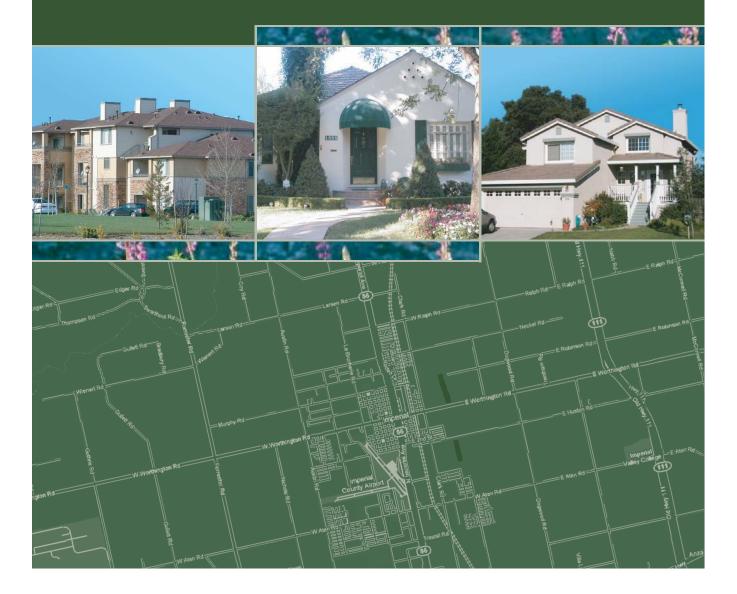
CITY OF IMPERIAL

Housing Element Update 2008-2014



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INTRODUCTION

CONTENTS OF THE HOUSING ELEMENT

The Housing Element of the General Plan is a comprehensive statement by the City of Imperial of its current and future housing needs and proposed actions to facilitate the provision of housing to meet those needs at all income levels. The policies contained in this Element are an expression of the statewide housing priority to allow for the "attainment of decent housing and a suitable living environment for every Californian", as well as a reflection of the unique concerns of the community. The purpose of the Housing Element is to establish specific goals, policies, and objectives relative to the provision of housing, and to adopt an action plan toward this end. In addition, the Element identifies and analyzes housing needs and resources and constraints to meeting those needs.

The Imperial Housing Element is based on seven strategic goals: 1) Seek a balance of housing opportunities appropriate for the range of jobs available and planned in the city, 2) Ensure that the City will provide a range of housing that varies sufficiently in terms of cost, design, size, location and tenure to meet the housing needs of all economic segments of the community at a level no greater than that which can be supported by the infrastructure, 3) Continue to promote housing for special needs groups, 4) Accommodate housing that is affordable to very low-, low- and moderate-income households, 5) Pursue public and private resources available to promote diverse housing opportunities, and particularly to assist in the creation of affordable housing, 6) Initiate all reasonable efforts to preserve, conserve and enhance the quality of existing dwelling units and residential neighborhoods to ensure full utilization of the City's existing housing resources for as long as physically and economically feasible, 7) Pursue sustainable development and energy efficiency for new residential development and existing housing stock.

In accordance to State law, the Housing Element is to be consistent and compatible with other General Plan elements. Additionally, the Housing Element is to provide clear policy and direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. State law (Government code Sections 65580 through 65589) mandates the contents of the Housing Element. By law, the Housing Element must contain:

- An assessment of housing needs and an inventory of resources and constraints relevant to meeting those needs;
- A statement of the community's goals, quantified objectives, and policies relevant to the maintenance, improvement, and development of housing; and
- A program that sets forth a five-year schedule of actions that the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the Housing Element.

The housing program must also identify adequate residential sites available for a variety of housing types for all income levels; assist in developing adequate housing to meet the needs of very low-, low-, and moderate-income households; address governmental constraints to housing maintenance, improvement, and development; conserve and improve the condition of the existing affordable housing stock; and promote housing opportunities for all persons.

Even though the focus of the Housing Element will be on lower- and moderate-income households, the Element must also address the housing needs and policy issues for the entire community and be consistent with the adopted policies of the rest of the General Plan. Thus, the Housing Element's focus

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is to balance the desire of residents, maintaining neighborhood character, manage traffic, and minimize visual and other impacts of new development, while addressing the needs of low- and moderate-income households and special needs groups (such as seniors and individuals with disabilities).

REVIEW OF PREVIOUS HOUSING ELEMENT

An important aspect of the Housing Element is an evaluation of achievements under the implementation programs included in the previously adopted Housing Element. The evaluation provides valuable information on the extent to which programs have been successful in achieving stated objectives and addressing local needs, and to which these programs continue to be relevant in addressing current and future housing needs in Imperial. The evaluation also provides the basis for recommended modifications to programs and the establishment of new objectives in the Housing Element. While many of the City's former programs were continued in this update, the order and structure of the new programs or "actions" is quite different from that of the previous document.

Housing Implementation Programs Summary City of Imperial

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)
 POLICY 1.1.5 (1) Establish and maintain contacts with the Chamber of Commerce, County economic development personnel (VIDA), San Diego State University-Imperial Valley Campus, and other organizations involved with regional industrial and commercial development. (2) Update the City's Infrastructure Master Plan. (3) Prepare a jobs/housing analysis plan. TIMING: December 2002 RESPONSIBLE AGENCY: City Manager, Planning Department 	 Progress: The City has established relationships with local and regional employment and economic development organizations and shares information regarding the City's local workforce. VIDA has been absorbed into the County Planning and Community Development Department. The Infrastructure Master Plan was updated in 2002, 2005, and will be updated again in 2008. The City has not performed a jobs/housing analysis but intends to in the next fiscal year. Effectiveness: This program has been effective as the City has established relationships with local and regional organizations. They have also continued to do periodic updates to the Master Plan to maintain consistency. 	Appropriate to continue to maintain economic growth in the City.
POLICY 1.2.1 Facilitate coordination among the Planning Department, Police Department, and Fire Department staff. TIMING:	Progress: The City has coordinated with the Police and Fire Departments by adopting CEQA language that requires these departments to be involved in the environmental review processes. The City also now requires all Departments to "sign off" on all residential developments.	The City will continue coordination among the Planning Department, Police Department, and Fire Department staff.

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)
Immediate and on-going RESPONSIBLE AGENCY: City Manager, Planning Department, Police Department, and Fire Department	Effectiveness: The City successfully facilitated this coordination and has even gone beyond the scope of the program by adopting policies requiring interdepartmental coordination.	
 POLICY 2.1.4 (1) Provide a checklist for Planning Department review that will include a reference to housing analyses. (2) Update the City Zone Ordinance to include provisions for mixed-use development. (3) Specifically designate homeless shelters and transitional housing as a conditional use within multifamily zones and within areas of the City that are transitioning from older commercial and light and heavy industrial uses to residential uses. (4) Designate that farmworker housing may be developed in multifamily and mobile home park zones with a Conditional Use Permit. The conditions in the Use Permit will encourage and facilitate the development of farmworker housing and homeless shelters. TIMING: By July 2002, annual review RESPONSIBLE AGENCY: City Planning Department 	 Progress: No checklist was developed but a General Plan consistency analysis is required in each staff report. The zoning ordinance was updated to allow for mixed use development in Section 24.05 Commercial Zones of the City's Zoning Code. The V-C Village Commercial Zone is intended as the social and civic heart of the City of Imperial with attractive housing, small retail shops, outdoor dining, parks, and civic facilities in a vibrant, pedestrian friendly and family-oriented atmosphere. Mixed Uses are permitted by right in the V-C zone. As of June 2008, two mixed use projects were proposed and were dependent upon the developer's actions. Homeless shelters and transitional housing are allowed with a CUP in the Residential Apartment (RA) and Residential Condominium (RC) zones. The conditions for the CUP typically concern the noise and traffic abatements conditions listed below. Farmworker housing is allowed in the Residential Apartment (RA) and Residential Condominium (RC) zones because they are usually unique enough to review on a case by case basis. CUPs can take 2-3 months for review. The conditions of approval may include, but shall not be limited to requiring: Special yards; open spaces; buffers; fences; walls; installation and maintenance of landscaping; street dedications and improvements; regulation of hours of operation and methods of operations; control of potential nuisances; the prescription standards for maintenance of building and grounds; prescription of development schedules and development standards; and such other conditions as the 	Modify to focus on the requirements of new legislations regarding housing for the homeless and farmworkers.

Policy/Program	Progress/Effectiveness Commission may deem necessary to ensure compatibility of the use with surrounding developments and uses and to preserve the public health, safety and welfare. Effectiveness: The City determined an official checklist was not needed but the same intent is accomplished through the staff report process. The Zoning Ordinance was amended to include a mixed-use zone – the VC zone. While the parts of the program addressing the homeless and farmworkers were implemented, new legislation will require additional changes.	Appropriateness (Continue/Modify/Delete)
POLICY 2.2.1 Develop a land acquisition/annexation plan covering the five year housing element period and enlist the	Progress : The City annexed approximately 1,348.99 acres between 2002 and 2007 in six separate annexations.	The program will be modified slightly to work closely with LAFCO and to ensure potential sites are appropriate for a variety of housing types.
assistance of the County Local Agency Formation Commission.	Effectiveness: There was no formal plan was developed but the City has annexed several times during that last five years.	
TIMING:		
By December 2001 RESPONSIBLE AGENCY:		
City Manager, Planning Department		

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)
 POLICY 2.3.4 (1) Continue to ensure that a sufficient number of new units are being designated for the disabled. (2) Advertise to qualified developers that the City is seeking senior citizen housing and will assist the developer selected with an application for the appropriate funding source. 3) Encourage developers of new multifamily housing to include four and five bedroom units. (4) Apply for a CDBG Planning and Technical Assistance Grant to determine specific special housing needs, programs, and potential sites. TIMING: December 2002 subject to annual review RESPONSIBLE AGENCY: City Manager, Planning Department, Building and Safety Department 	 Progress: The City follows ADA standards for ensuring units for the disabled. The City did advertise 1 family and 1 senior project that developed 80 units each. The City contacted developers known to building affordable housing using HOME and Tax Credits for funding. No 4- and 5- bedroom unit projects have been developed or planned. No one has inquired about doing these. Income levels in the City are too high to apply on a competitive basis for a jurisdiction-wide Planning and Technical Assistance (PTA) grant so the City, insofar, has not applied for a PTA grant. Effectiveness: Contacting developers through advertising, to inform them of the available made it possible for the City to develop two affordable projects. 	The program will be continued to continue to facilitate the development of housing for persons with special housing needs.
 POLICY 2.4.1 Monitor City development regulations on an annual basis to ensure that housing development constraints have been mitigated or eliminated. TIMING: Annual review during CDBG process RESPONSIBLE AGENCY: City Manager, Planning Department 	 Progress: The City reviews its regulations on an annual basis. The City has streamlined its process as much as possible; market is a major constraint, as is a lack of infrastructure, which significantly affects the cost of development. The City looks to minimize fees as much as possible but on a project-by-project basis. Effectiveness: This policy was effective in that the City monitored development regulations and was able to better streamline their process. 	The City will continue this program as an on-going effort to mitigate any development constraints it can.
POLICY 2.5.1(1) Update the Vacant Land Survey in this housing element every time new development is approved.(2) Prepare and publish an annual report of available	Progress: The vacant land survey is updated as needed, is reviewed annually and copies of the vacant land survey are made available to developers.	This program will be continued so vacant land information is available to developers of affordable housing.

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)
vacant land. TIMING: The time development requires, but not less than once a year RESPONSIBLE AGENCY: City Manager, Planning Department, Building and Safety Department	Effectiveness: The policy has been effective in that the City keeps an updated inventory of vacant and underutilized sites on an annual basis. They also make sure to provide this inventory to developers and service agencies interested in producing affordable housing.	
 POLICY 3.1.4 Include the previous policies in the amendment to the City Zone Ordinance. Referenced policies include: Policy 3.1.1 Provide incentives (i.e., density bonus units, fast-tracking etc.) to developers of residential projects who agree to provide the specified percentage of units mandated by State law at a cost affordable to very low and/or low income households. Policy 3.1.2 Encourage developers to employ innovative or alternative construction methods to reduce housing costs and increase housing supply. Policy 3.1.3 Recognize the effect of supply and demand on prices for housing and other commodities and encourage development of residential uses on vacant parcels (in-fill program) where appropriate. Policy 3.1.4 the City will assist developers and sponsors of low- and moderate- income housing through: Land write-downs using Program Income or Redevelopment Agency funds if the Agency is revived. Giving consideration to low- and moderate- 	 Progress: Policies 3.1.1 through 3.1.4 were amended. In reference to 3.1.4, no land write-downs were done but the City RDA provided a loan to assist in the building of the Imperial Gardens Apartments (81 units) and a HOME loan for the Villa Lara Apartments (Senior, 81 units). Both of these were developed by Chelsea Investment Corporation and entered into service in 2002 and 2004. Effectiveness: This policy has been moderately effective in that policies 3.1.1 and 3.1.4 were addressed. There were also RDA funds provided to assist in the building of affordable developments. 	The program will be modified because the Zoning Ordinance was amended to include incentives for development of low-income housing but the program will be to continue to encourage the use of these and to continue using the RDA funds to facilitate affordable housing development.

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)		
income housing developments in the processing of applications. Exploring all the available funding sources for assistance such as CDBG, HCD, CHFA, HUD, and USDA. TIMING: Immediate and on-going according to funding application deadlines. RESPONSIBLE AGENCY: City Manager, Planning Department, Building and Safety Department				
 POLICY 3.2.5 (1) Conduct an annual housing needs workshop for the City Council to determine the best use of grant money (HOME/CDBG). (2) Develop a calendar of limits and deadlines for applying for grant funds from the State of California and other sources. TIMING: By August each year. RESPONSIBLE AGENCY: City Manager, Planning Department 	 Progress: The City conducts a workshop annually to determine the best use of grant money including CDBG and HOME funds. The City does maintain a funding calendar and keeps it up to date as much as possible. Effectiveness: By having a funding calendar and conducting workshops the City is able to best determine the use of CDBG and HOME funds. 	The City will continue to implement this program.		

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)
 POLICY 3.3.1 Amend Zoning Ordinance to include reduced standards for very low- and low-income single family development. TIMING: By December 2002 RESPONSIBLE AGENCY: City Manager, Planning Department, Building and Safety Department 	 Progress: The City did not amend the zoning ordinance because the current standards are flexible. The City's standards and set back requirements can be exceeded on a project-by-project basis. If a project is constructed in the Planned Development Zone or Specific Plan Overlays zone, the development standards are created on a project by project basis. Examples of flexibility: The R-1 zone requires lots to be a minimum of 6,000 square feet in the Planned Development Zone and allows lots of no less than 3,500 square feet. As a result, detached condos have been built, more open space has been conserved and more flexibility has been created to increase affordability. The Zoning Ordinance also provides authority to the Planning Commission and City Council to allow projects in the RC and RA zones to exceed development standards. The City works with the school district to try to reduce impact fees. The City subsidizes those fees for multi-family projects. Effectiveness: The idea of the policy was effective but was not necessary and so should be modified. 	The program will not be continued because the City has determined that the current standards are flexible and allow case-by-case evaluation of projects, which will allow City staff to work with developers to achieve the most appropriate results.
 POLICY 3.4.1 Make IVHA and Fair Housing publications and information available at the Front Counter of the City, at the Library, Senior Center, and in the offices of existing apartment complexes. Explore posting of the information on public bulletin boards throughout the City. TIMING: By December 2001 and on-going RESPONSIBLE AGENCY: City Manager, Planning Department 	 Progress: Fair housing information is readily available throughout the City including at the front counter of the planning department, the Library, the Senior center, and the offices of local apartment complexes. The City also includes housing information in its quarterly newsletter which is mailed to all residents in the City. Effectiveness: The policy was effective in that the City made information available throughout the City. 	The City will continue this program because it has a responsibility to help educate residents about fair housing issues.

Policy/Program

Progress/Effectiveness

Appropriateness (Continue/Modify/Delete)

POLICY 4.1.3

Update the City Zone Ordinance and associated Code Enforcement provisions to include the following policies:

Policy 4.1.1: Actively enforce existing regulations regarding derelict or abandoned vehicles, outdoor storage, and substandard or illegal buildings and establish regulations to abate weed-filed yards when any of the above is deemed to constitute a health, safety or fire hazard.

Policy 4.1.2: Establish code enforcement as a high priority and provide adequate funding and staffing to support code enforcement programs. This will preserve and create attractive, safe neighborhoods with good housing and other facilities; ensure that the quality of dwelling units shall be adequate to protect the health, safety, and general welfare of the residents; ensure that residential and other development standards are consistent with existing codes.

Policy 4.1.3: Utilize Code Enforcement program as means of identifying qualified families who are willing and able to participate in a local rehabilitation program meant to conserve existing housing stock through voluntary compliance.

TIMING:

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By December 31, 2001 RESPONSIBLE AGENCY:

City Manager, Planning Department

Progress: The Zoning Code was not amended but does identify the building and safety requirements that address Policies 4.1.1 through 4.1.3.

The City strengthened the code enforcement ordinance in the municipal code and included and created a position for a code enforcement officer. The code enforcement officer enforces residential code violations on both a reactive and proactive basis. The code enforcement program is also utilized to identify units in need of rehabilitation assistance.

The City monitors housing conditions with the creation of this position as well as by updating the redevelopment plan every 3 years, which includes identifying areas through the blight assessment.

Effectiveness: This policy was somewhat effective in that even though the zoning code was not amended the City was able to strengthen the code enforcement ordinance and create a position for a code enforcement officer.

The program will be modified to state the City will continue to enforce code enforcement regulations, providing funding and staffing and using the code enforcement program as a way to identify units in need of rehabilitation.

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)
POLICY 4.1.4 Review and update the City's Program Income Reuse Plan on a regular basis	Progress: The City reviews and updates its Program Income Reuse Plan annually as required by CDBG regulations.	The program will continue to provide regular opportunities to evaluate the use of the City's CDBG program income.
TIMING: Annually as part of the City budgetary process RESPONSIBLE AGENCY: City Manager, Planning Department	Effectiveness: This policy is ongoing and is continually accomplished.	
POLICY 4.1.5 Update the City's Master Infrastructure Plan TIMING:	Progress: The City's Master Infrastructure Plan was updated in 2005 and the City will begin its next update in 2008.	The program is appropriate to continue to keep the infrastructure plan updated to facilitate available site for residential development.
December 31, 2001 RESPONSIBLE AGENCY: City Manager, Planning Department, Public Works Department.	Effectiveness: This policy was effective based on the fact that the City's Master Infrastructure Plan was updated and another update is planned.	
POLICY 4.1.6 On an annual basis determine which grant applications should be submitted to the State and other granting agencies. TIMING:	Progress: In addition to the annual City Council workshop held to determine funding priorities, the City staff works to identify department goals on an on-going basis and monitors the availability of funding and applies for that which the City is eligible.	The City will continue to implement this program at least on an annual basis.
By August each year RESPONSIBLE AGENCY: City Manager, City Council	Effectiveness: The City successfully accomplished this program but on a more on-going basis rather than just annually.	
POLICY 4.1.7Update the City's Zone Ordinance and Code Enforcement provisions to provide both incentives and notices to owners of substandard rental properties.TIMING: By December 31, 2001RESPONSIBLE AGENCY:	Progress: As stated in Policy 4.1.3, the City has not made any policy updates regarding incentives; however, they work closely with developers to provide assistance for property rehabilitation. For example, the City is working closely with a developer to replace a set of dilapidated cottages next to City hall. The Code Enforcement Officer also provides RDA and CDBG information to residential properties identified in violation.	The intent of this program will continue but without a Zoning Ordinance amendment and since it is similar to policy 4.3.1, will be combined with it in a new program.

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)
City Manager, Planning Department	Effectiveness: This policy was moderately effective because there were not any updates made but the City did work closely with developers to provide assistance for project rehabilitation.	
POLICY 4.1.8 Periodically review the City's Relocation Plan. TIMING: Annually as part of the CDBG review process. RESPONSIBLE AGENCY: City Manager, Planning Department	 Progress: The City is required to have a relocation plan for any activity anticipated to result in temporary or permanent relocation. The City updates the relocation plan as a part of periodic updates to its program/project guidelines, or as required by HCD. If any new activity is expected to result in a need for relocation, the City will create a relocation plan specific to the circumstances and complete it prior to funding the activity. The City annually reviews and updates the Relocation Plan as required by CDBG. Effectiveness: This policy was successful in that City does periodic updates to the City's Relocation Plan. 	The City will continue to periodically review relocation needs and amend its Relocation Plan accordingly.
 POLICY 4.2.3 Ensure that the City is on mailing and notification lists from the State Department of Housing and Community Development, the Imperial Valley Housing Authority, VIDA, San Diego State University-Imperial County Campus, League of California Cities, and other appropriate organizations. This will assist the Staff in identifying classes, courses, and conferences where additional information can be obtained. TIMING: Annually as part of the CDBG review RESPONSIBLE AGENCY: City Manager, Planning Department 	Progress: Each year, the City sets funds aside for staff to attend education workshops and conferences.Effectiveness: This policy is effective in that the city ensures that City staff attends workshops and conferences.	It is appropriate to continue this program to keep staff updated on new legislation, funding sources and other educational opportunities.

Policy/Program	Progress/Effectiveness	Appropriateness (Continue/Modify/Delete)
POLICY 5.1.2 Provide fair housing information available at the Front Counter, at the Library and Senior Center, and on bulletin boards at existing apartment complexes. TIMING: Immediate and on-going RESPONSIBLE AGENCY: City Manager	 Progress: Fair housing information is readily available throughout the City including at the front counter of the Planning Department, the Library, the Senior center, and the offices of local apartment complexes. Effectiveness: This policy has been successful in that the fair housing information is readily available throughout the City. 	The City will continue to make fair housing materials available in public places to assist in the education of residents about fair housing issues.

Goal 1. Seek a balance of housing opportunities appropriate for the range of jobs available and planned in the city.

Policy 1.1. Consider the effects of new employment, particularly in relation to housing demands, when new commercial or industrial development is proposed.

Action 1.1.1. Cooperate with large employers, the Chamber of Commerce, and major commercial and industrial developers to identify and implement programs to balance employment growth with the ability to provide housing opportunities affordable to the incomes of the newly created job opportunities. The City facilitates this cooperation by holding pre-application meetings with major commercial and industrial developers to determine what type of employment they'll create, how many jobs, and whether the City's current workforce will be utilized or if they will be bringing in workers from other regions. In the case of large subdivision areas, this helps the City determine whether or not the developer needs to set aside an area for residential housing or what sort of accommodations are needed in the Land Use Plan to provide housing for the employees. The City is also in constant communication with the Chamber of Commerce because they are often the first contact for major developers. In addition, the City's CEQA review form includes a section on analyzing housing needs that result from employment growth. Currently, the City has a surplus of entitled residential parcels, so its main focus has been to attract large scale employers that tend to pay higher wages.

Responsible Agency: Planning and Building Department; Community Development; Redevelopment Agency

Funding Sources: General Fund; Redevelopment funds

Implementation Schedule: December 2010

Action 1.1.2. The City will perform a jobs/housing balance analysis and plan that will allow the City to better plan for the appropriate mix of housing based on the types of new employment opportunities as well as to consider when reviewing proposed commercial and industrial developments. The jobs/housing analysis will also include a survey of wages and salaries in the City to determine which housing types should be encouraged.

Responsible Agency: Planning and Building Department; Redevelopment Agency

Funding Sources: General Fund; Community Development; Redevelopment funds

Implementation Schedule: December 2009

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Goal 2. Ensure that the City will provide a range of housing that varies sufficiently in terms of cost, design, size, location and tenure to meet the housing needs of all economic segments of the community at a level no greater than that which can be supported by the infrastructure.

Policy 2.1. Intergovernmental, public and private cooperation shall be encouraged to achieve an adequate supply of affordable housing.

Action 2.1.1. Continue to establish and adopt objectives indicating the amount of housing needed to correct existing shortages and meet projected growth needs within the City. The goal shall be to meet the City of Imperial's RHNA goals.

Responsible Agency: Planning and Building Department, Housing Department, Community Development

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.1.2. Allow and encourage developers to "piggyback" or file concurrent application (i.e., rezones, tentative tract maps, conditional use permits, variance requests, etc.) if multiple approvals are required, and if consistent with applicable processing requirements. The City will encourage this method of application filing by developing an informative brochure about the development process that will be available at the City Planning and Building Department.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.1.3. Continue to pursue the annexation of adjacent properties to the north and east of the City.

Responsible Agency: Planning and Building Department; Community Development Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.1.4. Continue to work with LAFCO on future land the City plans to annex. When determining what land will be annexed into the City, staff will ensure that the land includes or has the potential to include a variety of housing types and uses.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.1.5. The City will provide the County of Imperial Public Works Department a copy of all proposed housing developments so the County can review any impacts the developments may have to County roads and facilities.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.1.6. Update the City's vacant land inventory in this document when new development occurs to provide a readily-available tool to determine where land for residential development is located.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Policy 2.2. Continue to promote the coordination of all jurisdictional levels responsible for health and safety to reduce crime, and promote fire and health safety.

Action 2.2.1. Continue to expand the Neighborhood Watch Program to ensure safe and healthy living conditions in existing neighborhoods. This is an ongoing program undertaken by the Police Department.

Responsible Agency: City Manager, Planning and Building Department, Police Department, Fire Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.2.2. Continue to coordinate residential development plan reviews through the environmental review process that includes representatives from the Planning Department, Public Works, Police Departments, and Fire Departments.

Responsible Agency: City Manager, Planning and Building Department, Public Works, Police Department, Fire Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Policy 2.3. Ensure code amendments to development standards and/or processing requirements do not adversely impact housing costs.

Action 2.3.1. Monitor governmental constraints. Include in the evaluation of proposed amendments to Municipal Zoning Code provisions affecting residential construction and develop an assessment of the impacts of the proposed regulations and/or development standards on housing costs.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

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Implementation Schedule: Ongoing

Action 2.3.2. Monitor City development regulations on an annual basis to ensure that housing development constraints have been mitigated or eliminated.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.3.3. Continue to work cooperatively with Imperial County, the Imperial Valley Association of Governments (IVAG) and Air Pollution Control District (APCD) to use a phased approach to the implementation of regional impact fees. While regional impact fees are only applicable to annexation projects, the City has been an active participant in the County's and IVAG's fee adoption process. The regional traffic impact fees will be phased over a 10-year period whereby projects constructed in the near-term will be assessed a lower fee compared to those constructed at a later date. In addition, projects constructed in the near term will likely be required to provide additional rights-of-way and construct additional roadways, the costs of these will be credited towards the regional fees.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.3.4. In an effort to promote the development of higher density housing types, the City will amend the Zoning Ordinance to allow up to three stories in the Residential Condominium (RC), Residential Apartment (RA) and for multi-family development in the PUD zone.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: December 2009

Action 2.3.5. The City will amend the Zoning Ordinance to allow up to 20 dwelling units per acre in the Residential Condominium (RC) and up to 30 dwelling units per acre in the Residential Apartment (RA) zone by removing the requirement for Planning Commission and City Council approval for developments to reach these maximum densities in these zones.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: December 2009

Policy 2.4. The City will encourage housing suitable to a variety of income levels and household sizes and types in specific plan zones, subdivision review and individual multi-family development review.

Action 2.4.1. Continue to provide opportunities for mixed use development in the Village Commercial (VC) zone, which allows residential/office and/or commercial uses. The City will promote the development of mixed use projects by providing information to developers about the VC zone at the City's Planning and Building counter. The City will work with the developer of mixed use projects to expedite permit approvals and provide technical assistance in applying for funding sources if necessary. The City anticipates the promotion of this zone will create approximately 10 units over the planning period.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 2.4.2. To facilitate the development of second units as an affordable housing opportunity, the City will amend the Zoning Ordinance to be compliant with Chapter 1062 of the Government Code, which requires development applications for second units to be considered ministerially without discretionary review or a public hearing. The amendment will ensure that second units are allowed uses in all residential zones and require only ministerial review by the Planning Manager without any excessive burdensome conditions of approval.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: December 2009

Policy 2.5. Increase ownership opportunities for prospective first-time homebuyers through mitigation of land costs and/or financial assistance.

Action 2.5.1. Maintain residential zoning districts and development standards that encourage the development of single-family housing products (i.e., small lot or zero-lot line subdivisions) that are affordable to first-time homebuyers. Continue to participate in the HOME Program as Notices for Funding Available (NOFAs) are released and other California Small Cities Programs.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing; Apply for HOME and CDBG funds as NOFA's are released.

Action 2.5.2. Continue to support development in the PUD and Specific Plan Overlay Districts to ensure flexibility for affordable housing developments.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

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Implementation Schedule: Ongoing

Goal 3. Continue to promote housing for special needs groups.

Policy 3.1. Encourage programs that will address the needs for housing and programs for senior citizens, large families, farmworkers, disabled persons, single parent families, extremely low- income and the homeless.

Action 3.1.1. Work closely with qualified developers of new multi-family housing that includes affordable four and five bedroom units. The City will offer an expedited review process and technical assistance for projects that include 4 and 5 bedroom units.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: As projects are proposed

Action 3.1.2. The City currently allows farmworker housing units for less than 6 persons with only ministerial review and the City requires a conditional use permit for large scale farmworker housing developments in the RC and RA zones. The City will review and amend the Zoning Ordinance to be compliant with Health and Safety Code Sections 17021.5 and 17021.6, which require group quarters for farmworkers of up to 36 beds and developments of up to 12 units for a single family or household to be allowed without any discretionary review. The City will continue to allow larger-scale developments for farmworkers in the Residential Apartment (RA) and Residential Condominium (RC) zones with a Conditional Use Permit. Farmworker housing developments tend to be unique enough to require review on a case-by-case basis to ensure all of the following criteria are appropriate:

- Hours of operation of supportive services provided on-site;
- External lighting and noise;
- Traffic abatement;
- Compliance with County and State health and safety requirements for food, medical, and other supportive services provided on-site;

The City will annually contact developers of farmworker housing to offer assistance to the development of farmworker housing as needed. The City will focus on cooperation with the County to meet the regions need for farmworker housing. It will also continue to provide financial incentives through the use of its redevelopment funds and other grant program funds as available.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Review and amendment to Zoning Ordinance by December 2009; Annually

Action 3.1.3. Conform to codes and standards related to disabled access and facilitate design modifications for the disabled persons in existing facilities.

Responsible Agency: Planning and Building Department, Code Enforcement

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 3.1.4. Continue to follow federal ADA guidelines for the development of disabled units.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 3.1.5. The City currently evaluates the need for reasonable accommodations for persons with disabilities on a case-by-case basis. The City will develop a more formalized reasonable accommodation procedure that will provide an administrative exception process in zoning and land use matters for housing for persons with disabilities. The process may include minimal review by the Planning Director and may include the following criteria:

- The request for reasonable accommodation will be used by an individual with a Disability protected under fair housing laws.
- The requested accommodation is necessary to make housing available to an individual with a disability protected under fair housing laws.
- The requested accommodation would not impose an undue financial or administrative burden on the City.
- The requested accommodation would not require a fundamental alteration in the nature of the City's land-use and zoning program.

Responsible Agency: Planning and Building Department; Community Development Department, City Manager

Funding Sources: General Fund

Implementation Schedule: By December 2009

Action 3.1.6. Continue to advertise to qualified developers that the City is seeking senior citizen housing and will assist the developer selected with an application for the appropriate funding source. The City will assist the developer by providing technical support in the application of grant funds that may be used to fund housing for seniors. In addition, the City may consider providing funding through its own Redevelopment set-aside funds. The City anticipates approximately 20 units through the planning period.

Responsible Agency: Planning and Building Department; Community Development Department, City Manager

Funding Sources: General Fund, CDBG, HOME, RDA funds

Implementation Schedule: Annually or as need and demonstrated by developer

Action 3.1.7. The City will amend its Zoning Ordinance to clarify the definition of single-room occupancy units, which are similar to the current use categories of residential retirement hotels, boarding or rooming houses and guest dwellings. The amendment will also describe specific development standards for these units.

Responsible Agency: Planning and Building Department, City Manager, Community Development Department

Funding Sources: General Fund

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Implementation Schedule: December 2009

Action 3.1.8. Pursuant to SB 2, the City will amend the Zoning Ordinance to include separate definitions of supportive housing and transitional housing in accordance with Sections 50675.14 and 50675.2 of the California Health and Safety Code. Supportive and transitional housing types will constitute a residential use and will be subject only to those restrictions that apply to other residential uses of the same types in the same zone. To ensure clarity in the zoning code, the separate definitions of "supportive" and "transitional" housing as stated in Health and Safety Code Sections 50675.14 and 50675.2, respectively, will be added to the definitions section of the zoning code.

Responsible Agency: Planning and Building Department, City Manager, Community Development Department

Funding Sources: General Fund

Implementation Schedule: December 2009

Action 3.1.9. The City will partner with area social services agencies and non profit organizations to assess the need for supportive housing types and identify funding sources to develop needed services in the City.

Responsible Agency: Planning and Building Department, City Manager, Community Development Department

Funding Sources: General Fund

Implementation Schedule: By December 2009 and annually thereafter

Action 3.1.10. Amend the Zoning Ordinance to permit Group Care Facilities for six or fewer persons in all residential zones including single family zones in compliance with Health and Safety Code Sections 1267.8, 1566.3, and1568.08. Continue to allow group care facilities for more than 6 persons by conditional use permit in the Residential Single Family (R-1), Residential Condominium (RC), Residential Apartment (RA), Commercial General (C-2) and Village Commercial (V-C). This will allow for the development of a range of assisted care housing for adults who have limited self-care abilities by ensuring appropriate zoning for all ranges of housing from group housing to independent living with services on-site for institutional care facilities less than six people must not be treated differently than other by-right single-family housing uses and may not be required to obtain conditional use permits or variances that are not required of other family dwellings.

Responsible Agency: Planning and Building Department, Planning Commission, Community Development Department

Funding Sources: General Fund

Implementation Schedule: December 2009

Action 3.1.11. The City will amend the Zoning Ordinance to explicitly define Emergency Shelters and to allow Emergency Shelters by right in the Commercial General (C-2) zone. Approximately 42 acres of currently zoned C-2 sites are available to meet this potential need.

Responsible Agency: Planning and Building Department, Planning Commission, Community Development Department

Funding Sources: General Fund

Implementation Schedule: December 2009

Policy 3.2. Eliminate arbitrary housing discrimination based on race, color, religion, sex, national origin, ancestry, marital status, age, household composition or size, or any other arbitrary factor.

Action 3.2.1. Support the enforcement of the Fair Housing Laws to protect against housing discrimination, provide adequate information about renters' rights, and promote equal housing opportunity.

Responsible Agency: City Manager, Community Development Department, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 3.2.2. Make information on fair housing services available to the public, including:

- a. Agencies that can advise and provide legal services in instances of housing discrimination;
- b. Education and outreach materials in English and Spanish to inform the public regarding fair housing laws;
- c. Information, referrals and assistance in tenant/landlord relations; and
- d. Referral of complaints.

Responsible Agency: City Manager, Planning and Building Department, Community Development Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 3.2.3. Continue to ensure the availability of Imperial Valley Housing Authority (IVHA) and Fair Housing information at the front counter of the Planning and Building Department, the Library, Senior Center, and on bulletin boards at existing apartment complexes.

Responsible Agency: City Manager, Community Development Department

Funding Sources: General Fund

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Implementation Schedule: Ongoing

Goal 4. Accommodate housing that is affordable to very low-, low- and moderate-income households.

Policy 4.1. The City will facilitate and assist developers of low-and moderate-income housing.

Action 4.1.1. Provide a fast-track permit processing procedure for affordable housing projects by designating a staff person to serve as the housing rapid response expediter who will assist developers

to "fast-track" the application through all the necessary permitting procedures. Fast-tracking will be available to residential applications that propose an affordable housing component.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 4.1.2. The City will develop a density bonus ordinance in compliance with Government Code Section 65915 and to ensure its successful implementation. The program will allow developers to build at a density higher than the maximum density of a zone when they produce units affordable to very low-, low- or moderate-income persons.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: June 2010

Action 4.1.3. The City will evaluate the feasibility and potential effectiveness of an affordable housing fee program that will fund an affordable housing trust fund. The trust fund money would be used to support a variety of housing needs in the City.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: June 2010

Action 4.1.4. Encourage developers to employ innovative or alternative construction methods to reduce housing costs and increase housing supply by providing incentives such as density bonus units, fast tracking, etc.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 4.1.5. The City will continue to assist developers and sponsors of low- and moderateincome housing through the following incentives:

- a. Land write-downs using Program Income or Redevelopment Agency funds;
- b. Giving consideration to low- and moderate-income housing development in the processing of applications; and
- c. Exploring all the available funding sources for assistance such as CDBG, HCD, CHFA, HUD and USDA.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund, CDBG, HOME, RDA funds

Implementation Schedule: Ongoing

Policy 4.2. Preserve housing units at-risk of losing affordability status for units that are subsidized with federal, state, or local funds.

Action 4.2.1. Establish a biannual monitoring program to identify assisted at-risk units of losing their affordability subsidies or requirements.

Responsible Agency: Community Development Department

Funding Sources: General Fund

Implementation Schedule: By December 2010

Action 4.2.2. Develop an Affordable Housing Conversion Ordinance that requires, at a minimum:

- At least one year prior to the conversion date, the owner shall provide written notification to residents of the expected date of loan pre-payment or pay-off, at which time the owner will no longer be restricted in the level of rent that can be charged. The notice will also contain an estimate of rent increases at the time that rental restrictions no longer apply. Residents moving into a housing development during this one-year period must also be notified in writing of the pending conversion prior to signing a rental agreement.
- Property owners shall provide relocation assistance to those low-income households who are unable to afford rent increases.
- The Redevelopment Agency will solicit interested non-profit housing corporations to acquire and maintain such projects as low-income housing. The Redevelopment Agency will assist an interested non-profit housing corporation in applying for state or federal assistance for acquisition and redevelopment of properties.

Responsible Agency: Community Development Department, Redevelopment Agency

Funding Sources: General Fund

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Implementation Schedule: By December 2009

Goal 5. Pursue public and private resources available to promote diverse housing opportunities, and particularly to assist in the creation of affordable housing.

Policy 5.1. Support the continuation and expansion of federal housing assistance programs for extremely low-, very low-, low- and moderate-income households. Provide information regarding housing assistance to qualified extremely low-, very low-, low- and moderate-income households. Information on all housing assistance programs will be readily available at the front counter of the City Planning and Building Department, Library and Senior Center. The City will also post this information on its website.

Action 5.1.1. Continue to allocate HOME and CDBG funds to direct housing-related programs.

Responsible Agency: Planning and Building Department, City Manager, Community Development Department

Funding Sources: HOME, CDBG, General Fund

Implementation Schedule: Ongoing, updated website by June 2009

Action 5.1.2. Encourage local builders to provide sufficient housing stock for participants in first-time homebuyer and other "below market rate" home purchase programs.

Responsible Agency: Planning and Building Department, Redevelopment Agency, City Manager

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 5.1.3. As practicable, provide technical assistance to developers, nonprofit organizations, or other qualified private sector interests in the application and development of projects for Federal and State housing programs/grants. The City will accomplish this by notifying developers of available funding and other incentives available on a quarterly basis.

Responsible Agency: Planning and Building Department, City Manager

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 5.1.4. (1) Continue to conduct an annual housing needs workshop for the City Council to determine the best use of grant money (HOME/CDBG). (2) Continue to update the grant calendar of limits and deadlines for applying for grant funds from the State of California and other sources.

Responsible Agency: Community Development Department, City Manager

Funding Sources: General Fund, HOME, CDBG

Implementation Schedule: First workshop by December 2009 and annually thereafter. Grant calendar will be updated as NOFA's are released to begin tracking deadlines for submittal.

Policy 5.2. Implement rehabilitation loan and grant programs for low- and moderate-income homeowners and rental property landlords through the CDBG and/or HOME programs to encourage full utilization of the City's existing housing stock as long as funds are available.

Action 5.2.1. Continue to annually determine which grant applications should be submitted to the State and other granting agencies.

Responsible Agency: Community Development Department, City Manager

Funding Sources: General Fund

Implementation Schedule: Will apply in 2009 and annually thereafter

Policy 5.3. Encourage the private sector to take a role in the assistance to low-income households to rehabilitate substandard or deteriorated units.

Action 5.3.1. Work with developers interested in the improvement of substandard rental units to provide incentives for building lower- income units. The housing staff will also work with the Redevelopment Agency to develop a plan to identify and assist projects through programs available through the City.

Responsible Agency: Community Development Department, Redevelopment Agency

Funding Sources: General Fund, RDA funds

Implementation Schedule: Ongoing

Policy 5.4. Explore ways to finance, staff and support local community revitalization and housing rehabilitation programs, senior citizens home repair, energy conservation, weatherization and self-help preventive maintenance programs.

Action 5.4.1. Staff will continue to actively participate in the IVHA Housing Committee process and will take advantage of information seminars and resources to remain updated on current programs.

Responsible Agency: Community Development Department, City Manager

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 5.4.2. Continue to support Commissioner and staff efforts to expand upon their housing knowledge base financially and otherwise. Set aside funds for staff to be involved in classes, conferences and training opportunities that will ensure that they are up-to-date on the latest housing and community development trends, strategies and funding sources. Also maintaining membership and remain on mailing lists for all relevant housing related state departments and organizations.

Responsible Agency: Community Development Department, City Manager

Funding Sources: General Fund

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Implementation Schedule: Annually and ongoing

Goal 6. Initiate all reasonable efforts to preserve, conserve and enhance the quality of existing dwelling units and residential neighborhoods to ensure full utilization of the City's existing housing resources for as long as physically and economically feasible.

Policy 6.1. Maintain and conserve the existing structurally sound housing supply in a safe and serviceable condition while eliminating housing deficiencies and preventing further deterioration.

Action 6.1.1. Continue to provide loans from the CDBG-funded Revolving Loan Account (RLA) to homeowners in existing owner-occupied residences within the City to use for the rehabilitation of their property. As shown in Table 2 below, the City expects to be able to assist approximately

fourteen households through the end of the planning period. This assumption is based on City's track record of assisting nine households in the past five years and the increased community awareness of the project should result in more applicants.

Responsible Agency: Community Development Department, City Manager

Funding Sources: CDBG

Implementation Schedule: Ongoing

Action 6.1.2. Continue to enforce existing regulations regarding derelict or abandoned vehicles, outdoor storage, and substandard or illegal buildings.

Responsible Agency: Code Enforcement, Planning and Building Department, City Manager

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 6.1.3. Give code enforcement a high priority and provide adequate funding and staffing to support code enforcement programs.

Responsible Agency: City Manager, Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 6.1.4. Utilize the code enforcement program as a means of identifying housing units in need of rehabilitation to keep track of the condition of the City's housing stock on an ongoing basis. By monitoring conditions on a regular basis, many housing conditions problems will be solved or prevented through voluntary compliance with the housing code.

Responsible Agency: Community Development Department, Code Enforcement

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 6.1.5. Update the City's Redevelopment Plan every three (3) years to identify dilapidated housing conditions in need of rehabilitation. Also review code enforcement reports annually to monitor the level of voluntary compliance and to track the existing or emerging issues with the City's housing stock.

Responsible Agency: Redevelopment Agency, Community Development Department, City Manager

Funding Sources: General Fund, RDA funds

Implementation Schedule: Annually; Every 3 years; Ongoing

Policy 6.2. Install and upgrade public service facilities (streets, alleys, and utilities) to encourage increased private market investment in declining or deteriorating neighborhoods.

Action 6.2.1. Implement the City's updated Master Infrastructure Plan once completed.

Responsible Agency: Community Development Department, Planning and Building Department, City Manager

Funding Sources: General Fund

Implementation Schedule: By December 2009

Policy 6.3. In the development of public projects, require an analysis of potential displacement of existing residences with an emphasis on minimizing displacement.

Action 6.3.1. Continue to periodically review the City's Relocation Plan.

Responsible Agency: City Manager, Community Development Department

Funding Sources: General Fund

Implementation Schedule: Effective as of January 2009 and then ongoing

Policy 6.4. When considering future residential development adjacent to or near the Union Pacific Railroad Company's right-of-way, take measure to ensure the safety of the rail corridor. New developments may increase traffic volumes not only on streets and at intersections, but also at at-grade highway-rail crossings.

Action 6.4.1. Consider mitigation measure to address potential safety issues for residential development near railroad corridors such as the following: planning for grade separations for major thoroughfares, improvements to existing at-grade highway-rail crossings due to increased traffic volumes and continuous vandal resistant fencing or other appropriate barriers to limit the access of trespassers onto the railroad right-of-way.

Responsible Agency: City Manager, Community Development Department

Funding Sources: General Fund

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Implementation Schedule: As development near railroad right-of-ways occurs.

Goal 7. Pursue sustainable development and energy efficiency for new residential development and existing housing stock.

Policy 7.1. Require energy efficiency in the design and construction of housing developments through implementation of the State Energy Conservation Standards (Title 24). The long-term economic and environmental benefits of energy efficiency shall be weighed against any increased initial costs of energy saving measures. Encourage sustainable development by reducing energy use.

Action 7.1.1. Incorporate Title 24 and LEED requirements into Zoning Ordinance, specific plans, and develop agreements as appropriate.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Amend Zoning Code by June 2009 and update Specific Plan and development agreements as they are processed through Planning Department.

Action 7.1.2. Continue to partner with Southern California Gas Company and Imperial Irrigation District to develop model programs for energy efficiency in new development without increasing costs to the homebuyer. The City has partnered with the Imperial Irrigation District (IID) to provide financial incentives for Green Build projects. The City will continue to partner with the IID and form new partnerships with the Southern California Gas Company and other utility purveyors to develop pilot projects that showcase energy efficient residential projects which seek to lower utility bills.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: By June 2009 and ongoing

Action 7.1.3. Continue to partner with Southern California Gas Company and Imperial Irrigation District post and distribute information on currently available weatherization and energy conservation programs to residents and property owners. The City will distribute information through the City's newsletter, annual mailings in City utility billings, distribution of program information to community organizations and at municipal offices, and postings on the City's web site. To best capture the ethnic diversity of the community, information will be available in the Spanish and English.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Information on weatherization and energy conservation will be annually distributed in the City's utility mailings beginning in June 2009.

Action 7.1.4. Continue to enforce State requirements, including Title 24 of the California Code of Regulations, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures for the siting of buildings, landscaping, and solar access through development standards contained in the Zoning Ordinance, Building Code, and Specific Plans as appropriate.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing

Action 7.1.5. Continue to consider fee reductions, expedited permit processing, or other incentives for new construction that exceeds Title 24 energy efficiency standards by ten percent or more and/or incorporate the use of renewable (non-fossil-fuel) energy.

Responsible Agency: Planning and Building Department

Funding Sources: General Fund

Implementation Schedule: Ongoing, as projects are processed through the Planning Department.

Table 2 summarizes Imperial's quantified objectives for the 2008 through 2014 Housing Element planning period. These objectives represent a reasonable expectation of the maximum number of new housing units that will be developed and conserved and the households that will be assisted over the next planning period based on policies and programs in this document.

	Income Category					
	Extremel y Low	Very Low	Low	Moderate	Above Moderate	TOTAL
New Construction	0	50	100	300	450	900
Rehabilitation	0	4	10	0	0	14
Conservation/Preservation ¹	0	0	0	0	0	0
Housing Choice Vouchers	102	0	0	0	0	102
TOTALS	102	54	110	250	350	1,016

Table 1Quantified Objectives 2008-2014

¹ Imperial Villa Apartment, a Section 515 project expires in 2049.

PUBLIC PARTICIPATION

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State law requires jurisdictions to make a diligent effort to achieve participation by all segments of the community in preparing a Housing Element. The Housing Element was developed through the combined efforts of City Staff, the Planning Commission, the City Council and the City's consultant. Public input was solicited during a joint Planning Commission/City Council workshop that was also open to the public. English and Spanish language public notices were published in the newspaper and posted at City Hall and the City Library two weeks prior to the workshop. In an effort to allow all economic segments of the community to comment on the Draft Housing Element, the City placed review copies at City Hall, the City Library, the Housing Authority, and the County Planning and Development Services Department, and to affordable housing developers active in the community such as Chelsea Investment Corporation, which is responsible for a number of affordable units in the Imperial Valley and specifically for the Imperial Garden Apartments in the City of Imperial. Copies of the Housing Element were sent to a Chelsea Investment Corporation office, which also happens to be the management office for Imperial Garden Apartments. A notice of the Housing Element's availability for review was posted on the community board there. Additionally, copies of the element were forwarded to a Senior Project Manager for MacFarlane Costa Housing Partners, LLC, another firm currently active in the City of Imperial.

In addition, the County Airport Land Use Commission held a pubic hearing on the City's Housing Element on April 16, 2008 and the draft was also available in that office. The Housing Element update was found to be consistent with the Commission's policies.

Two additional sets of comments were received by the City. Both were specific to the Housing Element's Initial Study and Negative Declaration. The first, from the Imperial County Public Works

GOALS, POLICIES, AND ACTIONS

Department, requests that a copy of all future housing development proposals should be provided for review and analysis to the County Public Works Department to review any impacts to County Roads and facilities. This request was based on the Initial Study statement that it does not address the particular impacts of future projects identified in the Housing Element update. The City added a program (Action 2.1.5) to fulfill this request.

The second set of comments was received from the State of California Public Utilities Commission. This comments letter asked the City to consider adding language to the Housing Element that would ensure any future development planned adjacent to or near the Union Pacific Railroad Company's right-of-way be planned with the safety of the rail corridor in mind. The City has added Policy 6.4 and Action 6.4.1 to address this request.

GENERAL PLAN CONSISTENCY

State law requires that the Housing Element contain a statement of "the means by which consistency will be achieved with other general plan elements and community goals" (California Government Code, Section 65583[c] [6] [B]. This requires an evaluation of two primary characteristics: 1) an identification of other General Plan goals, policies, and programs that could affect implementation of the Housing Element or that could be affected by the implementation of the Housing Element and 2) an identification of actions to ensure consistency between the Housing Element and affected parts of other General Plan elements. The 1992 General Plan (adopted 1993) contains several elements with policies related to housing. A review of the other General Plan elements plus the Downtown Imperial Redevelopment Master Plan and Design Guidelines, demonstrates consistency with all other policies and programs. The City will maintain this consistency in the future by ensuring general plan amendments are evaluated for consistency with all other General Plan elements.

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INTRODUCTION

The Housing Needs Assessment provides a demographic profile of the City by analyzing the following types of information: population and housing characteristics, identified special housing needs among certain population groups, evaluates housing conditions, and provides other important information to support the goals, policies, and programs to meet the needs of current and future residents.

The Decennial Census, completed every ten years, is an important source of information for the Housing Needs Assessment. It provides the most reliable and in-depth data for demographic characteristics of a locality. The State Department of Finance (DOF) also provides valuable data that is more current. Whenever possible, DOF data and other local sources were used in the Housing Needs Assessment. The data presented in the Housing Needs Assessment will not only guide the development of housing goals and polices, but will also be integrated into the body of the Housing element to present the current status of housing and housing related issues in the City of Imperial. Definitions of various U.S. Census Bureau terms used throughout this document are provides in Appendix C for clarification.

The needs assessment is organized into three main sections. The first section focuses on demographic information, such as population trends, ethnicity, age, household composition, income, employment, housing characteristics, general housing needs by income, and housing needs for special segments of the population. This first section outlines the characteristics of the community, and identified those characteristics that may have significant impacts on housing needs in the community.

The second section identifies possible governmental and non-governmental constraints to housing development in Imperial. The City has planning, zoning, and building standards that guide and affect residential development patterns and influence housing availability and affordability. There are also environmental and housing market conditions that affect the location, availability, affordability, and type of housing that is constructed in Imperial. The "non-governmental" influences include such factors as: the availability and cost of financing, land and materials for building homes; natural conditions that affect the cost of preparing and developing land for housing; and the business decisions of individuals and organizations in home building, finance, real estate, and rental housing that impact housing cost and availability.

The third section identifies the City resources and opportunities for affordable housing, which includes an inventory of adequate site for affordable housing units, funding resources and a description of the City's current housing programs that work to provide affordable housing to the residents of Imperial.

SUMMARY OF FINDINGS

POPULATION AND HOUSEHOLD CHARACTERISTICS

The City of Imperial's population increased by 80 percent between 1990 and 2000. An additional 60 percent growth was expected between 2000 and 2007. The City is expected to continue to grow at a strong rate. Most of the City's residents are of Latino or Hispanic ethnicity (61 percent).

The City's median income increased by more than 50 percent between 1990 and 2000 but one-third of its households earns incomes below the low income ceiling. The City's poverty rate is 12 percent and more than one-third of those in poverty reside in female headed households. The unemployment rate is 13 percent, which is much lower than the County's but significantly higher than the state's rate. Two of the five fastest growing occupations in Imperial County earn less than the median income.

SPECIAL NEEDS HOUSING

The retirement age group (55 to 64) increased, which indicates a need for housing for seniors with varying housing requirements. Only about 22 seniors lived under the poverty level in 2000. Most seniors in Imperial own their homes; seniors aged 75 and older have a higher rate of renting. Most people with disabilities have an employment related disability. Single parent households make up 20 percent of all households and 76 percent of those are female-headed households. Of all single parent households, a higher percentage of male-headed households are in poverty (23 percent) than female headed households (20 percent). Ownership rates appear to have increased since 1990 for larger families, which have an ownership rate of 79 percent.

HOUSING CHARACTERISTICS

The City's housing stock is mostly single family housing and owner-occupied. More than 1,600 single family units were built between 2003 and 2007 and only 134 multi-family units have been built since 2003. Eight percent of the homes were built before 1960 and 12 percent were built between 1960 and 1980. Therefore, it is assumed that approximately 20 percent of the housing stock is in need of some rehabilitation. Since 1990 the number of total housing units has increased as did the vacancy rate. Most construction was of one, three and four bedroom homes and one, five and six person households also increased. Most overcrowded conditions in the City occur among renter households with 19 percent of renter households being overcrowded compared to 9 percent of owner households.

A November 2007 housing costs survey showed that median prices of new homes ranged from \$224,990 to \$309,990 and resale homes ranged from \$198,500 to \$307,450. The changing real estate market has lowered housing prices significantly through March 2008. Very few rentals were available in the City. A few two bedroom apartment were asking from \$615 to \$650 per month. One small mobile home court if fully occupied in the City.

HOUSING CONSTRAINTS

Governmental Constraints

Development standards in the City do not necessarily constrain development but higher density single family housing types are not allowed. Processing times are approximately two weeks and can be as much as two or three months if discretionary review is needed. These requirements are not considered constraints as they ensure the maintenance of health and safety standards.

Non-Governmental Constraints

Land prices ranged from \$37,500 to \$74,074 per acre for land zoned for single family uses and multifamily land was priced at approximately \$370,000 per acre. Construction costs for a simple single family home are estimated to be between \$189,049 and \$205,184. The number of mortgages originated has increased since 2004.

HOUSING NEEDS ASSESSMENT

REGIONAL CONTEXT

The City of Imperial is one of seven incorporated cities in Imperial County. It is in the south-central County area in the irrigated Imperial Valley. It is north of and adjacent to the City of El Centro, the largest population center in the Imperial Valley, approximately 13 miles north of the United States/Mexico border.

The town site of Imperial was first plotted in 1901 as the first settlement in the Valley due to the accessibility of water from the Colorado River. The citizens of the town site successfully petitioned for incorporation in 1904. The population was approximately 800 persons. The City has grown steadily in the past few decades. A significant impact on the City is and will continue to be the movement of people from large metropolitan areas such as Los Angeles, San Diego, Riverside and San Bernardino. The City of Imperial's growth rate between 1990 and 2000 was 84 percent whereas the rate for Orange County was 18 percent and for San Diego was 10 percent. **Table 1** shows the growth rates of select metropolitan areas between 1990 and 2006.

	1990	2000	Growth Rate 1990-2000	2006	Growth Rate 2000-2006
Imperial	4,113	7,560	84%	11,754	56%
San Diego	1,110,549	1,223,400	10%	1,256,951	3%
Orange County	2,410556	2,846,289	6%	3,020,480	4%
Riverside	226,505	255,166	13%	293,761	15%
San Bernardino	164,164	185,401	13%	198,985	7%
Los Angeles	3,485,398	3,694,820	6%	3,849,378	4%

Table 1Regional Population Change

POPULATION TRENDS

The population of Imperial increased by 80 percent from 4,113 in 1990 to 7,418 in 2000. The California Department of Finance (DOF) estimates the City's 2007 population to be 11,852 persons, which represents an additional 60 percent growth rate. These growth rates are considerably strong compared to the City's 1980 to 1990 growth rate of 19 percent. Refer to **Table 2** for population changes.

Table 2 Population Change

	1990	2000	2007	Percent Change 1990-2000	Percent Change 2000-2007
City of Imperial	4,113	7,418	11,772	80%	60%

Source: California Department of Finance E-5 Report, January 2007

Population projections for the City of Imperial were not available. The DOF provides projections for all counties through 2050. **Table 3** shows the expected population growth for the County of Imperial from 2000 to 2050. The County is expected to experience a strong growth rate and based on the City's population growth in the past, it will most likely mirror the County trend.

Table 3Population Projections, 2000-2050

	2000	2010	2020	2030	2040	2050
Imperial County	143,763	189,675	239,149	283,693	334,951	387,763

Source: California Department of Finance P-3 Report, January 2007

Table 4 illustrates the population growth by racial and ethnic category. The City continues to host a large group of Latino/Hispanic residents. This group comprises 61 percent of all residents while the second largest group, white residents, makes up only 32 percent of the population. Not only does the Latino/Hispanic population represent the largest group among other racial and ethnic groups, but it also is the fastest growing group. Between 1990 and 2000, the numbers of Latino/Hispanic residents increased by more than 100 percent while the number of white residents increased by 33 percent and the African American population increased by 30 percent.

	1990		2000		1990-2000
Race	Number	Percent of Total	Number	Percent of Total	Percent Change 1990- 2000
White	1,778	43%	2,368	32%	33%
African American	111	3%	144	2%	30%
American Indian/Alaska Native	32	<1%	23	<1%	-28%
Asian	0	0%	249	3%	
Native Hawaiian/Pacific Islander	0	0%	0	0	0
Some other race	14	<1%	0	0	-1
Two or More Races	*	*	127	2%	
Latino/Hispanic Origin	2,178	53%	4,507	61%	107%
Total	4,113	100%	7,418	100%	80%

Table 4Population by Race/Ethnicity

Source: 1990, 2000 Decennial Census Summary File 3, U.S. Census Bureau

* Indicates information unavailable for 1990

Percentages may not add up to 100% due to rounding

The distribution of Imperial's population by age group is shown in **Table 5**. The distribution for most age groups has not changed significantly since 1990. The number of residents between the ages of 25 and 34 decreased by 5 percent while the 35 to 44 age group increased by 6 percent. A possible explanation for this change is that the younger age group left the city in search of job opportunities, thus shifting the age distribution. Unlike national trends, the population of residents 65 and older decreased slightly.

Table	5
Population	by Age

	1	990	2000		
Age (years)	Number	Percent of Total	Number	Percent of Total	
< 5	419	10%	707	10%	
5-14	739	18%	1435	19%	
15-24	567	14%	1104	15%	
25-34	833	20%	1130	15%	
35-44	507	12%	1296	18%	
00 11	001	1270	1200	1070	

${\sf APPENDIX} \ {\sf A-HOUSING} \ {\sf NEEDS} \ {\sf ASSESSMENT}$

	1990		2	2000		
Age (years)	Number	Percent of Total	Number	Percent of Total		
45-54	445	11%	915	12%		
55-64	292	7%	394	5%		
65+	311	8%	437	6%		
Total	4,113	100%	7,418	100%		

Source: 1990, 2000 Decennial Census Summary File 3, U.S. Census Bureau Percentages may not add up to 100% due to rounding

HOUSEHOLD INCOME AND POVERTY

HOUSEHOLD INCOME

Table 6 lists the income distributions for households in the City of Imperial in 1990 and 2000. It also shows the median income of the City which grew by more than 50 percent from \$32,000 to \$49,451. The numbers in **Table 7** suggest that the proportion of extremely low-income households has decreased while the proportion of households earning more than the median income has increased.

	19	90	2	000
Annual Income	Number of Households	Percent of Total	Number of Households	Percent of Total
Less than \$10,000	181	14%	159	7%
\$10,000 to \$14,999	127	10%	96	4%
\$15,000 to \$19,999	100	8%	165	7%
\$20,000 to \$24,999	74	6%	101	4%
\$25,000 to \$29,999	107	8%	92	4%
\$30,000 to \$34,999	99	8%	110	5%
\$35,000 to \$39,999	141	11%	130	6%
\$40,000 to \$44,999	80	6%	121	5%
\$45,000 to \$49,999	115	9%	194	8%
\$50,000 to \$59,999	131	10%	297	13%
\$60,000 to \$74,999	91	7%	362	16%
\$75,000 to \$99,999	35	3%	289	13%
\$100,000 to \$124,999	18	1%	97	4%
\$125,000 to \$149,999	10	1%	45	2%
\$150,000 to \$199,999	5	0%	38	2%
\$200,000 or more	*	*	4	0%
Total:	1,314	100%	2,300	100%
Median Income	\$32,000		\$49,451	

Table 6Income Distribution 1990 and 2000

Source: 1990, 2000 U.S. Census Summary File 3, U.S. Census Bureau

* Indicates information unavailable for 1990

Table 7 illustrates the number of households in each income group based on the 2000 Census survey. One-third of the City's households have incomes at or below the low-income limit. An additional 27 percent of households earn incomes that fall into the moderate-income category and the remaining households fall into the above moderate-income category.

Income Group	Income	Households	Percent of Households
Extremely Low	< \$14,835	255	11%
Very Low	\$14,836-\$24,725	266	12%
Low	\$24,726-39,560	240	10%
Moderate	\$39,561-\$59,341	612	27%
Above Moderate	\$59,342+	927	40%
Total Households		2,300	100%

Table 7Households in Low Income Groups, 2000

Source: 1990, 2000 U.S. Census Summary File 3, U.S. Census Bureau

* Indicates information unavailable for 1990

Percentages may not add up to 100% due to rounding

Table 8 illustrates the monthly median incomes for households in each income group by household size up to a four person household. It also displays the amount of rent that household can afford to spend on rent each month.

Income Groups	1-person	2-person	3-person	4-person
Extremely Low				
Affordable Monthly Rent	\$270	\$309	\$348	\$386
Monthly Income	\$900	\$1,029	\$1,158	\$1,288
Very Low				
Affordable Monthly Rent	\$451	\$514	\$580	\$644
Monthly Income	\$1,504	\$1,716	\$1,933	\$2,146
Low Income				
Affordable Monthly Rent	\$721	\$824	\$928	\$1,029
Monthly Income	\$2,404	\$2,746	\$3,092	\$3,433
Moderate Income				
Affordable Monthly Rent	\$1,082	\$1,235	\$1,390	\$1,545
Monthly Income	\$3,608	\$4,117	\$4,633	\$5,150

Table 8Affordable Rents by Household Size, 2007

Source: Numbers estimated using income information from the California Department of Housing and Community Development, April 2007

INCOME LIMITS AND POVERTY

The State of California publishes annual income limits for each county that are used to determine eligibility for assisted housing programs within that county, including Imperial residents. The California Health and Safety Code requires that the State limits for the low, very-low, and extremely-low income categories will be the same as those in the equivalent levels established by the U.S. Department of Housing and Urban Development (HUD) for its Section 8 program. The income limits by household size are shown in **Table 9**.

Income	Number of Persons in Household							
Category	1	2	3	4	5	6	7	8
Extremely Low	10,800	12,350	13,900	15,450	16,700	17,900	19,150	20,400
Very Low	18,050	20,600	23,200	25,750	27,800	29,850	31,950	34,000
Lower	28,850	32,950	37,100	41,200	44,500	47,800	51,100	54,400
Median	36,100	41,200	46,400	51,500	55,600	59,700	63,900	68,000
Moderate	43,300	49,400	55,600	61,800	66,700	71,700	76,600	81,600

Table 92007 State Income Limits, Imperial County

Source: California Department of Housing and Community Development, April 2007

Table 10 shows the poverty rates for each age group in the City as well as for single-parent families. The poverty rate is the percentage of people in a given group that live below the poverty level out of the total population of the City. The City's overall poverty rate is 12 percent. The poverty rate is slightly higher for female-headed single parent households than it is for male-headed families. The percent of population below poverty level illustrates the proportion of each population group that makes up all of the population below the poverty level. This column shows that 20 percent of all people in poverty live in male-headed single parent families and that 33 percent live in female-headed single parent families. The remainder lives in married family households or on their own.

Table 10 Population Below Poverty Level, 2000

	Number Below	Percent of Total in Poverty	Poverty Rate
Children $<$ 18 years	381	45%	- 5%
Adults (18-64)	449	53%	6%
Elderly (65+)	22	3%	.3%
Total Pop. Below Poverty Level	852	100%	
Male Headed Single Family	171	20%	2%
Female Headed Single Family	279	33%	4%
Two Parent Families	402	47%	5%
Total	852	100%	
Overall Poverty in the City	852	7,418	12%

Source: 2000 U.S. Census, summary file 3

EMPLOYMENT

Table 11 illustrates labor force information including that 86 percent of the labor force in the City is employed. Thus, the unemployment rate is approximately 14 percent, which is significantly lower than Imperial County but higher than the state's rate.

	City of Imperial	Imperial County	California
Labor Force	4,400	70,200	18,268,300
Employment	3,800	56,000	17,286,600
Unemployment Number	600	14,200	981,700
Unemployment Rate	13%	20%	5%

Table 11 Labor Force

Source: California Employment Development Department, October 2007

The area's fastest growing occupations are listed in **Table 12**. This information is only available for the County of Imperial, not the City but is applicable because Imperial residents work both inside and outside of the City of Imperial. The 2007 median income for the City is \$51,500, which equals \$24.60 per hour. Three of the five fastest growing occupations, carpenters, cement masons and concrete finishers, and HVAC and refrigeration mechanics, have a current mean hourly wage that is less than the City's median wage.

	Estimated Year –	Current Mean Hourly Wage*			Employment Change	
	Projected Year		Estimated	Projected	Number	Percent
Carpenters	2004-2014	\$22.72	90	140	50	55.6
Pharmacists	2004-2014	\$55.40	200	290	90	45
Cement Masons & Concrete Finishers	2004-2014	\$16.77	180	260	80	44.4
HVAC & Refrigeration Mechanics	2004-2014	\$17.81	50	70	20	40
Detectives and Criminal Investigators	2004-2014	\$36.65	80	110	30	37

Table 12 Fastest Growing Occupations

Source: California Employment Development Department, October 2007

*Mean hourly wage is for El Centro MSA, which includes Imperial

SPECIAL NEEDS

SENIOR POPULATION

Table 13 illustrates the population of residents aged 55 and older in 1990 and 2000. The proportion of retirement age residents (55-64) increased between 1990 and 2000 as the first groups of baby boomers reached retirement age. This may indicate a need for a variety of senior living options including assisted living and retirement communities. As demonstrated by the information in **Table 8**, at least 22 seniors exists below the poverty level. This number corresponds to the 65 years and older group; information for ages 55 through 64 was not available.

	19	90	2000		
Age Group	Number	Percent	Number	Percent	
55 to 64 years	294	38%	312	50%	
65 to 74 years	332	43%	217	35%	
75 and over	143	19%	94	15%	
Total Seniors	769	100%	623	100%	

Table 13 Senior Population

Source: 1990 and 2000 U.S. Census, summary file 3

Percentages may not add up to 100% due to rounding

Table 14 illustrates the tenure of senior households in the City. The majority of senior households own their homes. The age group with the highest ownership rate of 33 percent is the 55 to 64 year old group followed closely by those headed by someone 75 year or older. Most of the renter households are also headed by someone aged 75 years or older (10 percent).

Table 14 Senior Households by Tenure

	1990		200	0
	Number	Percent	Number	Percent
Owner Occupied				
55 to 64 years	160	38%	207	33%
65 to 74 years	79	19%	93	15%
75 years and older	68	16%	174	28%
Renter Occupied				
55 to 64 years	47	11%	40	6%
65 to 74 years	38	9%	51	8%
75 years and older	25	6%	62	10%
Total Senior Households	417	100%	627	100%

Source: 1990 and 2000 U.S. Census, summary file 3

PERSONS WITH DISABILITIES

Table 15 illustrates the population of persons with disabilities may require housing with special features such as wheelchair ramps, special doorbells, roll-in showers, high-set toilets, or other adaptive devices or medical equipment. The majority of the population with disabilities is in the working age group (16 to 64). Most of the disabilities in this group (32 percent) are employment related. **Table 16** lists care facilities for seniors and disabled persons along with the capacity of each facility.

r ersons with Disabilities by Age Group				
	20	00		
	Number	Percent		
Total 5-15 years	90	4%		
Sensory	13	1%		
Physical	0	0%		
Mental	77	4%		
Self-care	0	0%		
Total 16-64 years	1,561	76%		
Sensory	146	7%		
Physical	232	11%		
Mental	157	8%		
Self-care	82	4%		
Go-outside-home	282	14%		
Employment	662	32%		
Total 65 and older	393	19%		
Sensory	75	4%		
Physical	145	7%		
Mental	50	2%		
Self-care	36	2%		
Go-outside-home	87	4%		
Total	2,044	100%		

Table 15 Persons with Disabilities by Age Group

Source: 1990 and 2000 U.S. Census, summary file 3

Table 16
Care Facilities for Seniors and/or Disabled Persons

Facility Name	Address	Capacity (persons)
Imperial Manor (Adults with mental disabilities)	100 E 2nd St, Imperial, CA	31
Royal Convalescent Hospital	320 Cattle Call Dr, Brawley, CA	99
Heart & Hand	499 S Sunset Dr, El Centro, CA	6
Valley Inn Retirement Home	708 E 5th St, Holtville, CA	150
Los Amigos Community Care (Adults with mental disabilities)	641 W Main St, Brawley, CA	32
Safe Haven Home Care (In home care)	525 W Main St, El Centro, CA	
Plaza Senior Apartments (Apt only)	1755 W Main St, El Centro, CA	172

Source: www.retirenet.com, Google November 2007

Table 17 illustrates the number of households that are headed by single parents. Single parent households comprise 20 percent of all households in the City. Of this 20 percent, female headed households comprise 76 percent while male headed households represent 24 percent of single parent households.

Table 17Single Parent Households, 2000

	Households	Percent of Single Parent Households	Percent of Total City Households
Female Headed	356	76%	16%
Male Headed	111	24%	5%
Total Single Parent Households	467	100%	20%
Total City Households	2,300	n/a	100%

Source: 2000 U.S. Census, summary file 3

Percentages may not add up to 100% due to rounding

Table 18 shows the poverty status of single parent households. Twenty three percent of male headed single families are in poverty while 20 percent of female headed families exist below the poverty level.

Table 18Single Parent Households in Poverty, 2000

Single Parent Households					
	Below Poverty Level	Households	Percent in Poverty of Total		
Female Headed	71	356	20%		
Male Headed	26	111	23%		
Total Single Parent Households	97	467	21%		

Source: 2000 U.S. Census, summary file 3

A large family is one with five or more family members. Large families are considered a special needs group because they need larger homes, but don't necessarily make enough money to afford many of the larger homes available. Those homes are luxury homes out of the range of affordability for lower income families. Thus, a large family may struggle to find suitable affordable housing. The number of large families is shown in **Table 19**. The proportion of renter households as a percentage of all large households declined and the proportion of owner households increased.

	1	990	2	000
Owner Occupied				
5 persons	83	36%	177	43%
6 persons	44	19%	86	21%
7 or more persons	28	12%	61	15%
Owner Total	155	67%	324	79%
Renter Occupied				
5 persons	39	17%	64	15%
6 persons	11	5%	13	3%
7 or more persons	23	10%	14	3%
Renter Total	73	32%	91	21%
Total Large Households	228	100%	415	100%

Table 19 Large Families by Tenure, 2000

Source: 2000 U.S. Census, summary file 3

Percentages may not add up to 100% due to rounding

HOMELESS

In the past, the City has not had a perceptible presence of homeless residents. The previous Housing Element reported no homeless families observed by service agencies or the police. It seems that this is still true in the City of Imperial. An inquiry to the Imperial police yielded the same results. The department is unaware of any homeless families or individuals in the City as of December 2007. It is believed that most homeless persons dwell in nearby cities such as El Centro and Brawley.

Services for homeless families and individuals in the City of Imperial are available elsewhere in Imperial County. The most recent point-in-time information comes from HUD's 2005 Continuum of Care (CoC) Homeless Assistance Programs applications. **Table 20** illustrates the available homeless assistance programs in the County.

Table 20 Homelessness Services

	Emergency Shelter Providers		
Agency Name	Address	City	Services
Center for Family Solutions	727 W. Main St.	El Centro	1,2,5,6,9,10,13,14,15,19,20
Guadalupe Men's Shelter	545 Encinas St.	Calexico	1,11,12,14,23
House of Hope	1948 Orange Ave.	EI Centro	5,10,13,14
Neighborhood House's Casa Villaneuva	506 4 th St.	Calexico	1,3,5,10,13,14
	Transitional Housing		
Agency Name	Address	City	Services
Center for Family Solutions Transitional Home	727 W. Main St.	EI Centro	353-6922
New Creations' Transitional Home	312 E. 5 th St.	Imperial	5,6,7,18
Turning Point	307 E. 8 th St.	Holtville	5,6,7
Volunteers of America	1331 – B Clark Rd	EI Centro	2,5,6,7,17,18
Agency Name	Support Services Address	City	Services
Imperial County Family Resource Center	Brawley, Calexico, El Centro, Imperial, Niland, San Pascual, Seeley		1,2,5,6,14,16,17,20,21
Calexico Housing Authority	1006 E. 5 th St	Calexico	8,14,20
Campesinos Unidos	1005 C St.	Brawley	8,13,14,15,23,24
Catholic Charities	250 W. Orange	El Centro	1,3,8,10,12,13,14,22
Clinicas De Salud Del Pueblo, Inc	900 Main St	Brawley	1,5,16,24,23,24,27
Center for Family Solutions	727 W. Main St.	El Centro	1,2,5,9,10,13,14,15
Employment Development Department	1550 W. Main	El Centro	15,21,26
Imperial County Health Department	935 Broadway	El Centro	16
Imperial County Social Services	2995 S. 4 th St.	EI	16,21
		Centro	
Imperial Valley Food Bank	329 Applestill Rd	Centro El Centro	19

			Support Se	rvices			
	Agency Name		Address			City	Services
Imperial services	Valley Behavioral	Health	202 N. 8 th St.			EI Centro	1,6,7,17,16,25,26
I.V. Inc (Empowe Disabiliti	U 1	Center with	1450 Broadway, Suite	e 5		El Centro	1,14,19,20
IVROP			687 State St.			EI Centro	4,5,14,15,24,26
IVROP Fo	oster youth Services		2995 S. 4 th St., #102	2		El Cento	1,8,13,15,19,28,29
Neighbor	rhood House		506 E. 4 th St.			Calexico	3,5,8,1,12,13,14,19,28,29
Salvation	ı Army		375 N. 5 th St.			EI Centro	3,8,13,14,28,29
Sure Hel	pline		396 roadway, Suite1			El Centro	5,6,14,20
Veteran S	Services		1099 Airport Rd.			Imperial	17
			Key Serv	ices			
1.	Adult Counseling			16.			20. Treatment & Housing of
2.	Anger Management C	lasses		17	Mentally	/ III s Assistance	
3.	Assist. With Gas Bills			17.			g cold periods only)
4. 5.	WIA Services Counseling, Educatior	o 9 Drovo	ation	19.			skills Training
5. 6.	Crisis Intervention			20.		•	, Systems, Legal)
0. 7.	Drug & Alcohol Treatr	nent		21.			orks, General Relief
8.	Light bill and/or rental		æ	22.	Immigra	tion Services	3
9.	Emergency Assist. Fo			23.	Assist. \	With Filling o	ut Social Service Related Forms
10.	Emergency Housing for			24.	Income	Tax Assist.	
11.				25.	Day Trea	atment	
12.	Emergency, Transport	ation (i.e.	bus ticket)	26.	Worksh	•	
13.	Food or Clothing Refe	rral		27.		s Interpreters	
14.	Housing Referral			28.		as Assistance	5
15.	Job Training			29.	Shower	Facility	

At the time of the CoC report, a total of 424 persons were homeless in the County. Emergency Shelters were housing 102 people, 50 of which were part of a family household in the shelter. Another 167 people were housed in transitional housing facilities.

FARMWORKERS

The City of Imperial is located in Imperial County, a highly productive agricultural region and is home to many farmworkers, both permanent and migrant. According to the 2002 USDA Census of Farmworkers, 8,438 farmworkers reside in the County and 123 of these were migrant workers. Similar data is not available specifically for the City of Imperial, but one can assume a reasonable estimate of farmworkers in the City could be derived from the County numbers by using the same proportion of total County population in the City to the total number of farmworkers in the County. The City of

Imperial's 2007 population (11,772) is 7 percent of the total County population. Assuming seven percent of the total farmworker population of the County (8,438) and the total migrant workers (123) reside in the City equals 579 farmworkers and 8 migrant farmworkers.

Most of the farmworkers in the County are of Hispanic descent and because of the County's proximity to Mexicali, Mexico where a majority of the farmworker pool resides, many farmworkers are able to continue living in Mexicali where rents are less than in Imperial County. These farmworkers commute on a daily basis via personal vehicle, carpool, public transportation, or employer-supplied busing, which reduces the overall seasonal housing need usually associated with this type of work force and like that experienced in the farming communities further north.

Most farmworkers' incomes fall into the low- or very low-income categories. According to the state Economic Development Department's (EDD) occupational profile updated in October 2007, farmworkers and laborers were making an average hourly wage of \$8.32 per hour. The projected demand for farmworkers is expected to increase by 6.8 percent by 2014. Therefore, it is important to ensure housing affordable for farmworkers and their families.

The Imperial Valley Housing Authority (IVHA) operates three existing farm worker housing complexes. Two are located in the City of El Centro, one with 40 units and the other with 36 units. An additional complex is located in the City of Brawley with 58 units and a new 40 unit complex will be built in Heber. These farmworker complexes are regulated by the United State Department of Agriculture's (USDA) Rural Development. To qualify to the housing, a family must have a minimum of \$5,753 in annual income from farm labor. The units are not for migrant farmworkers and the rents are based on 30 percent of the family's income if rental assistance if available. If rental assistance is not available, the family pays a basic rent determined by Rural Development that varies between complexes and cannot exceed the Fair Market Rents for the area.

HOUSING CHARACTERISTICS

HOUSING COMPOSITION

The composition of housing units in Imperial is mostly single family. **Table 21** displays the estimated number of each type of housing unit for 2003, 2005 and 2007 according to the State Department of Finance. Compared to single family development, little multi-family development has occurred since 2003. The actual number of new housing units issued building permits between 2003 and 2007 was 1,613 single family units and 96 multi family units. The total housing units issued building permits in the City through the end of 2007 are shown in **Table 21**.

	20	03	20	05	20	07
	Number	Percent	Number	Percent	Number	Percent
		Sing	gle Family			
Detached	2,132	81%	2,413	82%	3,310	85%
Attached	91	3%	117	4%	117	3%
		Mu	Iti-Family			
2-4 units	227	9%	227	8%	251	7%
5 or more	164	6%	164	6%	164	4%
5 or more	164	6%	164	6%	164	

Table 21 Housing Unit Types

	2003		20	2005		2007	
	Number	Percent	Number	Percent	Number	Percent	
Mobile Homes	34	1%	34	1%	34	1%	
Total Units	2,648	100%	2,955	100%	3,876	100%	

Source: California Department of Finance, January 2007 and City of Imperial Building Permits, 2008

HOUSING CONDITIONS

AGE OF HOUSING STOCK

Housing Element law requires an estimate of substandard housing in the community. Determining the percentage of units built prior to 1960 provides an estimate of major rehabilitation or replacement need. One can also assume that home built prior to 1980 may also have rehabilitation needs. **Table 22** shows that approximately 8 percent of the units were built before 1960. An additional 12 percent of units were built between 1960 and 1980 totaling 20 percent of homes that likely require rehabilitation or replacement depending on the level of maintenance the units have had.

In recent years, the City has experienced significant growth that has added new homes to the housing stock. While many of the newer development has occurred on the City's periphery, the original city site had a number of single-family homes that have been replaced by multi-family structures changing the make-up of the neighborhood. Building officials estimate that approximately 30 percent of the City's total housing stock is substandard enough to warrant replacement. That percentage would have been higher prior to recent growth. Since most of the housing in the City is either older or very new, rehabilitation needs are minimal.

Year Built	Number	Percent of Total
Built 1939 or earlier	48	1%
Built 1940 to 1949	35	<1%
Built 1950 to 1959	272	6%
Built 1960 to 1969	303	7%
Built 1970 to 1979	236	5%
Built 1980 to 1989	448	10%
Built 1990 to 1994	557	13%
Built 1995 to 1998	325	8%
Built 1999 to 2001	213	5%
Built 2002 to 2005	1,144	26%
Built 2006 to 2007	768	18%
Total	4,349	100%

Table 22 Age of Housing 2007

Source: 2000 U.S. Census, summary file 3 and City of Imperial Building Permits, 2008 Percentages may not add up to 100% due to rounding

OCCUPANCY & TENURE

Tables 23 and 24 illustrate the tenure and occupancy of housing in Imperial. The most recent tenure information comes from the 2000 Census. According to this information, the majority of households were owner occupied (69 percent). It is likely that this proportion is similar now. Occupancy information is available from the Census bureau for 2000 and from the State Department of Finance for 2007. The number of housing units increased by 1,491 between 2000 and 2007. The vacancy rate increased during this time period from 3 percent to 4 percent.

Table 23Housing Units by Tenure, 2000

Tenure	Number	Percent of Total
Owner Occupied	1,619	69%
Renter Occupied	644	28%
Total Occupied Housing Units	2,263	100%

Source: 2000 U.S. Census, summary file 3

Percentages may not add up to 100% due to rounding

Table 24 Occupancy Status

Оссирапсу	20	00	20	07
Total Occupied (Households)	2,308	97%	3,713	96%
Total Vacant	77	3%	163	4%
Total Housing Units	2,385	100%	3,876	100%

Source: Source: California Department of Finance, January 2007

HOUSING UNIT SIZE

Table 25 illustrates the size of housing units in the City. Between 1990 and 2000, the number of four bedroom homes increased by 12 percent. Three bedroom homes increased slightly as did one bedroom units. However, the proportion of two bedroom units declined significantly during this time period.

Table 25 Housing Unit Size

Bedrooms	19	990	20	00
No bedroom	16	1%	85	4%
1 bedroom	229	17%	267	11%
2 bedrooms	478	35%	512	22%
3 bedrooms	533	39%	965	41%
4 bedrooms	111	8%	460	20%
5 or more bedroom	5	< 1%	50	2%
Total	1,372	100%	2,339	100%

Source: 1990 and 2000 U.S. Census, summary file 3

Household size by tenure is shown in **Table 26**. The majority of owner occupied households are inhabited by one resident (72 percent) in 2000. This was a 65 percent increase since 1990. Large family households increase significantly among owner households. One-person households also increased significantly among renters. The number of five- and six- person renter households as a percentage of all households increased as well.

	19	990	20	00
Owner occupied				
1-person	96	7%	1,619	72%
2-person	239	18%	141	6%
3-person	136	10%	445	20%
4-person	226	17%	327	14%
5-person	83	6%	382	17%
6-person	44	3%	177	8%
7-or-more	28	2%	86	4%
Renter Occupied				
1-person	115	9%	644	29%
2-person	94	7%	148	7%
3-person	129	10%	114	5%
4-person	52	4%	124	6%
5-person	39	3%	167	7%
6-person	11	< 1%	64	3%
7-or-more	23	2%	13	< 1%
Total	1,315	100%	2,263	100%

Table 26 Household Size by Tenure

Source: 1990 and 2000 U.S. Census, summary file 3

Percentages may not add up to 100% due to rounding

OVERCROWDED HOUSING

The U.S. Census Bureau defines overcrowding as more than 1.01 persons per room. Severe overcrowding occurs when there are more than 1.5 persons per room. **Table 27** illustrates the number and percentage of units in the City according to occupants per room. Nine percent of owner occupied housing units and 19 percent of all renter occupied units are either overcrowded or severely overcrowded.

${\sf APPENDIX} \ {\sf A-HOUSING} \ {\sf NEEDS} \ {\sf ASSESSMENT}$

Table 27 Overcrowded Housing

	200	0
	Number	Percent
Owner occupied total:	1,619	100%
0.50 or less occupants per room	684	42%
0.51 to 1.00 occupants per room	781	48%
1.01 to 1.50 occupants per room	101	6%
1.51 to 2.00 occupants per room	30	2%
2.01 or more occupants per room	23	1%
Renter occupied total:	644	100%
0.50 or less occupants per room	297	46%
0.51 to 1.00 occupants per room	230	36%
1.01 to 1.50 occupants per room	68	11%
1.51 to 2.00 occupants per room	44	7%
2.01 or more occupants per room	15	2%

Source: 2000 U.S. Census, summary file 3

Percentages may not add up to 100% due to rounding

HOUSING COST

SINGLE FAMILY HOME COSTS

Table 28 provides a list of new homes for sale in Imperial in late 2007. The developments under construction at this time are offering a wide range of housing sizes and prices. By March 2008, new home sales prices had decreased since the original price survey was done. The asking prices of some of the housing products listed in Table 28 have decreased slightly. The Tesora development has products for as low as \$199,990 (2 bedroom), Mayfield/Harvest for as low as \$202,990 (3 bedroom), and Savannah Ranch has a product for as low as \$236,000 (4 bedroom).

	Name of	Bedrooms/		Sq. Ft	Price Range	Sq. Ft.	Median
Developer	Development	Bathrooms	Floor Plans	Range	(starting from)	Median	Price
Pacific Trades	Paseo del Sol	3/2 - 5/2.5	7	1,250 - 2,328	\$228,900 - \$339,900	1,741	\$289,900
KB Home	Tesora	2/2 - 4/2.5	7	1,330 - 2,873	\$204,990 - \$269,990	1,852	\$224,990
Pacific Century Homes	Springfield/ Cottages	3b/2b	2	1,134 - 1,333	\$226,990 - \$239,990	1,234	\$233,490
Pacific Century Homes	Mayfield/ Harvest	3/2 - 4/2	3	1,811 - 2,499	\$293,990 - \$343,990	2,097	\$309,990
Pacific Century Homes	Mayfield/ Daybreak	3/2 - 5/3	4	1,270 - 1,983	\$245,990 - \$290,990	1,572	\$267,490
Pulte Homes	Savanna Ranch	4/2 - 5/3	6	2,027 - 3,408	\$253,000 - \$331,000	2,655	\$254,250
Trimark Pacific	Estrella at Rancho Del Norte	2/2 - 3/3	4 (two have not been released)	1,356 - 1,957	\$238,000 - \$249,000	1,613	\$243,500
Trimark Pacific	Bella Luna at Rancho Del Norte	4/2 - 5/3	4	1,765 - 2,605	*	2,213	*

Table 28New Construction Homes For Sale

Source: Developer websites, November 2007

*Indicates no information available at time of survey

Table 29 lists the prices of homes sold in the City from August 9, 2006 through August 9, 2007. The table provides the qualifying annual income for a family to be able to afford the corresponding average home sale price. The qualifying income for the average sales price of a 2 bedroom home would require an approximate income of \$61,735, which is in the above moderate category of incomes. Recent homes sales information indicates a lack of homes priced at an affordable level for households in the extremely low-, very low-, low- and moderate- income groups. The households in these categories make up 60 percent of all City households.

By March 2008, housing prices decrease as the market declined further. A search of homes for sale in the City of Imperial found twenty eight homes for sale under \$200,000. Most of these homes had more than 1200 square feet and many were three bedroom homes. One three bedroom two bathroom home was for sale for \$133,000.

Resale Homes										
Bedrooms	Number of Units	Square Feet	Ave. List Price	Ave. Sold Price	Qualifying Annual Income for Sold Price					
2	19	1,033	\$197,991	\$185,205	\$61,735					
3	60	1,393	\$251,205	\$246,549	\$82,183					
4	41	1,879	\$303,468	\$294,238	\$98,079					
5	9	2,585	\$348,176	\$343,099	\$114,366					

Table 29 Resale Homes

Source: Multiple Listing Service Rapattoni Corporation, 2007

RENTAL HOUSING COSTS

Table 30 shows the available apartments for rent in Imperial and surrounding communities during a survey taken in November 2007. The survey also examined single family homes available for rent. Only a few were available in the area. A four bedroom home in Imperial was advertised for \$1,400 per month.

Table 30 Apartments Rentals

Community		Number of Bedrooms		# of Listings
Community	1	2	3	# of Listings
Imperial	\$500	\$615 - \$650	*	4
El Centro	\$475 - \$600	\$575 - \$795	\$695 - \$775	18
Brawley	\$425 - \$795	\$600 - \$750	*	8

Source: www.ivpressonline.com November 2007

* Indicates none available at time of survey

MOBILE HOUSING COSTS

A survey of mobile home units in the Imperial area yielded the following results. There were not any mobile homes parks available for rent are located within the City of Imperial but a search on loopnet.com found a 34 lot mobile home park for sale in nearby Holtville. However, the Department of Finance's 2007 Population and Housing Estimates shows a total of 34 mobile homes in the City of Imperial, which represents 0.9 percent of the total housing units. This mobile home park, located in the northeast corner of Imperial Avenue and 13th Street, is fully occupied. The survey showed that there were two three bedroom 2 bathroom mobile homes for rent near the outskirts of the city for \$680/month.

OVERPAYMENT

Definitions of housing affordability can vary but in general, households should pay no more than 30 percent of its monthly income on housing costs. Households that pay more than this are considered "cost-burdened" and households that pay more than 35 percent are considered "severely cost-burdened". Measuring the amount of people paying more than this percentage helps define an area's affordability problem. **Table 31** illustrates the extent of overpayment in the City of Imperial. Seven percent of owner households are cost-burdened and 12 percent are severely cost-burdened for a total of

19 percent of owner households overpaying. Renter households experienced a 20 percent higher rate of overpayment than owner households with 3 percent cost-burdened and 36 percent severely costburdened households for a total of 39 percent of households overpaying. Combined, there are 541 households that suffer cost-burdens in paying housing costs, which represents 24 percent of all households in the City. Renter households in the extremely low- and very low-income ranges (below approximately \$25,000) experience a significant degree of overpayment compared to owner households of the same income group. This is likely due to the comparatively lower number of extremely lowincome owners in the first place and that many of the persons in this group have disabilities or other special needs that inhibit their ability to earn higher incomes and, thus, are more susceptible to overpayment situations. Among the households that would fall in the low- income group (up to approximately \$41,000), there is a higher incidence of overpayment among owner-occupied households compared to renter households. This trend continues in the moderate-income category (up to \$61,800) where there are no renter households that overpay for housing. There are actually very few renter households at these income levels, which may indicate that many low- and moderate-income households are able to afford to own homes, even if they are paying a disproportionate amount of their income on their mortgages. Overall, this demonstrates a need for both owner- and renter-focuses housing programs in the City.

	10011		'puj	ing						
	Housing Type									
Income		Owner				Renter				
		30%	35%		30%		35%			
Less than \$10,000	0	0.0%	31	25.0%	0	0.0%	94	75.0%	125	
\$10,000 to \$19,999:	22	13.8%	38	23.8%	14	8.8%	86	53.8%	160	
\$20,000 to \$34,999:	15	15.2%	44	44.4%	0	0.0%	40	40.4%	99	
\$35,000 to \$49,999:	37	41.0%	33	36.7%	7	7.8%	13	14.4%	90	
\$50,000 to \$74,999:	22	47.8%	24	52.2%	0	0.0%	0	0.0%	46	
\$75,000 and over	8	38.1%	13	61.9%	0	0.0%	0	0.0%	21	
Total Households Overpaying by Tenure		104		183		21	233		541	
% of Total Households Overpaying by Tenure		7%		12%		3%	36%			
Total Households per Tenure Type	1,544 644									
Total Households (occupied units)	2,263						24%			

Table 31 Households Overpaying

Source: 2000 Census Summary File 3

* Percentages may not add up to 100% due to rounding

HOUSING CONSTRAINTS

GOVERNMENTAL AND NON-GOVERNMENTAL CONSTRAINTS

Various interrelated factors may constrain the ability of the private and public sectors to provide adequate housing that meets the housing needs for all economic sectors of the community. These constraints can be divided into two categories: governmental and non-governmental. Governmental constraints consist of land use controls, development standards, processing fees, development impact

fees, code enforcement, site improvement costs, development permit and approval processing, and provision for a variety of housing. Non-governmental constraints include land availability, land cost, construction costs, and availability of financing.

Governmental Constraints

Land Use Controls

The City of Imperial's General Plan establishes policies that guide all new development, including any residential development. These polices, along with zoning regulations, control the amount and distribution of land allocated for different land uses in the City. **Table 32** shows the land use designations established by the General Plan that allow for residential development.

		Residential Land Uses
Designations	Maximum Dwelling Units Per Net Acre	Notes
Rural Residential (RR)	1.0	Intended for low density residential with minimum lot sizes of one acre. Permits the continuation of agricultural and farm uses while allowing the development of single family residential.
Residential Low Density (RL)	2.0	Intended for low density residential with minimum lot size of 20,000 square feet. This zone is a transitional area located outside the critical area of the Imperial County Airport.
Residential Single Family (R-1)	6.0	Intended for single family residential on minimum lot sizes of 6,500 square feet. Additional uses are permitted which are complementary to single family neighborhoods.
Residential Condominium (RC)	20.0	Intended as an area for residential condominium development with provisions for adequate light, air, open space, and landscaped areas. Additional uses are permitted which are complementary with a residential condominium development.
Residential Apartment (RA)	30.0	Intended for the development of residential apartments with provisions of adequate light. Additional uses are permitted which are complementary to residential apartment development.
Mobile Home Park (MHP)	7.0	Intended for only development of mobile home parks.
Commercial General Zone (C-2)	n/a	Intended as an areas for the location of highway oriented retail service and wholesale commercial activities.
Village Commercial (VC)	n/a	The Village Commercial Zone is intended as the social and civic heart of the City of Imperial with attractive housing, small retail shops, outdoor dining, parks, and civic facilities in a vibrant, pedestrian friendly and family-oriented atmosphere.
Planned Unit Development (PUD)	30	The planned unit development ("PUD") zoning designation is intended for residential uses that include various housing types and densities. The provisions of this zoning district are intended for situations in which special amenities and benefits to the community beyond those required by the Zoning Ordinance and other City Ordinances can be achieved by allowing more flexible design than is otherwise permitted by Imperial zoning and subdivision regulations.

Table 32 Land Use Designations

Source: City of Imperial, Zoning Ordinance

Residential Development Standards

Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents as well as implement the policies of the General Plan. The Zoning Ordinance also serves to preserve the character and integrity of existing neighborhoods. **Table 33** shows the residential land use zones and densities. The residential lot areas range from 6,000 square feet to one acre and the PUD zone requires a minimum of 2 acres for a development that includes a variety of housing types and amenities. The maximum height limit for residential units is 35 feet or two stories, whichever is less. In the past, this height restriction has not inhibited multi-family development as showcased by the 81-unit Villa Lara development that has 10 2-story buildings on 4 acres and the 2-story, 32 unit Melchoir Apartments on a half-acre parcel. Even so, to further facilitate the development of affordable housing, the City will amend its zoning code to allow up to three stories in the RC, RA and for multi-family development in the PUD zones as states in Action 2.3.4.

Parking standards for residential rural, low-density, and single-family require two parking spaces per unit. For condominiums and apartments the number of parking spaces depends on the number of bedrooms in each unit and for mobile home parks, two tandem parking spaces plus one parking space per four units for guest parking are required. PUD zone developments must provide two parking spaces per unit except for when small lot units are developed, a community parking area with one parking space for every 10 units is required. In multifamily developments, 1.5 spaces are required for each 1- or 2-bedroom unit and an additional space is required for those units with three or more bedrooms. Additionally, two guess spaces are required for every ten units. The requirements are minimal and none these are considered as a constraint to development.

The City's two high density multifamily zones are the Residential Condominium (RC) and Residential Apartment (RA). The zones are nearly identical in the type of housing units that are allowed. The primary difference is the allowable densities in each. The RC allows a minimum of 12 dwelling units (du) per acre and a maximum of 20 du per acre and the RA allows a minimum of 20 du per acre and a maximum of 30 du per acre. The RC setbacks are higher than in the RA zones to facilitate the slightly higher density allowed in the RA zone. Currently, for a project to be built at the maximum densities of 20 (RC) and 30 (RA) du per acre, approval by the Planning Commission and City Council is required. The conditions of this approval are related to driveway locations, guest parking spaces, lighting, landscaping, and noise abatement. However, in an effort to facilitate housing opportunities for lower-income households, Action 2.3.5 states that the City will remove the requirement for Planning Commission and City Council approval for the maximum densities in these zones.

Type of Use	Zoning Classification	Maximum Number of Units Per Acre	Net Lot Area (Sq. Ft.)	Minimum Lot Width	Front Yard Setback	Side Yard Setback	Rear Yard Setback	Building Height	Parking Per Unit	Maximum Lot Coverage
Residential Rural	RR	0.5-1.0	1 acre	110	40	20	50	35ft or two stories, whichever is less	2	35%
Residential Low-Density	RL	2.0	20,000	100	30	15	40	35ft or two stories, whichever is less	2	35%
Single-Family	R-1	6.0	6,000	65	20	5	10	35ft or two stories, whichever is less	2	50%
Residential Condominium	RC	12-20*	7,500	150int/75c or	20	15	20	35ft or two stories, whichever is less	1 space/studio or 1 bedroom unit 1.5 spaces/2 bedroom unit 2 spaces/ 3 bedroom unit	50%
Residential Apartment	RA	20-30*	7,500	150int/165 cor	20	10	10	35ft or two stories, whichever is less	1 space/studio or 1 bedroom unit 1.5 spaces/2 bedroom unit 2 spaces/ 3 bedroom unit	60%
Mobile Home Park	MHP	7	N/A	50/per unit space	15/per unit	5/per unit	N/A	14 ft or one story, whichever is less	Two tandem parking spaces plus one parking space per four units for guest parking	N/A
Village Commercial	VC	n/a	n/a	25	0	0	0	Lesser of 35 ft. or 3 stories.	50% of the same use under regular parking standards	40%

Table 33Land Use Zones and Densities

Type of Use	Zoning Classification	Maximum Number of Units Per Acre	Net Lot Area (Sq. Ft.)	Minimum Lot Width	Front Yard Setback	Side Yard Setback	Rear Yard Setback	Building Height	Parking Per Unit	Maximum Lot Coverage
Planned Unit Development	PUD	30	2 acres	None	Per	approved pla	ans	35 ft. or 2 stories	2 spaces per unit for single family attached & detached; For single family on small lots (, 5,000 s.f., common parking is allowed with a minimum of one space per 10 units. Multifamily requires a minimum of 1.5 spaces per unit for 1 & 2 bedroom units and an additional space for units with 3 or more bedrooms. 2 guest parking spaces are requires for every 10 units.	50%

Source: City of Imperial Zoning Ordinance

* Any density beyond the minimum permitted by the zone will require Planning Commission and City Council approval.

Provisions for a Variety of Housing

The Housing Element must identify adequate sites that are available for the development of housing types for all economic segments of the population. Part of this is evaluating the City's zoning code and its provision for a variety of housing types. Housing types include single-family dwellings, duplexes, guest dwellings, mobile homes, group residential homes, multiple unit dwellings, convalescent homes, accessory structures, mobile home condominiums, supportive housing and single room occupancy units.

Some housing types are allowed by right and others are allowed with a conditional use permit. Conditions of approval for developments may include, but shall not be limited to requiring: special yards; open spaces; buffers; fences; walls; installation and maintenance of landscaping; street dedications and improvements; regulation of traffic circulation; regulation of signs; regulation of hours of operation and methods of operations; control of potential nuisances; the prescription standards for maintenance of building and grounds; prescription of development schedules and development standards; and such other conditions as the Commission may deem necessary to ensure compatibility of the use with surrounding developments and uses and to preserve the public health, safety and welfare. **Table 34** below summarizes the housing types permitted, conditionally permitted, and prohibited under the City's Zoning Ordinance.

Assembly Bill 2634 (Lieber, 2006) requires the quantification and analysis of existing and projected housing needs of extremely low-income households. Elements must also identify zoning to encourage and facilitate supportive housing and single room occupancy units. The City of Imperial's current zoning code does not define supportive housing or identify any zones where this type of housing is permitted. Action 3.1.7 states the City will revise the Zoning Code to specifically define support housing types and to consider them a residential use. The City will complete these revisions by December 2009.

Single-room occupancy units (SROs) are often the most appropriate type of housing for extremely lowincome persons. The City's zoning code does not specifically define single-room occupancy units, but does allow residential hotels and boarding or rooming houses under the "group residential" use with a CUP in R-1, RA, RC, C-2 and VC zones. Additionally, "guest dwellings or accessory living quarters with no kitchen" are permitted in all residential zones. This assumes shared kitchen facilities are available in common areas or in the primary structure on a parcel. The development standards for these are the same as other uses in the respective zone and do not constrain the development of SROs types. However, to ensure the facilitation of SROs, the City will amend its zoning code to clarify the definition of single-room occupancy unit and describe specific development standards for these units (see Action 3.1.6).

Second Dwelling Units

Another type of housing appropriate for lower-income persons are second dwelling units. "Second unit" means an attached or a detached residential dwelling unit which provides complete independent living facilities for one or more persons. It shall include permanent provisions for living, sleeping, eating, cooking, and sanitation on the same parcel as the single-family dwelling is situated. A second unit also includes the following: (A) An efficiency unit, as defined in Section 17958.1 of Health and Safety Code (B) A manufactured home, as defined in Section 18007 of the Health and Safety Code.

Table 34 exhibits where both guest dwellings without kitchen facilities and second single-family dwelling units with kitchen facilities are allowed. Although the definition of guest dwelling does not exactly fit the definition of second unit, it still offers a housing opportunity for some lower-income persons. Guest dwellings are permitted in all residential zones while second single-family units are conditionally allowed in all residential zones. In the City's zoning code, second unit performance standards are listed under accessory structures, which must meet the requirement for location of the

main structure, except the following: attached structures shall be allowed to encroach into the required rear yard setback up to one half (1/2) of the distance, a detached structure shall meet the setback requirements of the main building for the front and street side yard areas, and detached structures may be located within an interior side yard or rear yard; provided, that such structure is located no closer than five (5) feet to an interior side or rear lot line and is at least ten (10) feet from the main structure. Second units must be accompanied by one parking space per bedroom.

Assembly Bill (AB) 1866 (Chapter 1062, Statutes of 2002), also known as the "second unit law", amended the California Government Code to facilitate the development of second units. This amendment now requires localities to allow second units ministerially without discretionary review or hearings. To be considered a ministerial review, the process used to approve second units must "apply predictable, objective, fixed, quantifiable and clear standards". Applications for second units should not be subject to onerous conditions of approval or public hearing process or public comment.

The second unit law established maximum standards for second units on lots zoned for residential use that contain existing single-family dwellings. No other standards can be applied to the approval of second units than those listed in Section 95852.2(b) of the Government Code, except the City may require that the primary structure be owner-occupied. The City may apply the following standards:

- The unit is not intended for sale and may be rented;
- The lot is zoned for single-family or multifamily use;
- The lot contains an existing single-family dwelling;
- The second unit is either attached to the existing dwelling and located within the living area of the existing dwelling or detached from the existing dwelling and located on the same lot as the existing dwelling;
- The increased floor area of an attached second unit shall not exceed 30 percent of the existing living area;
- The total area of floorspace for a detached second unit shall not exceed 1,200 square feet;
- Requirements relating to height, setback, lot coverage, architectural review, site plan review, fees, charges, and other zoning requirements generally applicable to residential construction in the zone in which the property is located;
- Local building code requirements which apply to detached dwellings, as appropriate; and
- Approval by the local health officer where a private sewage disposal system is being used, if required.

Pursuant to Assembly Bill (AB) 1866, the City will amend its Zoning Ordinance to reflect the requirements of AB 1866 as stated in Action 2.3.2.

Housing for Persons with Disabilities

As part of a governmental constraints analysis, housing elements must analyze constraints upon the development, maintenance and improvement of housing for persons with disabilities. Both the Fair Housing Act and the California Fair Employment and Housing Act impose a duty on local governments

to make reasonable accommodations (i.e., modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a reasonable accommodation to waive a setback requirement so that a paved path of travel can be provided to residents who have mobility impairments. A similar waiver might not be required for a different type of group home where residents are not physically disabled. Whether a particular modification is reasonable depends on the facts and must be decided on a case–by-case basis. Currently, the City does not have any established reasonable accommodation procedures but Program 3.1.5 provides that the City will develop a formalized procedure in compliance with state law.

The City does not have any other special requirements such as minimum distance requirements for residential care facilities. The Zoning Ordinance currently provides a definition of family that includes language for unrelated adults but a potential constraint to the development of housing for persons with disabilities is the zoning permitting group care facilities. Currently, group care facilities are conditionally allowed in the R-1, RC, RA, VC and C-2 zones and prohibited in the RR and RL zones. According to recent Housing Element legislation, this is a potential constraint.

To better facilitate the development of housing for persons with disabilities, the City will clarify the definitions of "group residential" and "group care facilities" in its zoning code. The amendment will include provisions for facilities for more than six people. As for licensed group facilities for six people or less, in compliance with Health and Safety Code Sections 1267.8, 1566.3, and1568.08, the amendment will ensure that these facilities are treated no differently than other by-right single-family housing uses. In accordance with state law, the City must allow group facilities for 6 persons or less in any area zoned for residential use, and may not require licensed residential care facilities for six or less to obtain conditional use permits or variances that are not required of other family dwellings.

Additionally, to alleviate the potential constraint to smaller care facilities, the City will revise the Zoning Code to allow group care facilities by right in the appropriate zones. Action 3.1.10 states the City will amend the zoning code to allowing group care facilities of six persons or less in all residential zones and facilities for six or more persons with a conditional use permit in the following zones: R-1, RC, RA, VC and C-2 zones.

Emergency Shelters and Transitional Housing

California Health and Safety Code (Section 50801) defines an emergency shelter as "housing with minimal supportive services for homeless persons that is limited to occupancy of six months or less by a homeless person. No individual or households may be denied emergency shelter because of an inability to pay." Current zoning allows emergency shelters in the Residential Condominium (RC) and Residential Apartment (RA) zones with a conditional use permit.

New legislation (Senate Bill 2 (Cedillo, 2007)), requires jurisdictions to allow emergency shelters and transitional housing without a conditional use permit. The City must identify a zone(s) where emergency shelters will be allowed as a permitted use without a conditional use permit or other discretionary permit. The zone or zones identified have to have land available to accommodate an emergency shelter. The City's Housing Needs Assessment states that there are no known homeless families or individuals within the City of Imperial. It is assumed that most homeless persons reside in or partake of services in the nearby cities of El Centro and Brawley. The needs assessment also lists the locations of existing services in other cities throughout the county. However, the City will ensure its zoning does not constrain the ability for emergency shelters and transitional housing to locate in unincorporated areas of the County.

Pursuant to Senate Bill 2, the City conducted a staff level review of its zoning districts and available land and determined the C-2 Commercial General zone would be the most appropriate because it is intended

as an area for highway oriented retail service and wholesale commercial activities so transportation would be accessible and NIMBY (Not In My Back Yard) issues would be minimized. Approximately 42 acres in ten parcels of currently zoned C-2 sites are available to meet this potential need. Action program 3.1.11 addresses these changes to the land use ordinance.

Transitional housing is defined in Section 50675.2 of the Health and Safety Code as rental housing for stays of at least six months but where the units are re-circulated to another program recipient after a set period. It may be designated for a homeless individual or family transitioning to permanent housing. This housing can take many structural forms such as group housing and multi-family units and may include supportive services to allow individuals to gain necessary life skills in support of independent living.

Supportive housing is defined by Section 50675.14 of the Health and Safety Code housing with linked on-site or off-site services with no limit on the length of stay and is occupied by a target population as defined in Health and Safety Code Section 53260 (i.e., low income person with mental disabilities, AIDS, substance abuse or chronic health conditions, or persons whose disabilities originated before the age of 18). Services that are linked to supportive housing usually focus on retaining housing, living and working in the community, and/or health improvement.

According to the provisions of the current zoning code, transitional housing is allowed in the Residential Condominium (RC) and Residential Apartment (RA) zones with a conditional use permit and supportive housing types are not explicitly named in the code but may be considered a group care facility. In an effort to clarify the zoning code and therefore facilitate these housing types, the City will (1) add current definitions of transitional housing and supportive housing as stated in this document, and (2) list these as permitted uses within residential zoning districts. Action program 3.1.8 addresses these changes to the land use ordinance.

Housing for Farmworkers

Housing for farmworkers in the City of Imperial for six or fewer persons is permitted in all residential zones. No additional discretionary approvals are required for any kind of housing that is intended to house six or fewer people including farmworkers. If the proposed units looks like a single-family house (i.e., 2-car garage, driveway, front yard, etc.), the process is a ministerial approval. Health and Safety Code Sections 17021.5 and 17021.6 require that "any employee housing consisting of no more than 36 beds in a group quarters or 12 units or spaces designed for use by a single family or household shall be deemed an agricultural land use designation" and cannot require any discretionary review. Program 3.1.2 provides a plan for the City to ensure compliance with these sections of the Code.

The City requires a conditional use permit for large scale farmworker housing developments in the RC and RA zones. The CUP process is in place to ensure compatibility with surrounding uses. Conditions of approval vary from project-to-project but most likely, they will contain provisions for landscaping, type of fencing, driveway locations, bus pick-up locations, and possibly decreased parking requirements. This process is not a constraint to farmworker housing development as the process is very streamlined and projects can be approved in three months. Further, as stated in Action 3.1.2, the City encourages the development of farmworker housing by committing to "contact developers of farmworker housing to offer assistance to the development of farmworker housing as needed. The City will focus on cooperation with the County to meet the regions need for farmworker housing." Additionally, through the RDA and other grant programs, the City offers funding assistance as an incentive to develop farmworker housing and other affordable housing types.

Residential Uses	RR	RL	R-1	RĊ	RA	MHP	C-2	VC
Single Family Dwelling	Р	Р	Р	Р	Р	Р		
Duplex	Х	Х	Х	Р	Р			
Guest Dwellings without a kitchen	Р	Р	Р	Р	Р	Х		
Second Single Family Dwelling with kitchen	С	С	С	С	С	Х		
Mobile homes on Individual Lots	Р	Р	Р	Х	Х	Р		
Group Residential (includes boarding or rooming houses and residential retirement hotels).	Х	Х	С	С	С	Х	С	С
Multiple Dwellings:								
Rental	Х	Х	Х	Р	Р	Х		
Condo Conversions	Х	Х	Х	С	Х	Х		
Convalescent Homes	С	С	С	С	С		С	
Accessory structures and uses located on the same site								Р
Mobile Home Condominium								С
Conversions of Existing mobile home parks may be permitted if no low and moderate income people, seniors are displaced form the park.								С
Recreational Vehicle Park								С
Mixed Uses (vertical or horizontal)								Р
Homeless Shelters and Transitional Housing				С	С			

Table 34Housing Types Permitted by Zoning District

Source: City of Imperial Zoning Ordinance

P = permitted

C = *conditional* use *permit*

X = prohibition

Development and Processing Fees

While most, if not all, of the areas zoned for higher density projects (10 du/ac or more) currently have on- and off-site improvements such as water and sewer connections, streets and sidewalks in place so there are no additional requirements. For other areas, the City does require developers to construct site improvements and/or pay fees to help deter the costs of providing infrastructure, public facilities, and services. One of the major improvements required of a developer are the appropriate type of streets to serve the development. Requirements for major street classifications are shown in **Table 35**. In addition to these roadway improvements, developers may be required to construct sidewalks, curbs and gutters, roadway lighting and landscaping improvements, depending on the needs of the site.

	-	
Classification	Right-of-Way/Paved Width	No. of Travel Lanes
Freeway	300/226 Feet	4
Major Arterial	100/80 Feet	4
Secondary Arterial	80/50 Feet	2
Collector-Major (Residential)	60/40 Feet	2

Table 35 Major Street Classifications

Source: City of Imperial General Plan

Impact fees that apply to new residential single-family and multi-family construction are listed in **Table 36**. The City also collects fees from developers to help cover the costs of planning and processing permits. Processing fees are calculated based on average staff time and material costs required to process a particular type of case. Planning and processing fees are summarized in **Table 37**. The City's impact fees are lower than other cities and to the County of Imperial, which has single-family unit fees totaling more than \$4,600 and multi-family fees of \$3,600. The City of Imperial's fees are barely more than \$2,000 and its multi-family fees are less than its single-family fees. Therefore, the fees do not present a constraint to the development of multi-family housing types and while these costs may be passed on to the ultimate product consumer, thus impacting housing prices, these requirements are deemed necessary to maintain the quality of life desired by City residents. The City currently has a fee deferral pilot program that will be effective from September 2008 until June 2009. Under this program all development for affordable projects.

Facility	Single Family Residential	Multi-Family Residential
Administrative	\$237.27	\$237.27
Fire	\$109.51	\$109.51
Law Enforcement	\$156.87	\$156.87
Library	\$130.37	\$130.37
Park	\$1,144.26	\$1,144.26
Circulation	\$345.52	\$276.42
Water Capacity Fee	\$2,14	9.30*
Sewer Capacity Fee	\$1,79	1.08*
TOTAL	\$2,123.80	\$2,054.69

Table 36Development Impact Fees

Source: City of Imperial Development Impact Fee Report Final, May 2007 *Per dwelling unit

Table 37Planning Permit Fees

	Fee	Time & Materials Deposit
Annexation	\$500/acre	\$15,000
Appeals	\$120	
Conditional Use –Minor (includes all secondary units, project valuation less than \$100,000)	\$205	\$1,000
Conditional Use-Major (project valuations more than \$100,000)	\$320	\$5,000
Condominium Conversion	\$295	\$5,000
Encroachment Permit	\$75	
Environmental Review (CEQA Initial Study with a Negative Declaration)	\$175 plus County & State Filing Fees	\$1,000
Final Subdivision Map	\$235	\$15,000
General Plan Amendment	\$525 plus \$5 per dwelling unit	\$5,000
Home Occupation	\$75	
Lot Line Adjustment	\$175	\$1,000
Off-site improvements	3% of the estimated cost of ins the City Engineer	stallation as approved by
Parcel Map Waiver	\$175	\$1,000
Permit to Perform Work	\$22	
Revised Tentative Parcel Map (4 or less lots)	\$351	
Revised Tentative Subdivision Map (5 or more lot)	\$470	
Signs	\$60	
Site Plan Review	\$60	
Street/Alley Vacation	\$175	\$1,000
Tentative Parcel Map (Minor Subdivision-less than 4 lots)	\$350	\$5,000
Tentative Subdivision Map	\$470 plus \$5/lot	\$15,000
Time Extension	\$115	
Variance-Minor (includes all ROW encroachments, project valuations less than \$100,000)	\$235	\$1,000
Variance-Major (project valuations more than \$100,000)	\$320	\$5,000
Zone Change & pre-zone (minor-less than 4 lots)	\$205	\$5,000
Zone Change & pre-zone (major-5 or more lots)	\$320	\$5,000

Source: City of Imperial Community Development Department Planning Permit Application Form, December 2007

Permit Processing Times

The time involved in processing development applications can become a constraint to affordable housing development. In Imperial, most development applications for single family and multi-family developments take approximately two weeks to process as long as no discretionary approvals are needed. If an applicant proposes developments that require discretionary review such as a subdivision or a use that requires a CUP, the processing time extends to between 2 and 3 months regardless if it's a single- or multi-family project. **Table 38** lists the typical review times for each type of permit or approval process in the City. These review periods doe not present constraints to the development as some review is needed to ensure the maintenance of health and safety standards. The Planning Department encourages developers to submit applications concurrently where possible to minimize the total processing time and related cost for a project.

Table 38 Planning Processing Times

Type of Approval or Permit	Typical Processing Time
Ministerial Review	2 weeks
Conditional Use Permit (CUP)	4 months
Zone Change	6-8 months
General Plan Amendment	6-8 months
Site Plan Review	2 weeks
Architectural/Design Review	2 weeks
Tract Maps	8-10 months
Parcel Maps	3 months
Initial Environmental Study	6-8 weeks
Environmental Impact Report	8 months +

Source: City of Imperial Planning Department, 2008

Building Code and Enforcement

Imperial uses the 1997 Uniform Building Code (UBC) and Uniform Housing Code as the basis for the City's building standards. These codes are enforced by the Building Department as new projects are proposed or completed, or existing housing is upgraded to current standards through the City's rehabilitation program. The City does not have a systematic code enforcement program, but does have a full time code enforcement official. Existing units are inspected only when the City receives complaints. If code violations are discovered, owners are only required to make improvements that bring the property up to minimum code requirements. Because the City has not adopted more stringent standards, the enforcement of the UBC does not pose a significant constraint to the production or improvement of housing in Imperial.

Non Governmental Constraints

Land Costs

The cost of raw, developable land creates a direct impact on the cost for a new home and is considered a possible constraint. A higher cost of land raises the price of a new home. Therefore, developers sometimes seek to obtain City approvals for the largest number of lots allowable on a parcel of land.

Land costs in Imperial are shown in **Table 39**. The following list of sites was gathered through the internet site Loop net, which lists vacant land for sale. Single family land prices ranged from \$36,764 per acre in Imperial to \$112,499 per acre in Calipatria. Multi-family land prices ranged from \$314,430 per acre to \$369,696 per acre.

Location	Price	Acres	Price/Acre	Zone
Imperial	\$2,000,000	27	\$74,074	SF
Imperial	\$2,500,000	68	\$36,764	SF
Imperial	\$300,000-400,000	8	\$37,500-\$50,000	SF
Imperial	\$610,000	16.5	\$36,969	MF
Calipatria	\$224,999	2	\$112,499	SF
Holtville	\$189,000	2.4	\$77,142	SF
Holtville	\$399,000	4.94	\$80,769	SF
Calipatria	\$248,400	.79	\$314,430	MF

Table 39 Land Costs

Source: www.loopnet.com, November 2007

SF = Single Family, MF = Multi-Family

Construction and Labor Costs

Factors that affect the cost of building a house include the type of construction, materials, site conditions, finishing details, amenities, and structural configuration. An Internet source of construction cost data (**www.building-cost.net**), provided by the Craftsman Book Company estimates the per square foot cost of a single-story four-cornered home in Imperial to be approximately \$124 per square foot. This cost estimate is based on a 2,000 square foot house of good-quality construction including a two-car garage, central heating and air conditioning. The total construction costs excluding land costs are estimated at \$201,431 for a house built in a housing tract and \$218,690 for a custom home.

If labor or material costs increased substantially, the cost of construction in Imperial could rise to a level that impacts the price of new construction and rehabilitation. Therefore, increased construction costs have the potential to constrain new housing construction and rehabilitation of existing housing.

Availability of Financing

The cost of borrowing money to finance the construction of housing or to purchase a house affects the amount of affordably priced housing in Imperial. Fluctuating interest rates can eliminate many potential homebuyers from the housing market or render a housing project that could have been developed at lower interest rates infeasible. When interest rates decline, sales increase. The reverse has been true when interest rates increase. Over the past decade, there has been a dramatic growth in alternative mortgage products, including graduated mortgages and variable rate mortgages. These types of loans allow homeowners to take advantage of lower initial interest rates and to qualify for larger home loans.

However, variable rate mortgages are not ideal for low- and moderate- income households that live on tight budgets. Variable rate mortgages may allow lower income household to enter into homeownership, but the there is a definite risk of monthly housing costs rising above the financial means of that household. Therefore, the fixed interest rate mortgage remains the preferred type of loan, especially during periods of low, stable interest rates. **Table 40** illustrates interest rates as of November 2007. The table present both the interest rate and annual percentage rate (APR) for different types of

home loans. The interest rate is the percentage of an amount of money which is paid for its use for a specified time and the APR is the yearly percentage rate that expresses the total finance charge on a loan over its entire term. The APR includes the interest rate, fees, points, and mortgage insurance, and is therefore a more complete measure of a loan's cost than the interest rate alone. However, the loan's interest rate, not its APR, is used to calculate the monthly principal and interest payment.

	Interest	APR
Conforming		
40 yr fixed	6.5%	6.7%
30 yr fixed	6.0%	6.226
20 yr fixed	5.875%	6.174%
15 yr fixed	5.5%	5.873%
5 yr ARM	5.875%	6.631%
Jumbo		
40/30 fixed balloon	7.25%	7.394%
30 yr fixed	7.0%	7.156%
15 yr fixed	6.375%	6.623%
10 yr ARM	6.875%	6.989%
5 yr ARM	6.375%	6.751%

Table 40 Interest Rates

Conforming loan is for no more than \$417,000. A jumbo loan is greater than \$417,000 Rates are subject to change on a daily basis Source: www.wellsfargo.com, November 2007

Table 41 depicts Home Mortgage Disclosure Act (HMDA) data. The number of home purchase loans originated in the El Centro region, which includes Imperial are shown for 2004, 2005, and 2006. Information for previous years is not available. The table shows that the number of federally insured loans decreased but the number of conventional loans increased significantly. This indicates the availability and increased demand for conventional loan products.

 Table 41

 Home Mortgage Originations, El Centro MSA

Year	FHA, FSA/RHS & VA*	Conventional
2004	284	2,501
2005	111	4,039
2006	106	4,457

Source: Home Mortgage Disclosure Act, Aggregate Reports

*Federal Housing Administration, Farm Service Agency/Rural Housing Service & Veteran's Administration

HOUSING RESOURCES AND OPPORTUNITIES

EXISTING AFFORDABLE HOUSING

The City of Imperial currently has two affordable multifamily projects; Imperial Gardens Apartments and Villa Lara Apartments. Both developed by Chelsea Investment Corporation, a local non-profit housing developer, these units were built with a variety of funding sources. Imperial Gardens, placed into service in 2004 has 81 total units with 80 of those assisted **how many low and very low**. The funding for Imperial Gardens consisted of 4 percent tax credit equity, tax exempt bonds, HOME and the Federal Housing Finance Boards Affordable Housing Program (AHP). Villa Lara, built in 2002, has 80 assisted units; 48 are restricted to very low-income households making no more than 50 percent of the area median income and 32 are restricted to low-income or households making no more than 60 percent of the area median income. This senior project was funded through tax credit equity, a developer note, a cash flow loan through the Pacific Southwest Community Development Corporation (PSCDC) and a construction loan through the Valley Independent Bank.

AT-RISK HOUSING

In 1989, the California Government Code was amended to include a requirement that localities identify and develop a program in their housing elements for the preservation of assisted, affordable multi-family units. Subsequent amendments have clarified the scope of the analysis to include units developed pursuant to inclusionary housing and density bonus programs. In the preservation analysis, localities are required to provide an inventory of assisted, affordable units that are eligible to convert within ten years.

The City of Imperial currently does not host any units at-risk of conversion to market rates. The California Housing Partnership Corporation tracks federally assisted units and repayment schedules. Only one housing project funded through the federal Section 515 program is currently in operation in the City. Imperial Villa Apartments has a total of 40 units, 39 of those area assisted units. The restrictive clause on these expires in the year 2049 so this complex is deemed a low risk for conversion. No records were found of any Section 8 properties located in the City. The City does not have any locally assisted units at-risk either. The City does not have an inclusionary program and only recently amended the zoning code to allow for density bonus units as incentives for developers.

FIRST-TIME HOMEBUYER PROGRAM

The City administers a first time homebuyer program that offers low interest loans for downpayment assistance to income eligible households. To qualify, a household must make less than 80 percent of the county median income. Loans of up to \$40,000 are given as second mortgages with interest rates 3 percent less than the household's first mortgage but not lower than one percent. The program began in 2000 and has been funded by HOME funds beginning in 2003. Redevelopment Agency funds are also available. A total of \$200,000 funds the program each year with \$160,000 stemming from the HOME program and an additional \$40,000 from Redevelopment (RDA) funds. Approximately eight households are assisted per year.

REHABILITATION PROGRAM

The City's rehabilitation loan program is currently funded by a revolving loan account (RLA). The City applied for CDBG funds in the past that were used to give rehabilitation loans. As repayments of these loans are received, the money is put back in to a loan account to give to new applicants. Loans are made to households in target income groups (TIGs) and can be used for structural rehabilitation, room additions to relieve overcrowding and total reconstructions. There is no maximum loan amount but the amount a funds available fluctuates and depends on the rate of repayment from existing loans. Interest

rates are usually set at three percent but can be as low as one percent for very low income households and life of the loan can be up to thirty years. Nine households have been assisted in the past five years.

OTHER PROGRAMS

The City currently has 5.5 million in RDA low-mod set-aside funds and there will be an additional \$3 million through the end of the planning period. Aside from helping to fund the first time homebuyer program, redevelopment funds have contributed to infrastructure improvements in support of affordable housing developments. The City has utilized RDA funds for a family apartment development, to encourage mixed use development in downtown Imperial, and may possibly supplement the rehab program with them. The City is also considering using RDA money to acquire real property to facilitate the development of affordable housing.

HOUSING AUTHORITY

Residents of the City of Imperial are served by the Imperial Valley Housing Authority (IVHA). IVHA operated two rental assistance programs; Public Housing and the Housing Choice Voucher (Section 8) program. The Public Housing program offers affordable rental housing units to low income families, elderly and disabled. The local housing authority manages the units and acts as the landlord. The voucher program provides a voucher to recipients to use to help pay their rent for any rental unit that accepts the voucher. The recipients pay part of the rent based on 30 percent of their income and the housing authority pays the remaining amount.

Twelve public housing units are located within the City of Imperial and IVHA owns and operates more than 1,000 units throughout the county. The complex in Imperial consists of one and two bedroom units. These units are consistently occupied. IVHA administers a total of 1,626 vouchers throughout the county and 102 within the City of Imperial. Between 6,000 and 7,000 applicants are on the Public Housing and Housing Choice Voucher waiting lists.

FUTURE HOUSING NEEDS

State law (California Government Code Section 65584) requires that each city and county plan to accommodate a fair share of the region's housing construction needs. Imperial's future housing needs are determined by the Southern California Association of Governments (SCAG) and then are allocated among all the jurisdictions in the region. Final allocations for the six-county SCAG region for the planning period January 1, 2006 through June 30, 2014. Regional housing need allocations are considered a minimum needs. Many jurisdictions have existing unmet housing needs due to overpayment or overcrowding issues that signal housing need that may exceed the regional allocations.

According to the most recent 2006-2014 allocations, the City of Imperial requires at least 1,810 new housing units. A large portion of the allocation is for above moderate households but building permit information shown in Appendix A reveals that this need has been met by the market.

Income Category	New Construction Needs	Percent of Total	Progress	Remaining
Extremely Low	235	13%	0	235
Very Low	235	13%	6 ¹	229
Low	309	17%	0	309
Moderate	295	16%	7 ¹	288
Above Moderate	736	41%	834	0
TOTAL	1,810	100%	766	1,074

Table 42 RHNA 2006-2014

¹. An 81-unit condominium project, Villas Pacificas is currently entitled and is expected to pull building permits in early 2009 and begin construction in mid-2009. The project in located within the Redevelopment Agency project area, which requires 15 percent of the units be affordable to low- to moderate-income households and 40 percent of those units must be affordable to very low-income households.

ANNEXATIONS

The City has approved six annexations since 2002 totaling 1,348.99 acres. The City's moderate and above moderate housing needs should be accommodated by the many acres of land included in the following annexations. The land listed below includes zoning appropriate for a variety of single-family housing type and condominium developments that will provide housing opportunities affordable to moderate- and above moderate-income households.

- The South Colonia Annexation consisted of 90.43 acres and 28 existing residential units. This area had no infrastructure when it was first designated as a Colonia. Infrastructure was later installed with CDBG Colonia funds. After annexation, two affordable projects were developed. Imperial Gardens (80 units) and Villa Lara (79) were built in 2002 and 2004 by Chelsea Investment Corporation.
- The West Annexation added 503.01 acres of farm land with approximately 10 residential lots and 10 residential units. Part of this annexed land became part of the Desert Mirage Specific Plan Area, now known as Savannah Ranch. Approximately 100 single-family and 30 condominium units have been built. An additional 1,097 units have been approved as part of the Sky Ranch Tentative Tract Map (TTM) and Monterey Park TTM.
- Victoria Ranch Annexation brought 340 acres of farm land into the City. There are 891 singlefamily units and 405 multi-family units planned; approximately 160 single-family homes have been built.
- The Doyle Ranch Annexation, also known as Mayfield, added 80 acres of farm land. Approximately 20 single-family homes out of an approved 437 have been built here.
- The Bogue Annexation annexed approximately 20.99 acres that will be occupied by Wright Middle School.
- The Morningstar Annexation consisted of 334.56 acres of mostly farm land and 5 existing homes scattered throughout the areas. The land was annexed to accommodate 598 lot subdivisions. No construction activity has occurred on this subdivision.

VACANT LAND INVENTORY

Table 43 lists some of the available vacant land in the City that is appropriate to meet its lower-income regional housing need. Based on recent development activity in the City, a net density of 65 percent of the maximum density was assumed for most of the sites. An example of a recent project that developed at this capacity is the Villa Lara apartment complex built in 2002. A total of 81 units were built on 4.13 acres with a maximum density of 30 dwelling units per acre. This equals a 65 percent build-out, which accounts for development standards. Those sites with a Victoria Ranch Specific Plan overlay, are assumed to have a unit capacity of 18 dwelling units per acre based on the adopted plan. One additional site has a realistic capacity of 18 dwelling units per acre as described below.

Currently there are approximately 25 acres of vacant land zoned Residential Apartment (RA), which allows up to 30 units per acre maximum. The RA sites listed in Table 41 also have a Specific Plan Overlay as part of the Victoria Ranch Specific Plan. The underlying general plan designation is Multiple Family Residential (MFR), which includes duplexes, triplexes, fourplexes and other multiple dwelling unit buildings. It has a density range from 20 to 30 dwelling units per acre and is generally developed as an attached product". These sites are part of the total 28.36 acres of planned multifamily development in this specific plan. Altogether, using the realistic capacity methodology discussed below, these sites provide opportunities for 449 units. Outside the specific plan area, there is 4.5 acres of land designation and zoned Residential Condominium (RC). The RC designation category "bridges the housing gap between the Single Family Residential and Multiple Family Residential categories. This category represents an opportunity for the first time homebuyer or the retired person to enter into the ownership market at a reasonable cost. Units within this category are generally developed as an attached product with densities ranging from 5 to 30 dwelling units per acre", according to the City's General Plan. The RC zone "is intended as an area for the development of Residential Apartments with provisions for adequate light, air, open space and landscaped areas at a maximum density of 20 units per net acre. Additional uses are permitted that are complimentary to, and can exist in harmony with, a residential condominium development." according to the Zoning Ordinance. Thus, this site has a maximum allowable density of 20 dwelling units per acre and due to a recent development application proposing 81 units (Villas Pacificas), a realistic capacity of 18 dwelling units per acre or 81 units can be assumed. Please note, the development application is in the tentative stages and the parcel, at the time this document was written, remains vacant. Altogether, these parcels provide capacity for approximately 794 units, which surpasses the City's very low- and low-income allocation of 779.

Further, **Table 41** lists sites that will help the City meet its moderate-income allocation of 295 units. While the PUD zone allows up to 30 dwelling units per acre, the three sites in Table 40 have underlying general plan designations that limit the density to 20 dwelling units per acre (two with the RC designation noted above and one with the Low-Medium Density Residential (LMR), which allows a density range of between 2 and 5 dwelling unit per acre). Nevertheless, using the 65 percent capacity methodology established with the Villa Lara example, these three sites provide plenty of land appropriate for housing types affordable to moderate-income households. The flexibility of the PUD zone is intended to facilitate the development of various housing types and densities. Attached and detached single family, apartments, condominiums, manufactured homes, town homes and patio homes are all permitted uses in the PUD zone. In total, the three sites can hold nearly 1000 units. These sites will likely provide a variety of housing types affordable to moderate- and above moderate- income households as well as some opportunities for lower-income households. The City has received improvement plans for all PUD's ensuring infrastructure capacity for all the vacant land listed below.

None of the sites list has any environmental constraints because no part of the City's current incorporated boundary is within known fault lines or flood plains. The City of Imperial provides potable water services for its residents and has a current demand of 1.80 million gallons per day (MGD) and has a total operating capacity of 7.0 MGD. With 3,876 housing units in 2007 and an additional 1,072 units from the remaining RHNA allocation, the City has plenty of water capacity to meet its expected

housing needs. The City is also the sewer provider and has a current average daily flow of .968 MGD, and a current capacity of 2.4 MGD, which will provide services for the projected regional housing need. Refer to Appendix D for the location of these sites.

Victoria Ranch Specific Plan

The Victoria Ranch Specific Plan is made up of approximately 320 acres of recently annexed land in the City of Imperial. Primary residential development will be single family units ranging in lot sizes from 5,000 to 3,200 square feet. A smaller portion of the plan (approximately 28 acres) will accommodate multi-family residences in the form of apartments or condominiums at the VR-18 land use (18 dwelling units per acre). The development standards for the VR-18 are similar to the RC and RA zoning designations. Like these, the VR-18 has a 7,500 net lot area and a 20 ft. front yard setback. However the VR-18 standards are somewhat more permissive than the RC zone and more similar to the RA zone in other aspects. The VR-18 allows for a smaller side setback requirement of 10 feet instead of 15 and a rear yard setback of 10 instead of 20 feet. Additionally, the lot coverage maximum is 60 percent, which is more than the RC zone with a 50 percent maximum. It should be noted that the sites in the City's land inventory (Table 43) that are indicated as being within the Victoria Ranch Specific Plan have a maximum allowable density equal to the maximum density of the underlying zone, which for the RA zoned parcels is 30 du/acre and for the PUD parcels is 20 du/acre. The realistic assumption of units, however, is based on a specific project where a developer proposed a density of 18 du/acre. This is not the most possible units that can be developed on the site, but based on one developers figures, represents a realistic estimate of the development that may occur on these parcels. Please note that this proposed development from which the 18 du/acre capacity estimates was derived has not moved through planning review and permit applications at this time. These sites are entitled meaning they are subdivided but no plans for building have been submitted. Therefore, any interested multi-family developer would be able to purchase any of these sites.

APN	Zone	Maximum Allowable Density	GP Designation	Acres	Realistic Unit Capacity	Existing Use	Infrastructure Capacity	On-site Constraints
044-220-083	RA(SP1) ^{1, 3}	30	MFR	5.2	93	Vacant	Yes	None
044-220-084	RA(SP1)	30	MFR	11.5	207	Vacant	Yes	None
044-220-092	RA(SP1)	30	MFR	8.3	149	Vacant	Yes	None
044-220-089	PUD(SP1)	20	RC	14.7	264	Vacant	Yes	None
044-663-012	PUD	20	LMR	10.4	135	Vacant	Yes	None
064-295-023	PUD	20	RC	35.6	462	Vacant	Yes	None
064-281-020	PUD	20	RC	30.3	393	Vacant	Yes	None
Total				120.5	1,763			

Table 43 Vacant Land Inventor^{y2}

1. Realistic capacity of 90 percent or 18 dwelling units per acre was use based on a recent application for a condominium complex of 81 units on this site. The site is currently vacant.

1. SP1 indicates a Specific Plan overlay (Victoria Ranch Specific Plan)

2. Realistic Capacity is based on the actual built density of a recent multifamily project and accounts for development standards in these areas.

3. Realistic Capacity of 18 dwelling units per acre for their sites within the Victoria Ranch Specific Plan is based on the density set for these parcels in the specific plan.

FUNDING SOURCES

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Many types of funding are available to the City and local non profit organizations to ensure the availability of housing affordable to low- and moderate-income persons. **Appendix B** lists the grant and loan options the City or other agencies can apply for to fund services for residents of Imperial. There are programs to help fund the development of multi-family rental housing, supportive housing, homeless shelters and transitional housing, first time homebuyer and rehabilitation programs, second mortgages, and self-help housing.

OPPORTUNITIES FOR ENERGY CONSERVATION

Opportunities for energy conservation can be found for both existing and future housing developments. Conservation can be achieved through a variety of approaches including reducing the use of energy-consuming items, physical modification of existing structures or land uses and reducing the reliance on automobiles by encouraging more mixed-use and infill development and providing pedestrian access to commercial and recreational facilities.

Some energy conservation features are incorporated into the design of residential structures in the City of Imperial due to the requirements of Title 24, which outlines measures to reduce energy consumption. These measures include low flow plumbing fixtures, efficient heating and cooling opportunities, dual pane windows, and adequate insulation and weather stripping. Incorporating new technology within residential developments offers developers a chance to design projects that allow for maximum energy efficiency, they do not ensure that all available conservation features are incorporated into building design. Additional measures may further reduce heating, cooling, and lighting loads and overall energy consumption. While it is not feasible that all possible conservation features be included in every development, there are often a number of economically feasible measures that may result in savings in excess of the minimum required by Title 24.

Constructing new homes with energy-conserving features, in addition to retrofitting existing structures, will result in a reduction in monthly utility costs. There are many ways to determine how energy efficient an existing building is and, if needed, what improvements can be made. Many modern building design methods are used to reduce residential energy consumption and are based on proven techniques. These methods can be categorized in three ways:

- 1) Building design that keeps natural heat in during the winter and keeps natural heat out during the summer. Such design reduces air conditioning and heating demands. Proven building techniques in this category include:
 - a. Location of windows and openings in relation to the path of the sun to minimize solar gain in the summer and maximize solar gain in the winter;
 - b. Use of "thermal mass", earthen materials such as stone, brick, concrete, and tiles that absorb heat during the day and release heat at night;
 - c. Use of window coverings, insulation, and other materials to reduce heat exchange between the interior of a home and the exterior;
 - d. Location of openings and the use of ventilating devices that take advantage of natural air flow;

- e. Use of eaves and overhangs that block direct solar gain through window openings during the summer but allow solar gain during the winter; and
- f. Zone heating and cooling systems, which reduce heating and cooling in the unused areas of a home.
- 2) Building orientation that uses natural forces to maintain a comfortable interior temperature. Examples include:
 - a. North-south orientation of the long axis of a dwelling;
 - b. Minimizing the southern and western exposure of exterior surfaces; and
 - c. Location of dwellings to take advantage of natural air circulation and evening breezes.
- 3) Use of landscaping features to moderate interior temperatures. Such techniques include:
 - a. Use of deciduous shade trees and other plants to protect the home;
 - b. Use of natural or artificial flowing water; and
 - c. Use of trees and hedges as windbreaks.

In addition to these naturally-based techniques, modern methods include:

- Use of solar energy to heat water;
- Use of radiant barriers on roofs to keep attics cool;
- Use of solar panels and other devices to generate electricity;
- High efficiency coating on windows to repel summer heat and trap winter warmth;
- Weather stripping and other insulation to reduce heat gain and loss;
- Use of natural gas for dryers, stovetops and ranges;
- Use of energy efficient home appliances; and
- Use of low-flow showerheads and faucet aerators to reduce hot water use.

Major opportunities for residential energy conservation in the City will include insulation and weatherproofing, landscaping and maximizing orientation, lowering appliance consumption and maximizing on solar energy.

The following policies and action steps relate to the City's opportunities for energy conservation:

Policy 5.4. Explore ways to finance, staff and support local community revitalization and housing rehabilitation programs, senior citizens home repair, energy conservation, weatherization and self-help preventive maintenance programs.

Action 5.4.1. Staff will continue to actively participate in the IVHA Housing Committee process and will take advantage of information seminars and resources to remain updated on current programs.

Policy 7.1. Require energy efficiency in the design and construction of housing developments through implementation of the State Energy Conservation Standards (Title 24). The long-term economic and environmental benefits of energy efficiency shall be weighed against any increased initial costs of energy saving measures. Encourage sustainable development by reducing energy use.

Action 7.1.1. Incorporate Title 24 and LEED requirements into Zoning Ordinance, specific plans, and develop agreements as appropriate.

Action 7.1.2. Partner with Southern California Gas Company and Imperial Irrigation District to develop model programs for energy efficiency in new development without increasing costs to the homebuyer.

Action 7.1.3. In partnership with Southern California Gas Company and Imperial Irrigation District post and distribute information on currently available weatherization and energy conservation programs to residents and property owners. The City will distribute information through the City's newsletter, annual mailings in City utility billings, distribution of program information to community organizations and at municipal offices, and postings on the City's web site. TO best capture the ethnic diversity of the community information will be available in the Spanish and English.

Action 7.1.4. Continue to enforce State requirements, including Title 24 of the California Code of Regulations, for energy conservation in new residential projects and encourage residential developers to employ additional energy conservation measures for the siting of buildings, landscaping, and solar access through development standards contained in the Zoning Ordinance, Building Code, and Specific Plans as appropriate.

Action 7.1.5. Consider fee reduction, expedited permit processing, or other incentives for new construction that exceeds Title 24 energy efficiency standards by ten percent or more and/or incorporate use of renewable (non-fossil-fuel) energy.

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APPENDIX B – AFFORDABLE HOUSING FUNDING RESOURCES

	APPENDIX B – AFFORDABLE HOUSING FUNDING SOURCES									
Appendix B: Affordable Housing Funding Sources Name	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	Prevailing Wage?	Notes (Any additional detailed information)	Contact Information	
Rental Programs										
Governor's Homeless Initiative	Interagency funds (HCD, CAIHFA, DMH) for supportive housing for persons with severe mental illness who are chronically homeless. Project Specific	Eligible Project Sponsors Sponsors and borrowing entities may be organized on a for-profit or not-for-profit basis. Any individual, public agency or private entity capable of entering into a contract is eligible to apply, provided that they or their principals have successfully developed at least one affordable housing project. Sponsors of projects where at least 70 percent of the units consist of Target Population Units or Special Needs Population units are exempt from the requirement for previous development experience under limited conditions. See Section 7303 (d). Sponsors must also demonstrate a minimum of 24 months experience in the ownership or operation of at least one Supportive Housing or Special Needs Population project with five or more units, and provide the commitment of County Mental Health Department funds described in Section D. See Section 7343. Sponsors must have site control in the name of the Sponsor or an entity controlled by the sponsor as defined in Uniform Multifamily Regulations (UMR) Section 8303. http://www.hcd.ca.gov/fa/ghi/	No (Prop 46)	\$15-20 million remaining, Prop 46 As of September 27, 2007	The maximum loan per project is \$7,000,000. The maximum MHP loan amount is a function of the number of restricted units in a project, their size, location, affordability level, whether the project is receiving nine percent tax credits, and the number and type of units restricted to the Target Population. For projects not receiving nine percent units, the per unit limits are the same as for other MHP NOFAs, except that the base amount for Target Population units is \$60,000 instead of \$30,000. For projects receiving nine percent credits, the per-unit limits are as the same for other MHP NOFAs (with a \$30,000 base amount), but the total maximum loan amount will be calculated by applying these limits to Target Population Units only. Tables specific to this NOFA showing the per-unit loan limits and targeted income limits and rents will be available on the HCD's website.	None. Current NOFA will remain open until funds are exhausted	Yes		(916) 323-3178 multifamilyhousingsection @hcd.ca.gov www.hcd.ca.gov/fa/mhp/	
Multifamily	Low-interest loans for development of	Eligible Project Sponsors	Yes	\$70 million	The maximum loan per project is 10,000,000.	Three or four more, at the	Yes		(916) 323-3178	
Housing Program (MHP)- General	affordable rental housing.	Any Individual, public agency, or private entity capable of entering into a contract is eligible to apply.		\$70 mmon	The maximum loan amount per "restricted" unit is a function of unit size, location, and affordability level per Section 7307. The	rate of two per year			www.hcd.ca.gov/fa/mhp/	
		The entity that submits information for the award of the experience points must be the named sponsor on the application.			maximum loan per restricted unit had been increased in previous funding rounds by \$15, 000 per unit for the Central Valley and					
		Eligible Uses of Funds			Southern California regions and will remain in effect.					
		MHP funds will be provided as permanent financing only, and may be used to take out construction loans used to cover normal project development costs.								
		Eligible Projects								
		Projects must qualify as rental housing developments, as defined by UMR Section 8301 and meet the requirements of Section 7302 (5 or more dwelling units)								
		http://www.hcd.ca.gov/fa/mhp/Prop_1C-2_NOFA.pdf								

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APPENDIX B – AFFORDABLE HOUSING FUNDING SOURCES

Appendix B: Affordable Housing Funding Sources Name	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	Prevailing Wage?	Notes (Any additional detailed information)	Contact Information
Multifamily Housing Program - Supportive Housing (MHP- SH)	Loans for rental housing with supportive services for the disabled who are homeless or at risk of homelessness.	 <u>Eligible Project Sponsors</u> Any Individual, public agency, or private entity capable of entering into a contract is eligible to apply. <u>Eligible Uses of Funds</u> MHP funds will be provided as permanent financing only, and may be used to take out construction loans used to cover normal project development costs. <u>Eligible Projects</u> Projects must qualify as rental housing developments, as defined in UMR Section 8301, and meet the requirements of Sections 7302 and 7342. For example, projects must contain five or more dwelling units. Projects funded under this NOFA must contain Supportive Housing units, as defined in Paragraph B, equal to the greater of five units or 35 percent of the total project units. Supportive Housing units must be restricted to households with incomes not exceeding the greater of 30 percent Area Median Income (AMI). http://www.hcd.ca.gov/fa/mhp/MHP_SH_NOFA_1-03-07.pdf 	Yes	\$37 million plus approx. \$10 million Prop 46	The maximum loan per project is \$8,000,000. The maximum loan amount per Supportive Housing unit is a function of unit size, location, and affordability level. The current MHP unit loan calculation methodology includes a base loan amount of \$30,000 plus an amount (calculated to compensate for lost debt service payment capacity) that increases proportionate to decreases in the rent restriction level. Per Unit Max: \$50,000 per qualifying Supportive Housing unit. \$65,000 per qualifying Supportive Housing unit, occupied by a household which is Homeless, in projects with at least 35 percent of the total project units reserved for the Homeless if the project is not utilizing 9 percent tax credits.	Four more, two per year, expected to be all Prop 1C funds	Yes		(916) 323-3178 multifamilyhousingsection @hcd.ca.gov www.hcd.ca.gov/fa/mhp/
Multifamily Housing Program - Homeless Youth	Housing with supportive services for homeless youth	 Eligible Project Sponsors Any Individual, public agency, or private entity capable of entering into a contract is eligible to apply. Eligible Uses of Funds MHP funds will be provided as permanent financing only, and may be used to take out construction loans used to cover normal project development costs. Eligible Projects Projects must qualify as rental housing developments, as defined in UMR Section 8301, and meet the requirements of Sections 7302 and 7342. For example, projects must contain five or more dwelling units. Applicants may apply for funding for: (1) projects containing Homeless Youth Units only or (2) projects containing Homeless Youth Units and other units (mixed projects). Under this NOFA, maximum loan amounts will be based on the number of Homeless Youth Units, and 9 percent tax credit projects are eligible. "Homeless Youth Units" means housing units linked to supportive services, where both: 1. occupancy is restricted to households that, upon move- 	Yes	\$24 million	The maximum loan per project is \$5,000,000. The maximum loan amount per Homeless Youth Unit is a function of unit size, location, and affordability level. Per Unit Max: In Northern California, \$65,000 for units in projects not receiving 9 percent tax credits, and \$50,000 for units in projects receiving 9 percent tax credits.	One more, one year later	Yes		(916) 323-3178 multifamilyhousingsection @hcd.ca.gov www.hcd.ca.gov/fa/mhp/

Appendix B: Affordable Housing Funding Sources Name	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	P
		in, include a "homeless youth", as defined in Paragraph D below; and					
		2. the limits on household income, duration of occupancy and rent set forth in Paragraph E apply.					
		Households eligible to occupy assisted units must include a "homeless youth," which is defined in Government Code Section 11139.3(e)(2)					
		http://www.hcd.ca.gov/fa/mhp/MHP_Youth_NOFA.pdf					
Homeownership Programs							
Residential Development Loan	This is a project-specific funding that provides a 3% interest loan with a max	RDLP, eligible "infill" development sites must be defined by one or more of the following:	Yes	\$20 Million (This year- a total of	\$5 Million	Next funding round is anticipated to be March	Ye
Program (RDLP)	(RDLP) of 5 years to local government agencies for site acquisition. Predevelopment, and construction expenses attributed to	• Located in a Redevelopment Area established pursuant to California Redevelopment Law		\$75 Million)		2008	
	affordable new infill, owner-occupied housing developments.	• Located in an "infill opportunity zone" as defined in Section 65088.1 of the California Government Code					
		• Located in a "transit oriented development specific plan area" meeting the criteria of Section 65451 of the California Government Code					
		• Located in a "transit village" defined in Section 65460.4 of the California Government Code					
		• Located on vacant or underutilized parcels totaling up to five acres and surrounded on at least three sides (or approximately 75% of the project's perimeter) by existing urban development, or projects located on parcels over five acres but no larger than ten acres and surrounded on four sides by urban development. "Existing urban development" includes existing residential, commercial, and industrial uses, parcels with approved final maps or other approved development entitlements, and permanent open space or agricultural areas					
		• Located in areas specifically identified within a current Consolidated Plan as CDBG or HOME areas, or as urban infill sites specifically designated for the development of homeownership units					
		• Identified by the applicant locality as an "infill" priority for homeownership developments through other formal local planning processes and documentation					
		http://www.calhfa.ca.gov/multifamily/special/rdlp.pdf					

Prevailing Wage?	Notes (Any additional detailed information)	Contact Information
'es	The program will also directly link	(916)-445 9315
	RDPL-financed developments to CaIHFA's CA Homebuyer Downpayment Assistance Program to provide subordinate loans to eligible first-time homebuyers.	<u>arose@calhfa.ca.gov</u>

Appendix B: ordable Housing Inding Sources Name	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	Prevailing Wage?	Notes (Any additional detailed information)	Contact Information
Home	<u>Grants</u> to local public agencies and nonprofits to fund first-time homebuyer mortgage assistance and owner- occupied housing rehabilitation.	 Eligible Applicants: Any California local public agency or nonprofit corporation that is authorized to engage in or assist in the development of housing or operation of housing programs for persons and households of low- or very low- income, is eligible to apply. Only one application from a local public agency will be accepted for each jurisdiction. Applicants <u>shall have been operating as a housing program administrator during the two years prior to the date of application.</u> The Department has decided that this policy goal should be implemented in this NOFA. Competitive points will be given in the scoring for applicants that use their mortgage assistance loans exclusively for purchase transactions where the units purchased are developed at 15 units per acre or higher. The Department has decided that this policy goal should be implemented in the NOFA. Competitive points will be given in the scoring for applicants that use their mortgage assistance loans exclusively for transactions where the units purchased have been Energy-Star rated. It was decided that this policy goal should be implemented in this NOFA. Competitive points will be given in the scoring of this application for applicants that use their mortgage assistance loans exclusively for home purchase transactions where the units purchased are developed or improved by meeting the following universal design standards: Provide at least one no-step entrance with beveled threshold. This may be at the front, side or back of the unit. Make doorways throughout the unit at least 32 inches wide and hallways at least 36 inches clear width. Reinforce walls around the toilet, bathtub and shower stall in order that grab bars may be added at a later time, if needed. Install light switches and electrical controls no higher than 48 inches and electrical plugs no lower than 15 inches above the floor. Install lever handles on all doors and plumbing	Yes	\$50 Million	\$600,000 for smaller cities; \$1 Million for larger cities. The maximum aggregate application amount for all activities (programs) shall not exceed six hundred thousand dollars (\$600,000). An exception will be made for a city or county expected to have a higher demand for assistance as evidenced by a population in excess of 400,000 (within the city or the unincorporated portion of the applicant county), in which case the maximum aggregate amount for all activities shall not exceed one million dollars (\$1,000,000). The application lists eligible cities and the counties with unincorporated portions with populations exceeding 400,000. A county may operate its programs in the small cities within the county only with the documented approval of the cities. In this case, the sum of the populations of these small cities and the unincorporated portion of the county will be used to determine eligibility for an award in excess of \$600,000. The minimum application amount for any one activity shall not be less than one hundred thousand dollars (\$100,000).	February 2008 (There is going to be one per year for the next four			(916)-327-3646 mlawson@hcd.ca.gov www.hcd.ca.gov/fa/calhome

		APPENDIX B – AFF	ORD	ABLE H	OUSING FUNDING	SOURCES	
Appendix B: Affordable Housing Funding Sources Name	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	F
CalHome	Loans to local public agencies and nonprofits to fund homeownership development projects. Funds become grants as qualifying households occupy units.		Yes	\$10 Million		(There is going to be one per year for the next four years.)	
Building Equity and Growth in Neighborhoods (BEGIN)	Grants to cities and counties that adopt measures to encourage affordable housing, to make second mortgage loans to low and moderate income homebuyers.	Eligible Applicants To be eligible to apply to HCD for an award of BEGIN Program funds, the applicant shall be a city, county, or city and county within the State of California, which will offer specific forms of regulatory relief, regulatory barrier removal, or other development incentives to an identified BEGIN homeownership project. They may apply for funds for more than one project, but each project requires a separate application. The amount of grant funds to be requested is dependent on the number of units proposed for qualified low- and moderate-income first-time homebuyers in the subject BEGIN project. The minimum number of BEGIN units required in any application is four. http://www.hcd.ca.gov/fa/begin/2007_BEGIN_Guidelines _May_21_2007.pdf	Yes	\$11 Million as of 9/15/07	The maximum BEGIN loan amount per unit is \$30,000 (thirty-thousand dollars), or 20 percent of the home sales price, <i>whichever is less</i> . The applicant may choose to provide a lesser amount per unit in BEGIN loan funds than the statutory maximum. The application amount will be equal to the average amount of the proposed BEGIN subsidy (in the form of mortgage assistance) to be given to the eligible homebuyers, multiplied by the number of BEGIN units.	(There is going to be one per year for the next two years)	
CalHome Self- Help Housing Technical Assistance Allocation	Grants to organizations to assist low and moderate income households who build their own homes.	Eligible Applicants An applicant must be a local public entity, nonprofit corporation or a limited-equity housing cooperative engaged in developing, conducting, administering or coordinating programs which will aid eligible households construct residential units for their own use. No more than twenty percent (20%) of available funding may be awarded to any one applicant. If you are a limited-equity housing cooperative, please contact the Department for additional forms that will be required as part of your application for funding. http://www.hcd.ca.gov/fa/calhome/Guidelines_March_28 _2007.pdf	Yes	\$3 Million	Technical Assistance Grants may be awarded to eligible applicants for owner-building in an amount that shall not exceed \$300,000.	(There s going to be one per year for the next two years).	

Prevailing Wage?	Notes (Any additional detailed information)	Contact Information
		(916)-327-3646
		mlawson@hcd.ca.gov
		www.hcd.ca.gov/fa/calhome
		(916)-324-0695
		cgaines@hcd.ca.gov
		<u>http://www.hcd.ca.gov/fa/be</u> gin/

(916)-445-9581 dfrankli@hcd.ca.gov www.hcd.ca.gov/fa/cshhp/

		APPENDIX B – AFF	ORD	ABLE H	OUSING FUNDING	SOURCES			
Appendix B: Affordable Housing Funding Sources Name Other Programs	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	Prevailing Wage?	Notes (Any additional detailed information)	Contact Information
Emergency	Deferred payment loans for capital development of emergency shelters and transitional housing for the homeless (no operating subsidy authorized).	Eligible Applicants The Department will award EHAPCD forgivable deferred loans to eligible local government agencies or nonprofit corporations, which provide, or contract with community organizations to provide, qualifying emergency shelter, transitional housing and/or safe haven to homeless persons. A limited partnership is not an eligible organization under EHAP statutes. The department will deny any EHAPCD application in the name of an entity other than an agency of local government or a nonprofit corporation, and will not approve the subsequent assignment of an EHAPCD award to an entity other than an agency of local government or a nonprofit. http://www.hcd.ca.gov/fa/ehap/ehap-capdev.html	Yes and No (\$20 Million from Prop 46 and Approx. \$10 Million from 1C.	\$30 Million	Applicants may submit only one (1) application per site. The minimum loan request per application is \$20,001 and the maximum is \$1,000,000. Applicants may submit multiple applications, but the maximum loan amount per Applicant per county remains at \$1,000,000 per funding round. Applications from the same Applicant in excess of \$1,000,000 per county are ineligible.	(There is going to be one more next year.)	The contract shall include provision for the payment of state prevailing wage. Where funds provided through this Agreement are used for construction work, or in support of construction work.		(916)-445-0845 www.hcd.ca.gov/fa/ehap/eh ap-capdev.html
Affordable Housing Innovation Fund	Funding for pilot programs to demonstrate innovative, cost-saving ways to create or preserve affordable housing		Yes	\$25 million		There are going to be three more NOFA's for this, but the dates of them have not yet been determined.			N/A
Infill Incentive Grant Program	Funding of public infrastructure (water, sewer, traffic, parks, site cleanup, etc.) to facilitate infill housing development.		Yes	To Be Determined	To Be Determined	They will be released on an annual basis- number to be determined			TBD
Transit Oriented Development Program (TOD)	Funding for housing and related infrastructure near transit stations	www.hdc.ca.gov/fa/tod/	Yes	\$285 Million \$95 Million this year	\$12 Million	Over 3 years			
Housing Urban- Suburban-and- Rural Parks	Grants for housing related parks.	Guidelines have not been released.	Yes						
US Department of Housing and Urban Development Brownfield Economic Development Initiative Grant (HUD)	BEDI is designed to help local governments redevelop brownfields, defined in this NOFA as abandoned, idled, or underutilized real property, including industrial and commercial facilities, where expansion or redevelopment is complicated by the presence or potential presence of environmental contamination.	Eligible Applicants Any public entity eligible to apply for Section 108 Ioan guarantee assistance in accordance with 24 CFR 570.702 Funding Opportunity Number: FR-5142-N-01 CFDA Number: 14.246 Competition ID: BEDI-01 http://www.grants.gov/search/search.do?mode=VIEW&op pld=15566	No	HUD has available approximately \$32.9 million for grant awards under this BEDI NOFA	The maximum amount of a BEDI award under this competition is \$2 million per project. An application in excess of \$2 million will be reduced to the extent HUD determines that such a reduction is appropriate and the project remains feasible.				
				PMC					

		APPENDIX B –	AFFORDABLE H	OUSING FUNDING	SOURCES	
Appendix B: Affordable Housing Funding Sources Name	Description of Program	Guidelines	Prop 1 C Total Amount of Funding Funds Currently Yes/NO Available	Amount of Funds Available Per Applicant	Projected Future NOFAs Prevailing Wage?	Notes (Any additional detailed information)
The California Solar Initiative (CPUC)	incentives on solar systems of up to \$2.50 a watt. These incentives, combined with federal tax incentives, can cover up to 50 percent of the total cost of a solar system.	http://www.gosolarcalifornia.ca.gov/	No			<u>http://www.gosolarcalifornia.</u> <u>ca.gov/</u>
	Affordable Housing may be able to get up to 75 percent of the total cost covered.					
Predevelopment Loan Program (HCD)	PDLP Loans are for the purposes including but not limited to, the costs, or the costs associated with, land purchase or option to buy land; options or deposits to buy or preserve existing government-assisted rental housing for the purpose of preserving the affordability of the units; closing costs; holding costs which can include, but are not limited to, taxes, insurance, and interest; professional services such as architectural, engineering, or legal services; permit or application fees; and bonding, site preparation, related water, sewer development, or material expenses.	Local Governments				
Infill Incentive Grant Program Proposition 1C	The Infill Incentive Grant Program was established by SB 86 of 2007, with funding from Proposition 1C, the Housing and Emergency Shelter Trust Fund Act of 2006. The program provides grants for infrastructure improvements necessary to facilitate new infill housing development. Approximately \$240 million is available for award by June, 2008 through a competitive application process.	Guidelines not released yet	Yes \$240 Million			
			P M C			

Appendix B: Affordable Housing Funding Sources Name	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	Prevailing Wage?	Notes (Any additional detailed information)	Contact Information
Environmental Justice: Context-Sensitive Planning (SCAG)	Promote community involvement in planning to improve mobility, access, and safety while promoting economic opportunity, equity, environmental protection, and affordable housing for low-income, minority, and Native American communities.	 The following may apply directly or as a sub-recipient: Metropolitan Planning Organizations and Regional Transportation Planning Agencies Cities and Counties Transit Agencies Native American Tribal Governments The following may apply only as a sub-recipient: Universities and Community Colleges Community-Based Organizations Non-Profit Organizations (501.C.3) Public Entities** 10% of the grant total (non-State and non-federal funds). Up to half of the 10% match can be inkind*. 		\$3 million	\$250,000				Susan Youngs Southern California Association of Governments 818 W. 7th St, 12th Floor Los Angeles, CA 90017- 3435 Phone (213) 236-1833 Email youngs@scag.ca.gov
Community-Based Transportation Planning (SCAG)	Fund coordinated transportation and land use planning that promotes public engagement, livable communities, and a sustainable transportation system which includes mobility, access, and safety.	 The following may apply directly or as a sub-recipient: Metropolitan Planning Organizations and Regional Transportation Planning Agencies Cities and Counties Transit Agencies Native American Tribal Governments The following may apply only as a sub-recipient: Universities and Community Colleges Community-Based Organizations Non-Profit Organizations (501.C.3) Public Entities** 20% of grant total (non-State and nonfederal funds). Up to half of the 20% match can be inkind*. http://www.dot.ca.gov/hq/tpp/grants.html 		\$3 million	\$300,000				Susan Youngs Southern California Association of Governments 818 W. 7th St, 12th Floor Los Angeles, CA 90017- 3435 Phone (213) 236-1833 Email youngs@scag.ca.gov

		APPENDIX B – AFF	ORD	ABLE H	OUSING FUNDING	SOURCES			
Appendix B: Affordable Housing Funding Sources Name	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	Prevailing Wage?	Notes (Any additional detailed information)	Contact Information
Partnership Planning (SCAG)	Fund transportation planning studies of multi-regional and statewide significance, strengthen the economy, protect the environment, and promote public involvement and safety in the State.	 The following may only apply as an applicant: Metropolitan Planning Organizations and Regional Transportation Planning Agencies (Projects are to be performed jointly with Caltrans staff.) The following may apply only as a sub-recipient: Universities and Community Colleges Native American Tribal Governments Cities and Counties Community-Based Organizations Non-Profit Organizations (501.C.3) Public Entities** 20% of grant total (non-federal funds or in-kind* contribution). Additional local funds above the minimum local match are desired. http://www.dot.ca.gov/hq/tpp/grants.html 		\$1 million	\$300,000				Susan Youngs Southern California Association of Governments 818 W. 7th St, 12th Floor Los Angeles, CA 90017- 3435 Phone (213) 236-1833 Email youngs@scag.ca.gov
Statewide Transit Planning Studies (SCAG)	Fund studies on transit issues having statewide or multi-regional significance to assist in reducing urban transportation needs, improving transit service, strengthening the economy, promoting equity, and protecting the environment.	 The following may only apply as an applicant: Metropolitan Planning Organizations and Regional Transportation Planning Agencies (Projects are to be performed jointly with Caltrans staff.) The following may apply only as a sub-recipient: Transit Agencies Universities and Community Colleges Native American Tribal Governments Cities and Counties Community-Based Organizations Non-Profit Organizations (501.C.3) Public Entities** 		\$1.2 Million	\$300,000				Susan Youngs Southern California Association of Governments 818 W. 7th St, 12th Floor Los Angeles, CA 90017- 3435 Phone (213) 236-1833 Email youngs@scag.ca.gov

Public Entities**

		APPENDIX B – AFF	ORD	ABLE H	OUSING FUNDING	SOURCES	
Appendix B: Affordable Housing Funding Sources Name	Description of Program	Guidelines	Prop 1 C Funding Yes/NO	Total Amount of Funds Currently Available	Amount of Funds Available Per Applicant	Projected Future NOFAs	
Transit Technical	Fund public and intermodal	The following may only apply as an applicant :					
Planning Assistance (SCAG)	transportation planning studies in rural transit areas of California (transit service area with population of 100,000 or	Metropolitan Planning Organizations and Regional Transportation Planning Agencies					
	less).	The following may apply only as a sub-recipient :					
		• Transit Agencies					
		Universities and Community Colleges					
		Native American Tribal Governments					
		Cities and Counties					
		Community-Based Organizations					
		Non-Profit Organizations (501.C.3)					
		Public Entities**					
		11.47% of the grant total (non-federal funds or in-kind* contribution).					

evailing Vage?	Notes (Any additional detailed information)	Contact Information	

APPENDIX C – GLOSSARY OF TERMS

The following definitions are commonly used terms in a Housing Element:

Above Moderate-Income: Above moderate-income households are defined as households with incomes over 120 percent of the county median.

Accessible Units: Indicates certain units or all units in the property are wheelchair accessible or can be made wheelchair accessible. Accessible units also may include those that are accessible to people with sensory impairments or can be made accessible for people with sensory impairments.

Affordability: Annual cost of housing includes mortgage, principle and interest payments as amortized over 25 years with a 25 percent down payment or gross rent that does not exceed 30 percent of gross annual household income or 30 percent of gross annual income devoted to rental housing, including utilities are defined as "affordable".

Affordability Covenant: A property title agreement that places resale or rental restrictions on a housing unit; also known as a deed restriction.

Affordable Housing: "Affordable Housing" refers to the relationship between the price of housing in a region (either sale price or rent) and household income. Affordable housing is that which is affordable to households of very low, low and moderate incomes. For housing to be affordable, shelter costs must not exceed 30 percent of the gross annual income of the household.

Assisted Housing: Assisted housing refers to a unit that rents or sells for less than the prevailing market rate due to governmental monetary intervention or contribution. The terms "assisted" and "subsidized" are often used interchangeably.

At-Risk Housing: Applies to existing subsidized affordable rental housing units, especially federally subsidized developments, that are threatened with conversion to market rents because of termination of use restrictions, due to expiration or non-renewal of subsidy arrangements.

Below Market Rate (BMR) Unit: A BMR unit is a housing unit that sells or rents for less than the going market rate. It is typically used in reference to housing units that are directly or indirectly subsidized or have other restrictions in order to make them affordable to very low, low or moderate-income households.

Community Development Block Grant (CDBG): The State CDBG program was established by the federal Housing and Community Development Act of 1974, as amended (42 USC 5301, et seq.). The primary federal objective of the CDBG program is the development of viable urban communities by providing decent housing and a suitable living environment and by expanding economic opportunities, principally for persons of low and moderate income. "Persons of low and moderate income" or the "targeted income group" (TIG) are defined as families, households, and individuals whose incomes do not exceed 80 percent of the county median income, with adjustments for family or household size.

Condominium: A building or group of buildings in which units are owned individually, but the structure, common areas and facilities are owned by all owners on a proportional, undivided basis.

Continuum of Care: An approach that helps communities plan for and provide a full range of emergency, transitional, and permanent housing and service resources to address the various needs of

homeless persons at the point in time that they need them. The approach is based on the understanding that homelessness is not caused merely y a lack of shelter, but involves a variety of underlying, unmet needs – physical, economic, and social. Designed to encourage localities to develop a coordinated and comprehensive long-term approach to homelessness, the Continuum of Care consolidates the planning, application, and reporting documents for the U.S. Department of Housing and Urban Development's Shelter Plus Care, Section 8 Moderate Rehabilitation Single-Room Occupancy Dwellings (SRO) Program, and Supportive Housing Program. (U.S. House Bill 2163).

Cost Burden: A household has a "housing cost burden" if it spends 30 percent or more of its income on housing costs. A household has a "severe housing cost burden" if it spends 50 percent or more of its income on housing. Owner housing costs consist of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property; real estate taxes; fire, hazard, and flood insurance on the property; utilities; and fuels. Where applicable, owner costs also include monthly condominium fees. Renter calculations use gross rent, which is the contract rent plus the estimated average monthly cost of utilities (electricity, gas, water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Household income is the total pre-tax income of the householder and all other individuals at least 15 years old in the household. In all estimates of housing cost burdens, owners and renters for whom housing cost-to-income was not computed are excluded from the calculations.

Decennial Census: Every ten years, the Census Bureau conducts a national household survey, producing the richest source of nationally-available small-area data. Article I of the Constitution requires that a census be taken every ten years for the purpose of reapportioning the U.S. House of Representatives. The federal government uses decennial census data for apportioning congressional seats, for identifying distressed areas, and for many other activities. Census data are collected using two survey forms: the short form and the long form. Short form information is collected on every person and includes basic characteristics, such as age, sex, and race. The long form is sent to one out of every six households and collects more detailed information, such as income, housing characteristics, and employment. Most of the indicators in DataPlace are from the long form, and are thus estimates based on the sample of households. These values may differ considerably from the same indicators based on the short form data, particularly for small areas.

Density: This refers to the number of housing units on a unit of land (e.g. ten units per acre).

Density Bonus Programs: Allows minimum density increase over the zoned maximum density of a proposed residential development, if the developer makes a specified amount of units affordable to lower income households.

Disability: A long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.

Downpayment Assistance: The most popular loans for these programs are with the Federal Housing Administration (FHA). FHA allows 100 percent gift funds for your down payment and some allowable closing costs. The gift can be from any relative or can be collected through charitable organizations like Neighborhood Gold / The Buyer Fund. Another popular tactic, which can be used in a broader range of loan programs, is to borrow from a 401K. A withdrawal can be made without a penalty and pay it back over a specified period.

Development Impact Fees: A fee or charge imposed on developers to pay for a jurisdiction's costs of providing services to new development.

Development Right: The right granted to a land owner or other authorized party to improve a property. Such right is usually expressed in terms of a use and intensity allowed under existing zoning regulation.

Dwelling Unit: Any residential structure, whether or not attached to real property, including condominium and cooperative units and mobile or manufactured homes. It includes both one-to-four-family and multifamily structures. Vacation or second homes and rental properties are also included.

Elderly Units: Specific units in a development are restricted to residents over a certain age (as young as 55 years and over). Persons with disabilities may share certain developments with the elderly.

Element: A division or chapter of the General Plan, Master Plan or Comprehensive Plan.

Emergency Shelter: A facility designed to provide free temporary housing on a night-by-night basis to homeless families and individuals.

Emergency Shelter Grants (ESG): A grant program administered by the U.S. Department of Housing and Urban Development (HUD) provided on a formula basis to large entitlement jurisdictions.

Extremely Low-Income Limit: The upper limit for the extremely low-income category, set at 30 percent of the HUD area median family income. This is not an official program eligibility income limit, except when associated with a specific family size (e.g., "single person", "family of two", "family of three", etc.).

Fair Market Rent (FMR): Fair Market Rents (FMRs) are freely set rental rates defined by HUD as the median gross rents charged for available standard units in a county or Standard Metropolitan Statistical Area (SMSA). Fair Market Rents are used for the Section 8 Housing Choice Voucher Program and other HUD programs and are published annually by HUD.

Farm Labor Housing (Farm Worker): Units for migrant farm workers that can be available for transitional housing for the homeless when not occupied by migrant farm workers.

Family Income: In decennial census data, family income includes the incomes of all household members 15 years old and over related to the householder. Although the family income statistics from each census cover the preceding calendar year, the characteristics of individuals and the composition of families refer to the time of enumeration (April 1 of the respective census years). Thus, the income of the family does not include amounts received by individuals who were members of the family during all or part of the calendar year prior to the census if these individuals no longer resided with the family at the time of census enumeration. Similarly, income amounts reported by individuals who did not reside with the family during the calendar year prior to the census but who were members of the family at the time of enumeration are included. However, the composition of most families was the same during the preceding calendar year as at the time of enumeration.

FHA-Insured: The Federal Housing Administration insured mortgages so that lower- and moderateincome people can obtain financing for homeownership.

First-time homebuyer: A first-time homebuyer program provides low-income first time homebuyers down-payment assistance in the form of a second mortgage loan to serve as "gap financing". These loans can be up to \$ 40,000 depending on the amount of assistance required by the individual homebuyer.

General Plan: The General Plan is a legal document, adopted by the legislative body of a City or County, setting forth policies regarding long-term development.

Groups Quarters: A facility which houses groups of unrelated persons not living in households such as dormitories, institutions and prisons.

Habitable (room): A habitable room is a space in a structure for living, sleeping, eating or cooking. Bathrooms, toilet compartments, closets, storage or utility space, and similar areas, are not considered habitable space.

Habitat for Humanity: Habitat for Humanity is a nonprofit, ecumenical Christian housing ministry that seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action. Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates simple, decent houses with the help of the homeowner (partner) families. Habitat houses are sold to partner families at no profit, financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.

Hispanic or Latino: In decennial census data, Hispanics or Latinos are those who classify themselves in one of the specific Hispanic or Latino categories listed on the census questionnaire — "Mexican," "Puerto Rican," or "Cuban" — as well as those who indicate that they are "other Spanish, Hispanic, or Latino." People who do not identify with one of the specific origins listed on the questionnaire but indicate that they are "other Spanish, Hispanic, or Latino" are those whose origins are from Spain, the Spanish-speaking countries of Central or South America, the Dominican Republic, or people identifying themselves generally as Spanish, Spanish-American, Hispanic, Hispano, Latino, and so on. People who are Hispanic or Latino may be of any race. There are two important changes to the Hispanic origin question for Census 2000. First, the sequence of the race and Hispanic origin questions for Census 2000 differs from that in 1990; in 1990, the race question preceded the Hispanic origin question. Second, there was an instruction preceding the Hispanic origin and the race questions. This instruction was added to give emphasis to the distinct concepts of the Hispanic origin and race questions and to emphasize the need for both pieces of information.

Home Investment Partnership Program (HOME): HOME provides formula grants to States and localities that communities use—often in partnership with local nonprofit groups—to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Homeless Person: An individual living outside or in a building not meant for human habitation, or which they have no legal right to occupy, in an emergency shelter, or in a temporary housing program which may include a transitional and supportive housing program if habitation time limits exist. This definition includes substance abusers, mentally ill people, and sex offenders who are homeless. (U.S. House Bill 2163).

Household: A household is made up of all persons living in a dwelling unit whether or not they are related by blood, birth or marriage

Housing Authority: An organization established under state law to provide housing for low- and moderate-income persons. Commissioners are appointed by the local governing body of the jurisdiction in which they operate. Many housing authorities own their own housing or operate public housing funded by HUD.

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Housing Choice Voucher Program: Housing Choice Voucher Program (formerly known as Section 8) is a subsidy program funded by the federal government and overseen by the Reno Housing Authority to provide low rents and/or housing payment contributions for very low and low-income households.

HUD: The United States Department of Housing and Urban Development is cabinet level department of the federal government that oversees program and funding for affordable housing laws, development, and federally funded financial assistance.

HUD Area Median Family Income: HUD is required by law to set income limits that determine the eligibility of applicants for HUD's assisted housing programs. Income limits are calculated annually for metropolitan areas and non-metropolitan counties in the United States. They are based on HUD estimates of median family income, with adjustments for family size. Adjustments are also made for areas that have unusually high or low income to housing cost relationships.

Income Categories: The federal and state governments require that local jurisdictions consider the housing needs of households in various "income categories." Income categories are determined by the median household income at the local level.

Large Family or Household: A household or family with 5 or more members.

Low-Income Limit: Low-income households are defined as households with incomes between 50 percent and 80 percent of the area median household income.

Low-Income Housing: Housing that is made available at prices lower than market rates. These lower prices are achieved through various financial mechanisms employed by state and local government authorities.

Low-Income Housing Tax Credit (LIHTC): The LIHTC Program is an indirect Federal subsidy used to finance the development of affordable rental housing for low-income households. The LIHTC Program may seem complicated, but many local housing and community development agencies are effectively using these tax credits to increase the supply of affordable housing in their communities. This topic is designed to provide a basic introduction to the LIHTC Program.

Market Rate Housing: Housing that is not built or maintained with the help of government subsidy. The prices of market rate homes are determined by the market and are subject to the laws of supply and demand.

Manufactured Home: Housing that is constructed of manufactured components, assembled partly at the site rather than totally at the site. Also referred to as modular housing

McKinney-Vento Act: The primary federal response targeted to assisting homeless individuals and families. The scope of the Act includes: outreach, emergency food and shelter, transitional and permanent housing, primary health care services, mental health, alcohol and drug abuse treatment, education, job training, and child care. There are nine titles under the McKinney-Vento Act that are administered by several different federal agencies, including the U.S. Department of Housing and Urban Development (HUD). McKinney-Vento Act Programs administered by HUD include: Emergency Shelter Grant Program Supportive Housing Program, Section 8 Moderate Rehabilitation for Single-Room Occupancy Dwellings, Supplemental Assistance to Facilities to Assist the Homeless, and Single Family Property Disposition Initiative. (U.S. House Bill 2163).

Median-Income: Each year, the federal government calculates the median income for communities across the country to use as guidelines for federal housing programs. Area median incomes are set according family size.

Mental Illness: A serious and persistent mental or emotional impairment that significantly limits a person's ability to live independently.

Mixed Use: This refers to different types of development (e.g. residential, retail, office, etc.) occurring on the same lot or in close proximity to each other. City and County's sometimes allows mixed-use in commercial zones, with housing typically located above primary commercial uses on the premises.

Mobile Home: A type of manufactured housing. A structure movable in one or more sections, which is at least 8 feet in width and 32 feet in length, is built on a permanent chassis and designed to be used as a dwelling unit when connected to the required utilities, either with or without a permanent foundation.

Mobile Home Park: A parcel or tract of land having as its principal use the rental, leasing or occupancy of space by two or more mobile homes on a permanent or semipermanent basis, including accessory buildings, or uses customarily incidental thereto.

Mobile Home Subdivision: A subdivision of land, platted in conformance to NRS Chapter 278 and applicable city ordinances for the purpose of providing mobile home lots.

Moderate-Income: Moderate-income households are defined as households with incomes between 80 percent and 120 percent of the county median.

Mortgage Credit Certificate Program (MCCs): The MCC is a Federal Income Tax Credit Program. An MCC increases the loan amount you qualify for and it increases an applicant's take-home pay. The MCC entitles applicants to take a federal income tax credit of twenty percent (20 percent) of the annual interest they pay on their home mortgage. Because the MCC reduces an applicant's federal income taxes and increases their net earnings, it helps homebuyers qualify for a first home mortgage. The MCC is registered with the IRS, and it continues to decrease federal income taxes each year for as long as an applicant lives in the home.

Mortgage Revenue Bond: A state, county or city program providing financing for the development of housing through the sale of tax-exempt bonds.

Multi-family Dwelling: A structure containing two or more dwelling units for the use of individual households; an apartment or condominium building is an example of this dwelling unit type.

Non-Hispanic: In decennial census data and in Home Mortgage Disclosure Act data after 2003, non-Hispanics are those who indicate that they are not Spanish/Hispanic/Latino.

Permanent Housing: Housing which is intended to be the tenant's home for as long as they choose. In the supportive housing model, services are available to the tenant, but accepting services cannot be required of tenants or in any way impact their tenancy. Tenants of permanent housing sign legal lease documents. (U.S. House Bill 2163).

Permanent Supportive Housing: Long-term community-based housing and supportive services for homeless persons with disabilities. The intent of this type of supportive housing is to enable this special needs population to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or provided by other public or private service agencies. There is no definite length of stay. (U.S. House Bill 2163)

Persons with a Disability: HUD's Housing Choice Voucher (formerly Section 8) program defines a "person with a disability" as: a person who is determined to : 1) have a physical, mental, or emotional impairment that is expected to be of continued and indefinite duration, substantially impedes his or her ability to live independently, and is of such a nature that the ability could be improved by more suitable housing conditions; or 2) have a developmental disability, as defined in the Developmental disabilities Assistance and Bill of Rights Act. (U.S. House Bill 2163)

Project-Based Rental Assistance: Rental assistance provided for a project, not for a specific tenant. A tenant receiving project-based rental assistance gives up the right to that assistance upon moving from the project.

Public Housing: The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford. HUD furnishes technical and professional assistance in planning, developing and managing these developments. It provides decent and safe rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing can be in the form of high-rise apartments or scattered site single family homes.

Rehabilitation: The upgrading of a building previously in a dilapidated or substandard condition for human habitation.

Rental Assistance: A rental subsidy for eligible low and very low income tenants. This assistance provides the share of the monthly rent that exceeds 30% of the tenants' adjusted monthly income.

Rent-to-Own: A development is financed so that at a certain point in time, the rental units are available for purchase based on certain restrictions and qualifications.

Rural Housing Service (RHA): A part of the United States Department of Agriculture's Rural Development. The RHA offers financial aid to low-income residents of rural areas.

Second Units: Also referred to as "granny" or "in-law apartments." Second units provide a second housing unit on the same lot as a single-family dwelling unit.

Section 8: Section 8, now known as the Housing Choice Voucher Program is a subsidy program funded by the federal government and overseen by the Reno Housing Authority to provide low rents and/or housing payment contributions for very low and low-income households.

Service Needs: The particular services required by special populations, typically including needs such as transportation, personal care, housekeeping, counseling, meals, case management, personal emergency response, and other services preventing premature institutionalization and assisting individuals to continue living independently.

Single-Room Occupancy Dwelling (SRO): The SRO Program provides rental assistance for homeless persons in connection with the moderate rehabilitation of SRO dwellings. SRO housing contains units for occupancy by one person. These units may contain food preparation or sanitary facilities, or both.

Special Needs Projects: Housing for a designated group of people who desire special accommodations, such as services, in addition to the housing. Services may or may not be provided as part of the rental project. Examples of special needs populations are people with physical disabilities, developmental disabilities, mental illness, or those who need assisted living. It also includes health care facilities.

Substandard Housing: This refers to housing where major repair or replacement may be needed to make it structurally sound, weatherproofed and habitable.

Subsidized Housing: Typically refers to housing that rents for less than the market rate due to a direct financial contribution from the government. There are two general types of housing subsidies. The first is most commonly referred to as "project-based" where the subsidy is linked with a particular unit or development and the other is known as "tenant-based" where the subsidy is linked to the low income individual or family. The terms "assisted" and "subsidized" are often used interchangeably.

Supportive Housing: Housing with a supporting environment, such as group homes or Single Room Occupancy (SRO) housing and other housing that includes a supportive service component such as those defined below.

Supportive Services: Services provided to residents of supportive housing for the purpose of facilitating the independence of residents. Some examples are case management, medical or psychological counseling and supervision, child care, transportation, and job training.

Transitional Housing: Housing for people recovering from substance abuse issues or transitioning form homelessness. Transitional housing provides longer term accommodations to homeless families and individuals than emergency shelter housing. Transitional Housing provides a stable living environment for the period of time necessary to learn new skills, find employment, and/or develop a financial base with which to re-enter the housing market.

VA-Guaranteed: VA guaranteed loans are made by private lenders to eligible veterans for the purchase of a home which must be for their own personal occupancy. To get a loan, a veteran must apply to a lender. If the loan is approved, VA will guarantee a portion of it to the lender. This guaranty protects the lender against loss up to the amount guaranteed and allows a veteran to obtain favorable financing terms.

Very Low-Income Limit: Very low-income households are defined as households with incomes less than 50 percent of the area median household income.

Veteran: Anyone who has been discharged from the military generally after at least two years of service whether they served on active duty in a conflict or not. (U.S. House Bill 2163).

Workforce Housing: Refers to housing that is meant for residents making low, moderate to above moderate area median income. Some programs focus on employers providing assistance to their employees; some are instituting inclusionary programs, while others give preference to this group in their homeownership programs. Some jurisdictions have programs for specific segments of the workforce that are vital for the everyday function of the community such as teachers, policeman and other public employees.

Zoning: Zoning is an activity under taken by local jurisdictions to direct and shape land development activities. The intent of zoning is to protect the public health, safety, and welfare by ensuring that incompatible land uses (e.g. residential vs. heavy industrial) are not located next to each other. Zoning also impacts land values, creating and taking away "capitol" for and from property owners. For example, a lot that is zoned for commercial development is more valuable (in financial terms) than a lot that is zoned for open space. Typically, lots that are zoned for higher densities have greater value on the market than lots that are zoned for lower densities. Zoning is one of the most important regulatory functions performed by local jurisdictions.

U.S. CENSUS TERMS

Children: The term "children," as used in tables on living arrangements of children under 18, are all persons under 18 years, excluding people who maintain households, families, or subfamilies as a reference person or spouse.

Own Children: Sons and daughters, including stepchildren and adopted children, of the householder. Similarly, "own" children in a subfamily are sons and daughters of the married couple or parent in the subfamily. (All children shown as members of related subfamilies are own children of the person(s) maintaining the subfamily>) For each type of family unit identifies in the CPS, the count of "own children under 18 year old" is limited to never-married children; however, "own children under 25" and "own children of any age," as the terms are used here, include all children regardless of marital status. The counts include never-married children living away from home in college dormitories.

Related children: Includes all people in a household under the age of 18, regardless of marital status, who are related to the householder. It does not include householder's spouse or foster children, regardless of age.

Ethnic Origin: People of Hispanic origin were identified by a question that asked for self-identification of the persons' origin or descent. Respondents were asked to select their origin (and the origin of other household members) from a "flash card" listing ethnic origins. People of Hispanic origin in particular, were those who indicated that their origin was Mexican, Puerto Rican, Cuban, Central or South American, or some other Hispanic origin. It should be noted that people of Hispanic origin may be of any race.

Family: A group of two or more people who reside together and who are related by birth, marriage, or adoption.

Family household (Family): A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.

Family size: Refers to the number of people in a family.

Family type: Refers to how the members of a family are related to one another and the householder. Families may be a "Married Couple Family," "Single Parent Family," "Stepfamily," or "Subfamily."

Household: A household includes all the people who occupy a housing unit as their usual place of residence.

Household Income: The total income of all the persons living in a household. A household is usually described as very low income, low income, moderate income, and above moderate income based on household size and income, relative to regional median income.

Household size: The total number of people living in a housing unit.

Household type and relationship: Households are classified by type according to the sex of the householder and the presence of relatives. Examples include: married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

Householder: The person, or one of the people, in whose name the home is owned, being bought, or rented. If there is no such person present, any household member 15 years old and over can serve as the householder for the purposes of the census. Two types of householders are distinguished: a family householder and a non-family householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. The householder and all people in the household related to him are family members. A non-family householder is a householder living alone or with non-relatives only.

Housing unit: A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

Median: This measure represents the middle value (if n is odd) or the average of the two middle values (if n is even) in an ordered list of data values. The median divides the total frequency distribution into two equal parts: one-half of the cases fall below the median and one-half of the cases exceed the median.

Median age: This measure divides the age distribution in a stated area into two equal parts: one-half of the population falling below the median value and one-half above the median value.

Median income: The median income divides the income distribution into two equal groups; one has incomes above the median and the other having incomes below the median.

Occupied housing unit: A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration, or if the occupants are only temporarily absent; that is, away on vacation or a business trip. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated people who share living quarters.

Overcrowded units: Overcrowded units are occupied housing units that have more than 1 person per room.

Per capita income: Average obtained by dividing aggregate income by total population of an area.

Population estimate (Population Estimates Program): The Census Bureau's Population Estimates Program (PEP) produces July 1 estimates for years after the last published decennial census (2000), as well as for past decades. Existing data series such as births, deaths, Federal tax returns, Medicare enrollment, and immigration, are used to update the decennial census base counts. POP estimates are used in Federal funding allocations, in setting the levels of national surveys, and in monitoring recent demographic changes.

Population projections: Estimates of the population for future dates. They illustrate plausible courses of future population change based on assumptions about future births, deaths, international migration, and domestic migration. Projections are based on an estimated population consistent with the most recent decennial census as enumerated. While projections and estimates may appear similar, there are

some distinct differences between the two measures. Estimates usually are for the past, while projections typically are for future dates. Estimates generally use existing data, while projections must assume what demographic trends will be in the future.

Poverty: Following the Office of Management and Budget's (OMB's) Directive 14, the Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If the total income for a family or unrelated individual falls below the relevant poverty threshold, then the family or unrelated individual is classified as being "below the poverty level."

Poverty rate: The percentage of people (or families) who are below poverty.

Race: The race of individuals was identified by a question that asked for self-identification of the person's race. Respondents were asked to select their race from a "flashcard" listing racial groups.

Severely Overcrowded: Are occupied housing units with 1.51 or more persons per room.

Single family detached homes: This is a one-unit residential structure detached from any other house (i.e., with open space on all four sides). A house is considered detached even if it has an adjoining shed or garage.

Single family attached housing: This is a one-unit residential structure that has one or more walls extending from ground to roof separating it from adjoining structures. This category includes row houses, townhouses, and houses attached to non-residential structures.

Tenure: Refers to the distinction between owner-occupied and renter-occupied housing units. A housing unit is "owned" if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for. A cooperative or condominium unit is "owned only if the owner or co-owner lives in it. All other occupied units are classified as "rented, " including units rented for cash rent and those occupied without payment of cash rent.

Two-family buildings: These dwellings may also be referred to as single family attached because a duplex with a shared wall would qualify in both categories. Other two family buildings would include older single family homes that have been converted into two separate living spaces or "flats" that do not share walls, but a floor/ceiling.

Units in structure: A structure is a separate building that either has open spaces on all sides or is separated from other structures by dividing walls that extend from ground to roof. In determining the number of units in a structure, all housing units, both occupied and vacant, are counted.

Unemployed: All civilians 16 years old and over are classified as unemployed if they (1) were neither "at work" nor "with a job but not at work" during the reference week, and (2) were actively looking for work during the last 4 weeks, and (3) were available to accept a job. Also included as unemployed are civilians who did not work at all during the reference week, were waiting to be called back to a job from which they had been laid off, and were available for work except for temporary illness.

Unemployment Rate: The proportion of the civilian labor force that is unemployed, expressed as a percent.

Vacant Housing Unit: A housing unit is vacant if no one is living in it at the time of enumeration, unless its occupants are only temporarily absent. Units temporarily occupied at the time of enumeration entirely by people who have a usual residence elsewhere are also classified as vacant. New units not yet occupied are classified as vacant housing units if construction has reached a point where all exterior windows and doors are installed and final usable floors are in place. Vacant units are excluded from the

housing inventory if they are open to the elements; that is, the roof, walls, windows, and/or doors no longer protect the interior from the elements. Also excluded are vacant units with a sign that they are condemned or they are to be demolished.

Vacancy Rate: The housing vacancy rate is the proportion of the housing inventory that is available "for sale" or "for rent." It is computed by dividing the number of available units by the sum of occupied units and available units, and then multiplying by 100.

Year Structure (housing unit) Built: Year structure built refers to when the building was first constructed, not when it was remodeled, added to, or converted. For housing units under construction that met the housing unit definition—that is, all exterior windows, doors, and final usable floors were in place—the category "1999 or 2000" was used for tabulations. For mobile homes, houseboats, recreational vehicles, etc, the manufacturer's model year was assumed to be the year built. The data relate to the number of units built during the specified periods that were still in existence at the time of enumeration.

White: In decennial census data, the White category includes persons having origins in any of the original peoples of Europe, the Middle East, or North Africa. It includes people who indicate their race as "White" or report entries such as Irish, German, Italian, Lebanese, Near Easterner, Arab, or Polish. The "alone" designation, as used with decennial census data, indicates that the person reported only one race.

SOURCES

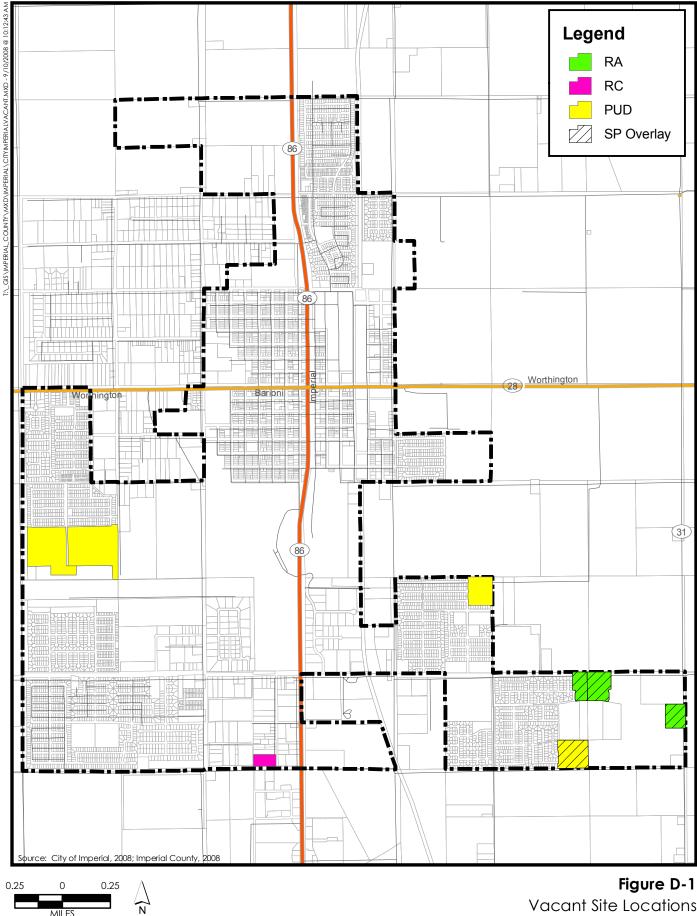
http://www.dataplace.org/gloss.html

U.S. Census Bureau at http://www.census.gov

Riverside, CA Housing Element Glossary

U.S. Department of Housing and Urban Development at http://www.hud.gov

APPENDIX D – ADEQUATE SITES ANALYSIS MAP



MILES

Vacant Site Locations \mathbf{PMC}^*