages. This leaves them with less to spend at local businesses, and on such necessities as food, childcare, and healthcare. According to the U.S. Census Bureau, in 1994, 47 percent of households were paying more than 30 percent of their income on housing, and 21 percent were paying more than 50 percent. Though this is the most recent data available, it is likely that even more households are overpaying now, as housing costs have been increasing at a much higher rate than incomes.

In addition to paying more than they can afford for housing, many families live in overcrowded homes in an attempt to lower housing costs. This not only results in more wear and tear on the housing stock, but can lead to unplanned strains on local infrastructure, such as overcrowded schools and parking problems.

**LONGER COMMUTES AND INCREASED TRAFFIC CONGESTION**

High housing costs force consumers to move far from their jobs, often out of the region, to find less expensive homes. Travel anywhere on the region’s freeways during rush hours and you will see thousands of cars heading to and from residential communities. Much of the region’s job growth has been in the northern half, where home prices and rents are high, while many of the relatively less expensive homes are being built in the southern half of the region. In addition, many families are moving to Riverside County and across the border to Mexico to find more affordable homes. This jobs-housing imbalance leads to longer commutes and clogged freeways, leaves little time for family and community activities, and can even affect work productivity.

Many families are moving to Riverside County and across the border to Mexico to find more affordable homes.
WHO IS AFFECTED?

These trends pose a significant threat to the economic well being of the region. In areas like San Diego and the Silicon Valley where the economy is booming, it is difficult to build homes for workers quickly enough to keep up with demand. Although we are well on our way to creating more higher paying jobs, and educating and training people to do them, if we do not build the housing we need, our economic success will be short lived.

Attracting and retaining employees (and the businesses that employ them) will become more difficult if the price of owning or renting a home continues to rise. Major employers in the region report that housing and traffic congestion are the two biggest problems plaguing their employees.

As housing costs rise, low-income households are particularly hard hit. Many of these households, which make up about 38 percent of the households in the San Diego region, need some form of subsidy to afford housing in today’s market. And, these subsidies are in short supply.

Despite the region’s focus on higher paying jobs, we will always have lower and middle paying jobs that are vital to our region. Teachers, police, firefighters, hospital workers, gardeners, janitors, clerical workers, retail workers, and hotel/restaurant workers, among others, too often cannot afford to live in the areas where they work, and eventually may have to leave the area in order to find more affordable housing. Forcing teachers who educate our children, or police who protect our communities, to spend two hours commuting to and from work is an undesirable situation.

Major employers in the region report that housing and traffic congestion are the two biggest problems plaguing their employees.

Price of Home People Can Afford at Different Income Levels

<table>
<thead>
<tr>
<th>Income Level</th>
<th>1999 Average Salary</th>
<th>Home They Can Afford</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elementary School Teacher</td>
<td>$300,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Registered Nurse</td>
<td>$200,000</td>
<td>$150,000</td>
</tr>
<tr>
<td>Fire Fighter</td>
<td>$150,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Janitor</td>
<td>$100,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>Computer Programmer</td>
<td>$50,000</td>
<td>$0</td>
</tr>
<tr>
<td>Paralegal</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Police Officer</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>2001 Median Housing Price</td>
<td>$300,000</td>
<td>$250,000</td>
</tr>
</tbody>
</table>

Sources: U.S. Department of Labor, 1999; SANDAG; DataQuick
Increase in Housing Units and Population Growth
1970 - 2000

Source: U.S. Census
The current housing crisis can be largely attributed to a housing shortage caused by a continuing decline in housing production, especially multi-family housing, during the 1990s. Home construction in the San Diego region has simply not been keeping pace with population growth. During the 1990s only about 94,000 new homes were built, an average of about 9,400 per year or 1 home for every 3.4 new residents. During the 1980s the region built 222,000 new units (one home per 2.9 new residents) and in the 1970s, 265,000 new homes (one home for per 1.9 new residents) were built.¹

The decline in the production of multi-family housing has been especially extreme. In 1991, we added about 6,600 new multi-family units to the region, compared to 5,750 single family units. In 1999 we added only 2,985 new multi-family units, compared to 9,848 new single family units.

This decrease in home construction was largely the result of the recession that occurred during the early 1990s. However, despite the region’s economic recovery, home construction continues to lag. This is because of the continued presence of other factors that contributed to the decline, including:

**FISCAL INEQUITIES**

Because of state mandated shifts in how tax dollars are allocated, local governments have lost much of their control over tax revenues. To recoup some of these lost tax dollars, local governments have emphasized “big box” retail development that produces taxable sales rather than housing and other projects that may be more beneficial for local residents, the community, and the region.

The California Planning Roundtable report on this issue put it this way:

> “Many local governments have no incentive to approve much-needed housing projects — especially affordable housing projects — because they are money-losers for the local budget . . . while rejecting housing, cities and counties have engaged in destructive competition for retail development.”

As jurisdictions accommodate sales tax producing development, land uses that should be integrated into each community become concentrated in separate communities, creating

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¹ U.S. Census

Source: California Department of Finance
changes in state law made investments in rental housing less profitable, thus reducing the capital available to build multi-family homes. Therefore, almost all of the market rate rental homes recently built or under construction fall in the luxury category with rents of over $1,000.

**GOVERNMENT REGULATIONS AND DEVELOPMENT FEES**

The land use regulations, development fees, and growth management programs that affect the residential development process are numerous and often cumbersome, and though it is difficult to ascertain their exact impact, these factors have had some effect on the decline in housing production.

The California Department of Housing and Community Development’s report *Raising the Roof* suggests that these regulatory effects may have influenced the decline in housing construction in part by changing the composition of the homebuilding industry. Generally, the very large and well-capitalized homebuilders have learned to cope with the process, but many smaller and less well-capitalized builders likely have been driven out. To the extent that these smaller builders would have added to the total supply of housing, produced different and more innovative housing types, or focused their efforts in infill and redevelopment areas, the effects of the regulatory approval process on home building may be much bigger than anyone realizes.

2 San Diego County Apartment Association, November 2000
NIMBYs

Another factor that has contributed to the shortfall in housing is opposition by residents to new housing projects. This has resulted in the lowering of densities for some projects and the denial of others. Multi-family affordable projects are particularly prone to “NIMBY” (Not In My Backyard) attitudes, but infill projects and projects in newly developing areas also can be affected. Citizen referendums have eliminated some residential projects, and some areas have been downzoned from their original densities resulting in the construction of fewer homes. Also, in areas where redevelopment, infill, or second units could boost housing production and provide more affordable housing opportunities, citizens often object to projects because of a perception that increased density may have negative effects on their neighborhoods.

Construction Defect Litigation

According to many in the building industry, construction defect litigation has contributed to a dramatic decline in the creation of for-sale multi-family homes during the past ten years. According to MarketPoint Realty Advisors, only 2,000 condominiums were built in 2000, compared to 6,500 in 1990.

REGION2020 and Fiscal Reform

SANDAG’s fiscal reform proposal is an integral part of the REGION2020 growth management strategy.

SANDAG has been conducting a number of efforts to provide information, encourage dialogue, and take action on how best to change the way tax revenues are shared between the state and local governments. One step was to submit SANDAG’s fiscal reform proposal, Achieving Fiscal Reform in California, to the Assembly/Senate Conference Committee on Fiscal Reform. SANDAG has also been working with local jurisdictions to refine their requirements for fiscal reform.

Any change in the way taxes and revenues are allocated to jurisdictions will require legislative action and/or statewide voter approval. The goal of the fiscal reform proposal is to promote cooperation among communities in economic development and growth management, as well as reduce the influence of sales taxes in land use decisions, while achieving sustainable, prosperous growth.
Bold, innovative action is needed to increase and diversify the housing supply in the region. The REGION2020 strategy for managing growth recognizes that the region is a desirable place to live and work, but that we face significant challenges during the next 20 years. A comprehensive approach for managing growth is essential to maintain the quality of life in our region. SANDAG’s strategy has five parts that are interdependent and interrelated: the economy, transportation, the environment, housing, and fiscal reform.

REGION2020 seeks to improve the region’s housing situation by encouraging an increase in the supply of housing and a greater variety of the types of homes that are built. It calls for residents, elected officials, the private sector, and government agencies to work together to face this challenge. A cooperative effort on many fronts is necessary to ensure that more of the region’s residents have access to safe, decent, affordable homes in communities with adequate infrastructure, and close to transit and jobs.

To solve the housing crisis, the following actions have been recommended by SANDAG’s Regional Housing Task Force, a coalition of elected officials, business, and community leaders from throughout the region (see page 23).

**IMPLEMENT SMART GROWTH LAND USE STRATEGIES**

The San Diego region is projected to grow by almost a million more people and 310,000 jobs by 2020. To meet the needs of our growing population we need to build 365,000 new homes, or an average of about 18,000 a year, between now and 2020. However, existing local...
To meet the needs of our growing population we need to build 365,000 new homes, or an average of about 18,000 a year, between now and 2020.

Land use plans and policies only provide the capacity for about 260,000 new homes. In other words, the potential supply of homes falls about 100,000 homes short of the demand. The basic reason for this situation is that the development planned for our remaining vacant land is mostly for single family homes on large lots, instead of the smaller single family homes, condominiums, and apartments that are needed. Currently, just eight percent (about 2,500 acres) of the remaining approximately 31,500 acres of vacant land in the 18 cities is planned for multi-family use.

In addition to vacant land, the region’s cities have residential redevelopment (change of use, e.g., single family to multi-family) and infill (intensification of the same use) opportunities. However, these types of development, which can revitalize existing communities and provide additional opportunities for multi-family development, are not occurring at nearly the rate that there is the potential for.

REGION2020 recommends that local land use plans and zoning codes allow for and encourage a wide range of housing opportunities.
An important aspect of smart growth includes providing an adequate balance between housing, jobs, and transportation choices within communities. In areas where more housing and jobs are located closer to public transit with frequent service, residents have more commuting choices. And in areas where residents can walk or ride their bikes in a pleasant and safe environment, residents are more likely to take advantage of transportation alternatives.

The Cities and County need to provide increased housing opportunities while working within this smart growth framework. REGION2020 recommends that local land use plans and zoning codes allow for and encourage a wide range of housing opportunities, for a variety of income levels, with a particular emphasis on multi-family and mixed-use developments.

To accomplish this, jurisdictions need to identify locations where higher density multi-family homes can be built, and to zone that land accordingly. Minimum density requirements could be implemented to guarantee that the land is fully utilized. Use of the density bonus program, which allows for increased densities when developers designate a percentage of their project for lower income households, should be facilitated and promoted. Second dwelling units should be encouraged as means of increasing densities and providing more affordable housing. Zoning for a wide variety of residential densities and types of homes, especially higher density, multi-family homes, can help ensure the availability of a range of housing opportunities for residents of all income levels.

A cooperative effort on many fronts is necessary to ensure that more of the region’s residents have access to safe, decent, affordable homes in communities with adequate infrastructure, and that are close to transit and jobs.
Other smart growth strategies should be pursued by local jurisdictions, including promoting mixed-use development. Such development is achieved by placing housing, jobs, services, and recreational land uses on one site and within walking distance of public transit, such as Trolley stops, Coaster stations, and bus routes. Opportunities for redevelopment and infill development also need to be identified and encouraged in areas such as older shopping centers and village centers. SANDAG is currently working with the local jurisdictions to identify these smart growth areas.

Historically, the federal government has provided the majority of public support for affordable housing programs. However, federal aid has not kept pace with the need for assistance. Therefore, the region needs to expand funding sources for housing, especially affordable housing. We should be developing new regional funding programs and expanding existing programs, such as housing trust funds, as well as working together to advocate for increased housing funding at the state and federal level. Private industry and other organizations should develop and contribute resources to assist in the financing of housing.
The housing crisis affects everyone in the region – from small business owners to corporate CEOs, from nonprofit organizations to private industry. Solving the housing crisis is going to take a strong commitment from a wide variety of organizations.

Additionally, SANDAG and the local jurisdictions need to provide incentives to encourage smart growth. These incentives would make planning for, and approving, smart growth development both politically and economically more viable. SANDAG is working on a list of financial and regulatory incentives that local jurisdictions could use and implement to promote smart growth. These could include locally initiated density bonuses for development in smart growth focus areas, streamlined processing for projects located in smart growth areas, and policies that ensure community services and facilities in smart growth locations. Local jurisdictions can also prioritize CDBG/HOME and other locally administered federal funding for projects located in smart growth areas.

Regional, state, and federal programs are also beginning to use smart growth criteria in allocating funds. For example, SANDAG has some flexibility in allocating state and federal transportation funds, and has already directed some of these funds into Walkable Communities projects and Transit-Oriented Development Planning Funds. The California Department of Housing and Community Development recently started a Jobs-Housing Balance Improvement Program that will provide financial incentives to cities and counties to improve the jobs-housing balance by attracting new businesses and jobs to “housing rich” areas that lack adequate employment and for projects designed to encourage housing construction in urbanized areas. HCD’s Downtown Rebound Program provides funding in urban areas for infill projects and conversion of underused commercial and industrial property to mixed-use or housing.

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REMOVE BARRIERS TO HOUSING

A number of potential barriers to housing production need to be removed if we are going to successfully increase the supply of homes in the region. Housing developments that meet smart growth principles should be given every opportunity to be economically successful. Local jurisdictions need to revise their codes and ordinances, and streamline their procedures to make it easier to build projects that provide a variety of housing opportunities for all residents. Potential barriers to housing development such as government regulations and developer fees, development entitlement and permit processes, and construction defect litigation need to be evaluated and mitigated where possible.

Additionally, we need to assist communities in implementing smart growth plans. We cannot ask communities, especially older communities, to encourage new housing development if the infrastructure, such as roads, parks, schools, and libraries, needed to support new housing and/or residents are inadequate. Infrastructure is an essential component for solving the housing crisis.

SANDAG and the local jurisdictions should work together to identify best practices to assist in removing these barriers.
IMPLEMENT AN EDUCATION PROGRAM

Educating the region’s public officials and government agency staff; neighborhood, civic and professional groups; the environmental community; business groups and leaders and the general public about the region’s need for housing and the benefits of smart growth is a key element in making the changes needed to manage and plan for the region’s growth. By showing successful examples of smart growth development, a stronger network supporting such development can be gained. High density, mixed-use, and transit-oriented development are all terms frequently heard, but oftentimes not associated with a positive visual image. However, many successful smart growth projects have been built or are underway throughout the region, providing us with positive examples of mixed-use, affordable housing, transit-oriented development, infill, redevelopment, and higher density residential homes.

SANDAG’s Regional Housing Task Force is developing a video and slide shows that discuss the current housing crisis and its causes, showcase successful smart growth projects, and demonstrate the need for this type of development in the region. These tools will be used at venues such as community planning meetings, city council meetings, business meetings, and service meetings and will provide an excellent opportunity to educate the public and policy makers simultaneously. The Task Force is also planning to conduct tours of affordable and smart growth housing developments throughout the region for elected officials, as well as host public workshops on topics such as construction defect litigation, affordable housing strategies, higher density development, and mixed-use development.

San Diego’s Little Italy district combines residential and commercial uses.

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LEADING THE WAY

Addressing the region’s housing needs effectively requires a concerted effort on the part of the region’s local governments, the housing industry, civic groups, housing advocates, and the business community. Recognizing this, SANDAG has established two committees to take the lead in developing and carrying out strategies to meet the housing needs of all San Diego region residents.

REGIONAL HOUSING TASK FORCE

Mission Statement

The Regional Housing Task Force will advocate for and undertake specific actions to increase the supply of, and ensure access to, a variety of housing choices for all residents of the San Diego region regardless of income, which are free from discrimination and sensitive to the environment.

The Regional Housing Task Force, which began meeting in May 2000, is made up of representatives from a broad cross section of the region, working in partnership to achieve the following goals.

- Increase the supply of housing choices to meet the needs of all residents of the San Diego region by encouraging infill housing, mixed-use development, housing within walking distance of transit, housing within or adjacent to major employment centers, and other housing opportunities that discourage sprawl and improve jobs/housing balance.
- Increase community acceptance of housing, including a variety of housing types.
- Increase the rate of homeownership.
- Maintain the existing housing stock.
- Conserve/preserve existing affordable housing opportunities.

SAN DIEGO REGIONAL PARTNERS IN HOMEOWNERSHIP

The San Diego Regional Partners in Homeownership is an organization of volunteers from government, the private sector, and non-profit housing agencies, whose purpose is to find ways of increasing the level of homeownership in the San Diego region. SANDAG hosts the partnership, providing staff support to its members. Since their 1996 inception, the Partners have been working to meet the following goals.

- Cut the costs of homeownership.
- Open markets for homeownership.
- Expand opportunities for homeownership.

The Partners support policies that encourage development of affordable housing and provide financial incentives to potential homebuyers. Additionally, they offer homebuyer education classes.

For more information on either of these committees, see SANDAG’s Web site at www.sandag.org.
The 18 cities and county government are SANDAG serving as the forum for regional decision-making. The Association builds consensus, makes strategic plans, obtains and allocates resources, and provides information on a broad range of topics pertinent to the region’s quality of life.

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