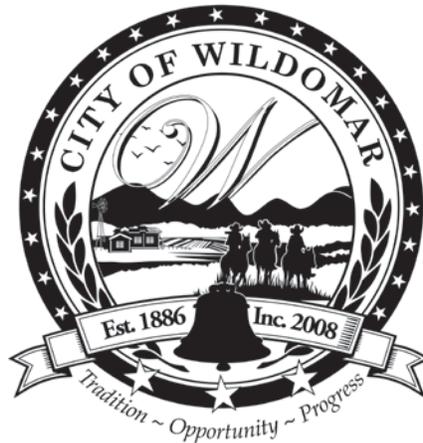


CITY OF WILDOMAR
CITY COUNCIL AND PLANNING COMMISSION
AGENDA
5:30 P.M. – SPECIAL MEETING

DECEMBER 7, 2011
Council Chambers
23873 Clinton Keith Road



Marsha Swanson, Mayor
Ben Benoit, Mayor Pro Tem
Bob Cashman, Council Member
Bridgette Moore, Council Member
Timothy Walker, Council Member

Harv Dykstra, Chairman
Stan Smith, Vice Chairman
Robert Devine, Commissioner
Michael Kazmier, Commissioner
Veronica Langworthy, Commissioner

City Manager
Frank Oviedo

City Attorney
Julie Hayward Biggs

CALL TO ORDER – 5:30 P.M.

ROLL CALL – CITY COUNCIL

ROLL CALL – PLANNING COMMISSION

FLAG SALUTE

PUBLIC COMMENTS

1.0 SPECIAL MEETING

- 1.1 **City of Wildomar Housing Element Update (2006–2013)**
RECOMMENDATION: Staff recommends that the City Council and Planning Commission receive public input regarding the Draft City of Wildomar Housing Element and authorize staff to submit the Draft City of Wildomar Housing Element to the California Department of Housing and Community Development (HCD) for a 60-day review.

ADJOURNMENT

If requested, the agenda and backup materials will be made available in appropriate alternative formats to persons with a disability, as required by Section 202 of the Americans With Disabilities Act of 1990 (42 U.S.C. Sec. 12132), and the federal rules and regulations adopted in implementation thereof.

Any person that requires a disability-related modification or accommodation, including auxiliary aids or services, in order to participate in the public meeting, may request such modification, accommodation, aid or service by contacting the City Clerk either in person or by phone at 951/677-7751, no later than 10:00 a.m. on the day preceding the scheduled meeting.

I, Debbie A. Lee, Wildomar City Clerk, do certify that on December 2, 2011, by 5:00 p.m., a true and correct copy of this agenda was posted at the three designated posting locations:
Wildomar City Hall, 23873 Clinton Keith Road,
U.S. Post Office, 21392 Palomar Street,
Mission Trail Library, 34303 Mission Trail Blvd.

Debbie A. Lee, CMC
City Clerk

CITY OF WILDOMAR – CITY COUNCIL/PLANNING COMMISSION
Agenda Item 1.1
GENERAL BUSINESS
Meeting Date: December 7, 2011

TO: Mayor and City Council Members
Chairman and Planning Commissioners

FROM: Matthew C. Bassi, Planning Director
Jennifer Gastelum, Housing Manager

SUBJECT: City of Wildomar Housing Element Update (2006–2013)

STAFF REPORT

RECOMMENDATION:

Staff recommends that the City Council and Planning Commission receive public input regarding the Draft City of Wildomar Housing Element and authorize staff to submit the Draft City of Wildomar Housing Element to the California Department of Housing and Community Development (HCD) for a 60-day review.

DISCUSSION:

On October 12, 2011, the City Council funded and authorized the Planning Department to begin work on the City's Housing Element update. As part of this effort, a joint public workshop with the City Council, Planning Commission and general public was held on November 2, 2011 to understand the requirements of the Housing Element, discuss the draft goals and policies and to provide direction to staff on the Housing Element priorities.

Document Layout and Content:

The format and layout of the Draft Housing Element utilizes the basic style provided by the State of California for the preparation of housing elements. The Housing Element is one of the seven required elements of a legally-adequate general plan. The Housing Element is divided into two sections the Housing Policy document and Appendix A the Housing Needs Assessment.

The primary areas of discussion within the Policy document are as follows:

- ***Introduction:*** This section of the document establishes the basic structure of the element and provides a review of the basic purpose and intent of the Housing Element.

- **Housing Goals, Policies and Programs:** This section of the document is the core policy section of the Housing Element. This section lays out the General Plan Goals, Policies and Programs that the City will use to guide its efforts during the planning horizon (2011 - 2014). **Staff suggests that City Council and Planning Commission consider this section as a primary point of focus for their review efforts.**

The primary areas of discussion within Appendix A (Housing Needs Assessment) are as follows.

- **Public Participation:** This section provides a summary of the workshop that was held in November to discuss the Housing Element and all the organizations contacted to gain input about the Housing Element.
- **Review of Previous Housing Element:** The City of Wildomar incorporated July 1, 2008. Because this is the City's first Housing Element, it precludes the ability to review a previous element.
- **Community Profile:** This section of the document begins the primary data component of the document. This section evaluates the City's demographic profile, establishes housing demand, evaluates the existing housing stocks in the City, and provides information on housing affordability, cost of housing acquisition and identifies special needs in the community.
- **Housing Opportunities and Resources:** This section of the document discusses and quantifies the existing housing need and evaluates the City's land inventory to assess how the City's land inventory addresses the demand for housing.
- **Housing Constraints:** This section of the document identifies and discusses the real and potential impediments to the development or acquisition of housing within the City. This section also sets forth and describes those areas of State law that deal with special housing needs groups and identifies those subject areas where the State has preempted local agency control on housing issues (e.g. farm worker housing, emergency shelters, etc.).

Programs with Timelines

The following is a list of proposed programs from the Housing Element that will need to be completed with specific timelines outlined in the table below.

Programs	Time Frame
<p><u>PROGRAM H-1.1:</u> Amend the Land Use and Zoning maps to re-designate and rezone sites 41, 49, and 53 (See Table HNA-22 in the Housing Needs Assessment), a total of 15.96 acres to the Highest Density Residential (HHDR) designation and with compatible zoning (R 4, R-4, or R-6) to allow for 30 units to the acre by right.</p>	<p>Within one year of adoption</p>
<p><u>PROGRAM H-9.1:</u> Density Bonus. In an effort to comply with Government Code Section 65915 and Senate Bill (SB) 1818, the City of Wildomar will amend its Zoning Ordinance to be consistent with State Density Bonus Law.</p>	<p>Comply by July 2013</p>
<p><u>PROGRAM H-13.1:</u> Extremely Low-Income Households. The City will allow single-room occupancy units (SROs) to be permitted in the Planned Residential (R-4) and Residential Incentive (R-6) zones with a Conditional Use Permit.</p>	<p>Comply by June 2013</p>
<p><u>PROGRAM H-10.1:</u> Second Units. The City will permit secondary dwelling units via a ministerial action (by right) in all single family residential zones.</p>	<p>Comply by June 2013</p>
<p><u>PROGRAM H-13.2:</u> Farm-workers. The City will amend its Zoning Ordinance to allow for farmworker housing in the A-1, A-2, and R-A zones by right.</p>	<p>Comply by June 2013</p>
<p><u>PROGRAM H-13.3:</u> Reasonable Accommodation. Develop and formalize a general process that a person with disabilities will need to go through in order to make a reasonable accommodation request.</p>	<p>Comply with SB 520 by June 2013</p>
<p><u>PROGRAM H-13.4:</u> Residential Care Facilities. Permit residential care facilities of six or few persons in all residential zones.</p>	<p>Comply with SB 520 by June 2013</p>
<p><u>PROGRAM H-16.1:</u> Emergency Shelters. The City will allow emergency shelters as a permitted use (by right) in the Industrial Park (I-P) zone without a conditional use permit or other discretionary review. The I-P zone is close to transit and services.</p>	<p>Comply by June 2013</p>

Next Steps:

Upon authorization of the City Council and Planning Commission at the December 7 meeting, staff will submit the Draft Housing Element during the week of December 12 to HCD. This will begin HCD's 60 day review period. At the end of the 60-day review period, HCD will send the City a letter with their findings and requested revisions. The

final Housing Element will incorporate HCD's comments, which will be presented to the Planning Commission and City Council at a public hearing scheduled for March/April 2012.

Submitted by:

Approved by:

Matthew C. Bassi
Planning Director

Frank Oviedo
City Manager

ATTACHMENTS

Draft Housing Element (with Housing Needs Assessment)

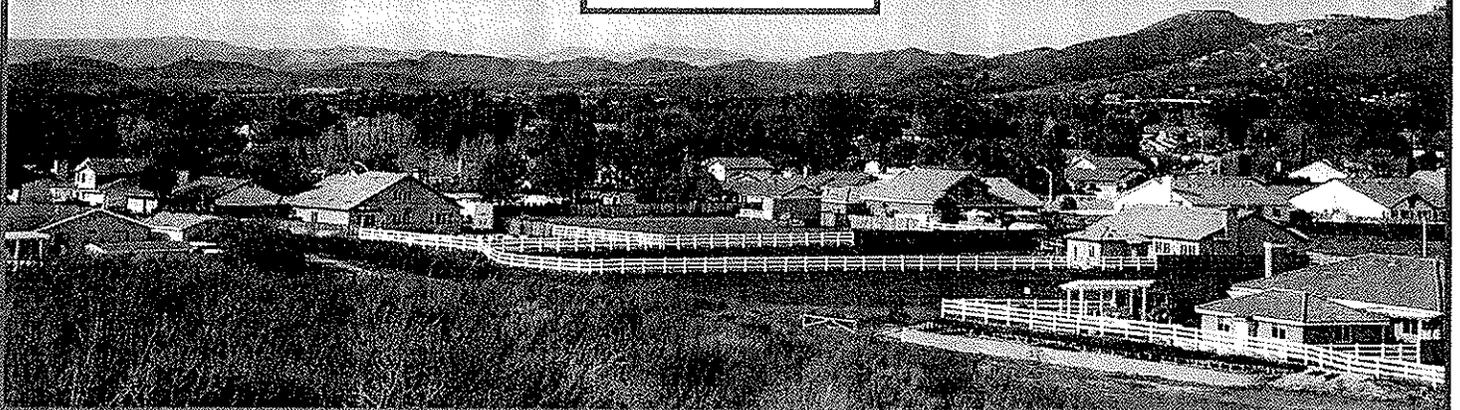
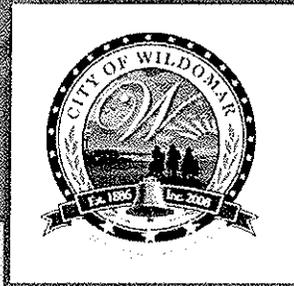
ATTACHMENT 1

Draft Housing Element (with Housing Needs Assessment)

CITY OF WILDOMAR

DRAFT HOUSING ELEMENT

DECEMBER 7, 2011



HOUSING ELEMENT



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APPENDICES

Appendix A – Housing Needs Assessment

HOUSING ELEMENT



INTRODUCTION

The City of Wildomar's Housing Element identifies and establishes the City's policies with respect to meeting the needs of existing and future residents in the city. It establishes policies that will guide City decision-making and sets forth an action plan to implement its housing goals. The commitments are in furtherance of the statewide housing goal of early attainment of decent housing and a suitable living environment for every California family, as well as a reflection of the concerns unique to the City of Wildomar.

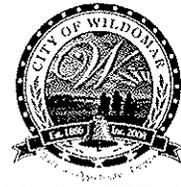
PURPOSE

The purpose of the Housing Element is to identify housing solutions that solve our local housing problems and to meet or exceed the regional housing needs allocation. The City recognizes that housing is a need that is met through many resources and interest groups. This Element establishes the local goals, policies, and actions (programs) the City will implement and/or facilitate to solve our identified housing issues.

State Housing Element law requires the Housing Element to be consistent and compatible with other General Plan elements. The Housing Element should provide clear policy direction for making decisions pertaining to zoning, subdivision approval, housing allocations, and capital improvements. State law (Government Code Section 65580 through 65589) mandates the content of the Housing Element and requires an analysis of:

- Population and employment trends;
- The City's fair share of the regional housing needs;
- Household characteristics;
- An inventory of land suitable for residential development;
- Governmental and non-governmental constraints on the improvement, maintenance, and development of housing;
- Special housing needs;
- Opportunities for energy conservation; and
- Publicly assisted housing developments that may convert to non-assisted housing developments.

HOUSING ELEMENT



The purpose of these requirements is to develop an understanding of the existing and projected housing needs within the community and to set forth policies and schedules promoting the preservation, improvement, and development of diverse housing types available at a range of costs in Wildomar.

GENERAL PLAN CONSISTENCY

State law requires that “the general plan and elements and parts thereof comprise an integrated, internally consistent, and compatible statement of policies.” The purpose of requiring internal consistency is to avoid policy conflict and provide a clear policy guide for the future maintenance, improvement, and development of housing within the city. All elements of the Wildomar General Plan have been reviewed for consistency in coordination with the update to the Housing Element. The City will continue to maintain General Plan consistency.

REGIONAL HOUSING NEEDS ALLOCATION

The first step in addressing state housing needs is the Regional Housing Needs Plan (RHNP), which is mandated by the State of California (Government Code Section 65584) and requires regions to address housing issues and needs based on future growth projections for the area. The California Department of Housing and Community Development (HCD) allocates regional housing needs numbers to regional councils of governments throughout the state. The RHNP for Riverside County is developed by the Southern California Association of Governments (SCAG) and allocates to cities and the unincorporated county their “fair share” of the region’s projected housing needs, also known as the Regional Housing Needs Allocation (RHNA). The Regional Housing Needs Plan allocates the RHNA based on household income groupings over the five-year planning period for each specific jurisdiction’s Housing Element. The RHNP, which covers a span of 7.5 years, also identifies and quantifies the existing housing needs for each jurisdiction.

The City of Wildomar incorporated on July 1, 2008, which was after the final RHNA had been distributed by the Southern California Association of Governments. Therefore, the City had to work with Riverside County, the Western Riverside Council of Governments (WRCOG), and SCAG to agree on an appropriate portion of the County’s allocation to take as its own. In October of 2011, an agreement was made that the City of Wildomar would take a total of 1,471 units for the remainder of the 2006–2014 planning period, as shown in **Table H-1**.

HOUSING ELEMENT



TABLE H-1: 2006–2014 REGIONAL HOUSING NEED

Income Category	Income Range*	2006–2014 RHNA
Extremely Low	\$0–\$20,000	174
Very Low	\$20,001–\$33,350	175
Low	\$33,351–\$53,350	241
Moderate	\$53,351–\$75,000	272
Above Moderate	\$75,001 or more	609
Total	–	1,471

Source: SCAG and WRCOG, October 2011

*Based on a four-person household.

HOUSING ELEMENT



HOUSING GOALS, POLICIES AND PROGRAMS

An important component of the Housing Element is the City's description of what it hopes to achieve during the current planning period. This is accomplished with a statement of the City's goals, policies, programs, and quantified objectives relative to the maintenance, preservation, improvement, and development of housing to meet the present and future needs of all economic segments of the population.

GOAL H-1: Assist in the development of adequate housing to meet the city's fair share of the region's housing needs for all economic segments of the population.

ADEQUATE HOUSING

POLICY H-1: Ensure there is a sufficient supply of multi-family and single-family zoned land to meet the housing needs identified in the Regional Housing Needs Allocation (RHNA).

PROGRAM H-1.1: General Plan Land Use Change to Provide for Additional Sites.

To ensure there is enough land available for the development of housing affordable to lower-income households, the City will amend its General Plan Land Use and Zoning maps to redesignate and rezone sites 41, 49, and 53 (See **Table HNA-22** in the Housing Needs Assessment), a total of 15.96 acres to the Highest Density Residential (HHDR) designation and with compatible zoning (R 4, R-4, or R-6) to allow for 30 units to the acre by right. If it is determined that redesignation of any of the identified sites is not feasible, the City will identify another site or group of sites for the development of housing affordable to lower-income households.

All rezoned sites will permit owner-occupied and rental multi-family developments by right and will not require a conditional use permit, a planned unit development permit, or any other discretionary review. All sites will accommodate at least 16 units per site, per state law requirements.

Responsible Agency: Planning Department

Time Frame: Within one year of adoption

Funding Source: General Fund

HOUSING ELEMENT



PROGRAM H-1.2: Large Sites. The City will provide for the inclusion of mixed-income housing in future new growth areas of the city through development agreements, specific plans and other mechanisms. To facilitate the development of affordable housing on smaller parcels (50 to 150 units in size), the City will routinely give high priority to processing subdivision maps that include affordable housing units. Also, an expedited review process will be available for the subdivision of larger sites into buildable lots where the development application can be found consistent with the General Plan, applicable Specific Plan, and master environmental impact report.

Responsible Agency: Planning Department

Time Frame: Ongoing, as projects are processed through the Planning Department

Funding Source: General Fund, Developer Fees

POLICY H-2: Maintain land use policies that allow residential growth consistent with the availability of adequate infrastructure and public services.

PROGRAM H-2.1: Assistance with Affordable Projects. Where feasible and/or necessary and as funding is available, the City shall offer assistance with land acquisition and off-site infrastructure improvements, as well as assistance in securing federal or state housing financing resources for projects affordable to extremely low-, very low-, low-, and moderate-income households.

Responsible Agency: Planning Department

Time Frame: Ongoing, as projects are processed through the Planning Department

Funding Source: Where feasible, leverage state and federal financing including Low Income Housing Tax Credits [LIHTC], CHFA multi-family housing assistance programs, HCD Multi-family Housing Loans, CDBG funds, HOME funds, possible County RDA Set-Aside funds, and other available financing.

POLICY H-3: Establish and maintain accurate planning and demographic data using GIS (geographic information systems).

HOUSING ELEMENT



PROGRAM H-3.1: Updated Land Inventory. The City will establish a Land Inventory that provides the mechanism to monitor acreage and location, by General Plan designation, of vacant and underutilized land, as well as buildout of approved projects, utilizing the City's GIS.

Responsible Agency: Planning Department

Time Frame: Update the Land Inventory on an annual basis

Funding Source: General Fund

PROGRAM H-3.2: Strategic Planning Opportunities. Utilize the City's GIS to facilitate preliminary strategic planning studies to identify vacant or underutilized commercial properties for infill construction or adaptive reuse in high-density areas.

Responsible Agency: Planning Department

Time Frame: Annually

Funding Source: General Fund

POLICY H-4: Facilitate the development of affordable housing by providing, when feasible, appropriate financial and regulatory incentives.

PROGRAM H-4.1: Funding Opportunities. Use, to the greatest extent possible, a portion of available funds for the production and subsidization of low- and moderate-income housing. All projects receiving public assistance will be required to remain affordable in compliance with the requirements of the program in which they participate.

Responsible Agency: Planning Department

Time Frame: Ongoing as projects are processed through the Planning Department

Funding Source: Utilize public financing tools when available, including but not limited to, multi-family revenue bonds, the CDBG Housing Loan Fund, HOME funds, and possible County RDA Set-Aside funds to provide low interest loans, and where feasible, leverage other state and federal financing obtained by the developer (e.g., Low Income Housing Tax Credits [LIHTC], CHFA multi-family housing assistance programs, HCD Multi-family Housing Loans), and other available financing.

HOUSING ELEMENT



PROGRAM H-4.2: Available Housing Programs and Assistance. To ensure that the development community (both nonprofit and for-profit) is aware of the housing programs, technical assistance, and funding available, the City will publish and make available, to developers, housing development agencies, and City residents, the City's Housing Element and updates and Annual Reports.

Responsible Agency: Planning and Building Department

Time Frame: Ongoing, as developers approach the City for assistance

Funding Source: General Fund

PROGRAM H-4.3: Multi-Family Development. To assist in the development of affordable housing, the City will offer density bonuses, assist interested developers to apply for government financing and/or other government subsidies, assist interested developers in acquiring surplus government land suitable for multi-family development, expedite permit processing, consider reducing parking standards and lot sizes, and consider waiving impact fees for extremely low-, very low-, and low-income dwelling units.

Responsible Agency: Planning, Public Works and Building Department

Time Frame: Ongoing, as applications are processed through the Planning and Building Department

Funding Source: General Fund

POLICY H-5: To the extent resources are available, assist in the provision of homeownership assistance for lower- and moderate-income households.

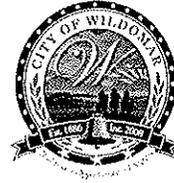
PROGRAM H-5.1: Homeownership Opportunities. Explore opportunities to work with local nonprofits in an effort to provide homeownership opportunities.

Responsible Agency: Planning Department

Time Frame: Apply for HOME funds annually

Funding Source: HOME funds, other funding sources

HOUSING ELEMENT



GOAL H-2: Where appropriate, mitigate governmental constraints to the maintenance, improvement, and development of housing.

GOVERNMENTAL CONSTRAINTS

POLICY H-6: Consistently monitor and review the effectiveness of the Housing Element programs and other City activities in addressing the housing need.

PROGRAM H-6.1: Annual Review of the Housing Element. The City will review the Housing Element on an annual basis to determine the effectiveness of the Element in achieving goals and objectives. The City will provide annual reports to the Planning Commission and City Council as to the effectiveness of the Housing Element. The City will take actions necessary to correct any inconsistencies. A copy of this report will be sent to the California Department of Housing and Community Development (as required by State Law).

Responsible Agency: Planning Department

Time Frame: Annually, starting in April 2012

Funding Source: General Fund

POLICY H-7: Periodically review the City's regulations, ordinances, and development fees/exactions to ensure they do not unduly constrain the production, maintenance, and improvement of housing.

PROGRAM H-7.1: Development Review and Processing Procedures. The City will continually seek to improve its development review/processing procedures to minimize, to the extent possible, the time required for review of development projects. This reduction in time will reduce the cost to developers and may increase the housing production in the city.

Responsible Agency: Planning Department

Time Frame: Annually, starting in June 2012

Funding Source: General Fund

HOUSING ELEMENT



PROGRAM H-7.2: Building Code. As new uniform building codes are adopted, the City will review its building codes for current compliance and adopt the necessary revisions so as to further local development objectives.

Responsible Agency: Building Department

Time Frame: As new uniform codes are adopted

Funding Source: General Fund

POLICY H-8: Provide streamlined processing of residential projects to minimize time and costs in order to encourage housing production.

PROGRAM H-8.1: Incentives for Development of Housing. The City will offer fast track/priority processing, density bonuses, and fee subsidies (when feasible) to developers proposing new housing, mixed-use or infill projects affordable to lower-income households, farmworkers, seniors, and other special needs groups.

Responsible Agency: Planning and Public Works Department

Time Frame: As projects are proposed to the Planning Department

Funding Source: Where feasible, leverage state and federal financing including Low Income Housing Tax Credits [LIHTC], CHFA multi-family housing assistance programs, HCD Multi-family Housing Loans, CDBG funds, HOME funds, RDA Set-Aside funds, and other available financing.

POLICY H-9: Grant density bonuses to encourage the development of affordable housing.

PROGRAM H-9.1: Density Bonus. In an effort to comply with Government Code Section 65915 and Senate Bill (SB) 1818, the City of Wildomar will amend its Zoning Ordinance to be consistent with State Density Bonus Law.

Responsible Agency: Planning Department

Time Frame: Comply by June 2013

Funding Source: General Fund

HOUSING ELEMENT



POLICY H-10: Allow for the development of secondary housing units as an affordable housing option.

PROGRAM H-10.1: Second Units. In order to comply with Assembly Bill (AB) 1866, the City will permit secondary dwelling units via a ministerial action (by right) in all single family residential zones.

Responsible Agency: Planning Department

Time Frame: Comply by June 2013; ongoing, as projects are processed through the Planning Department

Funding Source: General Fund

GOAL H-3: Address the housing needs of special needs population groups.

SPECIAL NEEDS GROUPS

POLICY H-11: Encourage housing developers to produce affordable units by providing assistance and incentives for projects that include new affordable units available to lower/moderate-income households or special needs housing.

PROGRAM H-11.1: Priority for Affordable Projects. Give priority to permit processing for projects providing affordable housing when requested. Expand application of processing priority to projects providing housing for seniors and other special needs groups.

Responsible Agency: Planning Department

Time Frame: As projects are approved through the Planning Department

Funding Source: Where feasible, leverage state and federal financing including Low Income Housing Tax Credits [LIHTC], CHFA multi-family housing assistance programs, HCD Multi-family Housing Loans, CDBG funds, HOME funds, RDA Set-Aside funds, and other available financing.

HOUSING ELEMENT



POLICY H-12: Ensure the availability of suitable sites for the development of affordable housing to meet the needs of all household income levels, including special needs populations.

PROGRAM H-12.1: Special Needs Housing. Work with public or private sponsors to identify candidate sites for new construction of rental housing for special needs, and take all actions necessary to expedite processing of such projects.

Responsible Agency: Planning Department

Time Frame: As projects are approved through the Planning Department

Funding Source: General Fund

POLICY H-13: Promote the development of special housing needs, such as housing for seniors, housing for persons with physical, developmental, or mental disabilities, farmworker housing, and housing for extremely low-income persons.

PROGRAM H-13.1: Extremely Low-Income Households. AB 2634 requires the City to identify zoning to encourage and facilitate housing suitable for extremely low-income households, which includes supportive housing and single-room occupancy units. The City will allow single-room occupancy units (SROs) to be permitted in the Planned Residential (R-4) and Residential Incentive (R-6) zones with a Conditional Use Permit.

In addition, to encourage and facilitate the development of housing affordable to extremely low-income households, the City will prioritize funding and offer financial incentives and regulatory concessions.

Responsible Agency: Planning Department

Time Frame: Comply by June 2013; ongoing, as projects are processed through the Planning Department

Funding Source: General Fund

HOUSING ELEMENT



PROGRAM H-13.2: Farmworkers. The City will amend its Zoning Ordinance in an effort to comply with Sections 17021.5 and 17021.6 of the Health and Safety Code. In addition, the City will allow for farmworker housing in the A-1, A-2, and R-A zones by right.

Responsible Agency: Planning and Building Department

Time Frame: Comply by June 2013

Funding Source: General Fund

PROGRAM H-13.3: Reasonable Accommodation. Develop and formalize a general process that a person with disabilities will need to go through in order to make a reasonable accommodation request in order to accommodate the needs of persons with disabilities and streamline the permit review process. The City will provide information to individuals with disabilities regarding reasonable accommodation policies, practices, and procedures based on the guidelines from the California Housing and Community Development Department (HCD). This information will be available through postings and pamphlets at the City and on the City's website.

Responsible Agency: Planning and Building Department

Time Frame: Comply with SB 520 by June 2013

Funding Source: General Fund

PROGRAM H-13.4: Residential Care Facilities. Senate Bill 520 requires residential care facilities of six or few persons to be permitted in all residential zones. Currently, residential care homes with 6 or fewer persons are permitted in some zones with a planned use permit.

The City will revise the current regulations to meet state law requirements. The City will amend the Zoning Ordinance to allow for residential care facilities with six or fewer persons by right in all residential zones only subject to the same restriction in that zone and will allow larger residential care facilities of seven or more persons in the R-2, and R-3 zones with a conditional use permit. Additionally, the City will amend the Zoning Ordinance to update its definition of family to be "One or more persons living together in a dwelling unit."

Responsible Agency: Planning and Building Department

Time Frame: Comply with SB 520 by June 2013

Funding Source: General Fund

HOUSING ELEMENT



POLICY H-14: Support family housing that addresses resident needs for child care, youth services, recreation opportunities, and access to transit.

PROGRAM H-14.1: Child-Care Program. In cooperation with private developers, the City will evaluate on a case-by-case basis the feasibility of pairing a child-care center in conjunction with affordable, multi-family housing developments or nearby to major residential subdivisions.

Responsible Agency: Planning Department

Time Frame: Ongoing

Funding Source: General Fund

POLICY H-15: Participate regionally in addressing homeless issues.

PROGRAM H-15.1: Regional Homeless Issues. The City shall cooperate with the other cities, the County, and other agencies in the development of programs aimed at providing homeless shelters and related services.

Responsible Agency: Planning Department

Time Frame: Meet with neighboring cities and the County annually to discuss homeless issues

Funding Source: General Fund

POLICY H-16: Allow transitional and supportive housing and emergency/homeless shelters in appropriate zoning districts.

PROGRAM H-16.1: Emergency Shelters. Pursuant to Senate Bill 2 (SB 2), the City will allow emergency shelters as a permitted use (by right) in the Industrial Park (I-P) zone without a conditional use permit or other discretionary review. The I-P zone is close to transit and services. In addition, the City will evaluate adopting development and managerial standards that will be consistent with Government Code Section 65583(a)(4). These standards may include such items as:

HOUSING ELEMENT



- Lighting
- On-site management
- Maximum number of beds or persons to be served nightly by the facility
- Off-street parking based on demonstrated need
- Security during hours that the emergency shelter is in operation

Responsible Agency: Planning Department

Time Frame: Comply with SB 2 by June 2013.

Funding Source: General Fund

PROGRAM H-16.2: Transitional and Supportive Housing. Pursuant to SB 2, the City must explicitly allow both supportive and transitional housing types in all residential zones. The City shall include in its new Zoning Ordinance separate definitions of transitional and supportive housing as defined in Health and Safety Code Sections 50675.2 and 50675.14, and both transitional and supportive housing types will be allowed as a permitted use subject to only the same restrictions on residential uses contained in the same type of structure.

Responsible Agency: Public Service Department

Time Frame: Comply with SB 2 by June 2013.

Funding Source: General Fund

GOAL H-4: Conserve and improve the condition of the housing stock, particularly affordable housing.

CONSERVATION AND IMPROVEMENT OF HOUSING STOCK

POLICY H-17: Pursue all available federal and state funds to establish a housing rehabilitation program.

HOUSING ELEMENT



PROGRAM H-17.1: Rehabilitation Program. The City will pursue grant opportunities to create a Rehabilitation Program. The City will apply for HOME funding for this program and will work with the County to obtain available RDA funds.

Responsible Agency: Planning Department

Time Frame: Starting in 2013, annually apply for HOME funds as NOFAs are released and work with the County to discuss the option of using County RDA funds.

Funding Source: HOME, Redevelopment Agency Low and Moderate Income Housing (RDA Low-Mod funds)

PROGRAM H-17.2: Future RDA Funds. Based on the future of RDA funds, the City will work with the County to identify whether any of the RDA funds allocated to the project areas in the City of Wildomar can be used outside of project areas to eliminate conditions of blight, rehabilitate affordable units, and expand employment opportunities in selected areas.

Responsible Agency: Planning Department

Time Frame: Pursue projects as funding becomes available.

Funding Source: RDA funds

POLICY H-18: Concentrate rehabilitation assistance and code enforcement efforts in area which have a concentration of older and/or substandard residential structures.

PROGRAM H-18.1: Code Enforcement. The City's Code Enforcement staff is responsible for ensuring compliance with building and property maintenance codes. Code Enforcement handles complaints on a reactive basis and deals with a variety of issues, including property maintenance, abandoned vehicles, and housing conditions. The City will continue to use Code Enforcement, as well as Building Division, staff to ensure compliance with building and property maintenance codes. The Code Enforcement program is complaint-based.

Responsible Agency: Building and Code Enforcement Department

Time Frame: Ongoing

Funding Source: General Fund

HOUSING ELEMENT



POLICY H-19: Preserve the affordability of federal and state subsidized units at risk of conversion to market rate or other affordable housing resources.

PROGRAM H-19.1: Preservation of At-Risk Housing Units. State law requires jurisdictions to provide a program in their Housing Elements to preserve publicly assisted affordable housing projects at risk of converting to market-rate housing. The City will monitor the status of all affordable housing projects and as their funding sources near expiration, will work with owners and other agencies to consider options to preserve such units. The City will also provide technical support to property owners and tenants regarding proper procedures relating to noticing and options for preservation.

Responsible Agency: Planning Department

Time Frame: Annually monitor starting June 2012

Funding: General Fund

GOAL H-5: Promote equal housing opportunities for all persons regardless of race, age, sexual orientation, religion, or gender.

EQUAL HOUSING OPPORTUNITIES

POLICY H-20: Continue to support fair housing laws and organizations that provide fair housing information and enforcement.

PROGRAM H-20.1: Fair Housing. Refer persons to the Fair Housing Council of Riverside County, which provides a number of programs including (1) audits of lending institutions and rental establishments; (2) education and outreach to apartment owners, associations, management companies, lending institutions, building industry associations, homebuyers, and residents in emergency shelters and transitional housing facilities.

Responsible Agency: Fair Housing Council of Riverside County, Planning Department

Time Frame: Ongoing

Funding Source: General Fund

HOUSING ELEMENT



POLICY H-21: Support state and federal mandates for fair housing practices in both public and private housing developments.

PROGRAM H-21.1: Fair Housing Education. Refer persons to the Fair Housing Council, which provides education and outreach services to the public in both Spanish and English.

Responsible Agency: Fair Housing Council of Riverside County, Planning Department

Time Frame: Ongoing

Funding Source: General Fund

POLICY H-22: Support programs that offer low- and moderate-income households the opportunity for homeownership.

PROGRAM H-22.1: Mortgage Credit Certificate Program. Refer eligible residents to the Riverside County Mortgage Credit Certificate (MCC) Program for low- to moderate-income homeowners assistance.

Responsible Agency: County of Riverside Economic Development Agency, Planning Department

Time Frame: Ongoing

Funding Source: General Fund

PROGRAM H-22.2: First-Time Homebuyer Program. Consider the implementation of a First-Time Homebuyer Program to provide down payment assistance and closing cost assistance to low-income first-time homebuyers.

Responsible Agency: Planning Department

Time Frame: Consider applying for funding annually to establish a program.

Funding Source: HOME funds

HOUSING ELEMENT



PROGRAM H-22.3: Foreclosures. Investigate the feasibility of acquiring foreclosure homes and offering them to residents at prices affordable to low- and moderate-income households.

Responsible Agency: Administration and Planning Department

Time Frame: Annually or as funding is available, consider applying for funding to establish a program.

Funding Source: Neighborhood Stabilization Program funding

POLICY H-23: Expand the availability of affordable and/or special needs housing through acquisition or conversion.

PROGRAM H-23.1: Acquisition/Rehabilitation. Work with public or private sponsors to encourage acquisition/rehabilitation of existing multi-family units to be converted to senior housing and housing for persons with disabilities, with a portion of the units required to be reserved for households with lower income.

Responsible Agency: Planning Department

Time Frame: Ongoing as opportunities arise

Funding Source: HOME, RDA, CDBG

GOAL H-6: Conserve energy in the development of new housing and the rehabilitation of existing housing.

ENERGY CONSERVATION

POLICY H-24: Encourage the use of energy conservation features in residential construction and remodeling.

HOUSING ELEMENT



PROGRAM H-24.1: Promote Energy Conservation. The City will partner with Southern California Edison (SCE) and the Southern California Gas Company (SoCalGas) to promote energy-saving programs such as the Residential Multifamily Energy Efficiency Rebate program, Heating and Cooling Rebate program, and incentives of up to \$4,000 available to SCE and SoCalGas residential customers.

Responsible Agency: Planning and Building Department, Southern California Edison, Southern California Gas Company

Time Frame: Ongoing as programs are available

Funding Source: SCE and SoCalGas funding sources

PROGRAM H-24.2: Ensure Consistency with Green Building Standards. The City will annually ensure that local building codes are consistent with state-mandated green building standards.

Responsible Agency: Building Department

Time Frame: Annually

Funding Source: General Fund

PROGRAM H-24.3: Implement State Energy Conservation Standards. The City's Building Department will be responsible for implementing the state's energy conservation standards (e.g., Title 24 Energy Standards). This includes checking building plans and other written documentation showing compliance and inspecting construction to ensure that the dwelling units are constructed according to those plans. Applicants for building permits must show compliance with the state's energy conservation requirements at the time building plans are submitted.

Responsible Agency: Building Department

Time Frame: Ongoing

Funding Source: General Fund

HOUSING ELEMENT



QUANTIFIED OBJECTIVES

Quantified objectives estimate the number of units likely to be constructed, rehabilitated, or conserved/preserved by income level during the planning period. The quantified objectives do not represent a ceiling on development, but rather set a target goal for the jurisdiction to achieve based on needs, resources, and constraints.

- The **Construction** objective refers to the number of new units that potentially may be constructed using public and/or private sources over the planning period of the Housing Element given the locality's land resources, constraints, and proposed programs.
- The **Rehabilitation** objective refers to the number of existing units expected to be rehabilitated during the Housing Element planning period.
- The **Conservation/Preservation** objective refers to the preservation of the existing affordable housing stock throughout the Housing Element planning period.

Each quantified objective is detailed by income level as illustrated in the following table:

TABLE H-2: QUANTIFIED OBJECTIVES SUMMARY

Task	Income Level					Total
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
Fair Share Allocation	174	175	241	272	609	1,471
Permits Issued/Approved Projects ¹	0	0	52	157	78	287
New Construction	174	175	189	115	531	1,184
Rehabilitation ²	0	3	3	0	0	6
Conservation/Preservation ³	0	0	175	0	0	175
Total	174	175	367	115	531	1,362

Source: City of Wildomar, November 2011

¹ Building permits from July 2008 to October 2011 and a 209 unit approved project

² Based on the amount of CDBG funding the City anticipates obtaining over the next five years.

³ There is currently one affordable project but it is not at risk of converting until August 2030

HOUSING NEEDS ASSESSMENT



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PUBLIC PARTICIPATION

The California Government Code requires that local governments make diligent efforts to solicit public participation from all economic segments of the community, especially low-income persons, in the development of the Housing Element. During the preparation of this Housing Element update, public input was actively encouraged in a variety of ways. The element was posted to the City's website and a hard copy was available for review at City Hall. The Draft and Final Housing Element were also provided to the California Department of Housing and Community Development for review and comment.

In an effort to reach all segments of the community the City contacted the following organizations to gain feedback on the Housing Element.

Add in list of organizations

Joint City Council/Planning Commission Meetings

November 2, 2011 – City staff conducted a joint City Council/Planning Commission workshop on November 2, 2011. The housing element consultant made a presentation that included an overview of the update process, an outline of state housing law, and a description of the required components of the Housing Element. At the conclusion of the presentation, Council members and Commissioners discussed housing concerns in the city and potential changes or additions to policies and programs. General questions and comments about the Housing Element process were received and addressed at the meeting. Copies of the presentation were provided to city residents who requested copies.

December 7, 2011 – City staff presented the draft Housing Element to the City Council and Planning Commission on December 7, 2011, for input and approval to submit the Housing Element to the State for review. A copy of the Housing Element is available on the City's website. Notice of all public workshops and hearings was provided to the City's list of interested parties, which included representatives of low-income and special needs groups, nonprofit and for-profit housing developers, community organizations, and other governmental agencies. In addition, to accommodate the needs of Spanish-speaking residents, the City provided the services of qualified translators at community workshops.

HOUSING NEEDS ASSESSMENT



EVALUATION OF THE PREVIOUS HOUSING ELEMENT

Per Government Code Section 65588, "Each local government shall review its housing element as frequently as appropriate to evaluate all of the following: (1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal. (2) The effectiveness of the housing element in attainment of the community's housing goals and objectives. (3) The progress of the city, county, or city and county in implementation of the housing element."

The City of Wildomar incorporated July 1, 2008. Because this is the City's first Housing Element, it precludes the ability to review a previous element.

HOUSING NEEDS ASSESSMENT



COMMUNITY PROFILE

An accurate assessment of existing and future residents' demographic characteristics and housing needs forms the basis for establishing program priorities and quantified objectives in the Housing Element. This section presents statistical information and analysis of demographic and housing factors that influence housing demand, availability, and cost. The focus of this section is on identifying the need for housing according to income level as well as by special needs groups.

NOTE: The most current and relevant data sources were used in the preparation of this Housing Chapter. This document contains data from the 2000 and 2010 Census, 2008–2010 American Community Survey, Department of Finance, and WRCOG, as well as from other sources.

POPULATION CHARACTERISTICS

Housing needs are largely determined by population and employment growth, coupled with various demographic variables. Characteristics such as age, household size, occupation, and income combine to influence the type of housing needed and its affordability.

POPULATION TRENDS

Between 2000 and 2010, the City of Wildomar's population more than doubled in size, with population growth at 57.1%. Riverside County as a whole grew by about a third (29.4%) (see Table HNA-1).

TABLE HNA-1: POPULATION GROWTH

Jurisdiction	Total Population		Growth	
	2000	2010	Total	Percentage
Wildomar	13,810	32,176	18,366	57.1%
Riverside County	1,545,387	2,189,641	644,254	29.4%

Source: 2000 and 2010 Census

HOUSING NEEDS ASSESSMENT



AGE CHARACTERISTICS

Although population growth strongly affects total demand for new housing, housing needs are also influenced by age characteristics. Typically, different age groups have distinct lifestyles, family characteristics, incomes, and housing preferences. As people move through each stage of life, their housing needs and preferences also change. Age characteristics are therefore important in planning for the changing housing needs of residents.

Housing needs often differ by age group. For instance, most young adults (under 34) are single or starting families. Housing needs for younger adults are addressed through apartments or first-time homeownership opportunities. Middle-aged residents (34–64) may already be homeowners, are usually in the prime earning power of their careers, and thus tend to seek larger homes. Seniors often own a home but, due to limited income or disabilities, may need assistance to remain in their homes.

The age distribution for the City of Wildomar and Riverside County is presented in Table HNA-2. According to the 2010 Census, in the City of Wildomar a little more than half (53.9%) of the population is working age, between 20 and 59 years of age, and about one-third (31.1%) of the population is school age or below, between 0 and 19 years of age. The population 60 years and over represents the remaining percentage of 14.9%. When compared to Riverside County, the age distribution is similar, although the City of Wildomar had a slightly lower percentage of persons over the age of 60.

TABLE HNA-2: AGE CHARACTERISTICS

Jurisdiction	Median Age	Percentage of Age Groups								
		0–9	10–19	20–29	30–39	40–49	50–59	60–69	70–79	80 and over
Wildomar	34.6	14.5%	16.6%	13.4%	12.4%	14.7%	13.4%	7.6%	4.4%	2.9%
Riverside County	33.7	15.0%	16.7%	13.6%	12.9%	13.8%	11.6%	8.1%	5.1%	3.2%

Source: 2010 Census

RACE AND ETHNICITY

As shown in Table HNA-3, the largest racial group in Wildomar in 2010 identified themselves as white (53.6%). Riverside County as a whole had a significantly lower percentage in the white racial group at 39.7%. There was about a 10% difference in the Hispanic population: 35.3% in Wildomar and 45.5% in Riverside County as a whole.

HOUSING NEEDS ASSESSMENT



TABLE HNA-3: RACE AND ETHNICITY

Jurisdiction	Race/Ethnicity of Population						
	White	African American	American Indian/Alaska Native	Asian	Hawaiian/Pacific Islander	Other	Hispanic
Wildomar	53.6%	3.0%	0.6%	4.3%	0.2%	3.0%	35.3%
Riverside County	39.7%	6.0%	0.5%	5.8%	0.3%	2.4%	45.5%

Source: 2010 Census

HOUSEHOLD CHARACTERISTICS

Household type and size, income levels, and other household characteristics determine the type of housing needed by residents. This section details the various household characteristics affecting housing needs.

HOUSEHOLDS TYPE AND SIZE

A household refers to the people occupying a home, such as a family, a single person, or unrelated persons living together. Family households often prefer single-family homes or condominiums to accommodate children, while non-family households generally occupy smaller apartments or condominiums.

Table HNA-4 displays household composition as reported by the 2010 Census. In the City of Wildomar, families comprised 78.1% of all households, of which 37.7% have children under 18 years of age. Riverside County as a whole has a slightly lower percentage of families (74.4%) and almost the same percentage of families with children under 18 years of age (37.5%).

TABLE HNA-4: HOUSEHOLD CHARACTERISTICS

Jurisdiction	Households	Average Household Size	Percentage of Households		
			Families	Families With Children Under 18	Non-Family
Wildomar	9,992	3.22	78.1%	37.7%	21.9%
Riverside County	686,260	3.14	74.4%	37.5%	25.6%

Source: 2010 Census

HOUSING NEEDS ASSESSMENT



OVERCROWDING

Overcrowding is often closely related to household income and the cost of housing. The US Census Bureau considers a household to be overcrowded when there is more than one person per room, excluding bathrooms and kitchens, and to be severely overcrowded when there are more than 1.5 occupants per room. Overcrowded households are usually a reflection of the lack of affordable housing.

According to the 2008–2010 American Community Survey and as shown in Table HNA-5, 2.9% of Wildomar’s owner-occupied households were overcrowded and 0.6% were severely overcrowded, as compared to the county as a whole with 4.4% of the households overcrowded and 13.1% severely overcrowded. In renter-occupied households, 4.8% of Wildomar households were overcrowded and 0.6% were severely overcrowded, as compared to the county with 1.1% overcrowded and 4.0% severely overcrowded.

TABLE HNA-5: OVERCROWDED HOUSEHOLDS

Household Size	Owner Households		Renter Households		Total Households	
	Number	Percentage	Number	Percentage	Number	Percentage
City of Wildomar						
Less than 1.00	7,031	97.1%	2,376	95.2%	9,407	96.6%
1.01–1.50	166	2.3%	100	4.0%	266	2.7%
1.51 or more	47	0.6%	21	0.8%	68	0.7%
Wildomar Total	7,244	100.0%	2,497	100.0%	9,741	100.0%
Riverside County						
Less than 1.00	436,707	95.5%	182,416	87.0%	619,123	92.8%
1.01–1.50	15,684	3.4%	19,048	9.1%	34,732	5.2%
1.51 or more	5,086	1.1%	8,292	4.0%	13,378	2.0%
Riverside County Total	457,477	100.0%	209,756	100.0%	667,233	100.0%

Source: 2008–2010 American Community Survey

* Based on occupied housing units.

HOUSING NEEDS ASSESSMENT



HOUSEHOLD INCOME

Along with housing prices and rents, household income is the most important factor affecting housing opportunities in Wildomar. Housing choices such as tenure (owning versus renting), housing type, and location are dependent on household income. On the other hand, household size and type often affect the proportion of income that can be spent on housing.

For the purpose of evaluating housing affordability, housing need, and eligibility for housing assistance, income levels are defined by guidelines adopted each year by the California Department of Housing and Community Development (HCD). For Riverside County, the area median income (AMI) for a family of four in 2011 is \$62,500.

- Extremely Low Income Up to 30% of AMI (\$0–\$20,000)
- Very Low Income 31–50% of AMI (\$20,001–\$33,350)
- Low Income 51–80% of AMI (\$33,351–\$53,350)
- Moderate Income 81–120% of AMI (\$53,351–\$75,000)
- Above Moderate Income Above 120% of AMI (\$75,001 or more)

Table HNA-6 shows the maximum annual income level for each income group adjusted for household size for Riverside County. The maximum annual income data is then utilized to calculate the maximum affordable housing payments for different households (varying by income level) and their eligibility for federal housing assistance.

TABLE HNA-6: MAXIMUM HOUSEHOLD INCOME BY HOUSEHOLD SIZE, 2011

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Extremely Low	\$14,000	\$16,000	\$18,000	\$20,000	\$21,600	\$23,200	\$24,800	\$26,400
Very Low	\$23,350	\$26,700	\$30,050	\$33,350	\$36,050	\$38,700	\$41,600	\$44,050
Low	\$37,350	\$42,700	\$48,050	\$53,350	\$57,650	\$61,900	\$66,200	\$70,450
Median	\$43,750	\$50,000	\$56,250	\$62,500	\$67,500	\$72,500	\$77,500	\$82,500
Moderate	\$52,500	\$60,000	\$67,500	\$75,000	\$81,000	\$87,000	\$93,000	\$99,000

Source: Department of Housing and Community Development 2011

HOUSING NEEDS ASSESSMENT



HOUSEHOLD INCOME

Table HNA-7 provides a summary of households in Wildomar according to the 2008–2010 American Community Survey. The highest percentage of households (18.1%) earns between \$50,000 and \$74,999.

TABLE HNA-7: HOUSEHOLD INCOME, 2010

Annual Income	Number	Percentage
Less than \$14,999	633	6.5%
\$15,000 to \$24,999	894	9.2%
\$25,000 to \$34,999	1,489	15.3%
\$35,000 to \$49,999	962	9.9%
\$50,000 to \$74,999	1,830	18.8%
\$75,000 to \$99,999	1,386	14.2%
\$100,000 to \$149,999	1,554	16.0%
\$150,000 to \$199,999	609	6.3%
\$200,000 or more	384	3.9%

Source: 2008–2010 American Community Survey

EXTREMELY LOW-INCOME HOUSEHOLDS

The Comprehensive Housing Affordability Strategy (CHAS), which was developed by the Department of Housing and Urban Development (HUD) to assist jurisdictions in writing their consolidated plans, has special tabulation data based on the 2000 Census. The 2000 CHAS data was used because this is the most current CHAS data available for the City of Wildomar. According to this data (Table HNA-8), there were 147 renter households and 314 owner households earning between 30 and 50% of the median family income (MFI) in the city in 2000, and 87 renter households and 114 owner households that fell into the extremely low-income category (incomes less than 30% of MFI).

HOUSING NEEDS ASSESSMENT



TABLE HNA-8: HOUSING PROBLEMS FOR ALL HOUSEHOLDS, 2000

	Total Renters	Total Owners	Total Households
Household Income ≤30% MFI	87	114	201
% Cost Burden >30%	83.9%	69.3%	75.6%
% Cost Burden >50%	72.4%	60.5%	65.7%
Household Income >30 to ≤50% MFI	147	314	460
% Cost Burden >30%	83.0%	60.1%	67.4%

Source: CHAS 2000

OVERPAYMENT

State and federal housing law defines overpayment as a household paying more than 30% of gross income for housing expenses. Housing overpayment is especially problematic for lower-income households that have limited resources for other living expenses.

Table HNA-9 shows to what extent occupied housing units (households) are overpaying for housing cost by their income category and whether or not they were overpaying (30–34% of household income) or severely cost burdened (35% or more of household income). A little more than one-third (36.1%) of all households (occupied) were overpaying for housing in 2000, and of those overpaying, about one-quarter (26.2%) are severely cost burdened. When compared to the area median income (AMI) for 2000, which was \$49,900, approximately 452 (15.8%) renter-occupied households and 788 (16.9%) owner-occupied households were overpaying for housing.

HOUSING NEEDS ASSESSMENT



TABLE HNA-9: TOTAL HOUSEHOLDS OVERPAYING BY INCOME, 2000

Income Range	Total Households	% of Total Households	30-34% of Household Income	35+% of Household Income
Owner-Occupied Units				
Less than \$10,000	56	66.1%	0	37
\$10,000-\$19,999	89	82.0%	7	66
\$20,000-\$34,999	160	70.0%	29	83
\$35,000-\$49,999	483	65.6%	91	226
\$50,000+	1,448	15.2%	105	115
Subtotal	2,236	33.9%	232	527
Renter-Occupied Units				
Less than \$10,000	66	80.3%	0	53
\$10,000-\$19,999	163	76.1%	11	113
\$20,000-\$34,999	135	53.3%	24	48
\$35,000-\$49,999	88	18.2%	8	8
\$50,000+	170	5.3%	9	0
Subtotal	622	44.1%	52	222
Total Households	2,858	36.1%	284	749

Source: 2000 Census

HOUSING NEEDS ASSESSMENT



EMPLOYMENT BY INDUSTRY

The economy has an important impact on housing needs. Employment growth typically results in increased housing demand in areas that serve as regional employment centers. Moreover, the type of occupation and income levels for new employment also affects housing demand. This section describes the economic and employment patterns in Wildomar and how these patterns influence housing needs. Table HNA-10 shows the types of industries for residents working in the City of Wildomar in 2010.

TABLE HNA-10: OCCUPATIONS BY INDUSTRY, 2010

Industry	Number	Percentage
Agriculture, forestry, fishing and hunting, and mining	76	0.5%
Construction	1,516	10.8%
Manufacturing	1,522	10.8%
Wholesale trade	446	3.2%
Retail trade	1,418	10.1%
Transportation and warehousing, and utilities	675	4.8%
Information	147	1.0%
Finance and insurance, real estate and rental and leasing	557	4.0%
Professional, scientific, management, administrative and waste management services	1,937	13.8%
Educational services, and health care and social assistance	2,499	17.8%
Arts, entertainment, recreation, accommodation and food services	1,657	11.8%
Other services, except public administration	802	5.7%
Public administration	823	5.8%
Total civilian employed population 16 years and over	14,075	100.0%

Source: 2008–2010 American Community Survey

HOUSING NEEDS ASSESSMENT



HOUSING STOCK CHARACTERISTICS

This section describes the housing characteristics and conditions that affect housing needs in Wildomar. Important housing stock characteristics include housing type, tenure, vacancy rates, age, condition, cost, and affordability.

HOUSING TYPE

According to the 2008–2010 American Community Survey, 68.2% of the city's housing stock comprised single-family homes and 5.6% were multi-family units, with the remaining 25.9% mobile homes/other. Riverside County had almost the same proportion of single-family homes (68.0%) but had more than twice the number of multi-family units (16.5%) (Table HNA-11).

TABLE HNA-11: HOUSING UNITS BY HOUSING TYPE

Housing Type	City of Wildomar		Riverside County	
	Number	Percentage	Number	Percentage
Single-Family Detached	7,479	68.2%	544,728	68.0%
Single-Family Attached	46	0.4%	49,678	6.2%
Multi-Family 2–4 Units	46	0.4%	36,233	4.5%
Multi-Family 5+ Units	557	5.1%	95,805	12.0%
Mobile Homes/Other*	2,837	25.9%	74,880	9.3%
Total Housing Units	10,965	100.0%	801,324	100.0%

Source: 2008–2010 American Community Survey

*Other includes boats, RV, and vans

HOUSING TENURE

Housing tenure (owner versus renter) can be affected by many factors, such as housing cost (interest rates, economics, land supply, and development constraints), housing type, housing availability, job availability, and consumer preference.

Table HNA-12 details housing tenure in Wildomar and Riverside County according to the 2010 Census. The City of Wildomar has a slightly higher owner-occupied household percentage (73.3%) than that of Riverside County (67.4%).

HOUSING NEEDS ASSESSMENT



TABLE HNA-12: HOUSING TENURE

Housing Tenure	City of Wildomar		Riverside County	
	Number	Percentage	Number	Percentage
Owner-Occupied Households	7,329	73.3%	462,212	67.4%
Renter-Occupied Households	2,663	26.7%	224,048	32.6%

Source: 2010 Census

VACANCY RATE

Vacancy rates of 5% to 6% for rental housing and 1.5% to 2.0% for ownership housing are generally considered to be optimum. A higher vacancy rate may indicate an excess supply of units and a softer market, and result in lower housing prices. A lower vacancy rate may indicate a shortage of housing and high competition for available housing, which generally leads to higher housing prices and diminished affordability.

Table HNA-13 shows the occupancy status of the housing stock according to the 2010 Census. The City of Wildomar had a total vacancy rate of 7.5% as compared to Riverside County as a whole, which had a vacancy rate of 14.3%. According to the 2008–2010 American Community Survey, the City of Wildomar homeowner vacancy rate was 2.7% and the rental vacancy rate was 5.1%. For the county as a whole, the homeowner vacancy rate was 3.8% and the rental vacancy rate was 9.5%.

TABLE HNA-13: OCCUPANCY STATUS OF HOUSING STOCK

Type	City of Wildomar		Riverside County	
	Number	Percentage	Number	Percentage
Occupied	9,992	92.5%	686,260	85.7%
Vacant	814	7.5%	114,447	14.3%
For rent	143	17.6%	23,547	20.6%
For sale	204	25.1%	18,417	16.1%
Rented/sold, not occupied	57	7.0%	4,362	3.8%
For seasonal/recreational or occasional use	90	11.1%	50,538	44.2%
All other including for migrant workers	320	39.3%	17,583	15.4%
Total Housing Units	10,806	100.0%	800,707	100.0%

Source: 2010 Census

HOUSING NEEDS ASSESSMENT



HOUSING CONDITIONS

Housing conditions are an important indicator of quality of life in the City of Wildomar. Like any asset, housing ages and deteriorates over time. If not regularly maintained, structures can deteriorate and discourage reinvestment, depress neighborhood property values, and even become health hazards. Thus, maintaining and improving housing quality is an important goal for communities.

An indication of the quality of the housing stock is its general age. Typically housing over 30 years old is likely to have rehabilitation needs that may include plumbing, roof repairs, foundation work, and other repairs. Table HNA-14 displays the age of Wildomar's housing stock as of 2005. Among the housing stock, 51.2% of the housing units in Wildomar were built since 1990. Only 18.5% of the housing stock is over 30 years old, meaning rehabilitation needs could be relatively low. The City estimates that approximately 10% of the housing stock is in need of rehabilitation.

TABLE HNA-14: AGE OF HOUSING STOCK

Structure Built	Units	Percentage
2005 or later	1,605	14.6%
2000 to 2004	2,264	20.6%
1990 to 1999	1,740	15.9%
1980 to 1989	3,333	30.4%
1970 to 1979	1,256	11.5%
1960 to 1969	164	1.5%
1950 to 1959	329	3.0%
Prior to 1950	274	2.5%
Total Units	10,965	100.0%

Source: 2008–2010 American Community Survey

HOUSING COST AND AFFORDABILITY

One of the major barriers to housing availability is the cost of housing. In order to provide housing to all economic levels in the community, a wide variety of housing opportunities at various prices should be made available. Housing affordability is dependent on income and housing costs.

Housing affordability is based on the relationship between household income and housing expenses. According to the US Department of Housing and Urban Development (HUD) and the California Department of Housing and

HOUSING NEEDS ASSESSMENT



Community Development, housing is considered “affordable” if the monthly housing cost is no more than 30% of a household’s gross income.

Sales Prices

According to Trulia, the median sales price for homes in Wildomar as of September 2011 was \$220,000 (Table HNA-15). This represents an increase of 5.7%, or \$11,889, compared to the prior quarter and an increase of 4.8% compared to the prior year.

TABLE HNA-15: MEDIAN SALES PRICES, 2011

Number of Bedrooms	July–Sept '11	Year Over Year	3 Months Prior	1 Year Prior	5 Years Prior
2 bedrooms	\$73,000	-33.6%	\$108,500	\$110,000	\$246,000
3 bedrooms	\$168,500	-4.5%	\$208,111	\$176,442	\$411,500
4 bedrooms	\$185,000	-14.9%	\$341,457	\$217,500	\$452,750
All properties	\$220,000	+4.8%	\$208,111	\$210,000	\$452,000

Source: Trulia, October 2011

Rental Prices

In November 2011, a rental survey was conducted to determine rent rates for housing units in Wildomar. Table HNA-15 illustrates the rental costs in Wildomar by the number of bedrooms.

TABLE HNA-16: MEDIAN RENTAL COST BY HOUSING TYPE

Housing Type	1 BR	2BR	3BR	4BR
Apartments	\$1,121	\$1,283	\$1,437	--
Houses	--	\$1,115	\$1,404	\$1,813

Source: PMC Rental Survey, November 2011

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Housing Affordability

Table HNA-17 provides the affordable rents and maximum purchase price, based on the HCD income limits for Riverside County. As shown in Table HNA-17, the maximum affordable rent for a very low-income four-person household is \$834 monthly and for a moderate income household is \$1,334. As shown in Table HNA-16, two- and three-bedroom apartments were renting for \$1,283 to \$1,437 respectively and therefore are out of the affordability range for very low income households but within a price range for moderate income households.

As of October 2011, the median sales price for all single-family homes in the city was \$220,000. When looking at properties by bedroom size, the median sales price for a four-bedroom home was \$185,000, for a three-bedroom home \$168,500 and for a two-bedroom home \$73,000 (Table HNA-14). The maximum affordable sales price for a four-person household is \$110,868 for a very low-income household, \$177,034 for a low-income household, and \$249,748 for a moderate-income household. This indicates that both very lower- and moderate- income households would be able to afford existing and newly constructed two-, three-, and four-bedroom homes in Wildomar.

**TABLE HNA-17: HOUSING AFFORDABILITY BY INCOME LEVEL
(BASED ON A FOUR-PERSON HOUSEHOLD)**

	Income Level		
	Very Low	Low	Moderate
Annual Income	\$33,350	\$53,350	\$75,000
Monthly Income	\$2,779	\$4,446	\$6,250
Maximum Monthly Gross Rent ¹	\$834	\$1,334	\$1,875
Maximum Purchase Price ²	\$110,868	\$177,034	\$249,748

Source: 2011 Income Limits, Department of Housing and Community Development, Monthly mortgage calculation: <http://www.realtor.com/home-finance/financial-calculators/home-affordability-calculator.aspx?source=web>

¹ Affordable housing cost for renter-occupied households assumes 30% of gross household income, not including utility cost.

² Affordable housing sales prices are based on the following assumed variables: approximately 10% down payment, 30-year fixed rate mortgage at 5.6% annual interest rate.

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SPECIAL NEEDS GROUPS

Certain groups have greater difficulty in finding acceptable, affordable housing due to special circumstances relating to employment and income, household characteristics, and disabilities, among others. These "special needs" groups include seniors, persons with disabilities, large households, single-parent households (female-headed households with children, in particular), homeless persons, and farmworkers.

SENIORS

Senior residents have many different housing needs, depending on their age, level of income, current tenure status, cultural background, and health status. Senior households may need assistance with personal and financial affairs, networks of care to provide services and daily assistance, and even possible architectural design features that could accommodate disabilities that would help ensure continued independent living.

According to the 2010 Census, there were 3,414 seniors or 10.6% of the total population (age 65 and over) in the City of Wildomar. Riverside County as a whole had a slightly higher percentage of seniors with 13.0% of persons ages 65 and over.

Of the senior population, 2,034 seniors were householders in Wildomar, representing 20.4% of all households in the city. Of those households, approximately 22.0% were owner occupied and 15.8% were renter occupied. Riverside County's breakdown was similar with 26.9% and 13.9%, respectively.

PERSONS WITH DISABILITIES

Physical, mental, and/or developmental disabilities may prevent a person from working, may restrict one's mobility, or may make it difficult to care for oneself. Persons with disabilities have special housing needs often related to the limited ability to earn a sufficient income and to a lack of accessible and affordable housing. Some residents have disabilities that require living in a supportive or institutional setting.

The 2010 Census defines a disability as "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."

Based on the 2008–2010 American Community Survey, 3,235 (10.3%) persons in Wildomar and 219,271 (10.1%) persons in Riverside County had some form of disability.

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Development Disabilities (Senate Bill 812)

Senate Bill (SB) 812 requires the City to include in the special housing needs analysis the needs of individuals with a developmental disability within the community. A developmental disability is a disability that:

- Occurs before an individual reaches 18 years of age;
- Is expected to continue indefinitely;
- Constitutes a substantial handicap.

Developmental disabilities include:

- Mental retardation;
- Cerebral palsy;
- Epilepsy;
- Autism;
- Disabling conditions closely related to mental retardation or requiring similar treatment to that required for mentally retarded individuals.

Inland Regional Center

For the past 40 years, Inland Regional Center has served more than 25,000 individuals with developmental disabilities in San Bernardino and Riverside Counties. As the largest of the regional centers in the State of California, Inland Regional Center is a nonprofit, private community-based agency.

Inland Regional Center designs programs according to age, specialization, and geographic location. Categories include Early Start/Prevention 0–3; School Age 3–15; Transition 16–22; Adult 23–59; and Senior 60+. Other specialized teams include Intermediate Care Facility, Master Trust, and Developmental Center Consumers. To become eligible for services, the consumer must reside in either Riverside County or San Bernardino County and be diagnosed with a developmental disability. Currently, nearly 600 Inland Regional Center staff members provide services to people with developmental disabilities and their families in San Bernardino and Riverside Counties.

Intake Process Ages 3 and Older

To determine eligibility, applicants must complete a comprehensive intake process where the disability status will be determined. The steps outlined below detail the intake process for applicants ages 3 and older.

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Social Assessment: Meeting with an Inland Regional Center (IRC) intake counselor; discussion of family, health, and developmental histories, and evaluation of current levels of abilities or problems; planning steps of action and discussing available services may also be completed at this time, if the applicant is found eligible.

Psychological Assessment: With a staff psychologist or consultant, testing to determine mental retardation, autism, or related condition; recent school or other psychological assessments may be used instead of new evaluations but must be approved by an IRC psychologist.

Medical Assessment: With a medical consultant or other IRC physician, determine problems with seizure disorder, cerebral palsy, or related health problems and disabilities; occasionally recent medical evaluations from other physicians can be used if approved by the IRC chief of medical services.

Team Conference: Discussion of assessment process and results; includes applicant, family members/advocates, intake counselor, psychologist, and physician; confirmation of qualification for services. If found eligible, a person-centered individual program plan is developed to outline areas of services and needs.

IRC Orientation: Designed to give applicants and their families the knowledge they need in order to understand Inland Regional Center and its service delivery.

Early Start/Prevention Intake Process Ages 3 and Younger

If a child is age 3 or younger, the determination for eligibility in the Early Start/Prevention Program is different. To qualify, the infant or toddler must fit in one of the following categories: developmental delay; established risk; high risk for developmental disability.

Services

To best serve the needs of infants and toddlers with or at risk of having developmental disabilities, Inland Regional Center has established an Early Start/Prevention Program. A family will be paired with an infant service coordinator who will assist in setting annual goals and objectives to measure progress.

LARGE HOUSEHOLDS

Large households are defined as households with five or more members. Large households comprise a special needs group because of the need for larger dwelling units, which are often in limited supply and therefore command higher prices. In order to save for other basic necessities such as food, clothing, and medical care, it is common for lower-income large households to reside in smaller dwelling units, frequently resulting in overcrowding.

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Based on estimates from the 2010 Census, 21.6% (2,155) of Wildomar's households were large households, including 5.7% (570) that had six or more persons and 4.8% (479) that had seven or more persons.

As previously mentioned, 2,155 households in Wildomar were occupied by five or more persons. Of those, 1,484 were owner-occupied households and 671 were renter-occupied households.

FEMALE-HEADED HOUSEHOLDS

Female-headed households are one-parent households with children under the age of 18 living at home. For these households, living expenses generally require a larger proportion of income relative to two-parent households. Therefore, finding affordable, decent, and safe housing is often more difficult for female-headed households. Additionally, female-headed households have special needs involving access to day care or child care, health care, and other supportive services.

According to the 2010 Census, 11.8% (1,178 households) of households in the city were female-headed households; 61.3% of those households had children under the age of 18 years.

FARMWORKERS

Farmworkers are generally considered to have special housing needs because of limited income and the unstable nature of employment (i.e., having to move throughout the year from one harvest to the next). The typical temporary nature of farm work is not the case in Wildomar. The only work of this nature is dairy work, which goes on year-round and is not seasonal.

Based on the 2008–2010 American Community Survey and as shown in Table HNA-10, it is estimated that there are approximately 76 persons employed in the agriculture, forestry, fishing, and hunting industry, representing only 0.5% of the total population. The demand for specific farmworker housing is estimated to be very minimal if at all and therefore housing is addressed through the current housing stock and through overall programs for affordability.

HOMELESS

Homeless individuals and families have perhaps the most immediate housing need of any group. They also have one of the most difficult sets of housing needs to meet, due to both the diversity and the complexity of factors that lead to homelessness and to community opposition to the siting of facilities that serve homeless clients. California law requires that Housing Elements estimate the need for emergency shelter for homeless people.

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The County of Riverside completed a Point-in-Time Homeless Count in January 2011. According to this data, there are approximately 20 unsheltered persons within the City of Wildomar. Table HNA-18 shows some of the shelter resources available to the homeless in Riverside County.

TABLE HNA-18: HOMELESS SHELTER RESOURCES

Shelter Name	Type of Shelter	City	Clientele or Needs Served	Number of Beds
Valley Restart Shelter	Emergency	Hemet	Families	89
God's Helping Hand	Emergency	Perris	General	15
I Care Shelter	Emergency	Riverside	Families	30
Operation SafeHouse	Emergency	Riverside	Runaway youth	17
Valley Restart Shelter	Permanent	Hemet	Families	32
Friends of Jefferson House	Permanent	Riverside	Substance Abuse	30
Riverside Recovery Resources	Transitional	Hemet	Substance Abuse	21
Valley Restart Shelter	Transitional	Hemet	Families	54
God's Helping Hand	Transitional	Perris	Substance Abuse	15
Friends of Jefferson House	Transitional	Riverside	Substance Abuse	30
Inland Aids Project	Transitional	Riverside	HIV/AIDS	20
Lutheran Social Services	Transitional	Riverside	Families	30
Operation Safe House	Transitional	Riverside	Youth	20
Whiteside Manor	Transitional	Riverside	Dually Diagnosed	47
Whiteside Manor	Transitional	Riverside	Substance Abuse	122
Whiteside Manor	Transitional	Riverside	Substance Abuse/Women	21

Source: Riverside County Consolidated Plan 2004-2009

ANALYSIS OF AT-RISK HOUSING

State Housing Element law requires the analysis of government-assisted housing units that are eligible to convert from low-income housing to market-rate housing during the next 10 years due to expiring subsidies, mortgage prepayments, or expiration of affordability restrictions and development of programs aimed at their preservation.

HOUSING NEEDS ASSESSMENT



INVENTORY OF AFFORDABLE UNITS

An inventory of assisted units in the City of Wildomar was compiled based on information gathered from the California Housing Partnership Corporation (Table HNA-19). According to the California Housing Partnership Corporation, there is one assisted property in Wildomar. This property is not at risk of opting out of programs that keep them affordable to very low- and low-income households over the Housing Element period (2006–2014).

TABLE HNA-19: ASSISTED UNITS INVENTORY

Projects	Total Units	Assisted Units	Type	Funding Source	Earliest Date of Conversion
Wildomar Senior Leisure Living	176	175	Senior	LIHTC	8/5/2030

Source: California Housing Partnership Corporation (CHPC) 2011

Preservation Resources

Efforts by the City to retain low-income housing must be able to draw upon two basic types of preservation resources: organizational and financial. Qualified nonprofit entities need to be made aware of the future possibilities of units becoming at risk. Should a property become at risk, the City maintains an active list of resources by which to preserve that property.

In addition, the City of Wildomar will develop procedures for monitoring and preserving at-risk units, which will include the following:

- Monitor the Risk Assessment report published by the California Housing Partnership Corporation (CHPC).
- Maintain regular contact with the local HUD office regarding early warnings of possible opt-outs.
- Maintain contact with the owners and managers of existing affordable housing to determine if there are plans to opt out in the future and offer assistance in locating eligible buyers.
- Develop and maintain a list of potential purchasers of at-risk units and act as a liaison between owners and eligible purchasers.
- Ensure that all owners and managers of affordable housing are provided with applicable state and federal laws regarding notice to tenants of the owner's desire to opt out or prepay. State law requires a 12-month notice.

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Nonprofit Entities

Nonprofit entities serving Riverside County, including Wildomar, can be contacted to gauge their interest and ability in acquiring and/or managing units at risk of conversion. A partial listing of entities with resources in the Riverside County area includes:

- Alternatives for Domestic Violence
- Shelter from the Storm
- Banning Partners for a Revitalized Community
- Catholic Charities
- Coachella Valley Housing Coalition
- Fair Housing Council of Riverside County
- Family Service Association of Riverside County
- Habitat for Humanity
- Lutheran Social Services
- Shared Housing

HOUSING NEEDS ASSESSMENT



HOUSING OPPORTUNITIES AND RESOURCES

This section includes an evaluation of the availability of land resources, financial resources for future housing development, the City's ability to satisfy its share of the region's future housing needs, and the financial resources available to assist in implementing the City's housing programs. Additionally, this section examines opportunities for energy conservation.

REGIONAL HOUSING NEED

The City of Wildomar falls under the jurisdiction of the Southern California Association of Governments (SCAG). SCAG is responsible for developing a Regional Housing Needs Plan (RHNP) allocating the region's share of the statewide housing needs to lower-level councils of governments, which then allocate the needs to cities and counties in the region. The Regional Housing Need Allocation (RHNA) is a minimum projection of additional housing units needed to accommodate projected household growth of all income levels by the end of the Housing Element's statutory planning period.

Because the City of Wildomar incorporated in July of 2008, the City had to work with Riverside County, the Western Riverside Council of Governments (WRCOG), and SCAG to agree upon an appropriate portion of the County's allocation to take as its own. In October of 2011, an agreement was made that the City of Wildomar would take a total of 1,471 units for the remainder of the 2006–2014 planning period, as shown in Table HNA-20.

Building permits issued since July 2008 (month of incorporation) and one approved affordable project have been credited toward the City's RHNA.

TABLE HNA-20: REGIONAL HOUSING NEED, 2006–2014

Income Category	2006–2014 RHNA	RHNA Progress	Remaining Allocation
Extremely Low	174	0	174
Very Low	175	0	175
Low	241	52 ¹	189
Moderate	272	157 ¹	115
Above Moderate	609	78 ²	531
Total	1,471	287	1,184

Source: City of Wildomar, SCAG, and WRCOG, October 2011

¹209-unit approved affordable project, funded with state tax credits

²Building permits issued from July 2008 to November 2011 (75 single-family and 3 second-unit permits)

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APPROVED PROJECTS

The City has one approved project, an affordable senior housing project that will be marketed to seniors that fall within the very low-, low-, and moderate-income ranges (i.e., 30%, 60%, and 80%, respectively, of the area median income). The senior housing development was approved for 209 units on 10.35 acres (20.2 units per acre) consisting of one- and two-bedroom units (including an on-site managers unit). Approval of the project required a General Plan amendment from Medium Density Residential (MDR) designation to Highest Density Residential (HHDR) designation and a change of zone from R-R (Rural Residential) to R-3 (General Residential). This project will be financed with state tax credits.

Because the breakdown of the affordability had not yet been determined, other than that unit affordability will consist of very low, low, and moderate incomes, the City has assumed that 75% (152 units) will be affordable to moderate-income households and the remaining 25% (52 units) will be affordable to very low- and low-income households.

AVAILABILITY OF LAND

To demonstrate the City's capacity to potentially meet its Regional Housing Needs Allocation, an adequate sites inventory was conducted. The sites listed in Table HNA-22 are currently vacant and will allow for the development of a variety of housing types that will potentially meet the needs of all income groups as allocated by SCAG for the remainder of the 2006–2014 planning period.

The inventory must identify adequate sites that will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of housing types for households of all income levels.

The analysis of the relationship of suitable sites to zoning provides a means for determining the realistic number of dwelling units that could actually be constructed on those sites within the current planning period. The analysis also identifies the zoning districts the City believes can accommodate its share of the regional housing needs for all income levels.

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REALISTIC CAPACITY

The City considered and evaluated the implementation of its current multi-family development standards and on-site improvement requirements (e.g., setbacks, building height, parking, and open space requirements) to determine approximate density and unit capacity. Realistic capacity for residential sites was determined by multiplying the number of acres by the maximum density for the site, then 80% of that result was used as the final realistic unit number to account for site and regulatory constraints. For mixed-use sites, although the City requires both residential and commercial to be developed on each site, there is no specific percentage requirement. Therefore, the City took a conservative approach and assumed a capacity of 25%.

It should be noted that each parcel's density is determined by the land use designation and not the zoning. Therefore, all sites included in the inventory have been organized by land use designation and allocated to the category in which they will develop at maximum potential.

ZONING TO ACCOMMODATE THE DEVELOPMENT OF HOUSING AFFORDABLE TO LOWER-INCOME HOUSEHOLDS

Housing Element law requires jurisdictions to provide a requisite analysis showing that zones identified for lower-income households are sufficient to encourage such development. The law provides two options for preparing the analysis: (1) describe market demand and trends, financial feasibility, and recent development experience; (2) utilize default density standards deemed adequate to meet the appropriate zoning test. According to state law, the default density standard for the City of Wildomar is 30 dwelling units per acre.

The Highest Density Residential (HHDR) zone and the Mixed Use Planning Area (MUPA) zone both allow at least 30 units per acre. The City currently has 119.6 acres of MUPA zoned land but does not currently have any land designated HHDR.

Although the City is able to meet its RHNA on current sites, to ensure there is enough land available for the development of housing affordable to lower-income households, the City will amend its General Plan Land Use and Zoning maps to redesignate and rezone sites 41, 49, and 53 (sites in bold in Table HNA-22), a total of 15.96 acres to the HHDR designation and with compatible zoning (R-4, R-4, or R-6) to allow for 30 units to the acre by right (Program 1.1). If it is determined that redesignation and rezone of any of the identified sites is not feasible, the City will identify another site or group of sites for the development of housing affordable to lower-income households.

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SITE INVENTORY

Table HNA-21 compares the City of Wildomar's RHNA to the site inventory capacity. Table HNA-22 provides the characteristics of the available sites for the development of single-family homes and multi-family units, and Figure HNA-1, Land Inventory Map, shows the location of each site.

The City has many sites available for the development of housing affordable to market-rate housing (Table HNA-22). Although some of the sites listed do not include parcel-specific information, the sites with parcel-specific data provide enough capacity to meet the above moderate RHNA.

Large Sites

To facilitate the development of affordable housing on smaller parcels (50 to 150 units in size), the City will routinely give high priority to processing subdivision maps that include affordable housing units. Also, an expedited review process is available for the subdivision of larger sites into buildable lots where the development application can be found consistent with the General Plan, applicable Specific Plan, and master environmental impact report. Through adoption of these mechanisms, the City has the ability to provide adequate sites to accommodate its share of the region's housing needs (Program H-1.2).

TABLE HNA-21: COMPARISON OF REGIONAL HOUSING NEED AND RESIDENTIAL SITES

Income Group	Total RHNA	RHNA Progress Since January 2006	Remaining RHNA	Site Inventory Capacity	Rezone Capacity	RHNA Surplus
Extremely Low	174	0	174			
Very Low	175	0	175	959	510	931
Low	241	52	189			
Moderate	272	157	115	1,000	0	885
Above Moderate	609	78	531	5,079	0	4,548
Total	1,471	287	1,184	7,038	510	6,385

Source: City of Wildomar, SCAG, and WRCOG, October 2011

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TABLE HNA-22: LAND INVENTORY

Site #	APN	Zoning	GP Land Use	Acreage	GP Density	Unit Potential (80%)	Constraints ¹
Mixed Use Planning Area (mixed use 32 du/acre)							
1	376190001	R-R	MUPA	2.99	32	24	
2	380160005	C-1/C-P	MUPA	1.74	32	14	
3	380160009	C-1/C-P	MUPA	3.48	32	28	
4	376410021	C-P-S	MUPA	1.60	32	13	
5	380160006	C-1/C-P	MUPA	1.54	32	12	
6	362250027	C-P-S	MUPA	4.98	32	40	
7	380160004	C-1/C-P	MUPA	3.73	32	30	
8	376410017	C-P-S	MUPA	2.40	32	19	
9	362250001	R-R	MUPA	5.84	32	47	
10	376190002	C-P-S	MUPA	23.92	32	191	
11	380160007	C-1/C-P	MUPA	4.46	32	36	
12	376180006	C-P-S	MUPA	1.36	32	11	
13	367050068	R-R	MUPA	6.48	32	52	
14	380160003	C-1/C-P	MUPA	4.83	32	39	
15	367180015	C-P-S	MUPA	19.40	32	155	
16	367180043	C-P-S	MUPA	16.14	32	129	
17	376410016	C-P-S	MUPA	2.51	32	20	
18	362250029	R-R	MUPA	2.63	32	21	
19	380160008	C-1/C-P	MUPA	3.65	32	29	
20	367050064	R-R	MUPA	5.84	32	47	
21	367050068	R-R	MUPA	0.03	32	1	
22	367050064	R-R	MUPA	0.04	32	1	
23	367050064	R-R	MUPA	0.04	32	1	
				119.62		959	
Very High Density Residential (14-20 units)							
24	380250033	SP ZONE	VHDR	21.15	20	338	
25	365113013	R-R	VHDR	0.12	20	2	
26	365052020	R-R	VHDR	0.20	20	3	
27	365052019	R-R	VHDR	0.25	20	4	
28	365093001	R-R	VHDR	0.10	20	2	
29	365113014	R-R	VHDR	0.14	20	2	
30	365052021	R-R	VHDR	0.20	20	3	
31	365092029	R-R	VHDR	0.17	20	3	

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Site #	APN	Zoning	GP Land Use	Acreage	GP Density	Unit Potential (80%)	Constraints ¹
32	365142007	R-R	VHDR	0.15	20	2	
33	365062011	R-R	VHDR	0.83	20	13	
34	365053017	R-R	VHDR	0.16	20	3	
35	365053009	R-R	VHDR	0.20	20	3	
				23.67		379	
Medium High Density Residential (5-8 units)							
36	380170012	R-R	MHDR	1.19	8	8	
37	380290017	R-R	MHDR	2.59	8	17	
38	380160002	R-R	MHDR	1.94	8	12	
39	380270015	R-R	MHDR	1.32	8	8	
40	380280009	R-R	MHDR	2.39	8	15	
41²	380220002	R-R	MHDR	5.06	8	32	
42	365161005	R-R	MHDR	0.14	8	1	
43	380170005	R-R	MHDR	5.14	8	33	
44	380250034	SP	MHDR	12.61	8	81	
45	380280010	R-R	MHDR	2.38	8	15	
46	376060028	R-R	MHDR	3.75	8	24	
47	380170008	R-R	MHDR	2.20	8	14	
48	380270017	R-R	MHDR	1.20	8	8	
49²	370400009	R-R	MHDR	4.99	8	32	
50	380220003	R-R	MHDR	25.90	8	166	
51	380290026	R-R	MHDR	2.75	8	18	
52	380170004	R-R	MHDR	1.05	8	7	
53²	380270013	R-R	MHDR	5.91	8	38	
54	366330009	R-T	MHDR	8.01	8	51	
55	380170003	R-R	MHDR	1.25	8	8	
56	380290016	R-R	MHDR	1.98	8	13	
57	367110007	R-3	MHDR	7.16	8	46	
58	367110007	R-1	MHDR	1.93	8	12	
59	367110008	R-3	MHDR	6.27	8	40	
60	367110008	R-1	MHDR	1.16	8	7	
61	367110008	R-5	MHDR	1.20	8	8	
62	366024010	R-R	MHDR	1.50	8	10	
				112.99		621	
Medium Density Residential (2-5 units)							
63	376410002	R-R	MDR	9.76	5	39	

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Site #	APN	Zoning	GP Land Use	Acreage	GP Density	Unit Potential (80%)	Constraints ¹
64	362070018	R-1	MDR	7.47	5	30	
65	380110006	R-1	MDR	5.60	5	22	
66	376471009	R-1	MDR	2.71	5	11	
67	362100046	R-T	MDR	2.09	5	8	
68	366120041	R-R	MDR	1.22	5	5	
69	380032038	R-1	MDR	2.46	5	10	
70	380110005	R-1	MDR	4.63	5	19	
71	380032037	R-1	MDR	1.38	5	6	
72	380080009	R-1	MDR	5.43	5	22	
73	380050002	R-R	MDR	9.98	5	40	
74	380210006	M-SC	MDR	4.79	5	19	
75	376350007	R-R	MDR	2.51	5	10	
76	362130002	R-T	MDR	53.16	5	213	
77	380080008	R-1	MDR	5.27	5	21	
78	362090015	R-1	MDR	15.60	5	62	
79	366050003	R-R	MDR	3.79	5	15	
80	362070001	R-1	MDR	38.29	5	153	
81	380050011	R-1	MDR	3.23	5	13	
82	380050012	R-R	MDR	2.77	5	11	
83	380200001	R-R	MDR	7.50	5	30	
84	380100006	R-1	MDR	3.33	5	13	
85	380210015	R-1	MDR	4.85	5	19	
86	362090009	R-1	MDR	1.14	5	5	
87	362070013	R-1	MDR	8.98	5	36	
88	362561045	R-1	MDR	1.44	5	6	
89	380080015	R-R	MDR	8.26	5	33	
90	380130002	R-1	MDR	4.15	5	17	
91	376410003	R-R	MDR	10.05	5	40	
92	380060008	R-5	MDR	3.45	5	14	
93	380060008	R-1	MDR	14.34	5	57	
94	368030043	C-1/C-P	MDR	1.35	5	5	
95	362671036	R-1	MDR	1.16	5	5	
96	366320028	R-R	MDR	1.37	5	5	
97	380390040	R-1	MDR	3.26	5	13	
98	366280032	R-R	MDR	0.56	5	2	
99	380120002	R-1	MDR	1.96	5	8	

HOUSING NEEDS ASSESSMENT



Site #	APN	Zoning	GP Land Use	Acreage	GP Density	Unit Potential (80%)	Constraints ¹
100	380040025	R-R	MDR	6.67	5	27	
101	376350005	R-R	MDR	1.90	5	8	
102	382320019	R-1	MDR	4.70	5	19	
103	368030033	R-R	MDR	1.03	5	4	
104	380050001	R-R	MDR	9.29	5	37	
105	376350019	R-R	MDR	2.79	5	11	
106	380040012	R-R	MDR	5.51	5	22	
107	380210004	R-1	MDR	5.25	5	21	
108	380050006	R-R	MDR	1.52	5	6	
109	362581030	R-1	MDR	1.30	5	5	
110	362240033	R-R	MDR	3.64	5	15	
111	380191022	R-1	MDR	3.48	5	14	
112	366070007	R-R	MDR	1.86	5	7	
113	362570052	R-1	MDR	8.65	5	35	
114	366050002	R-R	MDR	4.65	5	19	
115	380100004	R-1	MDR	2.15	5	9	
116	380370034	R-1	MDR	6.93	5	28	
117	376330017	R-R	MDR	3.30	5	13	
118	380130009	R-R	MDR	1.99	5	8	
119	380080013	R-1	MDR	10.50	5	42	
120	362140040	R-T	MDR	36.62	5	146	
121	362080009	R-1	MDR	2.65	5	11	
122	362080004	R-1	MDR	14.23	5	57	
123	380080014	R-1	MDR	18.85	5	75	
124	362393011	R-T	MDR	1.02	5	4	
125	380341049	R-5	MDR	1.76	5	7	
126	367210018	R-R	MDR	15.34	5	61	
127	376330003	R-R	MDR	1.37	5	5	
128	362651038	R-T	MDR	1.88	5	8	
129	380120001	R-1	MDR	1.81	5	7	
130	362690022	R-5	MDR	2.31	5	9	
131	362681040	R-1	MDR	7.82	5	31	
132	366380016	R-R	MDR	1.19	5	5	
133	380140001	R-1	MDR	3.54	5	14	
134	366060029	R-R	MDR	1.24	5	5	
135	376170001	R-R	MDR	1.07	5	4	

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Site #	APN	Zoning	GP Land Use	Acreage	GP Density	Unit Potential (80%)	Constraints ¹
136	362240005	R-R	MDR	6.58	5	26	
137	362330024	R-T	MDR	1.21	5	5	
138	380160018	R-1	MDR	11.28	5	45	
139	380160018	W-1	MDR	3.61	5	14	
140	376043027	R-R	MDR	4.04	5	16	
141	362240031	R-1	MDR	2.53	5	10	
142	376350017	R-R	MDR	6.89	5	28	
143	380350035	R-1	MDR	10.30	5	41	
144	382320017	R-R	MDR	3.73	5	15	
145	362130015	R-T	MDR	24.34	5	97	
146	362661021	R-T	MDR	1.09	5	4	
147	362080012	R-1	MDR	23.21	5	93	
148	362240032	R-1	MDR	2.57	5	10	
149	380060007	R-5	MDR	1.59	5	6	
150	380060007	R-1	MDR	16.62	5	66	
151	362080007	R-1	MDR	1.12	5	4	
152	362610027	R-1	MDR	2.08	5	8	
153	380200002	R-R	MDR	3.62	5	14	
154	362211029	R-T	MDR	1.82	5	7	
155	376350010	R-R	MDR	3.22	5	13	
156	366300001	R-R	MDR	2.98	5	12	
157	362100056	R-T	MDR	3.59	5	14	
158	366280022	R-1	MDR	2.34	5	9	
159	382320018	R-1	MDR	4.31	5	17	
160	370330017	R-R	MDR	1.03	5	4	
161	376410020	R-R	MDR	9.06	5	36	
162	362720048	R-1	MDR	1.82	5	7	
163	380080006	R-R	MDR	1.57	5	6	
164	367140007	R-1	MDR	9.93	5	40	
165	362180043	R-5	MDR	18.83	5	75	
166	380040003	R-R	MDR	2.75	5	11	
167	362140038	R-T	MDR	5.77	5	23	
168	380210008	R-1	MDR	9.33	5	37	
169	380210008	W-1	MDR	1.22	5	5	
170	367140008	R-R	MDR	10.19	5	41	
171	362190008	R-T	MDR	1.97	5	8	

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Site #	APN	Zoning	GP Land Use	Acreage	GP Density	Unit Potential (80%)	Constraints ¹
172	362240029	R-1	MDR	4.92	5	20	
173	362140032	R-T	MDR	6.78	5	27	
174	366260012	R-R	MDR	1.25	5	5	
175	376470010	R-1	MDR	1.74	5	7	
176	362080008	R-1	MDR	4.76	5	19	
177	362600050	R-1	MDR	1.32	5	5	
178	362240008	R-R	MDR	6.96	5	28	
179	367250008	R-R	MDR	29.40	5	118	
180	380040007	R-R	MDR	5.68	5	23	
181	362341019	R-T	MDR	1.94	5	8	
182	376132001	R-R	MDR	1.41	5	6	
183	362070024	R-1	MDR	4.83	5	19	
184	362070023	R-1	MDR	8.69	5	35	
185	368080032	R-1-11000	MDR	3.03	5	12	
186	368080032	R-A-20000	MDR	5.19	5	21	
187	368080032	R-1-8000	MDR	9.98	5	40	
188	367140011	R-1	MDR	9.51	5	38	
189	362713001	R-5	MDR	5.36	5	21	
190	362100048	R-T	MDR	1.01	5	4	
191	362620022	R-1	MDR	4.49	5	18	
192	362240020	R-1	MDR	2.43	5	10	
193	376350009	R-R	MDR	19.80	5	79	
194	380182003	R-1	MDR	1.96	5	8	
195	362080005	R-1	MDR	14.25	5	57	
196	362502032	R-T	MDR	1.76	5	7	
197	366380017	R-R	MDR	1.21	5	5	
198	366060027	R-R	MDR	1.33	5	5	
199	366060028	R-R	MDR	1.25	5	5	
200	380210003	R-1	MDR	4.83	5	19	
201	368030057	C-1/C-P	MDR	3.13	5	13	
202	376462035	R-1	MDR	1.73	5	7	
203	362240023	R-1	MDR	2.43	5	10	
204	380100005	R-1	MDR	3.26	5	13	
205	368030030	R-R	MDR	2.62	5	10	
				857.44		3,430	
Rural Mountainous							

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Site #	APN	Zoning	GP Land Use	Acreage	GP Density	Unit Potential (80%)	Constraints ¹
--	various	various	RM	2,793.14	0.05	110	
Rural Residential							
--	various	various	RR	169.51	0.02	26	
Estate Density Residential							
--	various	various	EDR	126.76	0.5	219	
Estate Density Residential - Rural Community							
--	various	various	EDR-RC	634.22	0.5	253	
Very Low Density Residential							
--	various	various	VLDR	231.48	1	185	
Very Low Density Residential - Rural Community							
--	various	various	VLD-RC	9.13	1	7	
Low Density Residential							
--	various	various	LDR	459.64	2	735	
Low Density Residential - Rural Community							
--	various	various	LDR-RC	71.43	2	113	

Source: City of Wildomar 2011

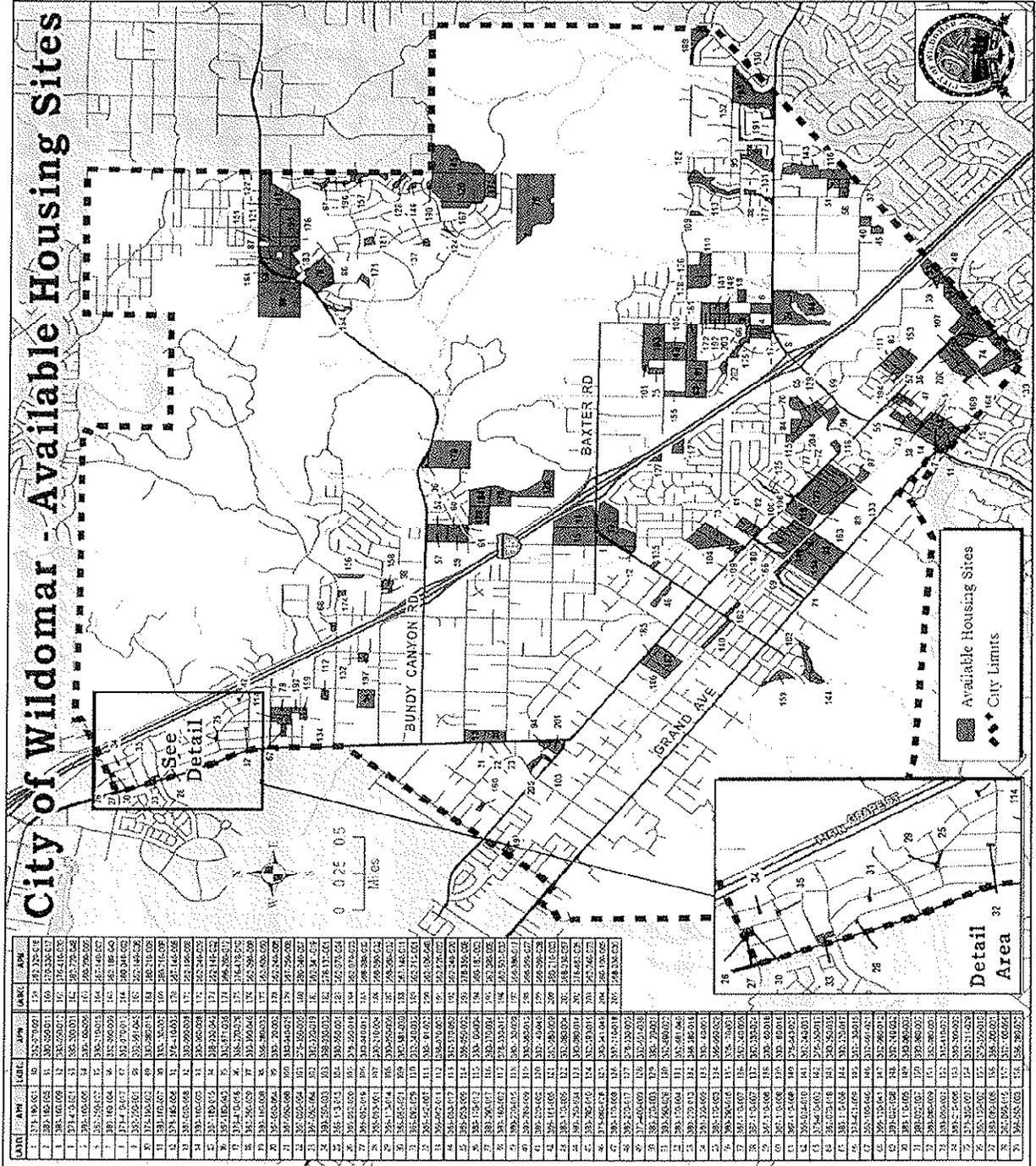
¹ All sites included in the land inventory have water and sewer available and unless a site constraint is listed, no constraint exists and 80% capacity is assumed; 25% capacity is assumed for mixed-use sites.

² Capacity is credited toward lower-income RHNA and is not included in total moderate RHNA capacity.

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FIGURE HNA-1: LAND INVENTORY MAP



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FINANCIAL RESOURCES

The following is a list of federal programs the City is looking to explore.

FEDERAL PROGRAMS

Community Development Block Grant (CDBG) – This program is intended to enhance and preserve the affordable housing stock. Eligible activities include acquisition, rehabilitation, economic development, and public services. CDBG grants benefit primarily persons/households with incomes not exceeding 80% of the county area median income. The City of Wildomar is now an entitlement city and receives an annual allocation of funding.

HOME Investment Partnership – HOME funding is a flexible grant program that is awarded on a formula basis for housing activities which takes into account local market conditions, inadequate housing, poverty, and housing production costs. HOME funding is provided to jurisdictions to either assist rental housing or homeownership through acquisition, construction, reconstruction, and/or rehabilitation of affordable housing. Funding is also provided for possible property acquisition, site improvements, and other expenses related to the provision of affordable housing and projects that serve a group identified as having special needs related to housing.

Housing Choice Voucher (Section 8) Program – This program provides rental assistance payments to owners of private market-rate units on behalf of very low-income tenants.

Section 811/202 Program – Nonprofit organizations and consumer cooperatives are eligible to receive no-interest capital advances from HUD for the construction of very low-income rental housing for senior citizens and persons with disabilities. Project-based assistance is also provided in conjunction with this program. Section 811 can be used to develop group homes, independent living facilities, and intermediate care facilities. Eligible activities include acquisition, rehabilitation, new construction, and rental assistance.

HUD Low Income Housing Preservation and Resident Homeownership Act (LIHPRHA) – LIHPRHA was enacted in response to concern over the prepayment of HUD-assisted housing. The legislation addresses the prepayment of units assisted under Section 221(d)(3) and Section 236 (Section 236 replaced the Section 221(d)(3) program in 1968). Generally, the law facilitates the preservation of these low-income units by providing incentives to property owners to either retain their units as low income or to sell the project to priority purchasers (tenants, nonprofits, or governmental agencies). Pursuant to LIHPRHA, HUD must offer a package of incentives to property owners to extend the low-income use restrictions. These incentives would assure property owners an 8% return on the recalculated equity or their property, provided the rents necessary to yield this return

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fall within a specified federal cost limit. The cost limits are either 120% of the fair market rent or the prevailing rent in the local market. If HUD can provide the owner with this return, the owner cannot prepay the mortgage. The owner must either stay in the program or offer to sell the project (a voluntary sale) to a priority purchaser for a 12-month option period or to other purchasers for an additional three months. The owner is required to document this choice in a Plan of Action.

If HUD cannot provide the owner with the 8% return, i.e., the rents required would exceed federal cost limits, the owner may prepay only after offering the sale to priority purchasers for 12 months or to other qualified buyers for an additional three months (a mandatory sale) and filing a Plan of Action which demonstrates that conversion will not adversely impact affordable housing or displace tenants. According to the California Housing Partnership Corporation, most projects in California will fall within federal cost limits, except those with exceptionally high rental value or condominium conversion potential.

Projects that are preserved under either of these methods are required to maintain affordability restrictions for the remaining useful life of the project, which is defined minimally as 50 years. Despite these requirements, property owners may still be able to prepay. First, the owner may prepay the property if no bona fide offer to purchase the property is made. Second, HUD may not provide some of the discretionary monies to priority purchasers in preservation sales. Finally, the overall success of the preservation efforts is contingent on congressional appropriation of sufficient funding to HUD.

STATE PROGRAMS

California Housing Finance Agency (CHFA) Multiple Rental Housing Programs – This program provides below-market-rate financing to builders and developers of multiple-family and elderly rental housing. Tax-exempt bonds provide below-market mortgage money. Eligible activities include new construction, rehabilitation, and acquisition of properties with 20–150 units.

Low Income Housing Tax Credit (LIHTC) – This program provides tax credits to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability, and proceeds are used to create housing. Eligible activities include new construction, rehabilitation, and acquisition.

California Community Reinvestment Corporation (CCRC) – This private, nonprofit mortgage banking consortium provides long-term debt financing for affordable multi-family rental housing. Eligible activities include new construction, rehabilitation, and acquisition.

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LOCAL PROGRAMS

Nonprofit Entities – Nonprofit entities serving Riverside County, including Wildomar, can be contacted to gauge their interest and ability in acquiring and/or managing units at risk of conversion. A partial listing of entities with resources in the Riverside County area includes:

- Alternatives for Domestic Violence
- Shelter from the Storm
- Banning Partners for a Revitalized Community
- Catholic Charities
- Coachella Valley Housing Coalition
- Fair Housing Council of Riverside County
- Family Service Association of Riverside County
- Habitat For Humanity
- Lutheran Social Services
- Shared Housing

OPPORTUNITIES FOR ENERGY CONSERVATION

The cost of housing includes not only the rent but also utility costs. Higher utility expenses reduce affordability. Building affordable homes is not the same as making homes affordable to live in. Cheaply built homes invite callbacks, complaints, and discomfort, and they waste energy. Therefore, additional first costs to improve energy efficiency do not make housing less affordable in the long run. Energy efficiency in affordable housing, more than any other building sector, makes a critical impact on the lives of tenants. According to the US Department of Housing and Urban Development (HUD), utility bills burden the poor and can cause homelessness. Table HNA-23 summarizes available programs related to energy conservation that can be considered and engaged in the production of affordable housing.

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TABLE HNA-23: ENERGY CONSERVATION PROGRAMS

Housing Program	Program Intent/Description	Eligible Activities	Funding Source
Utility Assistance Program	Low-income households are assisted with utility expenses. Several resources are leveraged to provide each consumer with maximum assistance.		
241(a) Rehabilitation Loans for Multi-Family Projects	Provides mortgage insurance for improvements, repairs, or additions to multi-family projects.	Energy conservation Multi-family rehabilitation	HUD
Community Development Block Grant Entitlements	Provides formula funds to metropolitan cities and urban counties to support the development of viable urban communities by providing decent housing and a suitable living environment and expanding economic opportunities.	Acquisition Infrastructure improvements Group homes/homeless and transitional housing Housing preservation and rehabilitation New construction (if completed by nonprofit groups)/self-help housing Public services and community facilities Landlord/tenant mediation Accessibility retrofit and energy conservation Administration	HUD
Community Facilities Loans	Provides loan and loan guarantees to fund the construction, enlargement, or improvement of community facilities in rural areas, towns, and cities.	Community facilities Infrastructure/public works	Rural Housing Service
Rural Housing Preservation Grants	Supports the rehabilitation and repair of homeownership and rental housing for very low- and low-income households living in rural substandard housing.	Rehabilitation Construction Preservation of affordable housing Energy conservation	Rural Housing Service
CalHOME	Loans and grants to local public agencies and nonprofit developers to assist individual households through deferred payment loans. Direct, forgivable loans to assist development of projects involving multiple-ownership units, including single-family subdivisions.	Acquisition Energy conservation Infrastructure development New construction single-family	HCD

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Housing Program	Program Intent/Description	Eligible Activities	Funding Source
DOE Energy Weatherization Assistance Program	Reduces the heating and cooling costs for low-income families by improving energy efficiency of their homes. Focuses on low-income seniors, individuals with disabilities, and families with children. Assistance includes (1) in-home energy education; (2) energy-related home repairs; (3) blower door guided air sealing; (4) heat system safety tests, repair and tune; (5) duct insulation and sealing; (6) attic insulation; and (7) hot water savings measures.	Energy conservation Rehabilitation and repair	California Department of Community Services and Development
Low Income Home Energy Assistance Program (LIHEAP)	The LIHEAP block grant is funded by the Department of Health and Human Services and provides financial assistance and home weatherization. This is accomplished through three components: (1) The Weatherization Program which provides free weatherization services to improve the energy efficiency of homes including attic insulation, weatherstripping, minor housing repairs, and related conservation measures; (2) The Home Energy Assistance Program (HEAP) which provides financial assistance to eligible households to offset the costs of heating or cooling dwellings; (3) The Energy Crisis Intervention Program which provides payments for weather-related emergencies.	Financial assistance Energy conservation	California Department of Community Services and Development
Neighborhood Housing Services	NHS is a three-way partnership among neighborhood residents, local government, and local businesses. NRC provides direct technical assistance, expendable grants, and capital grants to NHS, which makes loans for rehabilitation.	Rehabilitation Energy conservation Community services/facilities	Neighborhood Reinvestment Group
Weatherization Program	Provide weatherization services and assistance through grants and financial assistance. Activities may include energy conservation measures, weatherization such as weatherstripping, water heater wrap, insulation of various home components, and financial assistance.	Weatherization rehabilitation	Southern California Gas, DOE, WEER, LIHEAP

Source: City of Wildomar 2011

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CONSTRAINTS

Various interrelated factors can constrain the ability of the private and public sectors to provide adequate housing and meet the housing needs for all economic segments of the community. These factors can be divided into two categories: (1) governmental constraints and (2) non-governmental constraints. 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 consist of land availability, the environment, vacancy rates, land cost, construction costs, and availability of financing.

GOVERNMENTAL CONSTRAINTS

Governmental constraints are policies, standards, requirements, or actions imposed by the various levels of government upon land and housing ownership and development. Although federal and state agencies play a role in the imposition of governmental constraints, these agencies are beyond the influence of local government and are therefore not addressed in this document.

LAND USE CONTROLS

General Plan Land Use Designations

Each city and county in California must prepare a comprehensive, long-term general plan to guide its future. The land use element of the general plan establishes the basic land uses and density of development within each jurisdiction. Under state law, the general plan elements must be internally consistent, and each jurisdiction's zoning must be consistent with its general plan. Thus, the land use plan must provide suitable locations and densities to implement the policies of the Housing Element.

Table HNA-24 shows the residential General Plan land use designations for the City of Wildomar. The land use designations support a variety of housing types, ranging from very low density development, which generally includes single-family homes on large lots, to high-density development, which includes multi-family development.

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TABLE HNA-24: GENERAL PLAN LAND USE DESIGNATIONS

	Land Use Designation	Allowed Density	General Uses
AG	Agriculture	10 ac min.	Agricultural land including row crops, groves, nurseries, dairies, poultry farms, processing plants, and other related uses. One single-family residence allowed
RR	Rural Residential	5 ac min.	Single-family residences Allows limited animal keeping and agricultural uses,
RM	Rural Mountainous	10 ac min.	Single-family residential uses Allows limited animal keeping, agriculture, recreational uses
RD	Rural Desert	10 ac min.	Single-family residential Allows limited animal keeping, agriculture, recreational,
EDR EDR-RC	Estate Density Residential	2 ac min.	Single-family detached residences Limited agriculture, intensive equestrian, and animal-keeping
VLDR VLD-RC	Very Low Density Residential	1 ac min.	Single-family detached residences Limited agriculture, intensive equestrian, and animal-keeping
LDR LDR-RC	Low Density Residential	1/2 ac min.	Single-family detached residences Limited agriculture, intensive equestrian, and animal-keeping
MDR	Medium Density Residential	2-5 du/ac	Single-family detached and attached residences Limited agriculture and animal keeping is permitted.
MHDR	Medium High Density Residential	5-8 du/ac	Single-family attached and detached residences
HDR	High Density Residential	8-14 du/ac	Single-family attached and detached residences, including townhouses, stacked flats, courtyard homes, patio homes, and zero lot line homes.
VHDR	Very High Density Residential	14-20 du/ac	Single-family attached residences and multi-family dwellings.
HHDR	Highest Density Residential	20+ du/ac	Multi-family dwellings, includes apartments and condominiums. Multi-storied (3+) structures are allowed.
MUPA	Mixed Use Planning Area	n/a	The intent of the designation is not to identify a particular mixture or intensity of land uses, but to designate areas where a mixture of residential, commercial, office, entertainment, educational, and/or recreational uses, or other uses is planned.

Source: City of Wildomar 2011

Zoning Districts

Zoning, unlike the General Plan, is regulatory. Under the Zoning Ordinance, development must comply with specific, enforceable standards such as minimum lot requirements, minimum setbacks, maximum building heights, and a list of allowable uses (Table HNA-25).

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TABLE HNA-25: RESIDENTIAL ZONING DISTRICTS

Zone		General Uses
R-1	One-Family Dwelling	One-family dwellings, mobile homes on permanent foundations, mobile home parks
R-1A	One-Family Dwelling Mountain Resort	One-family dwellings, mobile home parks, planned residential developments
R-2	Multiple-Family Dwelling	One-family dwellings, multiple-family dwellings, congregate care residential, single-family subdivisions, two-family dwellings, mobile home parks, boarding, rooming and lodging houses, bungalow courts, apartment houses
R-2A	Limited Multiple Family Dwelling	One-family dwelling, multiple-family dwellings, two-family dwellings, mobile home parks, apartment houses, planned residential developments
R-3	General Residential	One-family dwellings, multiple-family dwellings, congregate care facilities, two-family dwellings, bungalow courts, apartment houses, boarding, rooming and lodging houses, mobile home parks
R-3A	Village Tourist Residential	One-family dwellings, apartments, hotels, RV parks, bungalow courts, planned residential developments
R-4	Planned Residential	One-family dwellings, multiple-family dwellings, mobile home parks
R-6	Residential Incentive	One-family dwellings, mobile homes on permanent foundations, mobile home parks, multiple-family dwellings, planned residential developments, apartments
A-1	Light Agriculture	One-family dwellings, mobile homes, farm labor camps, mobile home parks
A-2	Heavy Agriculture	One-family dwellings, agricultural mobile homes, labor camps
R-A	Residential Agriculture	One-family dwellings, mobile homes on permanent foundations, agricultural mobile homes, mobile home parks
R-D	Regulated Development Areas	One-family dwelling, apartment houses and hotels, mobile home parks, two-family dwellings, multiple-family dwellings, bungalow courts, boarding and rooming houses, congregate care facilities, RV parks, agricultural mobile homes
R-R R-R-O	Rural Residential	One-family dwellings, mobile home parks, RV parks, farm labor camps, guest ranches, planned residential developments
R-T	Mobile Home Subdivisions and Mobile Home Parks	One-family dwellings, mobile homes, mobile home parks, mobile home subdivisions
R-T-R	Mobile Home Subdivision – Rural	One-family dwellings, mobile homes
S-P	Specific Plan	Residential, commercial, manufacturing, open space, public facilities, health, and community facilities, agricultural uses pursuant to the permit requirements outlined in the adopted specific plan

Source: City of Wildomar Zoning Ordinance

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Note: Density established by the Wildomar General Plan, Land Use Map

Table HNA-26 shows the associated zoning that is consistent with the General Plan land use designation densities. As previously mentioned, density in the City of Wildomar is determined by the land use designation and not the zoning.

TABLE HNA-26: RESIDENTIAL COMPATIBILITY MATRIX

General Plan Land Use	Associated Zoning District
LDR	R-R
MDR	R-1, R-2, R-3, R-4
MHDR	R-2, R-3, R-4, R-6
HDR	R-3, R-4, R-6
VHDR	R-3, R-4, R-6
HHDR	R-3, R-4, R-6

Source: City of Wildomar 2011

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DEVELOPMENT STANDARDS

The City of Wildomar regulates the type, location, density, and scale of residential development primarily through its Zoning Ordinance. Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, as well as preserve the character and integrity of neighborhoods. The Zoning Ordinance sets forth the specific residential development standards summarized in Table HNA-27.

TABLE HNA-27: RESIDENTIAL ZONING CRITERIA

Development Standards	A-1	A-2	R-A	R-R	R-1	R-2	R-3	R-4	R-5	R-T
<u>Lot Dimensions</u>										
Minimum Lot Size (sf)	20,000	20,000	20,000	21,780	7,200	7,200	7,200	3,500	-	5,000
Minimum Lot Width	100 ft	100 ft	100 ft	80 ft	60 ft		60 ft	40 ft	-	-
Frontage					60 ft				-	-
Minimum Lot Depth	150 ft	150 ft	150 ft		100 ft		100 ft	80 ft	-	-
<u>Setbacks</u>										
Front	20 ft	20 ft	20 ft		20 ft	20 ft	10 ft	20 ft	50 ft	
Side – Interior	5 ft	10 ft			10%	10%	5 ft	5 ft	50 ft	10
Side – Street	5 ft	10 ft			10%	10%	5 ft	5 ft	50 ft	10
Rear	10 ft	10 ft			10 ft	10 ft		10 ft	50 ft	-
Separation	-	-	-	-	-	15 ft/20 ft	-	-	20 ft	-
<u>Height</u>										
Primary Building	40 ft	40 ft	40 ft	40 ft	40 ft/3 stories	40 ft/3 stories	50 ft	40 ft	50 ft	35 ft

Source: Wildomar Zoning Ordinance

Note, please see the Zoning Ordinance for specific footnotes regarding this table. Also, a blank in the table means there is no specified standard.

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Parking Requirements

In Southern California, providing sufficient parking for vehicles is an essential part of good planning. At the same time, however, excessive parking requirements can detract from the feasibility of developing new housing at a range of densities necessary to facilitate affordable housing. The City's Zoning Ordinance establishes residential parking standards as summarized in Table HNA-28.

Residential parking standards are not deemed to be a constraint to the development, improvement, and maintenance of housing. The current standards match current vehicle ownership patterns of residents and do not have an impact on the cost or supply of housing. In an effort to assist with the development of housing affordable to lower-income households, the City allows for parking reductions for affordable projects (see Program H-4.3)

TABLE HNA-28: RESIDENTIAL PARKING REQUIREMENTS

Type of Residential Development	Required Parking
Single-Family	2 spaces/unit
Multi-Family	
One bedroom or studio	1.25 spaces/unit
Two bedrooms	2.25 spaces/unit
Three or more bedrooms	2.75 spaces/unit
Planned Residential Development	
One bedroom	1.5 spaces/unit
Two or more bedrooms	2.5 spaces/unit
Senior Housing	Same as single- and multi-family requirements
Mobile Home Parks	2 spaces/unit*

Source: City of Wildomar 2011

*Spaces may be tandem but must provide 1 guest space for every 8 mobile home spaces.

Density Bonus

Under current state law (SB 1818 of 2004), cities and counties must provide a density increase up to 35% over the otherwise maximum allowable residential density under the municipal code and the land use element of the general plan (or bonuses of equivalent financial value) when builders agree to construct housing developments with units affordable to low- or moderate-income households. The City of Wildomar has included Program H-9.1 to comply with state law.

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PROVISIONS FOR A VARIETY OF HOUSING

Housing Element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of various types of housing for all economic segments of the population. This includes single-family housing, multi-family housing, manufactured housing, mobile homes, emergency shelters, and transitional housing, among others. Table HNA-29 below summarizes the permitted housing types by zone.

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TABLE HNA-29: HOUSING TYPES PERMITTED BY ZONE

Land Use	R-R	R-R-O	R-1	R-1A	R-A	R-2	R-2A	R-3	R-3A	R-T	RT R	R-4	R-5	R-6	R-D	SP	A-1	A-P	A-2	A-D
Apartment Houses					PP	PP	PP	PP	CUP	P				PP	PP	A				
Boarding, Rooming, Lodging Houses					PP			PP	PP						PP	A				
Congregate Care/Residential Facility	PUP	PUP	PUP	PUP	PUP	PP/CUP	PP	PUP	PUP	PUP	PUP		PUP	PP	A	PUP	PUP	PUP	PUP	PUP
Dwellings – Agricultural Mobile home	PP	PP			P										P	A	PP	PP	PP	PP
Dwellings – Multiple, Apartment					PP	PP	PP	PP	CUP	P				PP	PP	A				
Dwellings – One Family	P	P	P	P	P	P	P	PP	P	P	P	P	P	PP	P	A	P	P	P	P
Farm Labor Camp	CUP	CUP														A	CUP		CUP	
Migrant Agricultural Workers Mobile Home Park	CUP	CUP														A				
Mobile Home – Single Family	P	P	P	P	P	P	P	PP	P	P	P	P	P	PP	P	A	P	P	P	P
Mobile Home Parks	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	CUP	A	CUP			
Planned Residential Development	P	P	P	P	P	P	P	P	P	P				PP		A				
Second Dwelling Units	SUP	SUP	SUP	SUP	SUP	SUP	SUP	SUP	SUP	SUP	SUP	SUP	SUP	SUP	SUP	A	SUP	SUP	SUP	SUP

Source: City of Wildomar Zoning Ordinance

CUP= conditional use permit, P= permitted, PP= plot plan, PUP= public use permit, SUP= second dwelling unit permit, A= allowed

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Emergency Shelters

The 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.”

New legislation (Senate Bill 2 (Cedillo, 2007)) requires jurisdictions to allow emergency shelters and supportive and transitional housing without a conditional use permit. The City’s Zoning Ordinance currently classifies emergency/transitional shelters with more than six beds as a congregate or group facility, and they are implicitly included as such in the Zoning Ordinance. Shelters or transitional housing with more than six beds are subject to a conditional use permit (CUP). 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 must have land available to accommodate an emergency shelter.

Within the identified zone, only objective development and management standards may be applied, given they are designed to encourage and facilitate the development of or conversion to an emergency shelter. Those standards may include:

- The maximum number of beds or persons permitted to be served nightly by the facility;
- Off-street parking based upon demonstrated need, provided that the standards do not require more parking for emergency shelters than for other residential or commercial uses within the same zone;
- The size and location of exterior and interior on-site waiting and client intake areas;
- The provision of on-site management;
- The proximity to other emergency shelters provided that emergency shelters are not required to be more than 30 feet apart;
- The length of stay;
- Lighting; and
- Security during hours that the emergency shelter is in operation.

Program H-16.1 states that the City will amend the Zoning Ordinance to allow for emergency shelters by right in the Industrial Park (I-P) zone, which is close to services and transit. Within this designation, the City has approximately 83.38 acres (16 parcels) of vacant land available which would allow adequate capacity for the provision of an emergency shelter.

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Supportive and Transitional Housing

Supportive housing is defined by Section 50675.14 of the Health and Safety Code as housing with linked on- or off-site services with no limit on the length of stay and that 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 linked to supportive housing usually focuses on retaining housing, living and working in the community, and/or health improvement.

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 recirculated 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.

Pursuant to Senate Bill (SB) 2, transitional and supportive housing types are required to be treated as residential uses and subject only to those restrictions that apply to other residential uses of the same type in the same zone. In order to comply with SB 2, the City will (1) add the current definition of transitional housing and supportive housing as stated in this document; and (2) list these as permitted uses within residential zones.

Program H-16.2 will address the changes to the City's Zoning Ordinance required to be in compliance with the legislation regarding supportive and transitional housing.

Extremely Low-Income Households

Extremely low-income households typically comprise persons with special housing needs, including but not limited to persons experiencing homelessness or at risk of homelessness, persons with substance abuse problems, and farmworkers. Assembly Bill 2634 (Lieber, 2006) requires the quantification and analysis of existing and projected housing needs of extremely low-income households. Housing Elements must also identify zoning to encourage and facilitate supportive housing and single-room occupancy units (SROs).

Program H-13.1 states that the City will update its Zoning Ordinance to explicitly define and allow for single-room occupancy units in the Planned Residential (R-4) and Residential Incentive (R-6) zones. In addition, to encourage and facilitate the development of housing affordable to extremely low-income households, the City will prioritize funding and offer financial incentives and regulatory concessions.

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Congregate Care Residential Facilities

Health and Safety Code Sections 1267.8, 1566.3, and 1568.08 require local governments to treat licensed group homes and residential care facilities with six or fewer residents no differently than other by-right single-family housing uses. "Six or fewer persons" does not include the operator, the operator's family, or persons employed as staff. Local agencies must allow these licensed residential care facilities 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.

Currently, congregate care residential facilities are allowable uses in most zones with a public use permit. The City has included Program H-13.4 to allow for group homes (six or fewer persons) no differently than other by-right single-family homes and for residential care facilities (seven or more persons) with a conditional use permit in the R-2 and R-3 zones.

Housing for Persons with Disabilities

The City of Wildomar incorporates the Federal Fair Housing Act and the California Fair Employment and Housing Act of 1964 as a part of its building requirements. These two statutes address the fair housing practices adhered to by the City, which include practices against housing discrimination toward persons with disabilities. In compliance with SB 520, a complete evaluation of the City's zoning laws, practices, and policies was done as a part of the Housing Element update process. No constraints to housing development for persons with disabilities were found at that time. However, Programs H-13.3 and H-13.4 have been incorporated into the Housing Element to mitigate any possible constraints.

- **Reasonable accommodations** – Currently the City's Zoning Ordinance does not contain a reasonable accommodations ordinance. Program H-13.3 states that the City will amend the Zoning Ordinance to include administrative procedures for reviewing and approving requests for modifications to building or zoning requirements in order to ensure reasonable accommodations for persons with disabilities.
- **Separation requirements** – The City's Zoning Ordinance does not impose any separation requirements between group homes or residential care facilities.
- **Site planning requirements** – The site planning requirements for residential care facilities are no different than for other residential uses in the same zone.

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- Definition of “family” –The City has included Program 13.4 to include an updated definition of family to state: “One or more persons living together in a dwelling unit, with common access to, and common use of all living, kitchen, and eating areas within the dwelling unit.” This definition is consistent with current housing law.

LOCAL PROCESSING AND PERMIT PROCEDURES

Development review procedures exist to ensure that proposals for new residential development comply with local regulations and are compatible with adjacent land uses. As shown in Table HNA-30, processing times for Wildomar are relatively quick: single-family projects require three months, while multi-family projects typically require two to three months. Note: Review times differ on a case-by-case basis depending on the type and the complexity of the project.

The costs associated with development project review will vary between projects. Wildomar utilizes an efficient and comprehensive approach toward development review and permitting that allows for quick response to developer applications. The City utilizes many practices to expedite application processing, reduce costs, and clarify the process to developers and homeowners. Increased development costs resulting from delays in the City’s development review, public hearing, and permitting process are not considered a constraint on housing development. Therefore, the City’s development review process is not seen as a constraint to the development of housing.

TABLE HNA-30: LOCAL DEVELOPMENT PROCESSING TIMELINES

Item	Approximate Length of Time From Submittal to Public Hearing
Conditional Use Permit	9–12 months
Plot Plan	3–4 months
Specific Plan	12–15 months
Tentative Tract Map/Parcel Map/Subdivision	6–9 months
Variance	2–3 months
Zone Change	6–8 months
General Plan Amendment	9–12 months
Environmental Documentation (EIR)	9–12 months

Source: City of Wildomar 2011

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TABLE HNA-31: TYPICAL PROCESSING PROCEDURES BY PROJECT TYPE

Single Family Process	Time to complete (days or months)
Step 1: Entitlement/submittal of construction doc.	10-day review period
Step 2: Plan check	2 weeks
Step 3: Correction	2 weeks
Total time to complete	1.5 months (average)
Multi-Family Process	Time to complete (days or months)
Step 1: Entitlement/submittal of construction doc.	10-day review period
Step 2: Plan check	3–4 weeks
Step 3: Correction	2 weeks
Total time to complete	2 months

Source: City of Wildomar 2011

Design Guidelines

The City of Wildomar adopted Riverside County’s design guidelines upon incorporation. The purpose of design guidelines is to ensure that the design of proposed development and new land uses assists in maintaining and enhancing the character of the community. The goals and purposes of these procedures and requirements are to:

- Ensure that new homes are constructed in neighborhoods that are interesting and varied in appearance;
- Utilize building materials and enhanced landscaping to promote a look of quality, both at the time of initial occupancy as well as in future years;
- Encourage efficient use of land while creating high quality communities that will maintain their economic value and long-term desirability as places to live and work; and
- Incorporate conveniently located neighborhood parks, trails, and open space.

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In general, the guidelines were prepared to address market-rate housing developments. Because the guidelines have not been adopted by ordinance, the applicability of the guidelines to individual developments is currently subject to the discretion of the City Council.

Although their application and consequently their impact on below-market-rate housing cannot be fully determined until such time that the design guidelines are codified by ordinance, an analysis of the potential costs and impacts of the design standards are summarized below:

Discussions with the development community have identified only three items which have increased market-rate housing cost. These are:

- Tile roofs
- Masonry walls on interior lot lines
- Decorative masonry walls extending from the lot line fences or walls to the side of the houses, separating the front and back yards, called "return" walls.

These discussions have revealed the following information:

- Market-rate builders virtually always install some type of tile or concrete tile roof, guidelines notwithstanding. Consequently, this requirement results in no added cost to market-rate housing, and, as stated above, does not apply to affordable housing.
- The interior masonry walls do add some additional cost to market-rate units. However, interior masonry walls have not been required on affordable housing. The builders in several situations involving market-rate housing have also had the requirement waived upon request. This added cost is not seen as an undue constraint.
- The decorative masonry return walls also add some additional cost to market-rate housing, depending on the length of the wall (which should be as little as 5 feet) and the type of gate material used on one side. This added cost is not seen as an undue constraint.

To facilitate the goals of the design guidelines, the City has a number of policies that may provide financial incentives, bonus densities, fast-tracking, and fee waivers to those developers that include units in their projects that will be sold to low- and moderate-income households. Currently, design guidelines have had little or no effect on market-rate or affordable housing development and therefore the design guidelines are not seen as a constraint to the development of housing.

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BUILDING CODES AND ENFORCEMENT

The City of Wildomar uses the 2010 California Building Code (CBC), which establishes standards and requires inspections at various stages of construction to ensure code compliance. Although these standards and the time required for inspections increase housing production costs and may impact the viability of rehabilitation of older properties that are required to be brought up to current code standards, the intent of the codes is to provide structurally sound, safe, and energy-efficient housing.

The City's Building and Safety Department is responsible for enforcing both state and city regulations governing maintenance of all buildings and property. Like most cities, Wildomar responds to code enforcement problems largely on a complaint basis.

DEVELOPMENT FEES

Like cities throughout California, Wildomar collects development fees to recover the capital costs of providing community services and the administrative costs associated with processing applications.

Payment of fees is necessary to maintain an adequate level of services and facilities, and more generally, to protect public health, safety, and welfare. Based on a review of fees in neighboring jurisdictions and discussions with local developers, development fees in Wildomar are comparable to, and in many cases lower than, most other cities in the region.

As a means of assessing the cost that fees contribute to development in Wildomar, the City has calculated the total fees associated with development of a single-family and multi-family development. As indicated in Table HNA-32, development fees for a 2,000-square-foot residential project run approximately \$10,500 (making up 5.7% of the total unit cost), and development fees for a multi-family project run approximate \$8,250 per unit (making up 4.5% of the total unit cost). The fees are not considered a constraint to the development of housing.

TABLE HNA-32: PROPORTION OF FEE IN OVERALL DEVELOPMENT COST

Development Cost for a Typical Unit	Single-Family	Multi-Family
Total estimated fees per unit	\$10,500	\$8,250
Typical estimated cost of development per unit (cost does not include land)	184,584 ¹	\$184,584 ²
Proportion of estimated fee cost to estimated overall development cost per unit	5.7%	4.5%

Source: City of Wildomar 2011; Building-cost.net 2011

¹ assumes a 2,000-square-foot home

² assumes two units, each 800 square feet

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ON- AND OFF-SITE IMPROVEMENTS

Site improvement costs include the cost of providing access to the site, clearing the site, and grading the pad area. In the case of a subdivision, such costs may also include major improvements such as building roads and installing sewer, water, and other utilities. As with land costs, several variables affect costs, including site topography and proximity to established roads, sewers, and water lines. Engineering and other technical assistance costs are usually included with site improvements as these services are required to ensure that development is constructed according to established codes and standards.

The City requires residential project improvements to include curb/gutter and drainage facilities, sidewalks, paved streets, landscaping, and water and sewer service. These and other site improvement costs are typical of all cities in California and do not impose a significant constraint on the development of housing in Wildomar. The City does not impose any unusual requirements as conditions of approval for new development.

NON-GOVERNMENTAL CONSTRAINTS

LAND COSTS

Land costs are one of the major components of housing development costs. Land prices vary to such an extent that it is difficult to give average prices within small geographic regions. Factors affecting the costs of land include overall availability within a given subregion; environmental site conditions and constraints; public service and infrastructure availability; aesthetic considerations such as views, terrain, and vegetation; the proximity to urban areas; and parcel size. Generally, more remote areas have less expensive land available and larger tracts of land, while smaller, more expensive parcels are located closer to urbanized areas.

While land prices increased rapidly during the last planning period through 2005, current land prices have declined during the economic recession that has affected housing and building nationwide. Land costs in the next several years may actually help keep the cost of some new housing affordable. While rising land costs tend to directly increase housing costs, declining land costs should give developers more options in serving the affordable housing market segment, recognizing that some land currently held by developers was purchased at substantially higher prices than may be the case now.

The data indicates that in Riverside County the cost for a 7,200-square-foot lot of raw land ranges from \$6,120 to \$38,150, while a finished lot is valued from \$39,120 to \$78,150.

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CONSTRUCTION COSTS

The cost of construction depends primarily on the cost of materials and labor, which are influenced by market demand. The cost of construction will also depend on the type of unit being built and on the quality of product being produced. The cost of labor is based on a number of factors, including housing demand, the number of contractors in the area, and the unionization of workers.

The construction cost of housing affects the affordability of new housing and may be considered a constraint to affordable housing in the Riverside County region. A reduction in construction costs can be brought about in several ways. A reduction in amenities and quality of building materials in new homes (still above the minimum acceptability for health, safety, and adequate performance) may result in lower sales prices. State housing law provides that local building departments can authorize the use of materials and construction methods if the proposed design is found to be satisfactory and the materials or methods are at least equivalent to that prescribed by the applicable building codes.

In addition, prefabricated, factory-built housing may provide lower-priced products by reducing labor and material costs. As the number of units built at one time increases, savings in construction costs over the entire development are generally realized as a result of an economy of scale, particularly when combined with density bonus provisions.

Using current pricing sources, the average costs for a newly constructed 2,000-square-foot single-family home (not including land) in the Riverside County region would be calculated as follows:

Item	Cost
Materials	\$102,923
Labor	\$79,054
<u>Equipment</u>	<u>\$2,571</u>
Per Home Costs, Total	\$184,584

(Source: Building-cost.net 2011)

AVAILABILITY OF FINANCING

Interest rates are determined by national policies and economic conditions, and there is little that local governments can do to affect these rates. Jurisdictions can, however, offer interest rate write-downs to extend home purchase opportunities to lower-income households. In addition, government-insured loan programs may be available to reduce mortgage down-payment requirements.

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The subprime mortgage crisis that hit in 2007 chilled financial markets and eliminated the opportunity for many first-time homebuyers to secure financing for home purchases as money lending tightened. The crisis triggered a meltdown in the real estate market as housing values tumbled, vexing the efforts of those holding subprime loans to refinance as loan rates adjusted upward. The inability to refinance many of these subprime loans led to a large increase in bank foreclosures and loan defaults. The mortgage market began to loosen up in mid-2008, but real estate values in Riverside County had already dropped nearly 28%, creating further problems for homeowners attempting to refinance out of risky loans.

Foreclosure activity in the Inland Empire housing market spiked during the subprime mortgage crisis, leading the region to post the fifth highest level of foreclosure activity among major United States metropolitan markets in May 2008. Riverside County recorded 9,024 foreclosure-related filings that month, a 98% increase over the prior year, according to RealtyTrac of Irvine. Those filings include default notices, bank repossessions, and auction sale notices. Banks typically send default notices after a borrower has missed three straight monthly mortgage payments. May's number represents one notice for every 81 households in Riverside County.

First-time homebuyers are the group most impacted by financing requirements. Current mortgage interest rates for new home purchases range from 6.5% to 8% for a fixed-rate 30-year loan. Lower initial rates are available with graduated payment mortgages, adjustable rate mortgages, and buy-down mortgages; however, the subprime crisis has affected the availability of dollars for home mortgages. Variable interest rate mortgages on affordable homes may increase to the point where the interest rate exceeds the cost of living adjustments, which is a constraint on affordability. Although rates are currently low, they can change significantly and substantially impact the affordability of housing stock.

Interest rates at the present time are not a constraint to affordable housing. Financing for both construction and long-term mortgages is generally available in Riverside County subject to normal underwriting standards. A more critical impediment to homeownership involves both the affordability of the housing stock and the ability of potential buyers to fulfill down-payment requirements. Conventional home loans typically require 5% to 20% of the sales price as a down payment, which is the largest constraint to first-time homebuyers. This indicates a need for flexible loan programs and a method to bridge the gap between the down payment and a potential homeowner's available funds. The availability of financing for developers under current economic conditions may also pose a constraint on development outside of the City's control.

ENVIRONMENTAL AND INFRASTRUCTURE CONSTRAINTS

Environmental and infrastructure issues affect the amount, location, and timing of new residential development. New housing opportunities create challenges regarding public infrastructure extensions and expansions, and encroachment

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into agricultural land. In addition, the availability of adequate water, public infrastructure such as wells and wastewater treatment facilities, and other public services and facilities can impact the feasibility of new residential development.

Environmental

Earthquake risk is high in western Riverside County (which includes Wildomar), due to the presence of two of California's most active faults, the San Andreas and San Jacinto faults.

Environmental constraints were taken into account with determining the realistic capacity for sites listed has in Table HNA-22.

Infrastructure

Wildomar Southwestern Riverside County – The Southwest Riverside County Analysis Area encompasses the cities of Wildomar, Lake Elsinore, Murrieta, and Temecula. Significant unincorporated areas include Temescal Canyon, El Cerrito, and French Valley.

Primary water and sewer providers include Eastern Municipal Water District (EMWD), Western Municipal Water District (WMWD), Rancho California Water District, Elsinore Valley Municipal Water District, and Lee Lake Water District. Both EMWD and WMWD comply with the California Water Conservation Council and best management practices (BMP). Within this area, WMWD provides only water services and does not operate a sewer treatment plant or sewer collection facilities. All of the service districts stated that they have adequate current capacity to meet demand and adequate capacity to expand to meet projected development. The current facilities and/or infrastructure are reported to be in good operating condition. Therefore, it is determined that the City has enough capacity to meet the remaining 2006–2014 regional housing need.

To comply with Senate Bill 1087, the City will immediately forward its adopted Housing Element to its water and wastewater providers so they can grant priority for service allocations to proposed developments that include units affordable to lower-income households.

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