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The Housing Potential of Faith-Owned Land in the San Diego Region

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I. Introduction

In 2023, California adopted Senate Bill 4 (SB4), the *Affordable Housing on Faith and Higher Education Lands Act*.¹ This landmark law allows many affordable housing developments to bypass the municipal review process if they are located on land owned by a faith-based organization or a nonprofit higher education institution. SB4 applies to these parcels of land regardless of their underlying zoning.

SB4 potentially “unlocks” previously unavailable land for affordable housing development. Because faith-based institutions already own the land, it is potentially available at little or no cost, eliminating one of the most significant expenses in housing development, particularly in California.²

One church in San Diego began developing affordable housing on their land even before the passing of SB4: the Bethel AME Church in Logan Heights. The congregation is constructing 25 affordable 1-bedroom units for low-income seniors and veterans on a 25-square-foot lot at roughly half the average per-unit cost of a LIHTC development in San Diego. The Bethel AME Church used a philanthropic line of credit³ and a city-level development streamlining ordinance for faith-based properties that predated SB4.

UC San Diego Center for Housing Policy and Design analyzed data on available SB4 parcels in San Diego County and found substantial opportunities to develop affordable housing, particularly on land owned by faith-based organizations. However, technical and financial barriers remain for those organizations interested in developing affordable housing on their land using SB4. With a strategic mix of public, private, and philanthropic collaboration, the potential for affordable housing on SB4 land can be unlocked.

II. Data

This study used California County Assessor data aggregated by Lightbox in 2023, courtesy of the Turner Center for Housing Innovation at UC Berkeley. This analysis measures the extent and characteristics of SB4-eligible land within San Diego County and its 18 cities. It defines “SB4-eligibility” as those parcels owned by faith-based organizations and nonprofit higher education institutions.

III. Findings

Approximately 3,600 acres of land are eligible for housing approval under SB4.

If even a small portion of this land is “unlocked,” it could contribute significantly to helping the affordable housing problem in San Diego.

Faith-based organizations own almost all the SB4-eligible land.

Faith-based organizations own 96% of this land, while just 4% is owned by nonprofit higher-education institutions.

The majority of SB4-eligible parcels have existing uses.

Only 2.3% of SB4-eligible parcels are officially designated as vacant according to the SANDAG land use data.⁴ This statistic does not include underutilized land (such as land with large parking lots) or parcels that have an existing use but could be redeveloped. Presumably, most of the SB4-eligible parcels are occupied by houses of worship and educational facilities. A precise determination of which parcels of land are suitable for development is beyond the scope of this analysis.

A significant amount of land owned by faith-based organizations is already zoned for residential use.

While SB4's purpose is to "unlock" new land for affordable housing development, particularly multifamily housing, we found that 39% of the SB4-eligible land is already zoned for residential or mixed uses (See Table 1).

Table 1. *SB4-eligible Land Zoned for Residential or Mixed Use, City of San Diego*

	Acres	Number of parcels	Percent of parcels zoned for residential or mixed use
Nonprofit higher-education institutions	347	42	74%
Faith-based organizations	7,101	461	37%
All SB4 Parcels	1,057	503	39%

Source: UC San Diego Center for Housing Policy and Design, 2025

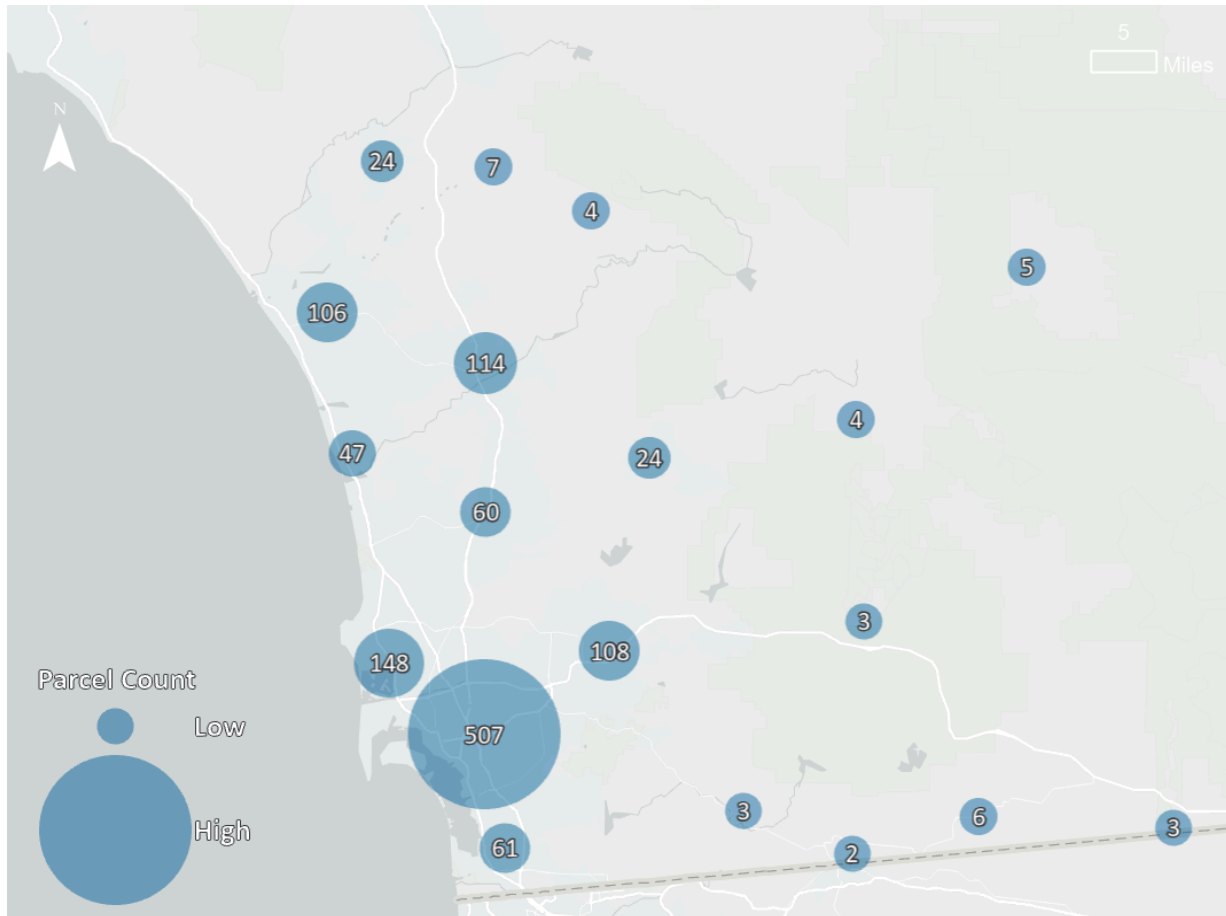
These parcels may be particularly suited for redeveloping existing housing due to their underlying zoning. They may have the opportunity to develop affordable housing without using SB4 legislation, as they are already zoned for residential use.

Some 34% of all SB4-eligible parcels in the City of San Diego could opt in to some form of density bonus using the Complete Communities Program, which creates the possibility for SB4 projects with more than 40 units. The Program offers density bonuses to projects that meet requirements for affordable units if they are located near transit.⁶

In general, parcels owned by faith-based organizations are concentrated in the Southwestern section of the County.

Figure 1 shows clustering of parcels owned by faith-based organizations in the southwestern area of the county, as well as smaller clusters in the northwestern section.

Figure 1. Spatial Distribution of SB4-eligible Land Owned by Faith-based Organizations



Clusters were created in ArcGIS Pro using the cluster analysis function to group point features representing the location of faith-owned parcels, with moderate-low clustering.

Source: UC San Diego Center for Housing Policy and Design, 2025

The City of San Diego has more but smaller parcels, while the Unincorporated County has fewer but larger parcels.

Of the 19 municipalities that make up San Diego County, the City of San Diego has the most parcels owned by faith-based organizations, while the unincorporated County has the most acres of land owned by faith-based organizations (see Table 2).

Table 2. SB4-eligible Land Owned by Faith-based Organizations by Jurisdiction, San Diego County

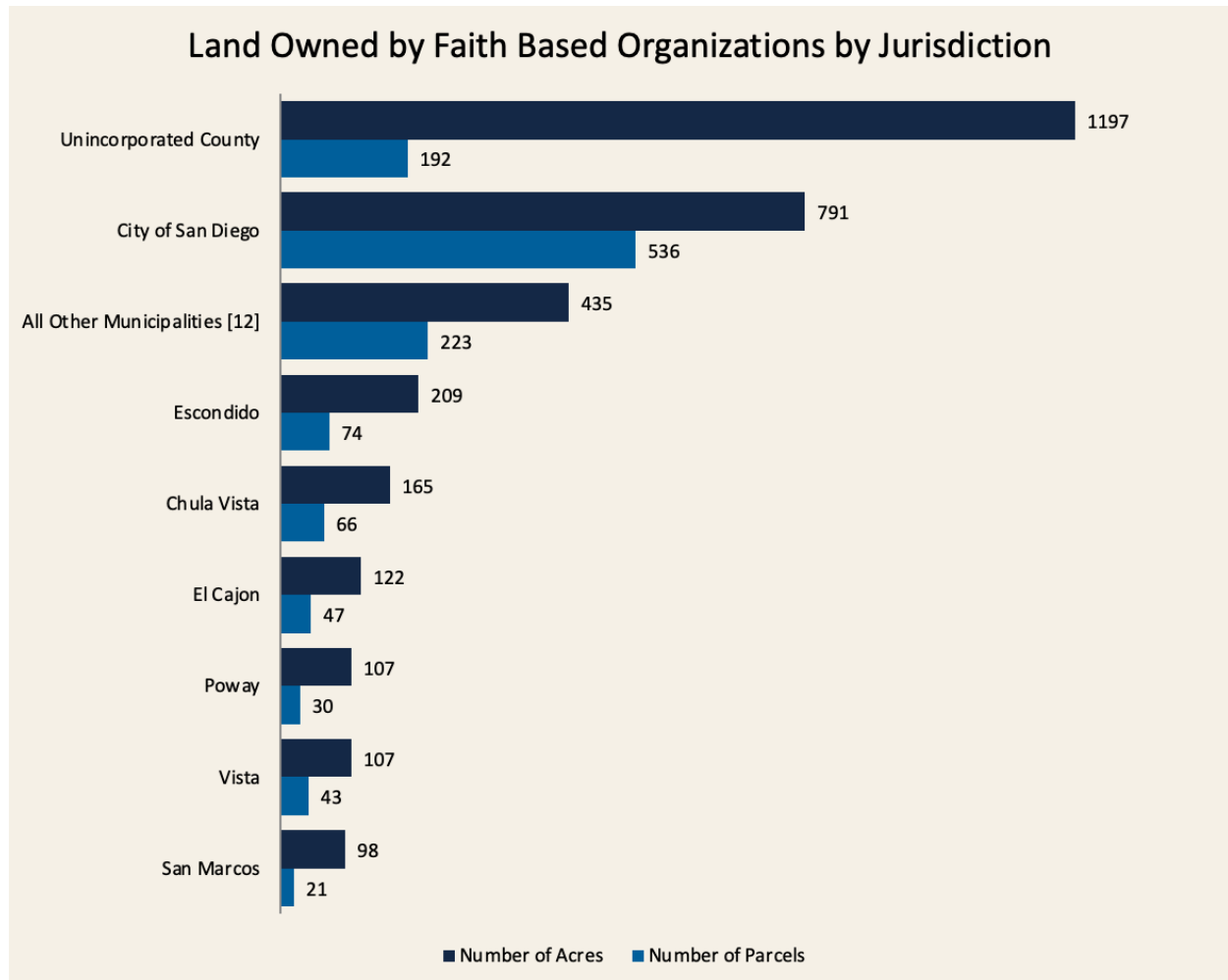
Jurisdiction	Acres	Number of parcels	Average parcel size	Percent of total faith-based owned acres in SD County
Unincorporated County	1,197	192	6.23	37%
City of San Diego	791	536	1.48	25%
Escondido	209	74	2.21	7%
Chula Vista	165	66	2.49	5%
El Cajon	122	47	2.59	4%
Poway	107	30	3.58	3%
Vista	107	43	2.49	3%
San Marcos	98	21	4.69	3%
All Other Municipalities [12]	435	223		13%
Total	3,232.26	1,232	2.62	100%

Source: UC San Diego Center for Housing Policy and Design, 2025

The average size of a parcel owned by a faith-based organization within the City of San Diego is 1.48 acres, which is smaller than the countywide average (2.62 acres). The average size of a parcel owned by a faith-based organization in the unincorporated county (6.23 acres) is almost three times the countywide average (see Table 2).

Together, the City of San Diego and the Unincorporated County hold 62% of the acres (1988 acres) of land owned by faith-based organizations in San Diego County. Of the remaining 17 municipalities that make up the County, Escondido, Chula Vista, El Cajon, Poway, and Vista had the most land owned by faith-based organizations (see Figure 2).

Figure 2. *SB4-Eligible Land Owned by Faith-Based Organizations by Total Acres and Number of Parcels by Jurisdiction, San Diego County*



Source: UC San Diego Center for Housing Policy and Design, 2025

Most SB4-eligible parcels are close to high-quality transit and green space.

65% of all SB4-eligible parcels are within a half mile of a high-quality [transit stop](#). Parcels within the City of San Diego have the best transit connectivity of any municipality within San Diego County: 84% of the parcels in the City of San Diego are within a half mile of a high-quality transit stop.

85% of all SB4-eligible parcels are within a half mile of an open space preserve or park. Almost all (97%) of the parcels located in the City of San Diego are within a half mile of green space (Table 3). These trends indicate that the City of San Diego may provide particularly good development opportunities in terms of amenities.

Table 3. SB4-Eligible Land With Proximity to Open Space or Transit

		Acres	Number of parcels	% of all SB4-eligible parcels
Within 0.5 mi of park or open space	Nonprofit higher-education institutions	344.27	53	93%
	Faith-based organizations	2,265.22	1,042	85%
	All SB4 parcels	2,609.49	1,095	85%
Within 0.5 mi of high-quality transit stop	Nonprofit higher-education institutions	259.21	49	86%
	Faith-based organizations	1,092.65	794	64%
	All SB4 parcels	1,351.86	843	65%
Within 0.5mi of both a park or open space and a high-quality transit stop	Nonprofit higher-education institutions	245.87	45	4%
	Faith-based organizations	983.05	737	60%
	All SB4 parcels	1,228.92	782	63%

Source: UC San Diego Center for Housing Policy and Design, 2025

IV. Discussion

As stated above, the vast majority of SB4-eligible land is not vacant. If only 1% of eligible land were developed at 20 units per acre, 246 units would be produced. If 10% of eligible land were developed at 40 units per acre, the yield would increase to almost 5,000 units. By comparison, the Bethel AME Church project is built at a density of approximately 160 units per acre.

For further development scenarios on land owned by faith-based organizations, see Table 4. Please note, all development scenarios in this report exclude parcels smaller than 0.15 acres, as it is less likely that projects on very small parcels can meet the minimum density for a SB4 development (20 units).

Table 4. *Development Scenarios on Parcels Owned by Faith-Based Organizations, San Diego County*

% of parcels larger than 0.15 acres owned by faith-based organizations	Density in units per acre		
	20 units per acre	30 units per acre	40 units per acre
1%	246 units	369 units	492 units
5%	1229 units	1843 units	2458 units
10%	2458 units	3687 units	4916 units

Source: UC San Diego Center for Housing Policy and Design, 2025

The extent to which San Diego is able to take advantage of SB4 will depend on local interest from faith-based organizations and their ability to source funding. Conventional affordable housing funding may be difficult to obtain for these projects, due to their smaller size and lack of established models. SB4 removes the cost of land, which is one of the most significant housing development costs in California.

Yet, funding an affordable development without the benefit of tax credits remains challenging, and the lack of experience in the affordable development sector by most faith-based institutions, or an established pipeline for this kind of project, is a significant hurdle.

But if the faith community, affordable housing developers, and financial institutions work together to meet this challenge, hundreds or perhaps even thousands of affordable units could be added to the San Diego Region.

Appendix

The table below lists key SB4-eligible landowners in two categories: nonprofit higher education institutions and faith-based organizations with a minimum of five parcels each. The full list includes over 900 SB4-eligible landowners.

Table 5. *Names of SB4-eligible Landowners with 5 or More Parcels, San Diego County*

Landowner with 5 or more parcels per San Diego County Assessor		Number of parcels
Nonprofit higher-education institutions	University of San Diego	28
	Point Loma Nazarene University	10
	John Paul The Great Catholic University	8
Faith-based organizations	The Church of Jesus Christ of Latter-Day Saints	33
	Southeastern California Conference of Seventh-Day Adventists	31
	Apostolic Assembly of The Faith in Christ Jesus	11
	International Church of The Foursquare Gospel	9
	Roman Catholic Bishop of San Diego	6
	Self-Realization Fellowship Church	6
	Shadow Mountain Community Church Inc	6
	College Avenue Baptist Church of San Diego	5
	The San Diego California Stake Church of Jesus Christ	5
	Pacific Southwest District of The Wesleyan Church	5
	Saint Mary Star of The Sea Catholic Parish in Oceanside	5
	St Patrick Catholic Parish San Diego	5

Source: UC San Diego Center for Housing Policy and Design, 2025

References

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About the UC San Diego Center for Housing Policy and Design

The UC San Diego Center for Housing Policy and Design is dedicated to improving housing supply and affordability for people of all incomes in the San Diego region. The Center seeks to close the housing research and policy gap by serving as the leading actionable housing research institution in San Diego, offering solutions for more housing supply and affordability in the region. We focus on rigorous interdisciplinary research and design-driven innovation to create an ecosystem for change.

The Center is housed within the Design Lab at the University of California, San Diego.

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