



City of Lake Elsinore 2014-2021 Housing Element

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Chapter 6



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Chapter 6



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6.0 Housing Element

6.1 Introduction

The Housing Element is one of seven mandatory elements of the General Plan. It provides an action-plan for maintaining and expanding the housing supply in the City of Lake Elsinore, available to all economic segments in the community. Recognizing the role of land use planning in local governments' provision of affordable housing, State law requires the Housing Element to include a comprehensive strategy for providing affordable housing over the planning period. Affordable housing is defined as housing that is designated for and affordable to low- and moderate-income households. Cities and counties in California prepare their Housing Elements by consulting State Law, the existing General Plan, and community stakeholders. The result is a comprehensive strategy for providing affordable housing over the planning period.

Purpose and Organization

Lake Elsinore's Housing Element for the planning period of January 1, 2014 to October 1, 2021 describes policies, programs, and incentives including:

- Identification and analysis of existing and projected housing needs, resources and constraints;
- A statement of goals, policies, quantified objectives, and scheduled programs for preservation, improvement and development of housing;
- Adequate provision for existing and projected needs of all economic segments of the community, including very low, lower, moderate and higher incomes; and
- Identification of adequate sites for housing.

State Requirements and Legislative Changes

The California Legislature states that a primary housing goal for the State is ensuring every resident has a decent home and suitable living environment. Section 65580 of the California Government Codes describes the goal in detail:

- a. The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every Californian, including farm-workers, is a priority of the highest order.
- b. The early attainment of this goal requires cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- c. The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of the government.
- d. Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for housing needs of all economic segments of the community.
- e. The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors, and community goals set forth in the general plan, and to cooperate with other local governments and the state in addressing regional housing needs.

Section 65581 of the California Government Code reflects the Legislative intent for mandating that each City and County prepare a Housing Element:

- a. To assure that counties and cities recognize their responsibilities in contributing to the attainment of the state housing goal.
- b. To assure that counties and cities will prepare and implement housing elements which, along with federal and state programs, will move toward attainment of the state housing goals.
- c. To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the state housing goal, provided such a determination is compatible with the state housing goal and regional housing needs.
- d. To ensure that each local government cooperates with other local governments in order to address regional housing needs.

State law requires housing elements to be updated every four or eight years to reflect a community's changing housing needs; eight-year planning cycles are available to jurisdictions that adopt their housing element within the prescribed statutory deadline. The Government Code also requires that each draft Housing Element be reviewed by the California Department of Housing and Community Development and that the Department's findings be incorporated prior to adoption, or that specified findings be made in response to the Department's comments.

In response to changing State law pertinent to housing elements, this updated Housing Element addresses the housing needs in the City of Lake Elsinore including without limitations, an analysis of the housing needs for developmentally disabled persons as required by SB812.

General Plan Consistency

The Lake Elsinore General Plan, adopted in December 2011, includes the seven mandatory elements combined into a smaller number of integrated chapters. This Housing Element is consistent with the General Plan's policies and proposals. The Housing Element, for example, draws upon the development capacity levels given in the Community Form Element to determine the appropriate location for affordable housing development.

The City will ensure consistency between the Housing Element and the General Plan, and as new policies are introduced, they will be consistent with existing elements. If any General Plan elements are updated, the Housing Element can also be modified to maintain consistency within the General Plan.

Community Outreach and Input

Section 65583(c)(8) of the Government Code requires local government make "a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element." This process not only includes residents of the community, but also coordinates participation among local agencies and housing groups, community organizations, and housing sponsors. The result is more informed policies and programs for providing affordable housing.

In Lake Elsinore, an article was included in the City's Fall/Winter 2012 Activity Guide, to solicit input from residents on any housing concerns. The public was also invited to participate in the update process at a public workshop/joint Planning Commission and City Council workshop, held on February 12, 2013. In addition, the public was invited to review the Draft Housing Element which was made available on the City website throughout the update process.

COMMUNITY WORKSHOP FEEDBACK

The Community Workshop on February 12, 2013 was held to ensure that the community's housing concerns, including low- and moderate-income and special needs residents, were addressed. In addition to standard noticing published by the City, individual invitation letters were distributed to agencies and organizations that serve the low and moderate-income and special needs communities in Lake Elsinore. Included in the invitations were:

- Housing Authority of the County of Riverside
- Fair Housing Council of Riverside County
- City of Lake Elsinore Senior Activities Center
- Civic Partners - Lake Elsinore
- H.O.P.E. (Helping Our People in Elsinore)
- Lake Elsinore Citizen Committee
- Lake Elsinore NAACP Branch 1034
- Riverside County Office on Aging
- National Community Renaissance
- California Housing Partnership Corporation
- Southern California Association of Non-Profit Housing
- BRIDGE Housing Corporation
- Chamber of Commerce

No written or public comments were received at the Community Workshop.

Data Resources

Data from a variety of resources were used in the crafting of the Housing Element. One of the most cited sources is the 2010 Census. The Census provides consistent demographic characteristics that are widely accepted. California Department of Finance 2012 Population and Housing estimates supplement the 2010 Census data. Additional information has been drawn from the 2012 Comprehensive Housing Affordability Strategy (CHAS) data, which is drawn from American Community Survey 2005-2009 Estimates. CHAS data is based on special tabulations for the U.S. Department of Housing and Urban Development (HUD) from sample Census data.

6.2 Community Profile and Housing Needs Assessment

The Housing Needs Assessment provides the foundation for establishing the objectives, policies, and programs for addressing housing needs in the City of Lake Elsinore. This assessment addresses population characteristics, employment patterns, and income levels. The information illustrates how Lake Elsinore has grown and changed, and helps the City identify patterns and trends relevant to housing policies and programs. Projections show how the community demographics are expected to change over the coming years.

The following sources were used to generate this demographic and housing profile of Lake Elsinore:

- U.S. Bureau of the Census
- U.S. Census Bureau's American Community Survey (ACS)
- Southern California Association of Governments (SCAG)
- Western Riverside Council of Governments (WRCOG)
- California State Department of Finance
- Various other sources

Population Trends

Lake Elsinore has experienced rapid population growth over the past two decades, as has most of Riverside County. In order to meet the future housing needs of the growing population it is important to analyze the current housing and population trends for the City of Lake Elsinore. To clarify the type of housing that will be needed to meet anticipated future demand, Housing Element law requires an assessment of population and employment trends. Characteristics such as age, ethnicity, and employment influence the type and cost of housing needed or in high demand. Tracking demographic changes helps the City better plan for, respond to, or anticipate changing housing demand.

POPULATION GROWTH

Between 1990 and 2000, as reported by the Census, the population of Lake Elsinore grew approximately 58 percent, from 18,285 to 28,930 residents. The 58 percent increase is substantial, but is similar to other cities in Riverside County that have experienced increases in population due to the relative affordability of the area in comparison with Los Angeles and Orange Counties (see **Table 1** for further information). Between 2000 and 2010, Lake Elsinore continued to experience strong growth, with a 2010 population of 51,812 persons. The City of Murrieta experienced greater increases in population than Lake Elsinore during this same time period, and Norco, Riverside, Corona, Temecula, and Hemet experienced less growth than Lake Elsinore.

Table 1
Population Growth: Lake Elsinore and Surrounding Cities (1990-2010)

Jurisdiction	1990	2000	2010¹	% Change 1990-2000	% Change 2000-2010
Riverside	226,505	255,166	303,871	13%	19%
Corona	76,095	124,966	152,374	64%	22%
Temecula	27,099	57,716	100,097	113%	73%
Murrieta ³	-	44,282	103,466	-	134%
Hemet	36,094	58,812	78,657	63%	34%
Lake Elsinore	18,285	28,930	51,821	58%	79%
Norco	23,302	24,157	27,063	3.7%	12%

Source: U.S. Census Bureau

Note: Murrieta incorporated in 1991, therefore did not have a 1990 Census population count

The Western Riverside Council of Governments (WRCOG) periodically publishes growth forecasts for the fourteen member jurisdictions, as well as unincorporated Riverside County within the sub-region. The most recent growth forecast (from 2012) projects a 2020 population in Lake Elsinore of 70,500, and increasing to 93,800 persons by 2035 (see **Table 2**).

Table 2
Projected Population and Housing Growth in Lake Elsinore:

Year	Population		Housing Units	
	Number	Growth Percent Change	Number	Growth Percent Change
2020	70,500	36%	21,000	29%
2035	93,800	33%	28,700	37%

Source: SCAG 2012 Riverside County Growth Forecast

Note: Percent change for 2020 population based on comparison to 2010 report by the U.S. Census (51,821 persons and 16,253 housing units).

In addition to population projections, several other demographic characteristics and trends define housing needs. Among these characteristics are age composition, racial and ethnic composition, and household size.

AGE DISTRIBUTION

Population age distribution serves as an important indicator of housing needs, because housing needs and preferences change as individuals or households grow older. Young families tend to focus more on cost and the ability to become first-time homebuyers. Cost and access to services are important to seniors because they may be on fixed incomes and have mobility limitations. **Table 3** shows the age distribution of Lake Elsinore residents, as reported by the 2000 and 2010 Censuses.

In 2010, the 0-9 year-old age group constituted the largest age group at approximately 18 percent, immediately followed by the school age group at 17.9 percent. Comparing the City's age distribution with that of California as a whole, the data show that the older adult age groups (60+) comprise a relatively small proportion of the population in Lake Elsinore (9.1 percent of the City's population compared to 16.3 percent statewide). The City has a much higher younger population than the statewide average; 36 percent of the City's population is under 19 years in age, in comparison with 28 percent statewide. The City's population of 45-64 year olds has increased by five percentage points from 2000. The large proportion of working adults and school-age children and the small senior population means that demand will likely continue to grow for larger units for families.

Table 3
Age Distribution of Population: Lake Elsinore and Statewide

Age Group	2000		2010		Statewide
	Number	Percent	Number	Percent	
0-9 Years	6,057	20.9%	9,431	18.2%	13.5%
10-19 Years	5,196	18.0%	9,237	17.9%	14.6%
20-24 Years	1,849	6.4%	3,583	6.9%	7.4%
25-34 Years	4,245	14.7%	7,761	15.0%	14.3%
35-44 Years	5,026	17.4%	7,970	15.4%	13.9%
45-54 Years	3,048	10.5%	6,758	13.0%	14.1%
55-59 Years	883	3.1%	2,345	4.5%	5.9%
60-64 Years	691	2.3%	1,771	3.4%	4.9%
65-74 Years	1,136	3.9%	1,842	3.6%	6.1%
75-84 Years	636	2.2%	854	1.6%	3.7%
84+ Years	161	0.6%	269	0.5%	1.6%
Median Age	28.7	-	29.8	-	-
Total	28,928	100%	51,821	100%	100%

Source: U.S. Census 2000, 2010

RACIAL AND ETHNIC COMPOSITION

Table 4 shows the racial/ethnic distribution of population in Lake Elsinore and Riverside County at large. The populations of each race are very similar in the City and County. The largest difference between the County and City is that 48.4 percent of the City's population identify themselves as a person of Hispanic origin, while 45.5 percent of the County population does the same. This difference is less than three percent and reflects that the City is representative of the County at large in ethnic composition.

Table 4
Race and Ethnicity in Lake Elsinore and Riverside County (2010)

Racial/Ethnic Group	City of Lake Elsinore		Riverside County	
	Number	Percent	Number	Percent
One Race	48,632	93.8%	2,084,977	95.2%
White	31,067	60.0%	1,335,147	61.0%
African-American	2,738	5.3%	140,543	6.4%
American Indian and Alaska Native	483	0.9%	23,710	1.1%
Asian	2,996	5.8%	130,468	6.0%
Native Hawaiian & Other Pacific Islander	174	0.3%	6,874	0.3%
Other	11,174	21.6%	448,235	20.5%
Two or More Races	3,189	6.2%	104,664	4.8%
Total	51,821	100%	2,189,641	100%
Persons of Hispanic Origin (of any race)	25,073	48.4%	995,257	45.5%

Source: U.S. Census 2010

HOUSEHOLD CHARACTERISTICS

Household type and size, income level, the presence of persons with special needs, and other household characteristics may affect access to and demand for housing and housing programs. This section details the various household characteristics in Lake Elsinore.

Household Type and Size

Household characteristics and types can impact the type of housing needed. For instance, single-person households often occupy smaller apartment units or condominiums. Married couples often prefer larger single-family homes, particularly if they have children. This

underscores the need to provide a diversity of housing to give households of different ages and types the opportunity to live in Lake Elsinore.

The U.S. Census Bureau defines a household to include all of the people who occupy a housing unit as their usual place of residence. A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall.

Table 5
Household Growth Trends and Projections

Year	Households	Numerical Change	Percent Change
1990	6,066	-	-
2000	8,818	2,752	45%
2005	11,793	2,975	34%
2010	15,239	3,446	29%
2020	21,022	5,783	38%
2035	28,662	7,640	36%

Source: U.S. Census 1990 and 2000; SCAG 2008 Regional Transportation Plan Growth Forecast, by City

According to the 2010 U.S. Census, an average of 3.48 people lived in a Lake Elsinore household. This represents 3.9 percent increase from the 3.27 average in the 2000 U.S. Census. Not only did the average household size rise, the total number of households rose as well, from 8,818 to 15,239 in 2010 (**Table 5**). Between the years 2000 and 2010, the number of households increased by 73 percent. The number of households increased most likely due to the relatively lower-priced homes in comparison with Los Angeles and Orange Counties (see the *Housing Issues* discussion). Lake Elsinore's average household size of 3.48 is higher than that of Riverside County as a whole, which averaged 3.14 persons per household. This is most likely due to the high number of families living in the City. Over three-quarters of the households in Lake Elsinore consist of families.

The data in **Table 6** indicates that Lake Elsinore appears to be a stable, family-oriented community, with 80.9 percent of all households classified as families in 2010. The City has a higher number of family households than the County (74 percent), and much higher than the

State (68.7 percent), and the nation (68.7 percent). The proportion of family households in Lake Elsinore has increased since 2000, when it was 78 percent.

Table 6
Household Characteristics

Household Type	2000		2010		Percent Change
	Number	Percent	Number	Percent	
Total Households	8,818	100%	14,788	100%	68%
Families	6,874	78%	11,961	80.9%	74%
Families with Own Children	4,335	49%	7,195	48.7%	66%
Non-Families	1,943	22%	2,827	19.1%	45%
Renter-Occupied	3,086	35%	5,027	34%	63%
Owner-Occupied	5,732	65%	9,761	66%	70%
Average Household Size	3.27		3.48		6.4%

Source: U.S. Census 2000 and 2010

As identified in **Table 6**, family households increased by 74 percent, an increase of nearly 5,087 families. Non-family households also increased, but much less dramatically at a rate of 45 percent.

Table 7 compares household size by renter and owner between 2000 and 2010. Based upon this information, it appears the need for two and three bedroom units is still important as in both 2000 and 2010 the majority of households consisted of 2-4 people. In addition, there was a significant increase in households with five or more members, making larger units of three or more bedrooms increasingly important to accommodate these households, especially renters.

Table 7
Household Size by Tenure

People per Household	2000		2010		Renter Percent Change	Owner Percent Change
	Renter	Owner	Renter	Owner		
1	630	796	690	1262	10%	59%
2	623	1,613	908	2564	46%	59%
3-4	1,129	2,015	1887	3652	67%	81%
5+	736	1,275	1542	2283	110%	79%
Total	3,118	5,699	5027	9761	61%	71%

Source: U.S. Census 2000 and 2010

Income and Employment

Household income is the most important, although not the only factor, affecting housing opportunity because it determines a household's ability to purchase or rent housing, and to balance housing costs with other necessities. Income levels vary considerably among households, affecting preferences for tenure, location, and housing type. While higher-income households have more discretionary income to spend on housing, low- and moderate-income households have a more limited choice in the housing they can afford.

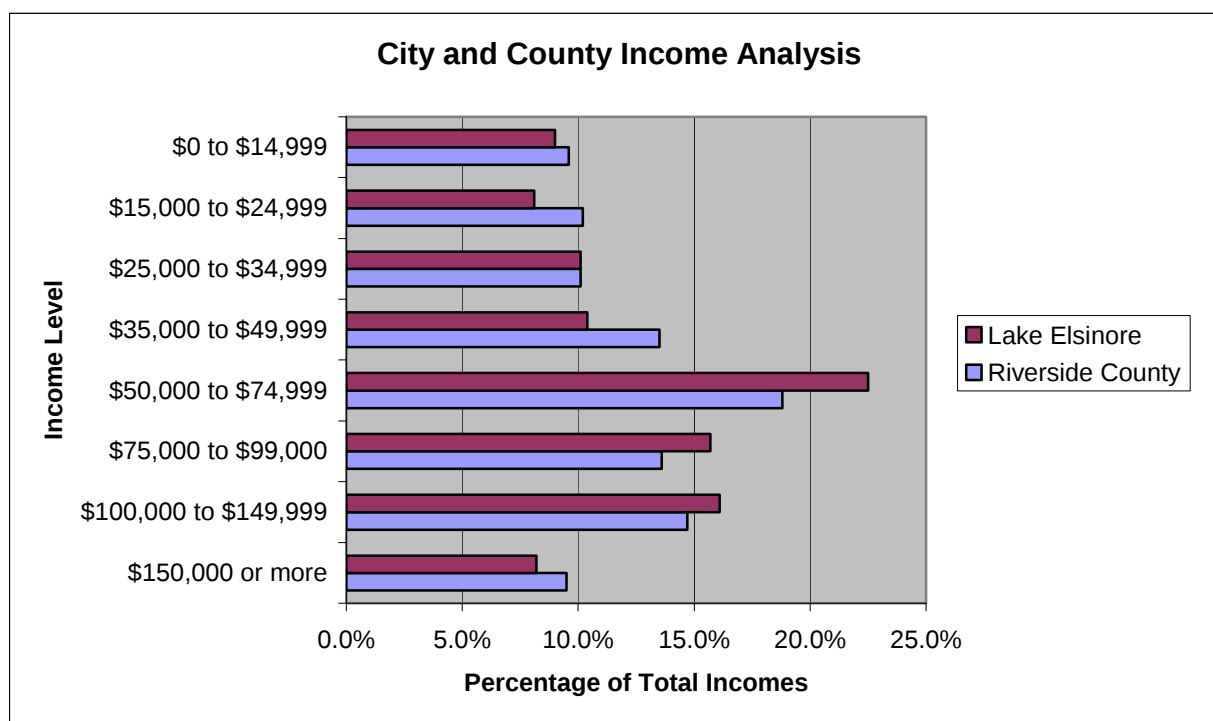
Income Profile

According to the 2006-2010 American Community Survey 5-year estimates (ACS), the median household income for Lake Elsinore was \$63,726, exceeding the Riverside County's median income of \$57,768. **Figure 1** shows that, in comparison with the County, Lake Elsinore has a smaller proportion of residents earning less than \$25,000 per year. Lake Elsinore's residents earning between \$25,000 and \$35,000 is comparable in size to the County. Lake Elsinore has a larger proportion of residents earning between \$50,000 and \$150,000 than the County. In the wealthiest categories where households are earning more than \$150,000 per year, the trend reverses with the County having a higher number of households in this category than Lake Elsinore.

For housing planning and funding purposes, the State Department of Housing and Community Development (HCD) uses five income categories to evaluate housing need based on the Area Median Income (AMI) for the County*:

- Extremely Low-Income Households earn up to 30 percent of AMI
- Very Low-Income Households earn up to 50 percent of AMI
- Low-Income Households earn up to 80 percent of AMI
- Moderate-Income Households earn up to 120 percent of AMI
- Above Moderate-Income Households earn over 120 percent of AMI

Figure 1
Household Income Distribution, 2010



Source: U.S. Census 2010

*Actual incomes within each category are adjusted for family size by HCD in accordance with adjustment factors adopted and amended from time to time by the United States Department of Housing and Community Development pursuant to Section 8 of the United States Housing Act of 1937.

The Comprehensive Housing Affordability Strategy (CHAS) special Census tabulations developed for HUD provide a specific breakdown of household income adjusted for family

size. According to the CHAS, over 13 percent of the City's total households are classified as extremely low income (less than 30 percent of AMI), 11 percent are classified as very low income (approximately 31-50 percent of AMI), and nearly 17 percent are classified as low income (approximately 51-80 percent AMI). However, the majority of the City of Lake Elsinore households (61 percent) are classified as moderate income (greater than 80 percent of AMI) or greater. Tenure is closely correlated with income, as those households with lower incomes usually cannot afford to buy a home (**Table 8 and Figures 2 and 3**).

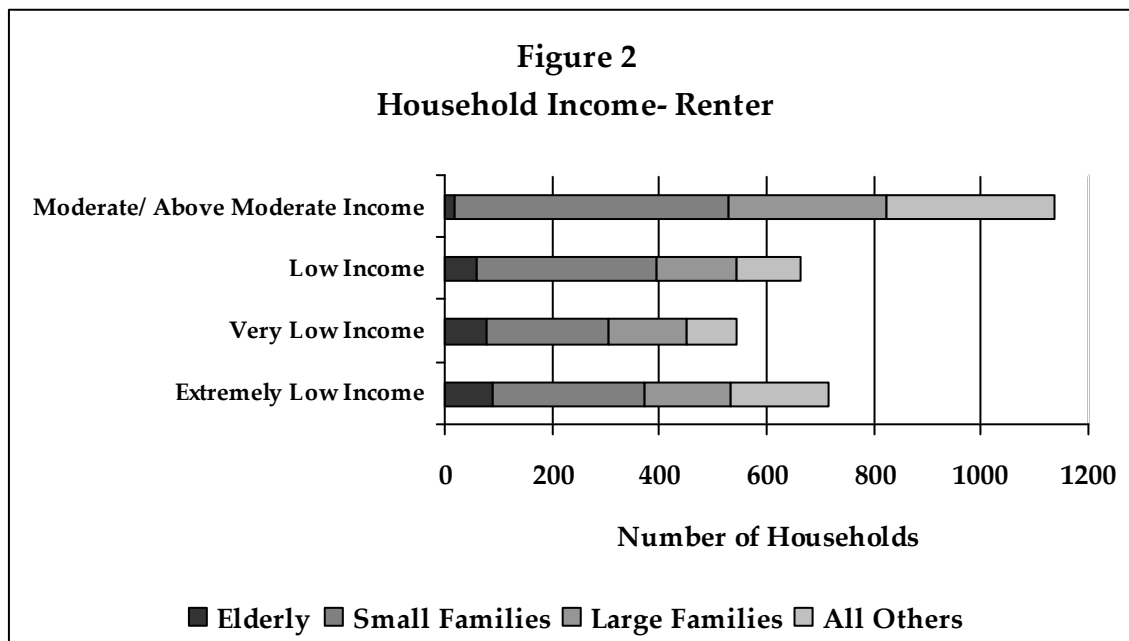
Table 8
Household Income by Tenure

Income Category	Total Households	Renter	Owner
	Percent	Percent	Percent
Extremely Low Income (30% or less)	11%	19.6%	7%
Very Low Income (>50%)	10%	17.5%	7%
Low Income (>50%)	17%	25%	14%
Moderate Income (>50%)	61%	37.6%	71%
Total¹	100%	100%	100%

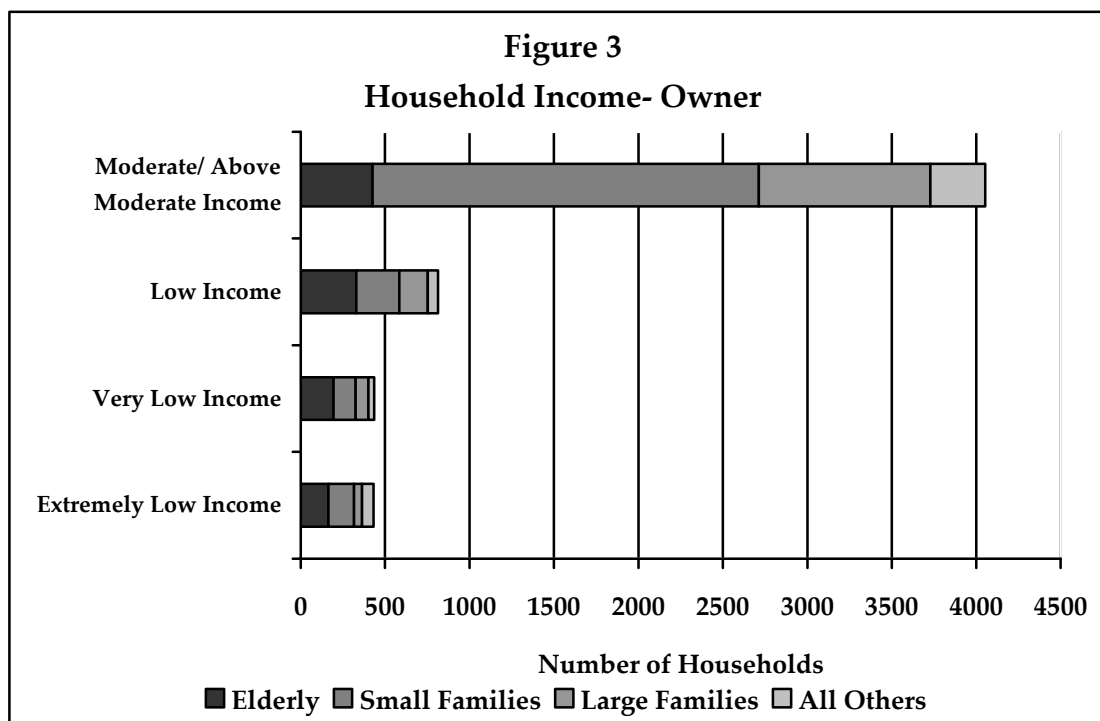
Source: State of Cities Data Systems: Comprehensive Housing Affordability Strategy (CHAS) Data, 2005-2009

Notes:

1. Numbers are rounded and therefore may not result in 100%
2. Income ranges are approximate percentages. Actual income limits for Riverside County are promulgated annually by HUD and published by California HCD.



SOURCE: HUD CHAS DATA BOOK (BASED ON 2000 CENSUS)



SOURCE: HUD CHAS DATA BOOK (BASED ON 2000 CENSUS)

Employment Trends

The City of Lake Elsinore has historically depended upon tourism for an employment base. However, the City has expanded the employment opportunities to include jobs within commercial and industrial businesses. Residents who work within Lake Elsinore are primarily employed in services positions, manufacturing businesses, construction, and retail trade. This is consistent with the major employers in the City of Lake Elsinore (see **Table 9**), which include the Lake Elsinore Outlet Center and Lake Elsinore Unified School District.

Table 9
Major Employers

Company	Number of Employees	Business Type
Lake Elsinore Unified School District	1,526	School District
Lake Elsinore Outlet Center	1,169	Retail Outlet Mall
Stater Bros. Market	305	Supermarket
Wal-Mart	245	Retail
Costco	201	Retail
Lake Elsinore Storm/Golden State Concession	200	Professional Baseball Club
Medley Communications	175	Cable TV
Shirt WERX/Innovative Merchandising	160	Advertising
EVMWD	170	Water District
Home Depot	160	Retail
Riverside Public Social Services	160	Government
Target	150	Retail
Lake Elsinore Hotel & Casino	150	Restaurant/Casino
Lake Chevrolet	116	Car Dealership
Lowe's	106	Retail

Source: Lake Elsinore 2011 Comprehensive Annual Financial Report

According to the United States Census 2010, there is an estimated 21,271 residents of Lake Elsinore with jobs. This number increased over 87 percent from 2000, when 11,352 residents reported having jobs. The increase in the number of residents with jobs in the City from 2000 to 2010 (87 percent) is fairly similar with the population increase in the City from 2000 to 2010, which was 79 percent.

Table 10 shows the type of occupations held by Lake Elsinore residents. The majority of residents are employed within the educational services, health care and social assistance, retail trade, and manufacturing. Professional, scientific, management, administrative, and waste

management services is the next highest category, with construction jobs the fifth highest occupation.

Table 10
Major Industries

Industry Description	Number of Employees	Percent
Educational services, and health care and social assistance	3,665	17.2%
Retail trade	2,861	13.5%
Manufacturing	2,649	12.5%
Professional, scientific, and management, and administrative and waste management services	2,331	11.0%
Construction	2,228	10.5%
Arts, entertainment, and recreation, and accommodation and food services	2,116	9.9%
Finance and insurance, and real estate and rental and leasing	1,291	6.1%
Other services, except public administration	1,141	5.4%
Transportation and warehousing, and utilities	1,106	5.2%
Public Administration	718	3.4%
Wholesale Trade	577	2.7%
Information	395	1.9%
Agriculture, forestry, fishing and hunting, and mining	193	0.9%
TOTAL	21,271	100%

Source: US Census Bureau 2010

Special Needs Groups

Certain groups have more difficulty finding decent, affordable housing due to their special circumstances. Special circumstances may be related to one's income earning potential, family characteristics, the presence of physical or mental disabilities, or age-related health issues. As a result, certain groups typically earn lower incomes and have higher rates of overpayment for housing, or overcrowding. A central goal of the Housing Element is to assist in the housing of persons with special needs.

Elderly

According to the 2010 Census, 2,965 senior residents (individuals 65 and older) lived in Lake Elsinore, representing 5.7 percent of the population. This was a 1,032 person increase over the 2000 Census figures. Although the number of seniors increased, the proportion of the City's population that is composed of seniors decreased one percentage point, from 6.7 percent in 2000 to 5.7 percent in 2010. The City has 1,845 senior households,¹ of which 17 percent were renters and just over 83 percent were homeowners.

Many elderly persons have limited income potential, as they are most often retired and have fixed incomes (retirement funds and Social Security income). Within the City of Lake Elsinore senior population, the vast majority (81 percent) who rent have incomes that are classified as low-income or below (80 percent of the AMI or less), while 62 percent of seniors that own homes were classified as low-income or below. This poses a special problem with regard to housing affordability.

Disabled

Both mentally and physically disabled residents face housing access and safety challenges. Disabled people, in most cases, are of limited incomes, often receiving Social Security income only, with housing costs taking the majority of their monthly income. Because people with disabilities spend a higher percentage of income on housing, overcrowding is frequent as housing expenses are shared with others, oftentimes live-in caretakers. In addition, adults often have the problems of securing and paying for childcare. They may have the further burden of obtaining an education or training for themselves to increase their incomes and their ability to find affordable housing. In addition, disabled persons may face difficulty finding accessible housing (housing that is made accessible to people with disabilities through the positioning of

¹ Households of one or two people. Source: HUD CHAS Data Book 2005-2009 (based on U.S. Census 2010)

appliances and fixtures, the heights of installations and cabinets, layout of unit to facilitate wheelchair movement, etc.).

Title 24 of the California Code of Regulations requires all multiple-family residential developments of three or more units, and stacked condominium developments of four or more units, to be accessible to disabled persons. However, because these Title 24 regulations were not in effect at the time that some of the City's housing units were constructed, there may be a shortage of housing units accessible to people with disabilities.

Some Lake Elsinore residents have disabilities that prevent them from working, restrict their mobility, or make it difficult for them to care for themselves. In 2010, 6.6 percent of the population reported a disability, slightly below the proportion at the County level (10.3 percent). Most strikingly, nearly half of the senior population (40.5 percent) in Lake Elsinore reported a disability.

Table 11
Disability by Age

Age Group	Total Persons	Persons with a Disability	% of Total Age Group
Under 18 years	17,421	427	2.5%
18-64 Years	30,748	2,023	6.6%
Over 65 Years	2,167	877	40.5%
Total	50,336	3,327	6.6%

Source: U.S. Census 2010, ACS 3-year estimates

Developmentally Disabled

According to Section 4512 of the Welfare and Institutions Code a "developmental disability" means a disability that originates before an individual attains age 18 years, continues, or can be expected to continue, indefinitely, and constitutes a substantial disability for that individual. Developmental disabilities include mental retardation, cerebral palsy, epilepsy, and autism; the term also includes disabling conditions found to be closely related to mental retardation or to require treatment similar to that required for individuals with mental retardation, but does not include other handicapping conditions that are solely physical in nature.

Many developmentally disabled persons can live and work independently within a conventional housing environment. More severely disabled individuals require a group living environment where supervision is provided. The most severely affected individuals may require an institutional environment where medical attention and physical therapy are provided. Because developmental disabilities exist before adulthood, the first issue in supportive housing for the developmentally disabled is the transition from the person's living situation as a child to an appropriate level of independence as an adult.

The State Department of Developmental Services (DDS) currently provides community-based services to approximately 243,000 persons with developmental disabilities and their families through a statewide system of 21 regional centers, four developmental centers, and two community-based facilities. The Inland Regional Center is one of 21 regional centers in the State of California that provides point of entry to services for people with developmental disabilities. The Center is a private, non-profit community agency that contracts with local businesses to offer a wide range of services to individuals with developmental disabilities and their families. In Lake Elsinore, 278 persons utilize the services provided at the local Regional Center.

Table 11
Inland Regional Center Consumers

Age Group	Total Persons
0-14 yrs	105
15-22 yrs	70
23-54 yrs	95
55-64 yrs	8
65+ yrs	0
Total	278

Source: California Department of Development Services, 2012

Families

State law identifies two specific family groups as having special housing needs: large families/households and families with female heads of households. The reasons for their special need status varies and may include lower income status, the presence of children, and the need for financial assistance, as well as the availability of suitably sized housing.

Table 12
Special Needs Households

Characteristics	Large Households ²	Female-Headed Households – No Husband	Female-Headed Households with Own Children
Total Households	3,825	2,140	1,343
% of all households ¹	26%	14%	9%
Renters	40%	51%	62%
Owners	60%	49%	38%

Source: U.S. Census 2010

1. City Total Households equals 14,788

2. Large households have five or more members, including both family and non-family households.

Large Households

In general, large households (with five or more members) are identified as a group with special housing needs based on the limited availability of adequately sized, affordable housing units. Large households are often of lower income, frequently resulting in the overcrowding of smaller dwelling units and in time, accelerating unit deterioration.

The 2010 Census reported 3,825 large households (five or more members) in Lake Elsinore, of which 23 percent own their home. These households are usually families with more than two children or families with extended family members such as in-laws or grandparents living in the same housing unit. According to Comprehensive Housing Affordability Strategy (CHAS) data, 70 percent of large-family owners and 78 percent of large-family renters experienced one or more housing problems. Housing problems include overcrowding, cost burden, and substandard conditions.

Female-Headed Households

Single-parent households require special consideration and assistance because of the greater need for day care, health care, and other services. Female-headed households with children particularly tend to have lower incomes, thus limiting housing availability for this group. In addition, these households have a greater need for accessible daycare and other supportive services. In 2010, 2,140 female-headed households lived in Lake Elsinore, representing 14 percent of all households. Female-headed households with children made up nine percent of all households.

Chapter 6



Farmworkers

According to the 2010 Census, only 193 residents of Lake Elsinore have jobs in the “Agricultural, Farming, Forestry, Fishing and Mining” industries. This number has increased by 126 since the 2000 census, however is still relatively insignificant compared to the other industries. Furthermore, many of these workers may be permanent employees in the mining industry. Historically, the City of Lake Elsinore’s economy was linked to tourism, not agriculture.

Homeless Persons

The 2011 County of Riverside Homeless Count was conducted by several agencies and led by the County Department of Public Social Services. The count revealed a population of approximately 6,203 homeless in Riverside County on January 24-25, 2011. In Lake Elsinore, estimates are approximately 113 homeless persons on City streets on a given night. This represents approximately 2 percent of the County’s homeless population. The 2013 Homeless Point in Time Count is being held on January 23, 2013. These statistics are estimates and should be used with caution, as the potential margin of error is likely high, as recognized by the County of Riverside Homeless Count 2011.²

The Department of Housing and Urban Development utilizes the federal definition of homeless (The United States Code, Title 42, Chapter 119, Subchapter I §11302). Homeless is defined as:

1. An individual who lacks a fixed, regular, and adequate nighttime residence; and
2. An individual who has a primary nighttime residence that is —
 - A. A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - B. An institution that provides a temporary residence for individuals intended to be institutionalized; or
 - C. A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

² “A point-in-time (PIT) homeless enumeration has an inherent bias of not capturing homeless persons who experience short episodes of homelessness during other times of the year.” County of Riverside Homeless Count 2011.

Chapter 6



There are numerous factors that contribute to homelessness in the City of Lake Elsinore and Riverside County. Difficulties in obtaining employment, insufficient education, mental illness, and substance abuse are a few of the more traditional factors. The lack of affordable housing in the region has particularly been a problem since the 1980s.

The 2010 American Community Survey (ACS) estimates that the number of people living at or below the poverty line in Lake Elsinore is 13.2 percent; which is similar to the poverty level of Riverside County at large (13.4 percent). The high cost of housing in the region and the number of persons living in poverty combine to create a serious potential for homelessness.

In response to the growing needs of the homeless population in Riverside County, the Continuum of Care (COC) process began in 1994. The Department of Community Action established a Continuum of Care Workforce in 1998. The City of Lake Elsinore is included within the COC geographic area B, which also includes other Riverside County cities located along the Interstate 15 freeway corridor.

Despite the overwhelming need for emergency shelters in Riverside County, there are only a total of 543 full time shelter beds, available in the entire region, according to the Riverside County Department of Public Social Services (DPSS) in 2012. Each year, between November 1st and March 31st the Emergency Cold Weather Shelter Program (ECWSP) provides emergency shelter for homeless persons who cannot gain admittance into regular full time housing. California National Guard Armories are used for the ECWSP, as well as other suitable facilities as needed.

Housing Profile

This section addresses characteristics of the housing supply in Lake Elsinore, including type, age, condition, and availability.

Housing Stock

Residential construction activities in the City have increased at a rate of 71 percent (6,748 units) from 2000 to 2010. This exceeds the construction rate in Riverside County, which has occurred at a rate of 37 percent (216,033 units). **Table 13** compares the growth rate of Lake Elsinore to other cities in Riverside County, and to Riverside County at large.

Table 13
Housing Unit Growth

Jurisdiction	2000	2010	Percent Change 2000-2010
Corona	39,271	47,174	20%
Norco	6,277	7,322	17%
Lake Elsinore	9,506	16,253	71%
Murrieta	14,921	35,294	137%
Temecula	19,099	34,004	78%
Riverside County	584,674	800,707	37%

Source: US Census 2000, 2010

Housing Types

Lake Elsinore was developed as a community of single-family dwelling units and has primarily remained as such. The percentage of multiple-family units being built in comparison to single-family units has steadily decreased since 1990. Between 2000 and 2012 only 854 multiple family units were built in the City in comparison to 6,098 single family units built. Single-family structures now make up 79.2 percent of the City's housing stock, with multi-family comprising 16.4 percent and mobile homes and other housing filling out the remaining 4.4 percent.

Table 14
Housing Unit Types

Housing Type	1990		2000		2012		2000-2012 Percent Change in Units
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total	
Single-Family Detached	3,673	52.6%	6,214	65.4%	12,207	74.3%	96.4%
Single-Family Attached	687	9.8%	707	7.4%	812	4.9%	14.9%
Total Single-Family	4,360	62.4%	6,921	72.8%	13,019	79.2%	88.1%
Multi-Family 2-4 Units	583	8.4%	735	7.7%	1,025	6.2%	39.5%
Multi-Family 5+ Units	1,071	15.3%	1,099	11.6%	1,663	10.1%	51.3%
Total Multi-Family	1,654	23.7%	1,834	19.3%	2,688	16.4%	46.6%
Mobile Homes, Trailer & Other	967	13.9%	751	7.9%	727	4.4%	3.2%
Total	6,981	100.0%	9,506	100.0%	16,434	100%	72.9%

Source: CA Department of Finance, 2000 and 2012, US Census 1990

Tenure

Housing tenure refers to whether a unit is occupied by its owner or by a renter. **Table 15** shows that the ratio of owners to renters in Lake Elsinore has stayed fairly consistent in the City between 2000 and 2010. Sixty-six percent of Lake Elsinore residents owned the home in which they lived in 2010. This speaks to the stability of the City's residential neighborhoods. The City's housing stock was developed with the intention of providing reasonably priced, detached single-family home ownership opportunities. This trend has continued from 1990, with the percentage of homeowners steadily increasing within the City over the past 20 years.

Table 15
Tenure and Vacancy

Tenure	2000		2010		
	Number	Percent of Total Occupied	Number	Percent of Total Occupied	Percent Change
Total Occupied	8,818	100.0%	14,788	100.0%	67.7%
Owner Occupied	5,699	64.6%	9,761	66.0%	71.3%
Renter Occupied	3,118	35.4%	5,027	34.0%	61.2%
Vacancy Rate		2000	2010		
Rental		2.5%		6.8%	
Owner		2.1%		4.6%	
Overall Vacancy Rate		7.2%		9.0%	

Source: U.S. Census 2000 and 2010

Vacancy

The vacancy rate indicates a relationship between supply and demand. Four percent is considered to be a healthy vacancy rate – one that permits sufficient choice among a variety of housing units – although a healthy rate can be as low as two percent for ownership units and as high as five to six percent for rental units. A limited vacancy rate is an indication that demand for housing is outpacing supply and usually results in higher housing costs, reducing housing opportunities for lower-income households.

The 2010 U.S. Census reported that the City of Lake Elsinore had a vacancy rate of nine percent, a slight increase from the 2000 vacancy rate of 7.2% but lower than the 1990 vacancy rate of 13.1%. This vacancy rate is indicative of the foreclosure crisis that affected the region and the nation at large. As the recession wanes, vacancy rates are anticipated to decrease.

HOUSING ISSUES

Housing Condition

The age and condition of Lake Elsinore's housing stock is an indicator of potential rehabilitation needs. Commonly, housing over 30 years of age needs some form of major rehabilitation, such as a new roof, foundation work, plumbing, electrical or other structural or major components. The age of the housing stock, as defined by the year the units were built, is shown in **Table 16**. As of 2010, approximately 23 percent of all the housing units in the City were built before 1980, whereas approximately 77 percent of the units in Lake Elsinore were built between 1980 and 2010. Based on these figures, it is evident that the majority of Lake Elsinore's housing has been constructed within the past 30 years, meaning that most housing should not need major rehabilitation at this time. However, by the end of this planning period (2021), approximately 43 percent of the City's existing housing stock will exceed 30 years in age and some rehabilitation needs are likely among the 3,211 houses constructed between 1980 and 1989.

Table 16
Age of Housing Stock

Year Constructed	Number	Percent
2005 or later	3,014	19.2%
2000-2004	3,007	19.1%
1990-1999	2,870	18.3%
1980-1989	3,211	20.4%
1970-1979	1,596	10.2%
1960-1969	845	5.4%
1950-1959	376	2.4%
1940-1949	189	1.2%
1939 or earlier	599	3.8%
Total	15,679	100%

Source: 2006-2010 ACS 5-year estimates

The City has an ongoing program to identify, determine the condition of, and initiate rehabilitation or demolition proceedings. For example, in 2012, 15 units within the City of Lake Elsinore have been identified as needing rehabilitation or demolition pending funding.

The Economic Development Agency Home Repair Program through Riverside County is not available for the fiscal year July 1, 2012 to June 30, 2013, however this Program may be available in subsequent fiscal years. If so, Lake Elsinore homeowners will be eligible for assistance in rehabilitating or repairing homes.

Overcrowding

In response to a mismatch between household income and housing costs in a community, some households may not be able to buy or rent housing that provides a reasonable level of privacy and space. Residents may accept smaller-sized housing or double up with other families to afford housing costs. An overcrowded household is defined as one with more than one person per room, excluding bathrooms, kitchens, hallways and porches. Severely overcrowded households are those with more than 1.5 persons per room. Overcrowding contributes to increases in traffic and on-street parking within a neighborhood and accelerates deterioration of homes and infrastructure.

Table 17 shows some overcrowding in Lake Elsinore. As indicated by the American Community Survey (ACS) 5-Year Estimates, approximately six percent of all housing units in the City were overcrowded. Rates of overcrowding are more pronounced for renter households than for owner households. Approximately 11 percent of all renter-occupied units are overcrowded while only 5 percent of owner-occupied units are overcrowded. Approximately 1.8% of all renter-occupied units and approximately 1 percent of owner-occupied units are severely overcrowded.

According to the 2000 Census, 15 percent of all households in the City were overcrowded, which means that the problem has lessened between 2000 and 2010. The City's 2010 overcrowding rate of six percent was consistent with the County as a whole, which was approximately seven percent.

Table 17
Overcrowding by Tenure

	Housing Units	% of all Housing Units¹	Number of Renter Units	% of all Renter Units²	Number of Owner Units	% of all Owner Units
Overcrowded (1 - 1.5 persons/room)	724	5%	477	11%	247	2.5%
Severely Overcrowded (>1.5 persons/room)	127	1%	80	1.8%	47	.5%
<i>Total Overcrowded</i> (>1 persons/room)	851	6%	557	12.8%	294	3%

Source: 2006-2010 ACS 5 year estimate

Housing Costs

The cost of housing in a community is directly correlated to the number of housing problems and affordability issues. High housing costs can price low-income families out of the market, cause extreme cost burdens, or force households into overcrowded or substandard conditions.

Ownership Housing

The Lake Elsinore median home price in 2011, based information provided by DataQuick Information System, was \$185,000 (see **Table 18**). This was 2.37 percent lower than the median price in 2010. The median home price in Riverside County as a whole in 2011 was \$10,000 higher than in Lake Elsinore. Median housing prices in Lake Elsinore have stayed fairly consistent from 2010 to 2011, similar to other neighboring cities.

Much of the region has experienced a decline in home prices following the sub-prime mortgage market collapse of 2007. In 2007, the median home price in Lake Elsinore was \$380,000; the median for Riverside County at large was \$395,000. Between 2007 and 2011, home prices in Lake Elsinore fell by nearly \$200,000, which represents a 51 percent decrease.

Table 18
Riverside County Median Home Prices

Location	2010	2011	% Change
Lake Elsinore	\$189,500	\$185,000	-2.37%
Corona	\$330,000	\$315,000	-4.55%
Murrieta	\$244,000	\$240,000	-1.64%
Norco	\$331,000	\$340,000	2.72%
Riverside (City)	\$191,000	\$190,000	-0.52%
Temecula	\$275,000	\$273,000	-0.73%
Riverside County	\$200,000	\$195,000	-2.50%

Source: DataQuick Information Systems, DQ News

Rental Housing

According to the 2010 Census, 34 percent of Lake Elsinore households live in rental housing. **Table 19** shows that the HUD-determined fair market rents for Riverside County fall within the range of the rents within Lake Elsinore. Therefore, the rental rates in Lake Elsinore generally align with the HUD determined fair market rents.

Table 19
Riverside County Fair Market Rents and Lake Elsinore Rental Ranges

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
Fair Market	\$886	\$974	\$1,149	\$1,617	\$1,886
Lake Elsinore Range	\$500-\$600	\$559-\$1,070	\$618-\$1,350	\$677-\$1,799	\$1,341-\$2,000
Lake Elsinore Median	\$550	\$1,005	\$1,125	\$1,410	\$1,800

Source: HUD User 2012, Craigslist search performed 2012.

Overpayment

State and federal standards specify that households spending more than 30 percent of gross annual income on housing experience a housing cost burden. Housing cost burdens occur when

housing costs increase faster than household income. When a household spends more than 30 percent of its income on housing costs, it has less disposable income for other necessities such as health care. In the event of unexpected circumstances such as loss of employment or health problems, lower-income households with a housing cost burden are more likely to become homeless or double up with other households.

Table 20 shows the connection between income, household type, and cost burden. CHAS data, developed by the Census for HUD, provides detailed information on housing needs (e.g. housing cost burden) by income level for different types of households in Lake Elsinore. The CHAS defines housing problems to include:

- Units with physical defects (lacking complete kitchen or bathroom)
- Overcrowded conditions (housing units with more than one person per room)
- Housing cost burden, including utilities, exceeding 30 percent of gross income
- Severe cost burden, including utilities, exceeding 50 percent of gross income

The proportion of households experiencing cost burden declined as income increased. Households experiencing overpayment (greater than 30 percent of the household's income spent on housing) or severe overpayment (greater than 50 percent of the household's income spent on housing) were split between renters and owners. However, renters were overwhelmingly experiencing overpayment and severe overpayment in the lowest income category (extremely low income). People in this income level who are renting are in the most danger of becoming homeless as they do not have the advantage of the asset of owning a home.

Table 20
Housing Assistance Needs of Low-Income Households

Household by Type, Income and Housing Problem	Renters			Owners			Total Households
	Elderly	Large Families	Total Renters	Elderly	Large Families	Total Owners	
<i>Extremely Low-Income</i> (<30% AMI)	70	165	805	320	35	695	1,500
% with housing problems	86%	94%	88%	78%	57%	83%	85%
% Cost Burden >30%	86%	82%	86%	75%	57%	78%	82%
% Cost Burden >50%	43%	70%	79%	69%	0%	72%	76%
<i>Very Low-Income</i> (>30 to 50% AMI)	130	110	720	275	190	670	1,390
% with housing problems	65%	100%	91%	60%	76%	85%	88%
% Cost Burden >30%	62%	86%	88%	60%	76%	85%	87%
% Cost Burden >50%	35%	68%	49%	29%	71%	62%	55%
<i>Low-Income</i> (>50 to 80% AMI)	55	155	1,035	355	335	1,310	2,345
% with housing problems	82%	81%	74%	38%	88%	67%	70%
% Cost Burden >30%	82%	81%	68%	38%	67%	61%	64%
% Cost Burden >50%	82%	10%	17%	11%	37%	37%	28%
Total Households	315	715	4,105	1,530	1,855	9,350	13,455
% with housing problems	60%	78%	63%	46%	70%	59%	60%
% Cost Burden >30%	59%	60%	57%	46%	63%	56%	56%
% Cost Burden >50%	38%	29%	29%	28%	27%	26%	27%

Note: Data presented in this table is based on special tabulations from sample Census data. The number of households in each category usually deviates slightly from the 100% count due to the need to extrapolate sample data out to total households. Interpretations of this data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Databook, 2012 (Census 2005-2009 data).

Affordability

Affordability is determined by comparing the cost of housing to the income of local households. High housing costs impact communities far beyond the affordability problem. The lack of affordable housing contributes to high levels of housing cost burden, overcrowding, and even homelessness. In assessing housing affordability, the California Health and Safety Code Section 50052.5 provides the following definition of affordable housing cost based on the area median income level (AMI) adjusted by family size and income level:

Table 21
Calculation of Affordable Housing Cost

	Owner	Rental
Extremely Low (0-30% AMI)	30% of 30% AMI	30% of 30% AMI
Very Low (0-50% AMI)	30% of 50% AMI	30% of 50% AMI
Lower (>50-80% AMI)	30% of 70% AMI	30% of 60% AMI
Moderate Income (>80-120% AMI)	35% of 110% AMI	30% of 110% AMI

Affordable housing cost for certain income groups may be subject to an optional calculation and adjustment under Section 50052.5.

Using these updated affordability thresholds, current housing affordability at the County level can be estimated for the various income groups (**Table 22**).

Table 22
Housing Affordability

Income Group			AMI adjusted by size		Affordable Payment		Housing Costs		Maximum Affordable Price	
					Renter	Owner	Utilities	Taxes & Insurance	Home	Rental
Extremely Low	(0-30% AMI)									
One Person			\$13,650		\$341	\$341	\$50	\$80	\$46,325	\$291
Small Family			\$15,600		\$390	\$390	\$100	\$90	\$43,858	\$290
Four Person Family			\$17,550		\$439	\$439	\$125	\$95	\$47,970	\$314
Large Family			\$19,500		\$488	\$488	\$150	\$100	\$52,081	\$338
Very Low	(>30-50% AMI)									
One Person			\$22,750		\$569	\$569	\$85	\$115	\$80,863	\$484
Small Family			\$26,000		\$650	\$650	\$125	\$130	\$86,620	\$525
Four-Person Family			\$29,250		\$731	\$731	\$175	\$140	\$91,280	\$556
Large Family			\$32,500		\$813	\$813	\$200	\$145	\$102,518	\$613
Lower	(>50-80% AMI)									
	60%AMI	70%AMI								
One Person	\$27,300	\$31,850			\$683	\$796	\$100	\$165	\$116,498	\$583
Small Family	\$31,200	\$36,400			\$780	\$910	\$150	\$190	\$124,995	\$630
Four-Person Family	\$35,100	\$40,950			\$878	\$1,024	\$200	\$210	\$134,589	\$678
Large Family	\$39,000	\$45,500			\$975	\$1,138	\$250	\$220	\$146,376	\$725
Moderate	(>80-120% AMI)									
		110% AMI								
One Person		\$50,050			\$1,251	\$1,460	\$100	\$215	\$251,042	\$1,151
Small Family		\$57,200			\$1,430	\$1,668	\$150	\$260	\$275,940	\$1,280
Four-Person Family		\$64,350			\$1,609	\$1,877	\$200	\$280	\$306,321	\$1,409
Large Family		\$71,500			\$1,788	\$2,085	\$250	\$300	\$336,702	\$1,538

Source: 2013 Department of Housing and Community Development State Income Limits and Hogle-Ireland analysis

1. Small Family = 3 persons; Large Families = 5 persons
2. Property taxes and insurance based on averages for the region
3. Calculation of affordable home sales prices based on a down payment of 10%, annual interest rate of 6.5%, 30-year mortgage, and monthly payment 30% of gross household income
4. Based on Riverside County AMI \$65,000 and 2013 HCD State Income Limits
5. Monthly affordable rent based on payments of no more than 30% of household income
6. Definition of affordable housing cost per Health and Safety Code Section 50052.5

Comparing housing costs and maximum affordable prices for low-income households shows that low-income households are being priced out of the Riverside County and Lake Elsinore rental and ownership market. Given the affordable home prices presented in **Table 22**, single-family home ownership is beyond the reach of most lower-income households; however, moderate-income families could afford a median priced home in Lake Elsinore.

Assisted Housing at Risk of Conversion to Market Rate Housing

State housing law requires an inventory and analysis of government-assisted dwelling units eligible for conversion from lower income housing to market rate housing during the next ten years. Reasons for this conversion may include expiration of subsidies, mortgage pre-payments or pay-offs, and concurrent expiration of affordability restrictions. The majority of subsidized properties listed in **Table 23** are owned by for-profit companies, increasing the eventual risk of conversion to market rate.

At-Risk Units

A review of the assisted housing inventory indicates that no assisted multi-family complexes are subject to expiration of affordability restrictions between 2014-2024. However, the Lakeside Apartments are subject to affordability restrictions that expire October 31, 2029. In 2010, the Redevelopment Agency of the City of Lake Elsinore provided assistance to the Lakeview Apartments (Phase I and II) to rehabilitate the at-risk units within the project and impose long-term affordable restrictions on 150 units. The affordable housing income restrictions will be in place for a minimum of 55 years. The Parkside Apartments were financed with HUD Section 515 funding; the owners have not as of 2012 indicated their intention to prepay the Section 515 loan. Twenty-two tenants are currently having their rent subsidized by a California program called the Rental Housing Construction Program (RHCP), enabling seniors and disabled residents to pay \$100-\$300 of the base rent of \$665. Effective January 1, 2014, HCD has indicated that this funding will no longer be available; however, the Section 515 rental restrictions will remain in place. According to the HUD Section 8 database, no projects in Lake Elsinore are receiving project-based Section 8 funding.

Preservation of at-risk projects can be achieved in a variety of ways, with adequate funding availability. These include:

- Transfer of ownership to nonprofit developers and housing organizations
- Providing rental assistance to renters through other funding sources
- Purchase affordability covenants
- Refinance mortgage revenue bonds

Table 23
Subsidized Dwelling Units

Project Name	Tenant Type	Total Units	# of Affordable Units	Funding Program	Earliest Conversion Date
Parkside Apartments 442 Kellogg Street (Limited Profit)	Senior/ Handicapped/ Disabled	37	14	HCD Financed Section 515	N/A
Villa Siena Apartments 31300 Casino Drive	Family	126	126	Low Income Housing Tax Credit	2054
Lake View Apartments (Phase I) 32209 Riverside Drive (Limited Profit)	Family	88	87	Lake Elsinore Redevelopment Agency	10/12/2065
Lake View Apartments (Phase II) 32211 Riverside Drive (Limited Profit)	Family	64	63	Lake Elsinore Redevelopment Agency	10/12/2065
Lakeside Apartments 15195 Lincoln Street	Family	128	52	Lake Elsinore Redevelopment Agency Restrictions	2029
Broadway Machado Apartments 16436 Broadway Street	Family	28	14	Housing Authority of Riverside County	N/A
Fairview Apartments 33051 Fairview Street	Family	16	16	Housing Authority of Riverside County	N/A
Broadstone Rivers Edge Apartments 2088 Lakeshore Drive	Family	184	28	Lake Elsinore Redevelopment Agency Restrictions	2060
Pottery Court 295 West Summer Avenue	Family	113	111	Lake Elsinore Redevelopment Agency Restrictions	2066

Sources: HUD Section 8 Database, Special Report: Low Income Housing Tax Credit Properties in California (www.nhtinc.org); Riverside County Housing Authority (www.harivco.org); Lake Elsinore 1998-2005 Housing Element

Alternatively, units that are converted to market rate may be replaced with new assisted multi-family units with specified affordability timeframes.

Transferring ownership of the affordable units to a nonprofit housing organization is a viable way to preserve affordable housing for the long term and increases the number of government resources available to the project. The feasibility of this option depends on the willingness of the owner to sell, funding sources to actually buy the property, and the existence of a nonprofit organization with sufficient administrative capacity to manage the property. If and when owners indicate their intention to sell, the City can explore transfer of ownership options with potential agencies or organizations included in the State's Department of Housing and Community Development qualified entities list. Projects in which all units are affordable, and not just a portion of units are affordable, can participate in ownership transfers more simply and are therefore more likely to be feasible.

State, local, or other funding sources can be used to provide rental subsidies to maintain the affordability of at-risk projects. These subsidies can be structured to mirror the Section 8 program, whereby the subsidy covers the cost of the unit above what is determined to be affordable for the tenant's household income (including a utility allowance) up to the fair market value of the apartment. Funding for this assistance may be difficult to secure, however.

Another option to preserve the affordability of at-risk projects is to provide an incentive package to the owners to maintain the projects as low-income housing. Incentives could include writing down the interest rate on the remaining loan balance. The feasibility of this option depends on whether the complexes require rehabilitation or are too highly leveraged. By providing lump-sum financial incentives or on-going subsidies in rents or reduced mortgage interest rates to the owner, some or all of the units could remain affordable. However, given the limited funding available to jurisdictions for such efforts and especially given the demise of redevelopment in California, these options are unlikely to come to fruition.

The construction of new low-income housing can be a means to replace at-risk units. The cost of developing new housing depends on a variety of factors including density, size of units, construction quality and type, location, and land cost. The average development cost for a multi-family rental unit, can be estimated at \$200,000.

Estimates of Housing Need

Several factors influence the degree of demand, or "need," for housing in Lake Elsinore. The four major needs categories considered in this element are:

- Housing needs resulting from population growth, both in the City and the surrounding region;
- Housing needs resulting from the overcrowding of units;
- Housing needs that result when households pay more than they can afford for housing; and
- Housing needs of “special needs groups” such as the elderly, large families, female-headed households, households with a disabled person, farmworkers, and the homeless.

Table 25
Summary of Existing Housing Need

Overpaying Households¹		Special Needs Groups	
Renter	2,325	Elderly Persons	2,965
Owner	7,580	Disabled Persons	3,327
Total	9,905	Large Households	3,825
Extremely Low-Income (0-30% AMI)	1,500	Female Headed Households	2,140
Very Low-Income (31-50% AMI)	1,390	Female Headed Households with Children	1,343
Low-Income (51-80% AMI)	2,345	Farmworkers	193
Overcrowded Households²		Homeless	113
Renter	557		
Owner	294		
Total	851		

Source: 2010 Census, 2012 CHAS

1. Overpaying households are all households with 30% or greater household income dedicated to house payments.

2. Overcrowded households are based upon greater than 1 person per room

Projected Housing Need

California General Plan law requires each city and county to have land zoned to accommodate its fair share of the regional housing need. The California Department of Housing and Community Development (HCD), in conjunction with the SCAG, determine a projected housing need for the region covered by SCAG, including the counties of Riverside, San Bernardino, Los Angeles, Orange, Ventura and Imperial. This share, known as the Regional Housing Needs Allocation (RHNA), is 412,721 new housing units for the 2014-2021 planning

period throughout the SCAG region. SCAG has, in turn, allocated this share among its constituent jurisdictions, distributing to each its own RHNA divided along income levels. The City of Lake Elsinore has a RHNA of 4,929 housing units to accommodate in the housing element period. The income distribution is as shown in **Table 26**.

Table 26
Regional Housing Needs Allocation 2014-2021

Income Group	% of County AMI	Number of Units Allocated	Percent of Total Allocation
Very Low ¹	0-50%	1,196	24%
Low	>50-80%	801	16%
Moderate	>80-120%	897	18%
Above Moderate	120%+	2,035	41%
Total	---	4,929	100%

¹State law allows local jurisdictions to use 50 percent of the very low income category to represent households of extremely low-income (less than 30 percent of the AMI).

Extremely Low Income Households

According to Housing Element Law, Government Code Section 65583, local agencies may calculate the subset of very low-income households that qualify as extremely low-income households (30 percent or less of the Riverside County median income) by presuming that 50 percent of the very low-income households qualify as extremely low-income households. The 2014 SCAG RHNA projected 1,196 very low-income households in the upcoming planning period. Therefore, 598 extremely low-income households are projected in Lake Elsinore between 2014 and 2021. This Housing Element will describe policies and programs that the City can utilize towards implementing this housing needs allocation.

6.3 Housing Constraints Analysis

The City of Lake Elsinore recognizes the need for the development of sound, affordable housing for all its residents. The key factors constraining housing development include land availability, the economics of development, and governmental regulations, all of which may impact the cost and amount of housing produced. These constraints may result in housing that is not affordable to low- and moderate-income households, or may make new residential construction economically difficult for developers. Constraints to housing production significantly impact households with lower incomes and special needs. State law requires that Housing Elements analyze potential and actual governmental and non-governmental constraints to the production, maintenance, and improvement of housing for all persons of all income levels and disabilities. In Lake Elsinore, constraints to housing are often related to the overall housing market and are part of regional trends over which the City has no control.

This section discusses potential constraints on the provision and cost of housing development in Lake Elsinore. According to State Housing Element Law, the constraints analysis must demonstrate local efforts to remove barriers to achieving goals for housing production and housing for persons with disabilities. Should constraints preclude the achievement of housing goals, jurisdictions are required to address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing. Where constraints to housing production related to the City's regulations or land use controls are identified, appropriate programs to mitigate these constraints are included in the Housing Plan.

Market Constraints

Many factors affecting housing costs are related to the larger housing market. The availability of land, the cost and availability of financing the price of land, and the cost of construction all contribute to the cost of housing, and can hinder the production of affordable housing. Additionally, the availability of financing can limit access to homeownership for some low-income households.

DEVELOPMENT COSTS

A significant cost factor associated with residential building is the cost of building materials, which can comprise a significant portion of the sales price of a home. An indicator of construction costs is Building Valuation Data compiled by the International Code Council (ICC).

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The unit costs compiled by the ICC include structural, electrical, plumbing, and mechanical work, in addition to interior finish and normal site preparation. The data is national and does not take into account regional differences, nor does the data include the price of the land upon which the buildings are built. The 2012 national averages for costs per square foot of apartment units and single-family homes are as follows:

- Type I or II, Multi-Family: \$144.89 to \$127.29 per sq. ft.
- Type V (Wood Frame), Multi-Family: \$101.08 to \$96.58 per sq. ft.
- Type V (Wood Frame), One and Two Family Dwelling: \$113.10 to \$105.93 per sq. ft.

The unit costs for residential care facilities generally range between \$171 and \$122 per square foot. These costs are exclusive of the costs of land and soft costs, such as entitlements, financing, etc. The City's ability to mitigate high construction costs is limited without direct subsidies.

A reduction in amenities and quality of building materials (above a minimum level of acceptability for health, safety, and adequate performance) could result in lower sales prices. Additionally, manufactured housing (including both mobile homes and modular housing) may provide for lower priced housing by reducing construction and labor costs.

Another factor related to construction cost is development density. With an increase in the number of units built in a project, overall costs generally decrease as builders can benefit from the economies of scale. This reduction in costs is of particular benefit when density bonuses are utilized for the provision of affordable housing.

The price of land can be the most significant component of housing development costs. Land costs may vary depending on whether the site is vacant or has an existing use that must be removed. Similarly, site constraints such as environmental issues (steep slopes, soil stability, seismic hazards, or flooding) can also be factored into the cost of land. The cost of land in Lake Elsinore and surrounding cities has risen substantially since the 1990s due to a decrease in the availability of vacant or otherwise developable land in the Inland Empire region; however the recent downturn in the housing market has reduced land and housing prices significantly since 2007. The high cost of land is a contributing factor to the lack of affordable housing in all of Southern California.

LAND AVAILABILITY

The cost of land directly influences the cost of housing. In turn, land prices are determined by a number of factors, most important of which are land availability and permitted development density. As land becomes scarcer, the price for land increases. In terms of development density, land prices are positively correlated with the number of units permitted on each lot. Thus, a

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higher density lot may command a higher price than one designated for lower densities, but upon completion the developer may realize a higher profit margin based on a greater number of units sold.

Over the past few decades, vacant residential land sales have increased due to the highly active Southern California housing market. Even in this market environment, there are significant differences in land prices in the region. In general, land prices in Riverside County are more affordable than the pricier Los Angeles and Orange County markets; in fact, the lack of inexpensive residential land in Los Angeles and Orange Counties was a major impetus for the development of the Inland Empire, including Lake Elsinore and western Riverside County. Accordingly, Lake Elsinore, along with other cities within Riverside County, is providing affordable housing for workers in Orange County and Los Angeles County.

Within the Riverside County market, there are also significant differences in land prices. New master-planned communities in Temecula, Corona, and parts of the Coachella Valley have generally garnered higher residential land prices than more established communities in central, southern and parts of eastern Riverside County.

Although they remain a significant cost component of a new home, land prices in Lake Elsinore do not significantly constrain the production of housing, relative to surrounding jurisdictions. In fact, the land costs in Lake Elsinore are more conducive to construction than other areas of Riverside County, and have contributed to the potential for single-family market rate units to be constructed which are generally affordable to moderate, and in some cases, lower income households.

LABOR COST

The California Labor Code applies prevailing wage rates to public works projects exceeding \$1,000 in value. Public works projects include construction, alteration, installation, demolition, or repair work performed under contract and paid for in whole or in part out of public funds. While the cost differential in prevailing and standard wages varies based on the skill level of the occupation, prevailing wages tend to add to the overall cost of development. In the case of affordable housing projects, prevailing wage requirements could effectively reduce the number of affordable units that can be achieved with public subsidies.

AVAILABILITY OF MORTGAGE AND REHABILITATION FINANCING

The availability of financing affects a person's ability to purchase or improve a home; the cost of borrowing money for residential development is incorporated directly into the sales price or

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rent. Interest rates are determined by national policies and economic conditions, and there is virtually nothing a local government can do to affect these rates. Jurisdictions can, however, offer interest rate write-downs to extend home purchasing opportunities to a broader economic segment of the population. In addition, government-insured loan programs are an option available to some households to reduce mortgage requirements. As of 2012, interest rates remained at historic lows, facilitating resurgence in the housing market.

Under the federal Home Mortgage Disclosure Act (HMDA), lending institutions are required to disclose information on the disposition of loan applications and the income, gender, and race of loan applicants. The availability of financing for a home greatly affects a person's ability to purchase a home or invest in repairs and improvements.

As shown in **Table 27**, a total of nearly 29,400 households applied for conventional mortgage loans to purchase homes in the Riverside-San Bernardino-Ontario MSA during 2011, of which Lake Elsinore is a part. The data includes purchases of one- to four-unit homes, as well as manufactured homes. More than half of the loan applications were received from households that reported their income as above moderate-income (earning greater than 120 percent of Median Family Income [MFI]). Moderate-income households (80 to 120 percent of MFI) and lower-income households (less than 80 percent MFI) accounted for 21 percent and 24 percent, respectively. Sixty-five percent of the applications were originated (approved by lenders and accepted by applicants) and 15 percent were denied, with the remaining applications withdrawn, closed for incompleteness, or not accepted by the applicants. As expected, the denial rates were lower for the moderate- and upper-income groups.

Table 27
Disposition of Conventional Home Purchase Loan Applications
Riverside-San Bernardino-Ontario MSA

Applicant Income	Total Apps.	% of Total	% Origin ated	% Denie d
Lower- Income (<80% MFI)	7,118	24%	59%	18%
Moderate-Income (80 to 120% MFI)	6,291	21%	64%	15%
Upper-Income (>120% MFI)	15,351	52%	68%	12%
All	29,379 **	100%**	65%	15%

Source: Home Mortgage Disclosure Act (HMDA), 2011.

* "Other" includes applications approved but not accepted, withdrawn, and files closed for incompleteness.

**Totals do not sum to equal "all" due to the unavailability of income data for some applicants.

Government-backed lending represents a significant alternate financing option for Lake Elsinore residents. About 36,000 Riverside/San Bernardino-area households applied for government-backed lending in 2011 (**Table 28**). Usually, low-income households have a much better chance of getting a government-assisted loan than a conventional loan. The number of government backed loans has increased significantly from the height of the housing boom; in 2011, the number of applications for governmental-assisted loans exceeded that for conventional loans by 23 percent. No longer available are other loan options such as zero percent down, interest-only, and adjustable loans. As a result, government-backed loans have become a very attractive option for many households.

Table 28
Disposition of Government-Assisted Home Purchase Loan Applications
for the Riverside-San Bernardino-Ontario MSA

Applicant Income	Total Apps.	% of Total	% Originated	% Denied
Lower-Income (<80% MFI)	14,585	40%	65%	14%
Moderate-Income (80 to 120% MFI)	10,781	30%	70%	13%
Upper-Income (>120% MFI)	10,354	29%	70%	12%
All	36,060* *	100%**	68%	13%

Source: Home Mortgage Disclosure Act (HMDA), 2011.

* "Other" includes applications approved but not accepted, withdrawn, and files closed for incompleteness.

**Totals do not sum to equal "all" due to the unavailability of income data for some applicants.

According to Dataquick, the number of California homes entering the formal foreclosure process dropped in the second quarter of 2012 to its lowest level since early 2007. The decline stems from a combination of factors, including an improving housing market, the gradual burning off of the most egregious mortgages originated from 2005 through 2007, and the growing use of short sales over foreclosures. Most of the loans going into default are still from the 2005-2007 period. The median origination quarter for defaulted loans is still third-quarter 2006, indicating that weak underwriting standards peaked then. In the second quarter of 2012, 5,677 homes in Riverside County were foreclosed, a 3 percent increase from the same quarter of 2011, according to reports by Dataquick, an information database that tracks housing cost and issues. Among Southern California counties, Riverside County is second to Los Angeles County (10,568 foreclosures) in the number of foreclosed homes.

Governmental Constraints

Housing affordability can be affected by factors in both the private and public sectors. Actions by the City can have an impact on the price and availability of housing. Public policies can affect overall housing availability, adequacy, and affordability. Land use controls, site improvement requirements, building codes, fees, and other local programs intended to improve the quality of housing may serve as a constraint to housing development. Consistent with State law (Government Code Section 65583) this section addresses six potential constraints to housing development:

- Land use controls
- Building codes and their enforcement
- Site improvements (on and off-site)
- Fees and exactions
- Processing and permit procedures
- Housing for people with disabilities

LAND USE CONTROLS

Development and growth in Lake Elsinore are issues of critical importance to City government and residents. Land use controls, site improvement requirements, building codes, fees, and other local programs to improve the overall quality of housing may serve as a constraint to housing development. Land use controls set forth by the General Plan and Municipal Code Chapter 17 (Zoning) could have direct effects on the availability and affordability of housing in the City. Controls currently in place in Lake Elsinore are described below.

GENERAL PLAN COMMUNITY FORM ELEMENT

In December 2011, the Lake Elsinore City Council adopted a new General Plan. The Community Form Element sets forth the City's policies for guiding local development and growth. These policies, together with zoning regulations, establish the density, intensity and distribution of land uses within the City. The Element includes new mixed-use development categories that promote development of mixed commercial, office, and residential uses with densities ranging from 7 units per acre up to 24 units per acre (higher densities are achievable with a density bonus incentive). In early 2012, the City Council completed comprehensive Zoning Map amendments, to adopt the newly added mixed use Zoning Districts and to rezone High Density Residential parcels to the R-3 zone, consistent with the General Plan Land Use map.

Table 29
Residential Land Use Designations

General Plan Land Use Category	Corresponding Residential Zone Districts	Maximum Densities	Typical Residential Types
Hillside Residential	R-M-R	1 DU/half/acre to 10 acres depending on slope	Detached single-family dwellings & small agricultural uses
Lakeside Residential	R-1	1 DU/ 10,000 s.f.	Custom single family homes focusing on lake views
Low Density Residential	R-M-R, R-R, R-E, R-H	1-3 DU/acre	Detached single-family dwellings, secondary residential units
Low-Medium Density	R-H,R-1	1-6 DU/acre	Detached single-family dwellings, secondary residential units
Medium Density Residential	R-H, R-1,R-2,MC	7-18 DU/acre	Attached and detached single-family dwellings, duplexes, triplexes, fourplexes, multi-family residential units, group quarters
High Density Residential	R-1,R-2,R-3, MC	19-24 DU/acre	Attached single-family dwellings, multi- family residential units, group quarters
Commercial Mixed Use	CMU	7-18 DU/acre	Residential uses are allowed in a subordinate capacity.
Residential Mixed Use	RMU	19-24 DU/acre	Apartments, condos, duplexes, triplexes, fourplexes, townhouses, boarding houses, row houses

Note 1: The General Plan and Comprehensive Zoning Regulations allow for higher densities based on the type of development proposed. See discussion below.

Source: City of Lake Elsinore General Plan Appendix B General Plan/Zoning Compatibility Matrix, 2011, City of Lake Elsinore, 2012; City of Lake Elsinore, 2012

Residential land use designations are dispersed throughout the City. Densities range from one to three units per acre for Low Density areas and up to 24 units per acre in the Residential Mixed Use and High Density Residential areas. With the inclusion of Density Bonus Incentives, these High Density Residential areas can accommodate an additional 35 percent density increase.

The Land Use Element designates approximately 61 percent of the City and its Sphere of Influence's land for residential use. In addition, 286 acres are designated Residential Mixed-Use (RMU), which allows residential uses to be integrated with commercial uses. A total of 631 acres are designated Commercial Mixed Use (CMU) within the City, which allows both commercial and residential uses. Residential and Commercial Mixed Use designations are intended for more urban areas within the City. The Residential Mixed Use designation focuses on higher density residential uses with additional commercial uses, while the Commercial Mixed Use designation focuses on Commercial development with some high density residential development. The higher densities allowed in the High Density and Residential Mixed Use designations create opportunities for providing affordable housing.

RESIDENTIAL DEVELOPMENT STANDARDS

The City regulates the type, location, density, and scale of residential development primarily through the Title 17 – Zoning of the Lake Elsinore Municipal Code (LEMC). Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, as well as implement the policies of the City's General Plan. The zoning regulations also serve to preserve the character and integrity of existing neighborhoods. The following table is based on the zoning designations found in the current Zoning Code (2012).

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Table 30
Residential Development Standards

Standards		R-M-R	R-R	R-E	R-H	R-1	R-2	R-3	RMU	CMU
Minimum Area	Lot	10 acres	2 acres	½ acre*	12,000 sf*	6,000 sf* (interior lots) 7,700 sf* (corner lots) 60 ft	7,260 sf	8,400 sf	Residential only: 2,420 sf Mixed Use: 1,815 sf	1,815 sf of net lot area
Minimum Width	Lot	160 ft 70 ft (cul-de-sacs)	160 ft 70 ft (cul-de-sacs)	100 ft 50 ft (cul-de-sacs) 25 ft (flag lots)	80 ft 45 ft (cul-de-sacs) 25 ft (flag lots)	65 ft (corner lots) 40 ft (cul-de-sacs) 25 ft (flag lots)	60 ft	70 ft	N/A	N/A
Lot Area per Dwelling Unit		N/A	N/A	N/A	N/A	N/A	1 du/3,630 sf of lot area	Existing lots <8,400 sf = 1 du/2,420 sf of lot area Lots 8,400 sf or more = 1 du/1,815 sf of lot area	Residential only: 2,420 sf Mixed Use: 1,815 sf	N/A
Minimum Floor Area	DU	1,400 sf	1,400 sf	1,500 sf	1,200 sf*	1,000 sf*	Studio: 450 sf 1-bed: 600 sf 2-bed+: 700 sf + 100 sf for each additional bedroom	Studio: 450 sf 1-bed: 600 sf 2-bed+: 700 sf + 100 sf for each additional bedroom	Studio: 450 sf 1-bed: 600 sf 2-bed+: 700 sf + 100 sf for each additional bedroom	Studio: 450 sf 1-bed: 600 sf 2-bed+: 700 sf + 100 sf for each additional bedroom
Minimum Setbacks	Front	40 ft	30 ft	30 ft*	20 ft*	20 ft*	20 ft*	N/A	N/A	N/A
	Side	30 ft*	20 ft*	15 ft*	5 ft & 12 ft*	5 ft*	5 ft*	N/A	N/A	N/A
	Rear	50 ft	50 ft	50 ft	20 ft	20 ft*	15 ft*	N/A	N/A	N/A
Maximum Building Coverage		10%	20%	25%	30%	50%	50%	60%	N/A	N/A
Maximum Building Height		30 ft	30 ft	30 ft	30 ft	30 ft*	30 ft*	30 ft*	N/A	N/A

Source: City of Lake Elsinore Zoning Code, 2012.

* Exceptions and/or specifications apply.

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Open Space

To improve the living environment of residential neighborhoods, communities typically require housing to have a certain amount of open space, such as yards, common space, and landscaping. In Lake Elsinore, open space is reflected in setbacks and lot coverage requirements for single-family developments and minimum required open space areas for multi-family developments.

For single-family homes, buildings may cover between 10 and 50 percent of the lot (depending on the zoning), leaving the remaining 90 to 50 percent for open space. Most of this open space is located within the required front and rear yards. The nearby communities of Murrieta (25%-50% lot coverage) and Temecula (10%-35% lot coverage) require an equivalent to or have more restrictive lot coverage standards. However, open space within the single-family zoning districts are not viewed as a constraint on development as the densities in these districts are governed by lot size requirements.

Lake Elsinore's R-2 and R-3 zoning districts require 100 square feet of open space for each one-bedroom dwelling unit, with the minimum dimension for the open yard or patio being 10 feet. If, however, the open space is provided through balcony space, the minimum size is 60 to 80 square feet with a minimum dimension of 6 feet, dependent on unit size. Duplexes and triplexes within these zones require a higher minimum private open space area of 350 square feet with a minimum dimension of 15 feet. Zoning regulations also require that multi-family projects including four or more units provide additional space for community recreation (common open space), at 250 square feet per dwelling unit. The City of Murrieta has a similar open space standard, requiring 100 square feet for ground floor units and 60 square feet for upper floors, with an additional 200 square feet of common open space per unit. The City of Temecula requires a minimum of 25% of lot area for open space and 200 square feet of private open space per unit within their Medium Density Residential (max 12 du/ac) zoning district, with a minimum of 30% of lot area for open space and 150 square feet of private open space per unit within their High Density Residential (max 20 du/ac) zoning district.

The open space requirements listed above for multi-family developments in Lake Elsinore are not viewed as constraints to development as efficient site planning can maximize density while also providing the open space amenities that provide the quality of life residents desire. Lake Elsinore's maximum building coverage of 50% to 60% in the multi-family residential zoning district far exceeds the 30% to 35% limits within Murrieta and Temecula. The greater allowance for maximum building coverage

and similar to lesser open space requirements provides greater flexibility within the City of Lake Elsinore to provide affordable housing.

Parking

City parking standards for residential developments are tailored to the vehicle ownership patterns associated with different residential uses. The Code requires parking based on the number of units on the property. Parking requirements for residential uses are listed in **Table 31**. For single-family developments, LEMC Title 17 requires two parking spaces within an enclosed garage and two additional open spaces on the driveway. Multi-family residential requirements vary based on the number of bedrooms in each unit, and require guest parking.

Table 31
Parking Requirements

Type of Dwelling	Parking Requirements
Single-Family Dwelling	2 covered parking spaces per DU plus 2 open spaces in a driveway
Multiple-Family Dwelling Units	
Studio and One-bedroom unit	1 covered and 2/3 uncovered parking spaces per DU
Two or more bedroom unit	1 covered and 1 1/3 uncovered parking spaces per DU
Boarding houses	1 space per resident
Convalescent, nursing and/or rest homes	1 open parking space for each 3 beds

Source: City of Lake Elsinore Zoning Regulations, 2012 Section 17.148.030- Number of parking spaces permitted.

Parking requirements for the residential component of mixed-use developments are determined by the uses in Table 31 above, however, a request to reduce the number of required parking spaces may be made to the Planning Commission provided a Parking Study supports the finding that the number of parking spaces actually needed for a specific project is less than that required by Code.

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Parking standards require fewer parking stalls for smaller units such as studios and one-bedroom units. In addition, LEMC Section 17.58.045- Density Bonuses, Additional Incentives, permits the City to reduce the required number of vehicular spaces that would otherwise be required. LEMC Section 17.58.050- Density Bonus Agreement Requirements, is consistent with the parking requirements of California Government Code Section 65915(p). These two sections permit the City to reduce the number of parking stalls required to allow for higher density development of a project.

Lake Elsinore's parking standards are comparable to those found in surrounding communities, including Murrieta and Temecula. Density Bonus regulations, consistent with State law, also allow for additional creativity and flexibility in development. The parking requirements are not viewed as constraints to development as efficient site planning can maximize density while providing needed parking for residents.

To assess potential constraints, a review of recently approved large-scale projects was completed to determine if maximum densities are achievable. This review revealed that at least three recently approved projects in Lake Elsinore were able to achieve maximum densities while complying with all development standards, indicating that there are limited constraints to housing development.

The Fairfield Apartments, 20.44 du/ac, located in northeastern Lake Elsinore and River's Edge Apartments, 26 du/ac, located east of downtown near the Lake Elsinore Diamond were approved in 2004-2005, and are now constructed and occupied. The Pottery Court Apartments project, a very low income multi-family development, was approved in 2008 at 26 dwelling units per acre; this development was opened in 2012. All of these projects include three-story structures, which maximizes the height limit and none of the projects filed for a Variance to adjust the parking requirement.

Specific Plan District

The Specific Plan District (SPD) is intended to allow greater design flexibility and to encourage well-planned developments. A specific plan document, site plan, tentative tract map, and final tract map are required to develop a specific plan development. The SPD permits the combination of several land uses. Mixed uses may include any combination of residential, commercial, industrial, open space, and agricultural uses.

Mixed-use Development Standards

The City's overriding constraint with regard to residential development is the relatively low density within the single-family residential zoning designations. With the expansion of the High Density Residential designation in certain areas and the introduction of two mixed-use designations into the General Plan, the City has provided expanded opportunities for different types of housing and increased densities (up to 24 units per acre). In 2012, the City adopted corresponding mixed use zoning districts and development standards to implement General Plan policy.

Table 32
Mixed Use Development Standards

Standards		CMU	RMU
FAR		0.8:1	1.0:1
Density		7-18 du/ac	19-24 du/ac (Up to 35 du/ac with Density Bonus)
Lot Size		No Minimum	No Minimum
Minimum Setbacks	Front	10 ft	10 ft
	St. Front	10 ft	10 ft
	Interior	None	None

Source: City of Lake Elsinore Zoning Code, 2012.

The intent of the RMU District is to provide a development opportunity to combine both residential and neighborhood retail and service uses, preferably incorporated into a mixed-use project. The RMU District accommodates primarily medium to high density residential mixed-use developments, with limited commercial, institutional, office and service uses distributed in a manner compatible with the street environment and adjacent to residential areas.

The intent of the CMU District is to accommodate a development opportunity that offers a mix of land uses in a compact, high quality, pedestrian-friendly, interactive pattern. Commercial mixed-use districts are characterized by interconnected streets, wide sidewalks, outdoor public spaces and activities.

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PROVIDING FOR A VARIETY OF HOUSING TYPES

The Community Form Element and LEMC Title 17 contain the basic standards that allow for the development of a variety of housing types. Title 17 development standards are considered standard for suburban communities in Riverside County and Southern California and do not impede the ability to develop housing at appropriate densities. **Table 33** lists the allowed location of specific uses. A matrix showing the allowable housing types in each residential zone will be incorporated into the comprehensively updated Title 17.

Table 33
Permitted Uses in Residential Zones

Uses	R-M-R	R-R	R-E	R-H	R-1	R-2	R-3
One Family Homes	P	P	P	P	P	P*	P*
Two-Family Homes	-	-	-	-	-	P	-
Multi-Family Housing	-	-	-	-	-	P	P
Day Care	P*	P*	P*	P*	P*	P*	P*
Home Occupations	A*	A*	A*	A*	A*	A*	A*
Large Family Day Care	C*	C*	C*	C*	C*	C*	C*
Mobile Home on Permanent Foundation	P*	P*	P*	P*	P*	-	-
Residential Care	P*	P*	P*	P*	P*	P*	P*
Rest Homes	-	-	-	-	-	C	C
Second units	P*	P*	P*	P*	P*	P*	P*

P = Automatically permitted use

A = Accessory Use. Use permitted only if accessory to another primary use on the same site

C = Conditional Use. Use eligible for consideration under the conditional use procedures and permitted only if the conditional use permit is approved, subject to the specific conditions of such permit.

* = Use shall be subject to special conditions or specific restrictions as listed in this section.

- = Not a permitted use.

Source: Lake Elsinore Zoning Code, 2012

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Multi-Family Housing

Multi-family housing is permitted by right in the R-2, R-3, CMU, and RMU zones. Multi-family developments in residential zones are subject to regulations related to the distance between buildings, as this distance is not permitted to be less than 15 feet. Additional privacy standards related to the placement of windows are also required in all multi-family housing projects.

Second Units

As indicated in **Table 35**, Lake Elsinore permits the creation of second units on all residential sites containing an existing single-family home as consistent with State law. Conditions of approval for second units are standard and do not impede the creation of second units. These conditions include:

- A maximum of one second unit on each lot.
- The gross floor area for the accessory dwelling unit must not exceed 30 percent of the existing residence for attached units and 50 percent of the existing residence for detached units. A maximum square footage of 1,000 is permitted for attached units and detached units shall not exceed 1,200 square feet.
- The second unit shall contain no more than 2 bedrooms.
- The second unit must be compatible with the existing primary residence in terms of form, material, and architectural design.
- Second units must include one off-street parking space in a garage. This space shall not be located within the required setbacks or through tandem parking.
- There shall not be more than one exterior entrance on the front or on any street side of the second unit and no exterior stairway shall be located on the front of the building.
- The main dwelling unit shall continue to comply with the minimum standards applicable to a single-family detached dwelling unit in the zoning district even with the development of a second unit.

Senior Citizen Housing

The City of Lake Elsinore does not have any specific regulations for the development of senior citizen housing. At this time, senior citizen housing is subject to the same regulations and process as any residential development; however senior housing may seek density bonus incentives, consistent with State law.

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Community Care Facilities

LEMC Title 17 defines residential or community care facilities as providing for the care of children and mentally and physically handicapped persons in a residential environment. Consistent with State law, the City facilitates the development of residential care facilities by treating licensed facilities that serve six or fewer persons as standard residential uses. Those facilities that serve more than 6 persons are allowed with the approval of a Conditional Use Permit in all residential zones.

Emergency and Transitional Housing

Emergency housing provides short-term shelter (usually for up to six months of stay) for homeless persons or persons facing other difficulties, such as domestic violence. Transitional housing provides longer-term housing (up to two years), coupled with supportive services such as job training and counseling, to individuals and families who are transitioning to permanent housing.

To facilitate the development of emergency housing and comply with State law, the City amended the Zoning Code in 2012 to address emergency shelters and transitional and supportive housing. Consistent with State law, transitional housing is permitted in the R-3, RMU, and CMU zones.

Emergency homeless shelters are designated as a permitted use in the C-M (Commercial Manufacturing) and M-2 (General Manufacturing) zones. The ordinance includes emergency shelter development standards and operational regulations consistent with state law. The LEMC has been modified to include the following codes related to Emergency and Transitional housing:

Chapter 17.08 DEFINITIONS

17.08.50 E definitions.

“Emergency shelter” Immediate and short-term housing with supportive services for homeless persons that is limited to occupancy of six months or less. No individual or household may be denied emergency shelter because of an inability to pay.

17.08.190 S definitions.

“Supportive housing” Housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the supportive housing

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resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

17.08.200 T definitions.

“Transitional housing” Buildings configured as rental apartment developments, that operate under program requirements which call for the termination of assistance and recirculation of the assisted unit to another eligible program recipient at some predetermined future point in time, which shall be no less than six months, and no more than two years. Appropriate sites for the transitional housing development should include those close to public services and facilities including transportation.

Chapter 17.84 R-3 HIGH DENSITY RESIDENTIAL DISTRICT

17.84.020 Permitted Uses.

- L. Supportive housing.*
- M. Transitional housing.*

Chapter 17.86 RMU RESIDENTIAL MIXED-USE DISTRICT

17.86.020 Permitted Uses.

Table of Mixed-Use Land Uses

Supportive housing.
Transitional housing.

Chapter 17.134 CMU COMMERCIAL MIXED-USE DISTRICT

17.134.020 Permitted Uses.

Table of Mixed-Use Land Uses

Supportive housing.
Transitional housing.

Chapter 17.132 C-M COMMERCIAL MANUFACTURING DISTRICT

17.132.020 Permitted Uses.

- F. Emergency Shelter, in accordance with Sec. 17.132.150 Emergency Shelter Use & Development Standards*

17.132.150 Emergency Shelter Use & Development Standards

In accordance with California Government Code Sec 65582, 65583(a), and 65589.5. emergency shelters are permitted as a matter of right in the CM zone. The purpose of regulating the siting of emergency shelters, their use and development, is to ensure the development of emergency shelters do not adversely impact adjacent parcels or the surrounding neighborhood, and shall be developed in a manner that protects the health, safety, and general welfare of

A. Use Standards

1. **Number of Beds.** *An emergency shelter shall contain a maximum of 50 beds.*
2. **Hours of Operation.** *Emergency shelter operations are limited to the evening hours and shall open not earlier than 5:00 pm and close not later than 8 a.m. daily. All clientele shall vacate the premises upon closing. There shall be no in-and-out privileges for clientele using the shelter between 10 p.m. and 6 a.m.*
3. **Management.** *The shelter shall provide onsite management during hours of operation, at a ratio of one staff member for every 15 beds. Staff members shall be awake and on duty during the operating hours of the shelter.*
4. **Use of the Program.** *The shelter shall operate on a first come, first served basis. It is preferred that the shelter operate on a voucher system, wherein Intake procedures are performed as a separate function from the shelter and results in a referral to the shelter program for a specified period of time.*
5. **Objective of the Program.** *Services shall be provided to assist clients in obtaining permanent shelter, income, and services.*
6. **Length of Stay.** *Clients are permitted to return to the shelter for a maximum of 180 days unless their individual management plan provides for longer residency while regularly participating in training or rehabilitation.*
7. **Reimbursement.** *No individual or household may be denied emergency shelter because of an inability to pay.*
8. **Licensing.** *The facility shall demonstrate that it is in good standing with County, State and City licensing agencies, if required for the owner, operator and staff.*
9. **Shelter Management Plan.** *The shelter shall provide a written management plan to the City that includes provisions for staff training and qualifications; neighborhood outreach program including litter*

pickup with a 500-foot radius, and traversing the neighborhood daily for input and reconnaissance; transportation options; security; location of smoking area; volunteer and donation program and procedures; intake screening to ensure compatibility with services provided at the facility, and for the training, counseling and treatment programs for clients; and health, safety and emergency plans.

B. Development Standards

1. *The development standards set forth in the C-M zone shall apply, unless otherwise specified herein.*
2. **Interior Waiting Area.** *Interior onsite waiting and client intake area shall be a minimum of 200 square feet, including seating for 25 clients at any one time.*
3. **Exterior Waiting Area.** *A covered exterior onsite waiting area shall be provided, at a minimum of 100 square feet for seating for 50 clients at any one time, to protect clients from the elements.*
4. **Separation between Shelters.** *An emergency shelter shall be no closer than 300 feet from another emergency shelter, as measured from the nearest property line.*
5. **External Lighting.** *Adequate external lighting shall be provided for security purposes. The lighting shall be stationary and directed away from adjacent properties and public-rights-of-way.*
6. **Parking.** *Off-street parking requirements shall provide for employees, residents and visitors, including a loading space, as set forth in the facility management plan which shall demonstrate the need for spaces at the facility.*
7. **ADA Access.** *The shelter shall be compliant with the Americans with Disabilities Act.*
8. **Amenities.** *The facility may include central cooking and dining areas, laundry area, recreation rooms, counseling centers, child care facilities, play areas, bike racks, and other support services for the exclusive use of the residents and staff.*

Chapter 17.140 M-2 GENERAL MANUFACTURING DISTRICT

17.140.20 Permitted Uses.

- L. *Emergency Shelter, in accordance with Sec. 17.132.150 Emergency Shelters Use & Development Standards.*

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Supportive Housing

In a supportive housing development, housing can be coupled with social services such as job training, alcohol and drug abuse programs, and case management for populations in need of assistance, such as the homeless, those suffering from mental illness or substance abuse problems, and the elderly or medically frail. The City amended the Zoning Code in 2012 to include supportive housing as permitted by right in the CMU, RMU, and R-3 zones. The LEMC has been modified to include the following codes related to Supportive Housing:

Chapter 17.08 DEFINITIONS

17.08.190 S definitions.

“Supportive housing” Housing with no limit on length of stay, that is occupied by the target population, and that is linked to onsite or offsite services that assist the supportive housing resident in retaining the housing, improving his or her health status, and maximizing his or her ability to live and, when possible, work in the community.

Manufactured and Mobile Homes

Manufactured housing, including mobile homes on permanent foundations, is permitted by right on all lots which permit single-family houses subject to certain restrictions, pursuant to State law. These restrictions include the following:

- The mobile home must be certified pursuant to the National Mobilehome Construction and Safety Standards Act of 1974.
- The mobile home must be installed on a permanent foundation.
- The exterior shall be of a material similar to that utilized in conventionally built single-family dwellings.
- The roof shall be of a material similar to that utilized in conventionally built single-family dwellings, have an eave and gable overhang of not less than twelve inches (12”) measured from the vertical side of the manufactured home and have a pitch not less than that required for conventionally built single-family homes.
- An enclosed garage shall be provided which is similar to that provided for single-family dwellings and the exterior siding and roof materials shall be the same as the manufactured home.

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Farmworker Housing

As indicated in the Community Needs Assessment, only 193 Lake Elsinore residents have “Agricultural, Farming, Forestry, Fishing and Mining” occupations, according to the 2010 Census. City records indicate that there are no agricultural operations in Lake Elsinore. Lake Elsinore is evolving into an urbanized community and does not contain any large-scale commercial agricultural activities. Urbanization has precluded the demand for farmworker housing. However, the City complies with the State Employee Housing Act where it would apply (Section 17000 of the Health and Safety Code).

Single-Room Occupancy Facilities

Single-room occupancy (SRO) buildings house people in single rooms, with tenants often sharing bathrooms and kitchens. SROs are not specifically identified in Title 17; however, the City will review SRO projects with the same process it uses to review hotel, motel, or multi-family housing, depending on the project composition and zone. The density and services available in the downtown make this an ideal location for permitting SROs. The possible conditional use permit criteria for the review of SROs pertain to performance standards such as hours of operation, security, and parking, etc.

SPECIFIC PLAN AREAS

The City of Lake Elsinore has adopted a number of specific plans to facilitate a diversity of development types. These include:

- La Laguna Estates Specific Plan – 660 dwelling units on 488 acres
- Cape of Good Hope Specific Plan – 67 dwelling units on 41 acres
- Cottage Lane Specific Plan – 48 dwelling units on 12 acres
- Spyglass Ranch Specific Plan – 1,035 dwelling units on 259 acres
- Lakeshore Village Specific Plan – 410 dwelling units on 37 acres
- North Peak Specific Plan – 1,200 dwelling units on 1,786 acres
- Ramsgate Specific Plan – 2,759 dwelling units on 1,366 acres
- Tuscany Hills Specific Plan – 1,847 dwelling units on 1,010 acres
- Canyon Hills Specific Plan – 3,830 dwelling units on 1,969 acres
- Canyon Creek Specific Plan – 1,152 dwelling units on 476 acres
- Elsinore City Center Specific Plan – 162 dwelling units on 49 acres
- East Lake Specific Plan – 7,389 dwelling units on 2,893 acres
- Alberhill Ranch Specific Plans – 3,667 dwelling units on 1,901 acres

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- Murdock Alberhill Specific Plan – 1,819 dwelling units on 511 acres
- Outlet Center Expansion Specific Plan – 47 acres
- Villages at Lakeshore Specific Plan– 146 dwelling units on 20 acres
- Canyon Hills Estates Specific Plan– 302 dwelling units on 246 acres
- Diamond Specific Plan – 600 dwelling units on 87 acres

DENSITY BONUS

In May 2008, the City adopted a Residential Density Bonus Ordinance, consistent with California Government Code Section 65915 *et seq.* (State Density Bonus Law). The Density Bonus Ordinance allows developers of residential projects to apply for up to a 35 percent increase in the maximum residential density allowed by the project site zoning and land use designation, subject to certain qualifications. With adoption of implementing zoning for the Residential Mixed Use General Plan land use designation, a density bonus incentive to achieve up to 35 dwelling units per net acre is permitted when site amenities are provided. Amenities for which a bonus may be granted are defined below:

- Exceptional Architecture
- Incorporation of Green-Building techniques
- Child-care facilities provided on-site
- Project site is located within 1,500 feet from a regular bus stop or rapid transit system stop
- Project site is located within a quarter mile from a public park or community center
- Project site is located within a half mile from school grounds/facilities open to the general public
- Project site is located within one mile from a public library
- Project site is located within a half mile from a full-scale grocery store
- Project site is located within a half mile from a medical clinic or hospital
- Project site is located within a quarter mile from a pharmacy
- Provision for affordable housing
- Aggregate parcels

Table 34
Density Bonus Opportunities

Group	Minimum Percent of Units	Bonus Granted	Additional Bonus for Each 1% Increase in Target Units	% Target Units Required For Maximum 35% Bonus
Very Low-Income	5%	20%	2.5%	10%
Low-Income	10%	20%	1.5%	10%
Moderate-Income (Condo or PUD Only)	10%	5%	1%	10%
Senior Citizen	35%	20%	--	--

Developers may seek a waiver or modification of development standards that have the effect of precluding the construction of a housing development meeting the density bonus criteria. The developer must show that the waiver or modification is necessary to make the housing units economically feasible. A developer can receive an incentive or concession based on the proportion of affordable units for target groups. Incentives or concessions may include, but are not limited to, a reduction in setback and square footage requirements and a reduction in the ratio of vehicular parking spaces. These concessions must demonstrably result in financially sufficient and actual cost reductions.

BUILDING CODES AND ENFORCEMENT

In addition to the previously mentioned land use controls, Lake Elsinore utilizes the 2010 California Building Standards Code to regulate building standards including housing, plumbing, mechanical, and electrical codes.

The City utilizes its code enforcement powers in a manner that does not constrain housing development or improvement. The goal of the Code Enforcement Division is to find solutions to problems resulting from violations of the City's Municipal Code. To assist neighborhoods and businesses in preserving an appealing appearance, the City has established property maintenance standards. These standards are part of the Lake Elsinore Municipal Code and establish the minimal maintenance standards for properties.

To ensure that the Municipal Code is followed, Code Enforcement Officers assist individuals in keeping their properties in compliance. The Code Enforcement Officers have the authority to expeditiously abate problems that may endanger the health, safety,

and welfare of the community, which helps preserve the housing stock by requiring owners to maintain their properties in sound condition. The abatement process typically requires the clean-up or repair of properties that are found to be in violation of City Code. City staff promptly responds to property maintenance complaints and is available to work with property owners in preventing and correcting Code violations. The local enforcement of these codes does not add significantly to the cost of housing.

ENERGY CONSERVATION

Title 24 of the California Code of Regulations mandates uniform energy conservation standards for new construction. Minimum energy conservation standards implemented through Title 24 may increase initial construction costs throughout the State, but reduce operating expenses and expenditure of natural resources over the long run and contribute to the abatement of global warming.

ON- AND OFF-SITE IMPROVEMENTS

Site improvements are a necessary component of the new development process. Improvements can include the laying of sewer and water lines and new streets for use by a community when that infrastructure is lacking, and these improvements make the development feasible. Developed residential areas in Lake Elsinore are served by existing infrastructure. Additional infrastructure is required for all new developments prior to occupancy of the units.

In Lake Elsinore, required site improvements vary depending on the existing condition of each project. Typical off-site infrastructure improvements for new projects include constructing new streets, which include undergrounding of utilities, parkway landscaping, curbs, gutters, sidewalks, and street lighting. Local residential streets require a dedication of 56 feet with a curb-to-curb width of 36 feet. Full infrastructure improvements and extension of infrastructure will more typically be associated with new single-family development, which would most likely serve moderate to above moderate residents.

Lake Elsinore has a number of adequate sites with existing infrastructure. Multi-family residential developments, which would more likely serve the moderate, low income, and very low income developments, are strongly encouraged to locate on sites within Lake Elsinore with existing full or partial infrastructure improvements. This reduces costs on a project and facilitates the development of low and very low income residential units.

On-site improvements may include driveways, drive aisles, parking, landscaping, and utility laterals to serve the residential units. These improvements are not seen as constraints to development as efficient site planning should balance necessary on-site improvement costs to make affordable housing feasible.

INFRASTRUCTURE

Water Availability

The General Plan EIR accounts for future build-out of the City of Lake Elsinore and the identified sites to meet the RHNA are consistent with the General Plan vision. Elsinore Valley Municipal Water District (EVMWD) provides water, wastewater, and reclaimed water service to the Lake Elsinore. EVMWD obtains approximately half of its water supply from groundwater and surface water from Railroad Canyon Reservoir (Canyon Lake). The remainder of the water supply is imported from sources such as the Colorado River aqueduct and State Water Project, and Metropolitan Water District of Southern California sources, Lake Skinner and Lake Mathews.

Since the local population is expected to increase, additional water supply sources are necessary to meet future growth. Future supplies include the construction of a pump station that would increase capacity and plans to address groundwater overdraft through the implementation of the Back Basin Groundwater Storage Project. EVMWD also plans to complete multiple groundwater projects including new and replacement wells and a well blending pipeline. The EVMWD 2010 UWMP indicates that there are sufficient water supplies and water shortage contingency plans to protect existing and future water needs within its service area, to meet projected growth consistent with General Plan policy.

Lake Elsinore's RHNA can be accommodated within the existing zoning and General Plan designated parcels in the City and therefore would not create an impact on water services beyond what was identified and analyzed in the General Plan Environmental Impact Report (EIR).

Sewer

The Elsinore Valley Municipal Water District (EVMWD) provides sewer service for the City of Lake Elsinore. The EVMWD contains six sewersheds, operates three wastewater treatment facilities, and 358 miles of sewer mains up to 54 inches in diameter, and 33 lift

stations. The EVMWD Wastewater Master Plan indicates the need for wastewater treatment plant expansions from the current 9.7 million gallons per day (mgd) to 16.2 mgd by the year 2020. The Plan calls for the abandoning of the 0.5 mgd Horsethief Canyon Plant, construction of a new Alberhill Plant with a 2020 year capacity of 3.0 mgd, and the expansion of the 8.0 Regional Plant to 12.0 mgd. This expansion plan will accommodate the 6.5 mgd anticipated increase in wastewater capacity. Additionally, the Plan proposes improvements to gravity sewers, force mains, and lift stations as part of the overall improvements to the wastewater system. The General Plan EIR indicated that the EVMWD has adequate sewer capacity to serve the General Plan buildout; however, sewer system improvements will be required and will be the responsibility of individual builders.

FEES AND EXACTIONS

Development and Planning Fees

Various fees are collected by the City to cover costs of processing development permits. All application processing is by Cost Recovery System wherein applicants shall deposit funds in accordance with the best estimate of actual costs for staff time, noticing requirements, public hearings and documentation. **Table 35** includes a comparison of Lake Elsinore permit deposits with those of neighboring jurisdictions. Application fees can pose a constraint on the production of housing units and adversely affect housing affordability, especially when they are higher than those found in surrounding communities. A survey of entitlement fees imposed by surrounding communities was conducted to determine how they compare to the development fees deposited in Lake Elsinore. Fees in Lake Elsinore as of February 2011, are comparable to, and often less than, those of surrounding communities, and do not represent a constraint on the production or preservation of housing, including affordable housing.

Table 35
Entitlement Application Fees February 2011

Action/Activity	Lake Elsinore*	Murrieta	Temecula
Conditional Use Permit			
Minor (when processed in conjunction w/another development application)	\$3,401	\$3,805 Deposit	\$3,441
Major (when processed alone)	\$5,601	\$6,805 Deposit	
Design Review			
Commercial/Industrial	\$6,760 + \$120/acre		
Residential (including Tracts)	\$6,060 + \$3/unit		
Minor Design Review	\$2,050	N/A	N/A
Discretionary			
Administrative	\$3,910		
Amendment DR (Comm/Ind)	\$2,050		
Amendment DR (Residential)	\$4,060 + \$2/unit		
Development Agreement			
City Staff Review	\$15,500		
City Attorney Review	\$2,000	\$15,000 Deposit	\$51,581.00
Amendment	\$4,000		
Environmental			
Other CEQA Review	\$1,500	\$4,910	
Environmental Impact Report	\$19,000	\$15,000 Deposit	N/A
Mitigation Monitoring Program	\$8,000		
Extension of Time			
Tentative Map	\$3,150	\$1,623	\$3,372
Minor Design Review – 1 st			
Extension Request (Administrative Approval)	\$868	\$1,623	\$1,363-\$2,687
Minor Design Review – 2 nd			
Extension Request (PC/CC Approval)	\$1,618		
General Plan Amendment	\$7,406	\$10,000 Deposit	\$3,928-\$7,278
Specific Plan (including amend)	\$21,677	\$20,000 Deposit/\$10,000 Deposit	\$78,424
Substantial Conformance	\$907		\$5,794
Tentative Parcel Map			
Revised Map (after 2 years)	\$2,677	Minor-\$3,200/ Major-\$4,619	N/A

Table 35
Entitlement Application Fees February 2011

Action/Activity	Lake Elsinore*	Murrieta	Temecula
Commercial/Industrial	N/A	\$7,786	\$5,355

Table 35 (Continued)
Entitlement Application Fees February 2011

Action/Activity	Lake Elsinore*	Murrieta	Temecula
Commercial/Industrial	\$8,963	\$7,786	\$5,355
Residential Parcel Map	\$6,563	\$7,126	\$3,843
Revised Map (within 2 years)	\$2,618	Minor-\$3,200/ Major-\$4,619	N/A
Revised Map (after 2 years)	\$2,677	Minor - \$3,200/ Major - \$4,619	N/A
Tentative Tract Map	\$19,063	\$12,700	\$10,089-\$14,624
Revised Map (within 2 years)	\$7,066	N/A	\$5,713-\$8,044
Revised Map (after 2 years)	\$7,086	N/A	N/A
Variance	\$2,829	Adm-\$1,477 PH-\$2,971	\$3,708
Zone Change	\$5,851	\$10,000 Deposit	N/A

*Includes Planning, Engineering, and Fire Department review fees.

Source: Cities of Lake Elsinore, Murrieta, and Temecula, February 2011

Projects involving new single-family or multi-family residential developments of 4 dwelling units or less require the application of a Minor Design Review, with an application deposit of \$2,050. New single-family tracts and multi-family developments that involve more than four dwelling units require the application of a Residential Design Review, with an application deposit of \$6,060 plus \$3 per proposed residential unit. New single-family tracts and condominium developments would also include an application of a Tentative Tract Map with a flat deposit of \$19,063. The Residential Design Review application always includes the payment of an environmental review deposit. The deposits range from \$1,500 to \$19,000 for an Initial Study to an Environmental Impact Report, which varies with project size and environmental sensitivity of the project area. Minor Design Reviews are exempt from environmental review deposits.

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Once a residential project is approved by the City, the developer will then submit construction drawings for a building permit. **Table 36** below lists a range of fees for single family building permit fees based on the square foot area of the home. The table also includes a typical multi-family unit permit cost, which is an average from the City's recent Pottery Court apartment project.

Table 36
Building Permit Fees

Action/Activity	1,800 s.f. SFR w/600 s.f. garage	2,000 s.f. SFR w/600 s.f. garage	2,500 s.f. SFR w/600 s.f. garage	855 s.f. typ MFR unit*
Structural Plan Check	\$840	\$896	\$1,035	\$360
Planning Review Fee	\$224	\$239	\$276	\$96
Building Permit Fee	\$1,120	\$1,195	\$1,380	\$480
TOTAL	\$2,184	\$2,330	\$2,691	\$936

*Fees are average of permits pulled on a 113 unit apartment project, 2011

In addition to planning application fees, many municipal jurisdictions charge development impact fees, and developers in turn incorporate those fees into housing costs, which can reduce the affordability of housing. These fees can include park fees, police and fire fees, and sewer and waterline fees imposed in accordance with new development.

Table 37 shows that as of 2012, development impact fees for Lake Elsinore were generally less than those incurred in nearby communities of Murrieta and Temecula. These lower impact fees reduce constraints and expenses for moderate and low-income developers looking to build in the region.

Table 37a
Single Family Development Impact Fees

City Specific Fees	Lake Elsinore	Murrieta	Temecula	Wildomar
Park Capital Improvement	1,600.00	3,828.93	3,037.14	563.00
Open Space	None	529.33	885.25	3,637.00
Trails	None	529.33	885.25	316.00
Traffic Impact (Street System Improvement)	1,369.00	782.09	1,840.21	969.00
Traffic Signals		133.33	260.49	
Bridge, Freeway, Ramps		1,902.47		
Library	150.00	210.60	808.93	341.00
Fire	751.00	668.31	631.59	705.00
Police		231.57	265.93	
City Hall	809.00	269.49	499.26	1,207.00
Community Center	545.00	210.61		65.00
Marina Facilities	779.00			
Animal Shelter	348.00			
Drainage	1,000.00	1,530.49		
Total City Fees	7,351.00	10,826.55	9,114.05	7,803.00
County Fees (same for all)	MSHCP< KANGAROO RAT< TUMF			
	11,061	11,061	11,061	11,061
Total City and County	18,412	21,888	20,175	18,864

Note: All costs are per dwelling unit. Drainage fees for Lake Elsinore are figured on a "high" average for the most common areas for development.

Table 37b
Multi Family Development Impact Fees

City Specific Fees	Lake Elsinore	Murrieta	Temecula	Wildomar
Park Capital Improvement	1,500.00	2,412.23	2,175.86	472.00
Open Space		103.89	634.21	3,071.00
Trails		103.89	634.21	264.00
Traffic Impact	959.00	497.05	1,288.15	812.00
Traffic Signals		82.90	182.33	
Bridge, Freeway, Ramps		1,208.93		
Library	150.00	133.33	579.54	286.00
Fire	612.00	988.44	293.08	590.00
Police		240.56	470.49	
City Hall	696.00	269.49	267.69	1,011.00
Community Center	469.00	133.34		55.00
Marina Facilities	671.00			
Animal Shelter	299.00			
Drainage	2,000.00	457.71		
Total City Fees	7,356.00	6,631.76	6,525.56	6,561.00
County Fees (same for all)	MSHCP< KANGAROO RAT< TUMF 7972 7972 7972 7972			
Total City and County	15,328.00	14,603.76	14,497.56	14,533.00

Note: All costs are per dwelling unit. Drainage fees for Lake Elsinore are figured on a "high" average for the most common areas for development.

A 2012 National Impact Fee Survey polled 38 California jurisdictions and estimated an average total impact fee of \$31,000 for single-family residences and \$19,000 for multi-family units within the state.³ Lake Elsinore is on the lower end of the National Impact Fee Survey as the City assesses approximately \$17,000 in total impact fees per single family unit and about \$12,000 per multi family unit (excluding storm drain fees discussed below).

Lake Elsinore has one development fee that is not included in the Development Impact Fee total: the Storm Drain impact fee. Lake Elsinore assesses the Storm Drain impact fee based on a project's Drainage District location on a per acre basis. With 50 Drainage Districts ranging from \$2,225-\$8,675/acre, this results in multiple variations in the final calculation of impact fees with no absolute range. Even so, total impact fees still are less than the averages reported in the National Impact Fee Survey.

Capacity charges are another common source of capital funding. Under California Government Code Section 66000, public agencies are allowed to impose capacity charges at the time a new customer connects for the first time. The purpose of the charge is to recover the reasonable cost of facilities attributable to development. Funds from this capacity charge will be used for replacing and renewing existing facilities and for upgrading and constructing facilities required to expand the system to build-out.

PROCESSING AND PERMIT PROCEDURES

The processing time required to obtain approval of development permits is often cited as a contributing factor to the high cost of housing. For some proposed development projects, additional time is needed to complete the environmental review process before an approval can be granted. Unnecessary delays add to the cost of construction by increasing land holding costs and interest payments. The review process in Lake Elsinore involves up to three levels of reviewing bodies: Planning Staff, Planning Commission, and the City Council.

The majority of residential developments in the City are single-family homes or small subdivisions which do not require lengthy processing time. All new multi-family residential developments must complete a development plan application, which is then reviewed and approved, conditionally approved, or rejected by the appropriate body. **Table 38** provides a list of average processing times for the various permits or

³ Source: Duncan Associates, 2012

procedures that may be required prior to the final approval of a project. As can be seen in this table, the processing times required for the various entitlement applications are reasonable and do not represent a constraint to, or contribute to the cost of, the development or preservation of housing. These timeframes are approximate and depend on the scope of the project, number of corrections in plan check, and timeliness of the applicant's resubmittal. In addition, projects requiring environmental review and/or appeals may take substantially longer to process.

Table 38
Development Review Timeframes

Type of Process	Approximate Timeframe	Reviewing Body
Design Review	4-8 months	Planning Commission/ City Council *If project is within a specific plan, shorter review may be applicable
	2 weeks/check	
Plan Check/Building Permits	1 st check; 1 week resubmittals	Building Division
Conditional Use Permit	3-5 months	Planning Commission
Variance	Up to 6 months	Planning Commission
Tentative Parcel/Tract Map	4-8 months	Planning Commission/City Council
General Plan Amendment	4-6 months	Planning Commission/ City Council
Zone Change	4-6 months	Planning Commission/ City Council

Source: Lake Elsinore City Staff, April 2012

The City's development timeframes are designed to accommodate development. The average processing times for single-family and multi-family projects vary depending upon the size of the development and if a subdivision map is involved.

Small Residential Projects

All Minor Design Review (single-family residences and multi-family projects involving four or less units) projects and Conditional Use Permits require approval from the Planning Commission. Small homes constructed on existing lots of record could be

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issued permits within five to six weeks of Planning Commission approval, including Planning and Building and Safety review.

Larger Residential Projects

All Zone Changes, Specific Plans, Planned Unit Developments, Subdivisions (Parcel and Tract Maps) and Design Review (Residential projects involving four or more units) are required to be approved by the City Council unless the project is within an approved specific plan which may provide a shorter approval process. Apartment developments require Planning Commission and City Council approval. As such, the development process is increased by approximately three months from the small residential projects timeline. Larger projects with many corrections required during Building review typically take longer to process.

Subdivisions

Before a developer or property owner makes any division of land or real property located in the City, a tentative map is required in accordance with the Subdivision Map Act. Once an application is deemed complete and within 50 days of the application being filed with the City, the Planning Commission will act on the tentative map and either recommend approval, recommend conditional approval, or recommend denial. At a subsequent regular meeting, after receipt of the Planning Commission recommendation, the City Council will act on the tentative map and either approve, conditionally approve, or disapprove it. A proposed subdivision can be denied by the City Council if it does not meet all of the requirements of the Municipal Code, or if the City Council makes any of the following findings:

- That the proposed division of land is not consistent with applicable general and specific plans
- That the design or improvement of the proposed division of land is not consistent with applicable general and specific plans
- That the site of the proposed division of land is not physically suitable for the proposed density of the development
- That the design of the proposed division of land or the proposed improvements are likely to cause substantial environmental damage or substantially and avoidably injure fish or wildlife or their habitat
- That the design of the proposed division of land or the type of improvements are likely to cause serious public health problems

- That the design of the proposed division of land or the type of improvements will conflict with easements, acquired by the public at large, for access through or use of property within the proposed division of land. The City Council may approve a division of land if it finds that alternative easements for access or for use will be provided, and that they will be subsequently equivalent to ones previously acquired by the public.

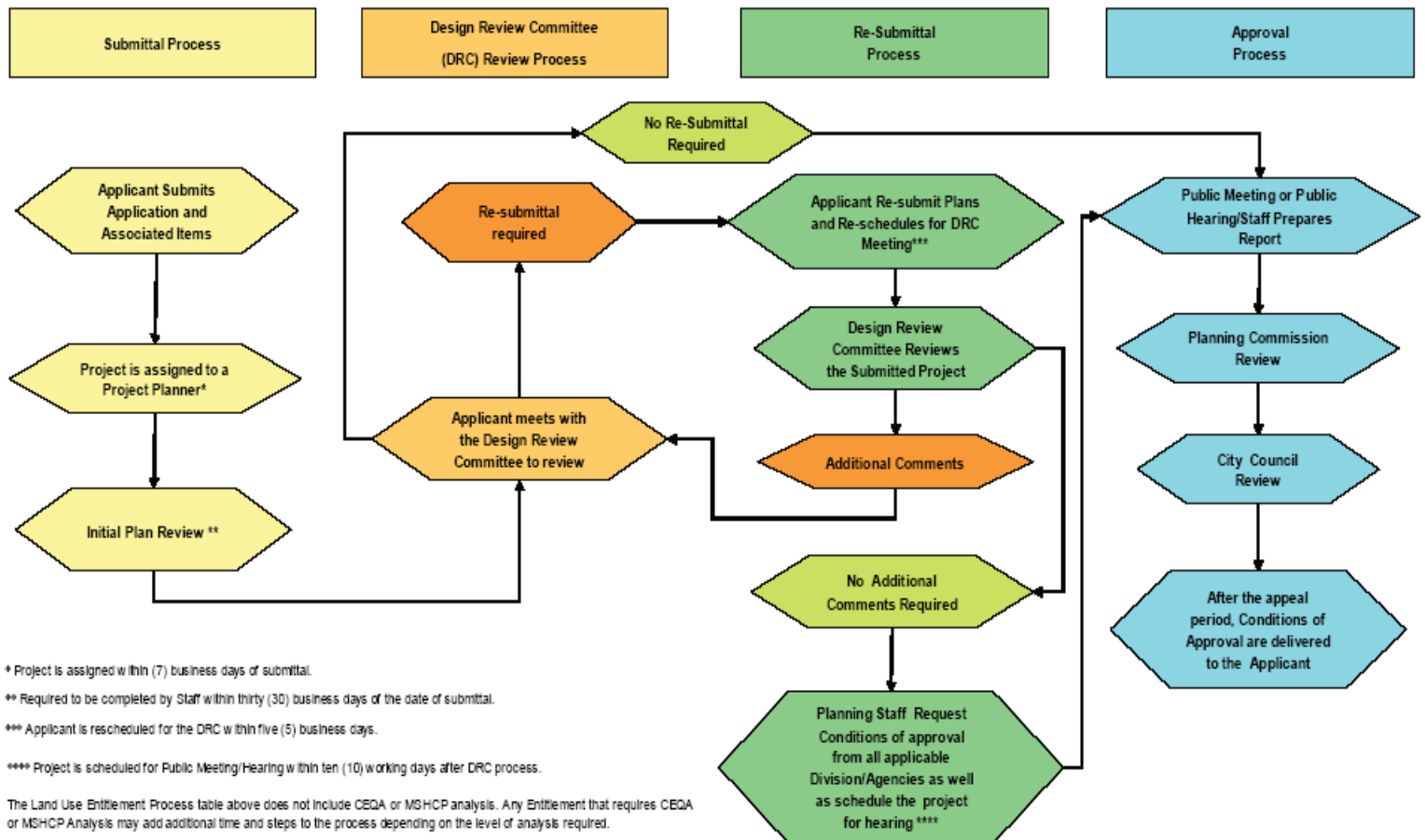
Design Review Process

The City of Lake Elsinore's processing for land use entitlement approval includes review by the Design Review Committee (DRC). Part of the DRC review process includes ensuring projects are consistent with the requirements of LEMC Section 17.184- Design Review. Applicants may review this section of the code in order to understand and be consistent with the guidelines the DRC will be using to assess the project. A Design Review entitlement application requires a public hearing and the adoption of specific findings, including:

- The project, as approved, will comply with the goals and objectives of the General Plan and the zoning district in which the project is located.
- The project complies with the design directives contained in LEMC Section 17.184.060 and all other applicable provisions of the Municipal Code.
- Conditions and safeguards pursuant to LEMC Section 17.184.070, including guarantees and evidence of compliance with conditions, have been incorporated into the approval of the subject project to ensure development of the property in accordance with the objectives of this chapter and the planning district in which the site is located.

The approval process for both smaller and larger residential projects includes submitting a development application and fees to the City and completing the Design Review process (see **Figure 4**). Smaller projects may receive approval at a public meeting scheduled after the project has completed the Design Review Committee process. Larger projects are first reviewed by the Planning Commission at a public meeting and then forwarded to the City Council with a recommendation of approval or denial, unless the project is within an approved specific plan which may provide a shorter approval process.

Figure 4 - Land Use Entitlement Process



The City's average development processing times are typical of those for surrounding jurisdictions. They allow for State-mandated review periods for environmental documents as well as for legally advertised and noticed public hearings. In addition, the City of Lake Elsinore, like surrounding jurisdictions, is required to adhere to the development review timeframes mandated by the State Permit Streamlining Act.

CONDITIONAL USE PERMIT

A conditional use permit is an entitlement application which requires a public hearing and the adoption of specific findings, including:

- The proposed use, on its own merits and within the context of its setting, is in accord with the objectives of the General Plan and the purpose of the planning district in which the site is located.
- The proposed use will not be detrimental to the general health, safety, comfort, or general welfare of persons residing or working within the neighborhood of the proposed use or the City, or injurious to property or improvements in the neighborhood or the City.
- The site for the intended use is adequate in size and shape to accommodate the use, and for all the yards, setbacks, walls or fences, landscaping, buffers and other features required in this Title.
- The site for the proposed use relates to streets and highways with proper design both as to width and type of pavement to carry the type and quantity of traffic generated by the subject use.
- That in approving the subject use at the specific location, there will be no adverse effect on abutting property or the permitted and normal use thereof.
- That adequate conditions and safeguards pursuant to LEMC Section 17.168.50 have been incorporated into the approval of the Conditional Use permit to insure that the use continues in a manner envisioned by these findings for the term of the use.

The purpose and intent of the conditional use permit is to ensure that these uses which are not permitted by right are located, planned, and used in such a manner as not to be detrimental to the abutting properties and to the community as a whole. Conditions of approval are utilized to preserve the integrity and character of the zoning district, the utility and value of adjacent property, and the general welfare of the neighborhood and the public. Conditions can include such requirements as special yards and fencing, specific parking and circulation requirements, street and/or alley dedications, landscaping, regulations of noise and other nuisances, and height and residential density limitations. Residential uses requiring a conditional use permit include large family day care and rest homes.

HOUSING FOR DISABLED PERSONS

State law requires localities to analyze potential and actual constraints upon housing for persons with disabilities, demonstrate efforts to remove governmental constraints, and include programs to accommodate housing designed for people with disabilities. The City has no special zoning or land use restrictions that regulate the siting of housing for persons with disabilities.

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In accordance with State law, Lake Elsinore permits State-licensed residential care facilities serving six or fewer persons in all of its residential zoning districts by right. Several housing types for persons with disabilities are permitted by right or require a discretionary permit that is no more stringent than those for other conditional uses. Rest homes are permitted with a conditional use permit in the R-2 and R-3 multi-family areas.

Inclusion of an overly restrictive definition of a “family” in the zoning code may have the potential of discriminating against group homes or other housing for persons with disabilities on the basis of familial status. The Lake Elsinore Municipal Code defines family as “one or more persons immediately related by blood, marriage or adoption living together as a single housekeeping unit in a dwelling unit together with any domestic employees. A group of not more than six (6) unrelated persons living together as a single housekeeping unit with their domestic employees shall also be considered a family.” The City acknowledges that the definition of “family” may cause the misperception by the public that development can be restricted to blood related families. As part of its review of the LEMC, the City intends to revise or remove the definition of family and rely more generally on the term “household.”

As stated above, the City has adopted the California Building Standards Code. Standards within the Code include provisions to ensure accessibility for persons with disabilities. These standards are consistent with the Americans with Disabilities Act. No local amendments that would constrain accessibility or increase the cost of housing for persons with disabilities have been adopted. To accommodate disabled persons in public facilities, the City defers to Title 24 of the California Handicap Accessibility Code.

Reasonable Accommodation

The Fair Housing Act, as amended in 1988, requires that cities and counties provide reasonable accommodation to rules, policies, practices and procedures where such accommodation may be necessary to afford individuals with disabilities equal housing opportunities. While fair housing laws intend that all people have equal access to housing, the law also recognizes that people with disabilities may need extra tools to achieve equality. Reasonable accommodation is one of the tools intended to further housing opportunities for people with disabilities. For developers and providers of housing for people with disabilities who are often confronted with siting or use restrictions, reasonable accommodation provides a means of requesting from the local government flexibility in the application of land use and zoning regulations or, in some instances, even a waiver of certain restrictions or requirements because it is necessary to

achieve equal access to housing. Cities and counties are required to consider requests for accommodations related to housing for people with disabilities and provide the accommodation when it is determined to be “reasonable” based on fair housing laws and the case law interpreting the statutes.

State law allows for a statutorily based four-part analysis to be used in evaluating requests for reasonable accommodation related to land use and zoning matters and can be incorporated into reasonable accommodation procedures. This analysis gives great weight to furthering the housing needs of people with disabilities and also considers the impact or effect of providing the requested accommodation on the City and its overall zoning scheme. Developers and providers of housing for people with disabilities must be ready to address each element of the following four-part analysis:

- The housing that is the subject of the request for reasonable accommodation is for people with disabilities as defined in federal or state fair housing laws;
- The reasonable accommodation requested is necessary to make specific housing available to people with disabilities who are protected under fair housing laws;
- The requested accommodation will not impose an undue financial or administrative burden on the local government; and
- The requested accommodation will not result in a fundamental alteration in the local zoning code.

To create a process for making requests for reasonable accommodation to land use and zoning decisions and procedures regulating the siting, funding, development and use of housing for people with disabilities, the City will create and adopt a reasonable accommodation procedure and provide information to residents via their public counters and website.

Environmental Constraints

Significant environmental and infrastructure constraints often hamper development of sufficient housing for all economic segments. The paragraphs below address potential environmental and infrastructure constraints to residential development in Lake Elsinore. These issues are discussed in more detail in the Public Safety and Welfare Element of the General Plan.

Federal and State regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs resulting from the

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environmental review process are bundled into the cost of housing and are passed on to the consumer. These costs include fees charged by local government and private consultants needed to complete the environmental analyses and from delays caused by the mandated public review periods. However, the presence of these regulations helps to preserve the environment and ensure environmental safety for Lake Elsinore residents.

Environmental constraints can significantly affect the creation of new housing in a community. According to the Federal Emergency Management Agency, significant portions of Lake Elsinore and its Sphere of Influence are located within a 100- year flood zone. Several flooding sources have been identified within the City, including Arroyo del Toro, Channel H, Elsinore Spillway Channel, Lake Elsinore, Leach Canyon Channel, Lime Street Channel, McVicker Canyon, Ortega Wash and others. New development projects are required to consider flooding and storm drainage effects in their design. Limited encroachment into the 100-year floodplain fringe of roads, parks, sewer and water improvements, and pedestrian routes is allowed in order to permit development of properties within this area. The City reviews development projects within the floodplain to ensure compliance with City, state, and federal floodplain management.

The City of Lake Elsinore and its Sphere of Influence are located within the Elsinore fault system. The Elsinore fault consists of multiple strands, a number of which are recognized as active and zoned by the State of California under the Alquist-Priolo Act. Risk of surface rupture along these zoned active traces is substantial. The Elsinore fault is believed to be capable of generating earthquakes with magnitudes in the range of 6.5 to 7.5. Thus, the City and the Sphere of Influence are likely to experience repeated moderate to strong ground shaking generated by the Elsinore fault in the foreseeable future. To reduce effects on development, the City may require site-specific remediation measures during the development review process to minimize impacts of fault activity. The applicable Building Codes also includes requirements to prevent earthquake damage.

In addition, a large portion of the City falls into a very high fire hazard severity zone as defined by the California Fire/CDF State Plane. The steep terrain and frequent high-velocity wind conditions in these areas contributes to rapid spread of wildfire when one occurs. The City requires fuel modification zones around development within these high hazard areas by thinning or clearing vegetation within 100 feet of buildings and structures.

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In addition to considering environmental conditions, before a development permit is granted, it must be established that public service and facilities systems are adequate to accommodate any increased demand generated by a proposed project. Lake Elsinore relies upon other government agencies, private utility companies, and contractors to maintain and upgrade many of the community's major infrastructure systems.

6.4 Housing Resources – Site Inventory and Analysis

This section summarizes the land, financial, and administrative resources available for the development and preservation of housing in Lake Elsinore. The analysis includes an evaluation of the availability of land resources for future housing development; the City’s ability to satisfy its share of the region’s future housing needs, the financial resources available to support housing activities, and the administrative resources available to assist in implementing the City’s housing programs and policies.

Regional Housing Needs Allocation (RHNA)

Lake Elsinore’ Regional Housing Needs Allocation (RHNA) for the 2014-2021 planning period has been determined by SCAG to be 4,929 housing units, including 1,196 units for very low-income households, 801 units for low-income households, 897 units for moderate-income households, and 2,035 units for above moderate-income households.

AVAILABILITY OF SITES FOR HOUSING

Identifying Adequate Sites

State law requires that a community provide an adequate number of sites to allow for and facilitate production of the City’s regional share of housing. To determine whether the City has sufficient land to accommodate its share of regional housing needs for all income groups, the City must identify “adequate sites.” Under State law (California Government Code sections 65583), adequate sites are those with appropriate zoning and development standards, with services and facilities, needed to facilitate and encourage the development of a variety of housing for all income levels. Land considered suitable for residential development includes the following:

- Vacant residentially zoned sites
- Vacant non-residentially zoned sites that allow residential uses (such as mixed-use)
- Underutilized residentially zoned sites that are capable of being developed at a higher density or with greater intensity

- Non-residential zoned sites that can be redeveloped for, and/or rezoned for, residential use (via program actions)

An important component of the Lake Elsinore Housing Element is the identification of sites and future housing development opportunities for the 2014-2021 planning period. Since Lake Elsinore has a sufficient amount of undeveloped land, the majority of what is identified in the Sites Inventory section focuses on vacant sites zoned for residential or mixed-use. Underutilized sites are also analyzed. Opportunities for residential development in the City fall into one of these categories:

- Vacant land that is designated for residential or mixed-use
- Underutilized sites that permit residential or mixed-use where the current use of the property is less than the maximum allowed by the general plan designation, and where infrastructure needs for additional development can be met by existing or proposed systems

The following maps identify sites within the City that fall under one of the categories identified above. The “Key Map” at the top left-hand corner of each map outlines the geographic location of the area within the City. The Planning Area for each location corresponds with the Specific Plan or area identified in the City’s Geographic Information System (GIS) map.

Residential Sites Inventory and Analysis of Suitability and Availability

The sites identified in the maps are locations determined to be ideal for accommodating future housing, including affordable housing. Analyses based on potential environmental constraints, infrastructure, and realistic development capacity calculations are discussed. The maps also include an analysis of non-vacant and underutilized lands that are listed in **Table 41**.

The sites inventory includes properties within the Commercial Mixed Use, High Density, and Residential Mixed Use designations (see **Table 39**), as well as two specific plan areas. Densities permitted pursuant to High Density Residential and Residential Mixed Use designations permit 24 units per acre, which would be sufficient to facilitate affordable housing. The Commercial Mixed Use designation permits up to 18 units per acre, and would be consistent with the moderate and above moderate income categories. The High Density and Residential Mixed Use categories are the only two categories utilized to identify units to meet the lower income required RHNA.

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Mixed use designations were calculated based upon the General Plan and Zoning Code requirements within the Commercial Mixed Use and Residential Mixed Use designations. The General Plan states that Commercial Mixed Use properties shall contain a minimum of 50 percent commercial uses. Therefore, the sites analysis provides a range of potential dwelling units based upon the minimum and maximum allowable residential densities for the Commercial Mixed Use designation (see Appendix A for specific site listings). The Commercial Mixed Use designation was calculated based upon the median allowable density, providing a conservative estimate of potential above-moderate and moderate housing within the planning area.

The Residential Mixed Use designation allows a maximum density of 24 dwelling units per acre. An additional 20- to 35-percent of the building square footage may be utilized for commercial uses as an incentive for mixed use development. This is in addition to permitted residential development. Therefore, a two-acre Residential Mixed Use development could propose a 48- unit housing development with additional space for commercial uses- up to 35-percent of the building square footage.

Table 39
Lake Elsinore Demographic Projections and Density

General Plan Designation	Density Range	Allowable Residential Composition
Commercial Mixed Use	7-18 dwelling units per acre	0-50% Residential
Residential Mixed Use	19-24 dwelling units per acre	100% Residential
High Density Residential	19-24 dwelling units per acre	100% Residential
Specific Plan	Varies	Varies

Demographic projections and density calculations are consistent with the General Plan's estimate for the buildout. A maximum of 80-percent of the site acreage was estimated for residential development (see Appendix A for specific site listings). The sites analysis multiplies the reduced acreage by the maximum allowable density (24 dwelling units per acre). This results in a fairly conservative estimate of potential development of sites within the City. Multi-family, affordable development within the City has proven to exceed this estimate. An example of this is the Pottery Court affordable housing apartment complex, which was entitled at a density of 26 dwelling units per acre, well exceeding the General Plan estimates (as detailed later in this section under

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AFFORDABLE HOUSING PROJECTS). The Rivers Edge Apartments, approved in 2005 and built in 2007, was also entitled at 26 dwelling units per acre. The 80-percent development of a site's acreage is a conservative estimate for projects within the City of Lake Elsinore as development generally occurs at a higher density.

Table 40
Focus Areas
Total Acreages and Dwelling Units

Land Use	Density Range (DU/AC)	Acres	Density	Dwelling Units ¹
High Density	19-24+	84	24	1,598
Residential Mixed Use	19-24+	43	24	825
Commercial Mixed Use	7-18	238	18	1,501
Alberhill Ranch – Brighton Specific Plan	Varies	400	Varies	1,401
Diamond Specific Plan	<18	87	<18	600
Total				5,925

1. Acreage reduced to 80-percent and multiplied by density to calculate total dwelling units in High Density and Residential Mixed Use Designations; Median density utilized for Commercial Mixed Use; Specific Plan unit count pursuant to adopted Specific Plans and maps

Focus Area 1 - Lake Elsinore Hills



Land Use	Acres	Dwelling Units
High Density	0.0	0.0
Residential Mixed Use	0.0	0.0
Commercial Mixed Use	145.6	0-1,860
Med. Density Residential	0.0	0.0

Legend

-  Lake Elsinore Hills- Focus Area 1
-  City Parcels
-  Commercial Mixed Use



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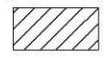
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Focus Area 2 - Lake View



Land Use	Acres	Dwelling Units
High Density	0.0	0.0
Residential Mixed Use	18.2	350.0
Commercial Mixed Use	0	0
Med. Density Residential	0.0	0.0

Legend

-  Lake View - Focus Area 2
-  Residential Mixed Use
-  City Parcels



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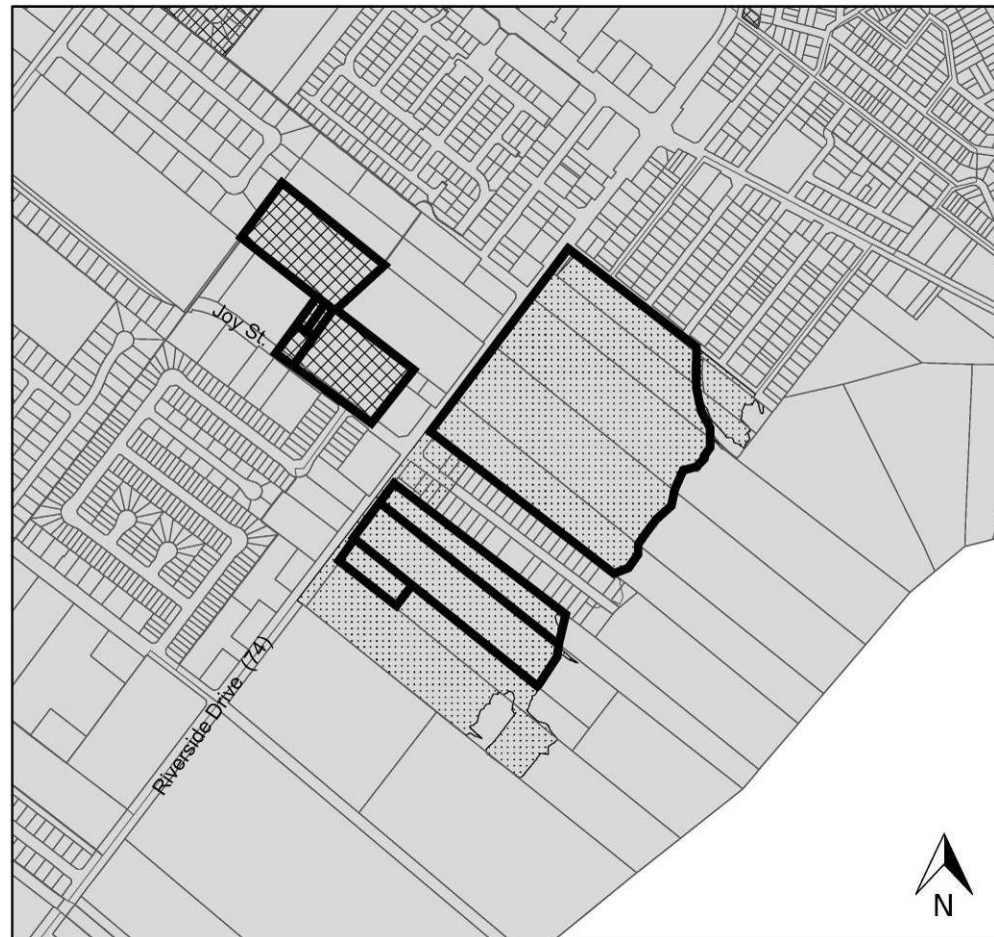
Focus Area 3- Lake View



Land Use	Acres	Dwelling Units
High Density Residential	9.6	185
Commercial Mixed Use	41.15	257
Med. Density Residential	0.0	0.0

Legend

-  City Parcels
-  Commercial Mixed Use
-  High Density Residential



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Focus Area 4 - Lake View



Land Use	Acres	Dwelling Units
High Density Residential	29.2	561
Commercial Mixed Use	47.0	294
Med. Density Residential	0.0	0.0

Legend

-  Focus Area 4
-  Commercial Mixed Use
-  High Density Residential



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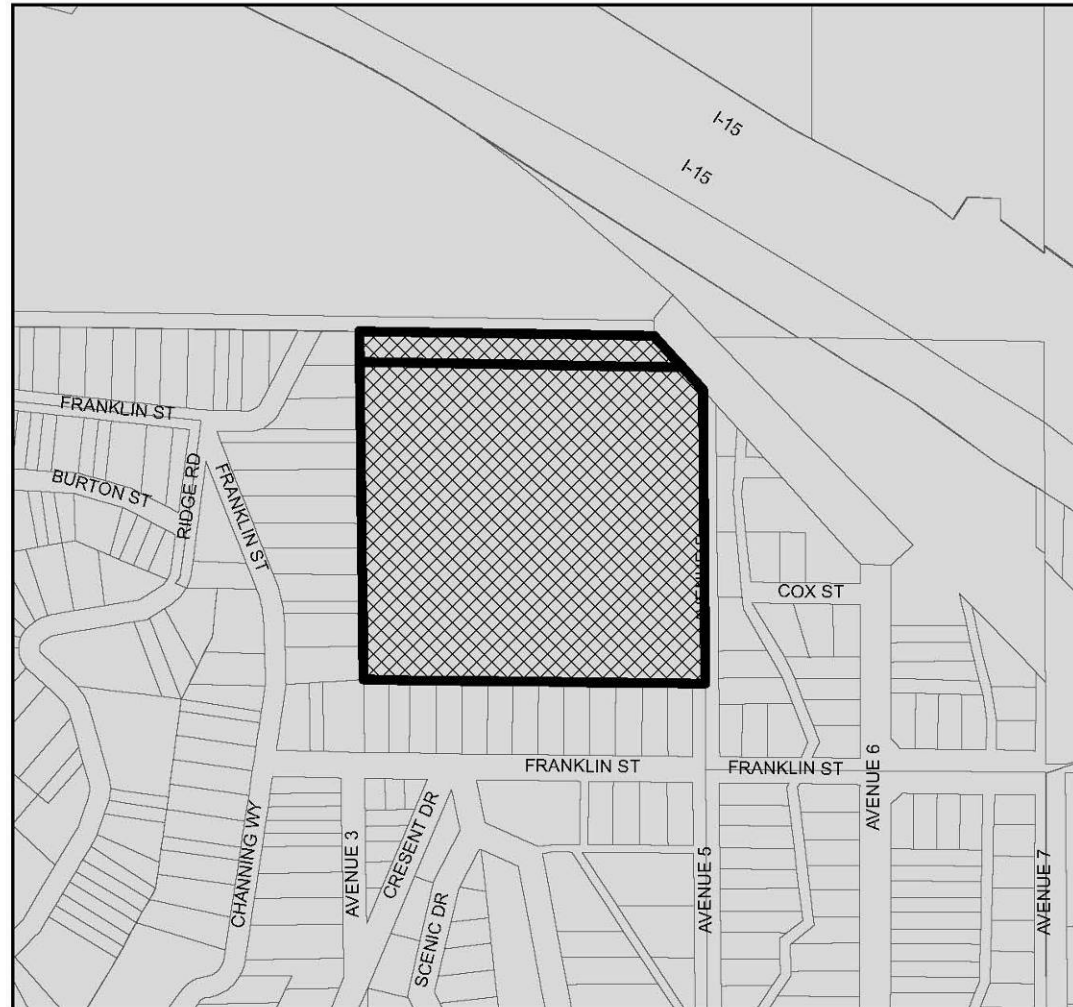
Focus Area 5 - Riverview



Land Use	Acres	Dwelling Units
High Density	9.9	189.0
Residential Mixed Use	0.0	0.0
Commercial Mixed Use	0	0
Med. Density Residential	0.0	0.0

Legend

-  Riverview - Focus Area 5 (High Density)
-  High Density Residential



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Focus Area 6 - Historic District



Land Use	Acres	Dwelling Units
High Density	6.24	120
Residential	5.59	107
Mixed Use		
Commercial	0.62	4
Mixed Use		
Med. Density Residential	0.0	0

Legend

	CMU - Commercial Mixed Use
	HDR - High Density Residential
	RMU - Residential Mixed Use

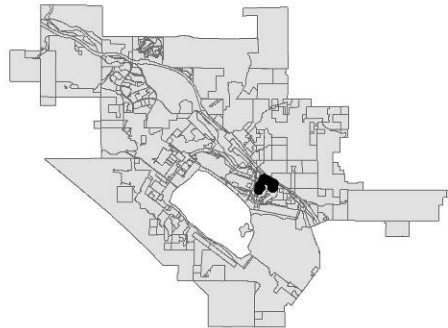


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Focus Area 7 - Historic District



Land Use	Acres	Dwelling Units
High Density	9.6	185
Residential Mixed Use	2.3	44
Commercial Mixed Use	0	0

Legend

-  RMU Residential Mixed Use
-  HDR High Density Residential
-  City Parcels



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Focus Area 8 - Historic District



Land Use	Acres	Dwelling Units
High Density Residential	0.0	0.0
Mixed Use	8.9	170.0
Commercial	1.9	23
Med. Density Residential	0.0	0.0

Legend

-  Focus Area 8
-  CMU Commercial Mixed Use
-  RMU Residential Mixed Use
-  City Parcels



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Focus Area 9 - Business District



Land Use	Acres	Dwelling Units
High Density	18.2	356.0
Residential	0.0	0.0
Mixed Use	0.0	0.0
Commercial	0.0	0.0
Mixed Use	0.0	0.0
Med. Density Residential	0.0	0.0

Legend

	HDR High Density Residential
	City Parcels

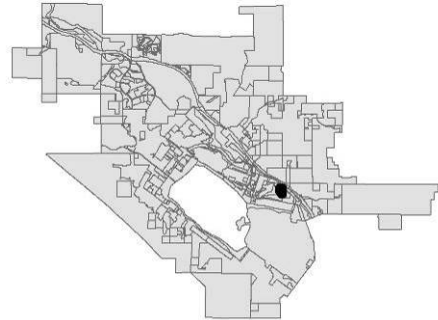


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Focus Area 10 - Business District



Land Use	Acres	Dwelling Units
High Density	0.0	0.0
Residential	8.7	156.0
Mixed Use		
Commercial	0.0	0.0
Mixed Use		
Med. Density Residential	0.0	0.0

Legend

-  RMU Residential Mixed Use
-  City Parcels



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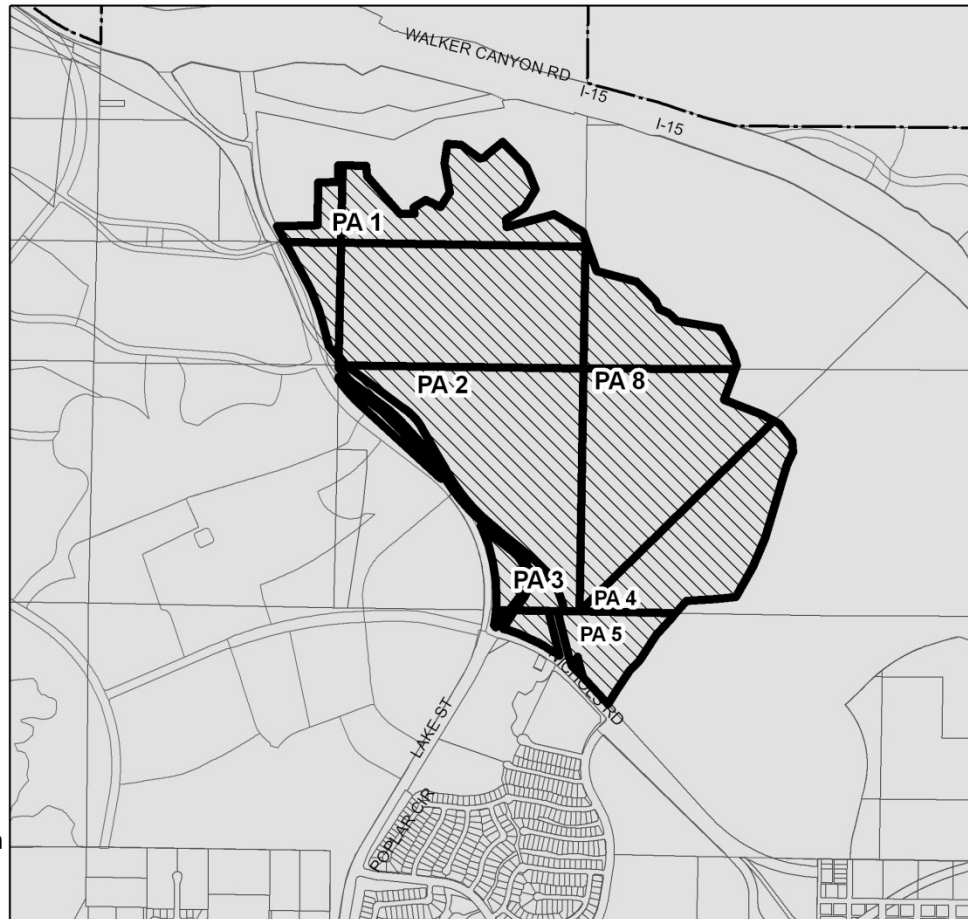
Focus Area 11 - Alberhill Ranch - Brighton



Land Use	Acres	Dwelling Units
Suburban Village (PA 1 & 3)	44.4	120
HDMFR (PA 5)	11.5	225
SFR II (PA 2 & 4)	179.9	605
SFR I (PA 8)	164.5	451

Legend

 Brighton/Aberhill Ranch Specific Plan

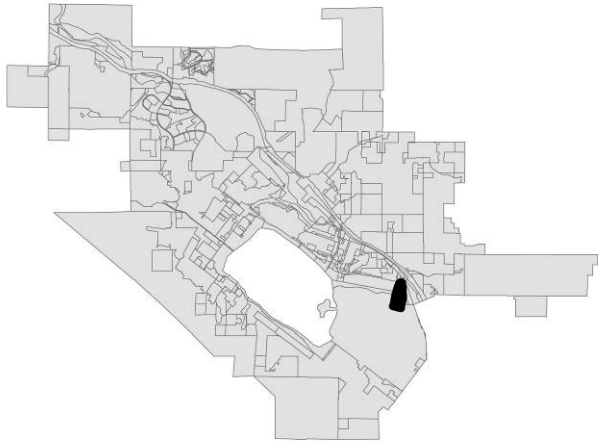


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Diamond Specific Plan Exhibit



Land Use	Acres	Dwelling Units
High Density	0.0	0.0
Mixed Use	87.0	600
Med. Density Residential	0.0	0.0



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VACANT LAND

State law requires that jurisdictions demonstrate in the Housing Element that the land inventory is adequate to accommodate the jurisdiction's share of the region's projected growth. Lake Elsinore is a growing community and has a sufficient amount of vacant land to meet its regional housing need as allocated by SCAG. The City's inventory of vacant land that would realistically be suitable for residential development totals over 790 acres, as identified in **Table 41**. This list does not include all vacant sites within the City. Rather, these vacant sites are ones that the City identifies as best suited for meeting the City's share of the regional housing need. Only land within the High Density, Residential Mixed Use, Commercial Mixed Use designations or Specific Plans were identified to provide for the City RHNA share. Together with underutilized sites, there is the potential to yield 5,925 units without utilizing a density bonus. Should developers choose to use density bonus opportunities, the capacity would be even higher.

Table 41 summarizes Lake Elsinore's residential development potential of vacant and underutilized sites. Estimates of potential capacity on the vacant or underutilized land are based on an assumption of 80-percent of the available acreage being developed (not including a density bonus), multiplied by a density of 24 dwelling units per acre in higher density areas. Potential capacity of Commercial Mixed Use areas is based on median density, to provide a conservative estimate. These methods are consistent with projections contained in the General Plan.

Table 41
Residential Capacity on Vacant and Underutilized Sites

Focus Area	Land Use Designation	Residential Density Range	Estimated Density	Vacant Acreage	Under-utilized Acreage	Capacity w/o density bonus ¹
1	Lake Elsinore Hills District Commercial Mixed Use	7-18 du/ac	18	143.64	1.96	923
2	Lake View District Residential Mixed Use	19-24 du/ac	24	18.24	--	350
3	Lake Edge/Lake View District High Density Residential Commercial Mixed Use	19-24 du/ac 7-18 du/ac	24 18	9.62 39.93	-- 1.22	185 257
4	Lake Edge/Lake View District High Density Residential Commercial Mixed Use	19-24 du/ac 7-18 du/ac	24 18	26.38 28.37	2.82 18.65	561 294
5	Riverview District High Density Residential	19-24 du/ac	24	9.85	--	189
6	Historic District High Density Residential Residential Mixed Use Commercial Mixed Use	19-24 du/ac 19-24 du/ac 7-18 du/ac	24 24 18	5.24 3.93 0.62	1.00 1.66 --	120 107 4
7	Historic District High Density Residential Residential Mixed Use	19-24 du/ac 19-24 du/ac	24 24	5.06 2.30	4.57 --	185 44
8	Historic District Residential Mixed Use Commercial Mixed Use	19-24 du/ac 7-18 du/ac	24 18	8.91 1.86	-- --	170 23
9	Business District High Density Residential	19-24 du/ac	24	18.57	--	356
10	Business District Residential Mixed Use	19-24 du/ac	24	8.7	--	156
11	Alberhill Ranch - Brighton Specific Plan	5-30 du/ac	varies	400	--	1,401
12	Diamond Specific Plan Mixed Use	max 24 du	<18	87	--	600
TOTAL:			-	791.3	31.87	5,925

Underutilized Sites

Underutilized sites account for a very small portion of the sites identified to accommodate the City's regional housing need. Underutilized sites have the potential to yield approximately 349

units. In contrast, vacant sites can accommodate more than the regional housing need (4,929 units) with the potential to yield 5,576 units. **Appendix A** lists the underutilized sites identified in each focus area and provides a description of the current use and potential capacity for the sites.

The underutilized sites identified within the sites analysis are limited to those sites with one single-family residence or a small commercial building onsite. In addition, the sites identified are located adjacent to vacant parcels, creating the potential for one developer to consolidate lots and redevelop a larger area into a single affordable housing project. The City already has a successful history with consolidating vacant and underutilized sites with the Pottery Court affordable housing development. Underutilized sites similar to the circumstances of Pottery Court were identified within the sites analysis for potential units. Further discussion regarding the City's ability to work with developers to consolidate lots, including those with existing underutilized development, is included in the discussion on **Affordable Housing Projects**.

Suitable Sites

Over 200 acres of Residential Mixed Use and High Density residential designated land (see Focus Areas 2, 3, 4, 5, 6, 7, 8, 9, 10, and the Diamond Specific Plan) have been determined to be most suitable for accommodating the City's affordable housing need. These vacant and underutilized sites are located in the City's Lake View District, Historic District, Business District, and within the Diamond Specific Plan. The High Density Residential and Residential Mixed Use designations allow densities of up to 24 dwelling units per acre or more without approval of a density bonus.

Historic District

The Historic District (see Focus Areas 6, 7, and 8) is an ideal location for development of future affordable housing, as it is located within close proximity to downtown Lake Elsinore. In addition, there are commercial shopping areas within ¼ mile of the opportunity sites. Public transit is available throughout this area, with a bus stop at Graham and Langstaff and transfer stations at the Wal-Mart located on the east side of the Interstate-15 freeway at Grape Street. This service line connects with Downtown Lake Elsinore, the Senior Center, and the Lake Elsinore Outlets.

The majority of underutilized residentially zoned sites listed in **Table 41** are within the Historic District areas (see Focus Areas 6, 7, and 8). The two highest-density land uses, High Density Residential and Residential Mixed Use, are located in the Historic District. The identified sites include vacant and underutilized properties that present opportunities to consolidate parcels to provide larger affordable housing developments.

Assuming development at 80-percent of the total acreage for these designations, Focus Areas within the Historic District have the potential to yield 653 dwelling units without considering density bonuses; 626 of these are at densities capable of supporting low- and very low-income housing. A parcel-specific listing of the available sites is provided in Appendix A.

Business District

The Business District (see Focus Areas 9 and 10) provides a suitable location for affordable housing in an area that contains many vacant parcels with the potential to develop live-work projects. Focus Area 10 is composed entirely of vacant parcels. Approximately 8.7 acres of vacant Residential Mixed Use property could be utilized to provide affordable housing within this Focus Area. After identifying parcels for potential consolidation, there is the opportunity to provide 156 units for affordable housing in Focus Area 10, not including potential density bonuses.

The Alberhill Ranch – Brighton Area Specific Plan

The Brighton area is a portion of the larger Alberhill Ranch Specific Plan. The Brighton area is a 400-acre master planned community, planned for mixed land use development. Historically used for mining, large areas of land are available for new development once the resources are fully extracted. The Brighton area has completed a Vested Tentative Tract Map for future construction of 1,401 dwelling units and 1,358,000 square feet of commercial/office. Three areas would permit high density (30 du/acre) residential development (PA 1, 3, and 5). The table below provides a breakdown of Brighton planning areas with residential unit yields:

Table 42

The Alberhill Ranch – Brighton Specific Plan Residential Summary

Planning Area	Acres	Total Units	Commercial SF
Planning Area 1 – Suburban Village	9.8	40	299,739
Planning Area 2 – SFR II	161.2	534	--
Planning Area 3 – Suburban Village	34.6	80	1,058,261
Planning Area 4 – SFR II	18.7	71	--
Planning Area 5 – HDR	11.5	225	--
Planning Area – SFR I	164.5	451	--
TOTAL	400.3	1,401	1,358,000

Source: City of Lake Elsinore, VTTM No. 35001

The Diamond Specific Plan

The Diamond Specific Plan is an 87-acre master planned mixed-use development providing for commercial, office, educational, entertainment, and residential uses. The Specific Plan designates the entire developable area as Mixed-Use land use to allow flexibility in the development of the plan. Density or intensity of an individual development within the Diamond Specific Plan may exceed the General Plan allowed density provided that the overall density of the project site as an average does not exceed the General Plan density or the development caps established by the Specific Plan. The Plan allows for the development of up to 600 multi-family residential units, 897,000 square feet of commercial-retail space and a 150-room hotel. The table below provides a breakdown of The Diamond Specific Plan planning areas with residential unit yields:

Table 43
The Diamond Specific Plan Residential Summary

Planning Area	Acres	Total Units	Commercial SF
Planning Area 1 – Lakeshore	7.1	50	82,000
Planning Area 2 – Community Core	27.5	275	590,000
Planning Area 3 – Waterfront	7.3	0	30,000
Planning Area 4 – Stadium	16.1	0	35,000
Planning Area 5 – Malaga North	11.7	50	110,000
Planning Area 6 – Malaga South	11.7	225	50,000
<i>Roads</i>	5.8		
TOTAL	87.2	600	897,000

Source: City of Lake Elsinore Planning Division

Appendix A includes all parcels from the Focus Areas to demonstrate their individual and overall contribution toward the City’s RHNA.

SMALL SITES

Lake Elsinore Historic Subdivision Trends

The City of Lake Elsinore has been known as a resort community since its incorporation in 1888. Lake Elsinore had many vacation homes and bungalows that were developed in the first half of the 20th Century, and was a major draw for tourist-centered activities. Property throughout the City was subdivided into small lots (some as little as 25-feet by 100-feet in size) during the late

1800's and early 1900's in order to cater lot sales to tourists, vacationers, and other out-of-town purchasers.

With regard to Focus Areas 6 through 9 and all parcels within the Historic District of Lake Elsinore, the lot patterns and sizes reflect the then-practice of subdividing properties into multiple small lots for speculative sale in a resort community. In the 100 years since, development approaches have evolved to require much larger parcels to achieve more economically viable and desirable housing products. Thus, developers look to lot consolidation as the preferred method of creating optimal building sites in downtown Lake Elsinore, and the City has been a partner in encouraging this practice.

Small Sites Analysis

The sites analysis identifies sites throughout the City that have the highest potential for development as new housing and affordable housing projects. Some sites identified are small and may not be as conducive for a large-scale development as larger parcels. Thus, the City has focused its analysis on sites located adjacent to other underutilized or vacant parcels that could be consolidated for a larger project. In fact, many small parcels throughout the City have not been identified as potential sites because they are not located adjacent to other parcels that could be consolidated to create a larger project. Small sites are identified in Focus Areas 4, 6, 7, 8, 9, and 10. **Appendix A** identifies all properties within the focus areas that are considered small sites and groups the sites together to analyze consolidation potential. **Table 44** is a summary of the lot consolidation potential for the focus areas.

Table 44
Lot Consolidation Summary

FOCUS AREA	Acres	Capacity	Consolidation Potential	High Density Residential ¹	Mixed Use ²
Historic District – Focus Area 6	6.24	136	75	75	
Historic District – Focus Area 7	11.93	229	146	127	19
Historic District – Focus Area 8	8.91	170	170		170
Business District – Focus Area 9a	7.79	150	128	128	
Business District – Focus Area 9b	6.73	145	122	122	
Business District – Focus Area 9c	3.77	72	39	39	
Business District – Focus Area 10a	3.25	51	51		51
Business District – Focus Area 10b	5.45	105	101		101
The Diamond Specific Plan³	58.00	600	600		600
TOTAL	112.07	1,638	1,432	491	941
^{1.} Refers to all High Density designated parcels that can be consolidated. ^{2.} Refers to all Mixed Use parcels that can be consolidated. ^{3.} The Diamond Specific Plan includes a total of 600 dwelling units to be constructed within four Planning Areas.					

Lot Consolidation

Small sites are identified in Focus Areas 6, 7, 8, 9, 10, and the Diamond Specific Plan. Sites identified within these focus areas are located adjacent to one another and result in larger parcels of land available for potential lot consolidation and development of a single project. According to HCD, most assisted housing developments utilizing State or Federal financing resources typically include at least 50 to 80 units. **Appendix A** identifies several areas for consolidation that are smaller in size than the recommended yield of 50 to 80 dwelling units. However, in reviewing HCD's list of Rental Housing Complexes available in Riverside County and San Bernardino County, it is evident that projects of 50 dwelling units or less for Low and Very Low income levels have been constructed throughout Riverside and San Bernardino Counties. The following cities are identified as having projects of 50 units or less on the lists:

- Lake Elsinore
- Desert Hot Springs
- Palm Springs
- Coachella

- Mecca
- Blythe
- San Bernardino
- Upland
- Barstow
- Mentone
- Joshua Tree

In addition, the Coachella Valley Housing Coalition has identified affordable housing projects of fewer than 50 dwelling units in the cities of Riverside, Cathedral City, Indio, and Moreno Valley in addition to the cities identified on the HCD Rental Complexes list. Therefore, the sites analysis has identified some potential areas for lot consolidation where fewer than 50 dwelling units can be built, similar to projects that have been approved and constructed throughout the Inland Empire.

Parcel Mergers

The City of Lake Elsinore has approved and completed 15 parcel merger applications between 2004 and 2012 (see **Table 45**). These applications resulted in the consolidation of multiple lots into one or two lots, including one merger that consolidated three lots into a single lot within an area permitting up to 24 dwelling units per acre. The City works with developers to approve lot consolidations in order to design projects that will result in a single cohesive development, rather than smaller projects located on multiple lots. As a result, the small sites identified within the City could be consolidated through the Parcel Merger process to create larger projects in multiple areas of the City.

In Lake Elsinore, projects also combine lots through a tentative parcel map process. For example, the Pottery Court development combined 23 existing parcels into a 4.3 acre site to facilitate the construction of the 113 unit residential development. This project consisted of 111 very low-income units and two units reserved for resident managers.

Table 45
Parcel Merger Applications

Parcel Merger No.	Original No. of Lots	Final No. of Lots	Existing Zoning	Existing Density
2004-06	3	1	R-2	12 Units / Acre
2004-10	4	2	R-1	6 Units / Acre
2004-11	3	1	R-1	6 Units / Acre
2005-21	3	2	R-2	12 Units / Acre
2006-09	4	2	R-1	6 Units / Acre
2006-16	3	1	R-3	24 Units / Acre
2007-10	3	1	R-2	12 Units / Acre
2007-19	4	2	R-2	12 Units / Acre
2008-03	3	1	R-2	12 Units / Acre
2009-21	4	1	R-2	12 Units / Acre
2010-1084	2	1	CMU	18 Units/Acre
2010-1278	2	1	RMU	24 Units/Acre
2012-471	2	1	Specific Plan	Specific Plan
2012-597	2	1	R-2	12 Units / Acre
2012-1130	2	1	R-1	6 Units / Acre

ENVIRONMENTAL CONSTRAINTS

Potential environmental constraints to future development of sites include the Multiple Species Habitat Conservation Plan (MSHCP) and seismic and flooding hazards, which are addressed in the Non-Governmental Constraints Section of the Housing Element. Significant portions of Lake Elsinore and its Sphere of Influence are located within a 100-year flood zone and also lie within the Elsinore fault system. Any sites located within a 100-year flood zone are required to comply with City, State, and federal floodplain management as part of the Development Review process. To reduce seismic effects on development, the City may require site-specific remediation measures during the development review process to minimize impacts of fault activity. The applicable Building Codes also include requirements to prevent earthquake damage. To limit wildfire hazards, the City requires fuel modification zones around development within high hazard areas by thinning or clearing vegetation within 100 feet of buildings and structures. The Development Review process identifies potential hazards and

requires projects mitigate these hazards prior to project approval. None of the sites identified are significantly more hazardous than any other sites within in the City.

The sites inventoried in **Appendix A** have a residential land use designation and zoning in place which was determined based on surrounding land uses and has already examined potential environmental constraints as part of the General Plan Environmental Impact Report. Aside from the constraints mentioned above, few additional constraints would impede the development of new housing units in the future on the identified sites.

INFRASTRUCTURE

The General Plan indicates that unimproved or badly deteriorated roadways, roadways without sufficient capacity for anticipated new development, inadequate storm drain infrastructure, insufficient parkland and recreation facilities, and inadequate public safety facilities are in need of repair and/or improvement. The City understands that improvements can be achieved with a comprehensive approach that includes reviewing infrastructure plans for each application for discretionary approval of General Plan amendments, tentative parcel or tentative tract maps, or development proposals that include extension of an existing street or construction of a new street. The City requires that project applications for new development be reviewed for adequate infrastructure. Applications are evaluated on a case-by-case basis to ensure there is the capacity to service new developments. Infrastructure requirements and costs are also discussed in the Non-Governmental Constraints Section of the Housing Element.

COMPARISON OF SITES INVENTORY AND RHNA

More than adequate land is available to accommodate the City's regional share of housing through the 2014-2021 planning period. The City has the capacity to accommodate at least 5,925 new housing units on vacant or underutilized land. Of these, 2,423 units can be accommodated in High Density Residential and Residential Mixed Use Designations. As the residential sites inventory (Appendix A) identifies the potential for 2,423 dwelling units within the High Density Residential and Residential Mixed Use designations, and the very low- and low-income RHNA totals only 1,997, there is ample opportunity for development of affordable housing that will meet the remaining RHNA allotment for the very low- and low-income groups (see **Table 46**).

Table 46
Comparison of Sites Inventory and RHNA

Income Category	RHNA	Available R3 DU	Available RMU DU	Available CMU DU	Specific Plan DU	Surplus Units¹
Very Low and Low	1,997	1,598	825			426
Moderate and Above Moderate	2,932			1,501	2,001	570
Total Units	4,929					996

1. Surplus units are dwelling units available beyond the required RHNA

In 2012, Lake Elsinore completed zoning map amendments to provide consistency with the General Plan for all parcels designated Residential Mixed Use, Commercial Mixed Use, and High Density Residential. Identified Specific Plans have been adopted and development processes are ongoing. As such, all zoning is in place for identified sites. The City of Lake Elsinore has the availability of land to more than satisfy the 4,929 RHNA units identified for the 2014-2021 planning period.

INLAND EMPIRE AFFORDABLE HOUSING PROJECTS

State housing element law utilizes a density to correlate affordability and income groups (RHNA) with zoning and residential capacity (sites inventory). To demonstrate densities to encourage the development of housing affordable to lower income households, the statute has always provided the ability to analyze the appropriate density. Recent amendments to the statute added a default density standard as an option to streamline the analysis requirements where the Department of Housing and Community Development must accept specific density standards. For jurisdictions with a population greater than 25,000, and located within a Metropolitan Statistical Area (MSA) with a population of more than two million, the default density is 30 dwelling units per acre (or higher). Lake Elsinore has a population greater than 25,000 and is within the Riverside-San Bernardino MSA with over four million people. Thus, per State law, Lake Elsinore's default density is 30 dwelling units per acre.

Density is a critical factor in the development of affordable housing. In theory, maintaining low densities typically increases the cost of construction and land per unit and increases the amount of subsidy needed to ensure affordability, while higher density development can lower per-unit land cost and facilitates construction in an economy of scale. The highest residential density permitted by the City's General Plan is 24 units per acre (see **Table 32**). Density bonuses allow

for a density of up to 35 units per acre in the High Density Residential and Residential Mixed Use categories. These density ranges encourage the development of housing for low- and very-low income households given factors such as land values and construction costs in Lake Elsinore and the surrounding area are substantially lower than in other MSAs, such as Los Angeles County. To demonstrate that a density of 24 units per acre can encourage the development of housing affordable to lower income households, a three-part analysis was prepared based on market demand, financial feasibility, and project experience within the zones(s).

Market Demand

Market rents for newer (less than five years old) apartments in Lake Elsinore can be generally affordable to the upper range of lower income households. One bedroom rents generally range from \$559 to \$1,070 with a median rent of \$1,005. For a one bedroom apartment, some units in the City may be affordable to the upper range of a lower income household. These rents are significantly less than experienced elsewhere in the region. As a result, market rate apartments constructed under existing zoning of 24 units per acre can nearly be affordable to lower income households without financial subsidies.

Table 47
Affordable Rent to Market Rent Comparison

Bedroom Type	Utility Allowance	Affordability for Very Low Income Household	Affordability for Lower Income Household	Market Rent Range	Market Median Rent
1 Bedroom	\$57.00	\$593	\$723	\$559 - \$1,070	\$1,005
2 Bedroom	\$76.00	\$655	\$802	\$618 - \$1,350	\$1,125
3 Bedroom	\$90.00	\$722	\$885	\$677 - \$1,799	\$1410

*Affordability calculated pursuant to Health & Safety Code Section 50053 net of reasonable utility allowance based on Riverside County Housing Authority July 2012.

Sources: 2013 State Income Limits; Rent Survey: craigslist.org September 2012.

Land Prices

As noted above, land prices in Lake Elsinore and western Riverside County generally are much less expensive than in the nearby counties of Los Angeles, Orange and San Diego, due to the

availability of land and other factors. Recent surveys of vacant residential land sales demonstrate a significant decline in land prices since 2007. Based on a sampling of residential land sales in 2008, per acre prices were found to generally range between \$570,000 and \$720,000 per acre. In contrast, 2012 land prices can be found as low as \$18,333 per acre. A sampling of local land costs revealed a high of \$178,000 per acre in October 2012 (**Table 48**).

Table 48
Vacant Residential Land Sales

Zoning	Price	Square Feet	Price per Square Foot
R1 & R2	\$275,000	653,400	\$0.42
Varies (329 parcels)	\$2,024,020	2,798,294	\$0.72
R3 (Lake Front)	\$2,600,000	1,568,160	\$1.66
R1	\$67,000	41,818	\$1.60
R1	\$10,000	6,534	\$1.53
R3	\$275,000	278,348	\$0.99
R2	\$1,350,000	431,680	\$3.13
Varies (R1-R3)	200,000	78,844	\$2.54
R-1	\$2,749,000	670,824	\$4.10

Source: Loopnet.com, search completed October 2012.

Financial Feasibility

Given the availability and land prices in Lake Elsinore, densities of 24 units per acre encourage the development of housing affordable to lower income households. This assumption is further supported by conversations with non-profit developers. Based on conversations with several developers of housing affordable to lower income households, the availability of land, sizeable parcels (e.g. an acre or more) and subsequent economies of scale and construction costs for garden style apartments are contributing factors to the cost effectiveness of 24 units per acre. This cost effectiveness of 24 units per acre, in simple terms, can be expressed in terms of land costs per unit at various densities. For example, the following table uses an average land price of \$178,500 per acre, the price of a property for sale in 2012 in Lake Elsinore. Based on a typical total development cost of approximately \$225,000 per unit, the table shows a somewhat significant difference between lower densities (e.g. 15 units per acre) and higher densities such as 24 and 30 units per acre. Specifically, land costs per unit at 24 units per acre are less than \$7,500 per unit and represent only 3.31 percent of total development costs. By representing less

than 5 percent of total development costs, a density of 24 units per acre encourages the cost effectiveness of housing affordable to lower income households.

Table 49
Land Costs per Unit

Units per Acre	Land Costs per Unit	Percent of Total Development Costs
10 units per acre	\$17,850	7.93%
15 units per acre	\$11,900	5.29%
20 units per acre	\$8,925	3.97%
24 units per acre	\$7,438	3.31%
30 units per acre	\$5,950	2.64%

Assumptions: Average land price of \$178,500 per acre and total development costs of \$225,000 per unit.

Facilitating higher density developments can benefit both the housing developer and low-income families if units are constructed. The City can encourage developers by offering incentives, in an effort to assist in the development of higher density projects.

Information based on Project Experience

The development of projects with densities below 24 dwelling units per acre may be explained by the development history of the City. Lake Elsinore only recently experienced a surge in its population and is still transitioning from a rural to a suburban community. Unlike many existing, older jurisdictions in more densely populated areas, Lake Elsinore still has significant vacant land available that is relatively inexpensive. While the City has continued to plan for the future by encouraging developers to utilize the existing density bonus ordinance, High Density Residential and Residential Mixed Use designations are considered in order to accommodate the very-low and low-income RHNA allocation. Appendix B includes a letter provided by an experienced affordable housing developer in California who is extremely familiar with developing affordable housing in different jurisdictions throughout the state. The developer has reviewed the sites available for housing in the Housing Element and has found that the City “has an abundance of sites which are suitable for affordable housing.”

Table 50 below provides a listing of several known affordable housing development projects within the Riverside-San Bernardino MSA that have been approved and/or constructed at a density of 18 dwelling units or fewer per acre, well below the City of Lake Elsinore’s maximum density of 24 dwelling units per acre in the High Density and Residential Mixed Use designations.

Table 50
Metropolitan Statistical Area Developed Low Income Projects

City/Project	Allowable Maximum Density	Approved Density	Total DU	Approved/Constructed
Big Bear Lake				
Crossings at Big Bear Lake	12 du/ac	16 du/ac*	42	Constructed
Desert Hot Springs				
Arroyo De Paz	14 du/ac	9.81 du/ac	94	Constructed
Brisas De Paz	14 du/ac	13.0 du/ac	62	Constructed
Fontana				
Ceres Way Apartments	12 du/ac	10.91 du/ac	60	Constructed
Paso Verde – Phase 1	12 du/ac	9.96 du/ac	50	Constructed
Hesperia				
KDF Communities	15 du/ac	15.17 du/ac*	110	Constructed
KDF Communities	15 du/ac	17.14 du/ac*	72	Constructed
Murrieta				
Eagle Glen	18 du/ac	15.96 du/ac	320	Constructed
Madison Park	18 du/ac	18.00 du/ac	284	Constructed
Reserves at Madison Park	18 du/ac	18.00 du/ac	248	Constructed
Rancho Cucamonga				
San Sevine Villas	14 du/ac	17.48 du/ac*	225	Constructed
Villagio Apartments	20 du/ac	15.81 du/ac	166	Constructed

*Project included a density bonus

AFFORDABLE HOUSING PROJECTS

The Redevelopment Agency combined a \$9.7 million Housing Fund loan with a \$1 million grant from the Department of Housing and Urban Development (HUD) and low income housing tax credits to assist the development of a 113-unit affordable housing development, which includes 111 units restricted for very low-income families. The project, known as Pottery Court, is located on 4.3 acres near Pottery Street and Langstaff Avenue, with a density of approximately 26 dwelling units per acre (with a density bonus). The project was approved in 2009 and completed construction in 2012. To facilitate the project, the City worked with the developer to consolidate 23 individual vacant and underutilized lots, the majority of which were under separate ownership. The Pottery Court affordable housing project demonstrates the City's

commitment to facilitate development of affordable housing. Furthermore, it is evident that the market supports development of very low-income housing at densities consistent with the High Density Residential and Residential Mixed Use designations.

The Pottery Court affordable housing project is located within the Historic District. This area is characterized by small lots containing small multi-family housing developments or single-family residences. Commercial development is located approximately one-quarter mile from the affordable housing project. Focus Area 5 in the Riverview District (the old rodeo site) will permit up to 189 units in one project, before any density bonuses. These units will be located adjacent to public transit that provides access to the Senior Center and several commercial shopping areas, including the center in which the Wal-Mart is located. The opportunity for affordable housing will be even greater in this area, and as evidenced by the Pottery Court affordable housing project, developers have demonstrated their willingness to build affordable housing at 24 dwelling units to the acre.

IMPLEMENTATION TOOLS AND RESOURCES

A variety of federal, state and local programs are available to create and/or maintain rental and purchase affordable housing for lower income households and for persons with special needs. These programs are also available to other jurisdictions for potential acquisition, subsidy, or replacement of units at-risk. **Table 51** summarizes financial resources available to the City, private and non-profit parties to preserve/create housing that is affordable. The Lake Elsinore Redevelopment Agency in the past used housing set-aside funds (20 percent of tax increment revenues) to support new housing construction. On December 29, 2011, the California Supreme Court ruled to uphold ABx1 26, which dissolved all redevelopment agencies (RDAs) in the State. A companion bill, ABx1 27, which would have allowed the RDAs to continue to exist, was also declared invalid by the court. The court's decision required that all RDAs within California be eliminated no later than February 1, 2012. As such, the Lake Elsinore Redevelopment Agency was dissolved in 2012 and approximately \$5.6 million of unencumbered Housing Funds were subsequently transferred to the County for distribution to various taxing entities. However, the City of Lake Elsinore elected by Resolution adopted in January 2012 to retain the housing assets and functions of the former Redevelopment Agency as permitted by Health and Safety Code Section 34176. As the successor Housing Agency, the City will have funds available to assist the development, preservation and rehabilitation of affordable housing as loans are repaid to the Low and Moderate Income Housing Fund, including the SERAF and Housing Fund Loans listed on the Successor Agency EOPS/ROPS. The City anticipates that approximately \$32.4 million will be available for affordable housing purposes over the next 25 years. **Table 51** outlines other available resources to assist with the development of affordable housing.

Table 51
Resources Available for Housing Activities

Program	Description	Eligible Activities
<i>Local Resources</i>		
Density Bonus	The City allows an increase in density to developers who set-aside at least portions of their project to low-income or very low-income persons, as well as additional development concessions/incentives, consistent with State law.	• Density Bonus
Tax-Exempt Bonds	The City has the authority to issue tax-exempt bonds. Bond proceeds are used to develop affordable housing.	• Housing Development
City Owned Land	If available and appropriate, City owned land may be made available.	• Housing • Community Facilities
<i>County of Riverside Resources</i>		
County of Riverside Programs	Housing Improvement Program, Rental Rehab Program, Senior Home Repair (minor and enhanced), First Time Homebuyers Program, Multi-family Revenue Bonds, Shelter Plus Care.	• Rental Assistance • Home and Rental Rehabilitation Assistance • First Time Home Buyers Assistance
<i>State Resources</i>		
Mortgage Credit Certificate (MCC)	Federal tax credit for low and moderate income homebuyers who have not owned a home in the past three years. Allocation for MCC is provided by the State and administered by the County.	• First Time Home Buyer Assistance
California Department of Housing & Community Development Predevelopment Loan Program	Low interest loans for the development of affordable housing with non-profit agencies.	• Predevelopment Loans

Table 51
Resources Available for Housing Activities

Program	Description	Eligible Activities
Emergency Shelter Program	Grants awarded to non-profit organizations for shelter support services.	• Support Services
Mobile Home Park Conversion Program (M Prop)	Funds awarded to mobile home park tenant organizations to convert mobile home parks to resident ownership.	• Acquisition • Rehabilitation
California Housing Finance Agency (CHFA) Multiple Rental Housing Programs	Below market rate financing offered to builders and developers of multiple family and elderly housing. Tax-exempt bonds provide below-market mortgage money.	• New Construction • Rehabilitation • Acquisition of Properties
California Housing Rehabilitation Program	Low interest loans for the rehabilitation of substandard homes owned and occupied by lower-income households. City and non-profits sponsor housing rehabilitation projects.	• Rehabilitation • Repair of Code Violations • Property Improvements
California Housing Finance Agency Home Mortgage Purchase Program	CHFA sells tax-exempt bonds to provide below-market loans to first time homebuyers. Program is operated through participating lenders that originate loans purchased by CHFA.	• Homebuyer Assistance
Low Income Housing Tax Credit (LIHTC)	Tax credits available to individuals and corporations that invest in low-income rental housing. Tax credits are sold to corporations and people with high tax liability, of which the proceeds are utilized for housing development.	• Rehabilitation • New Construction • Acquisition

Table 51
Resources Available for Housing Activities

Program	Description	Eligible Activities
<i>Federal Resources</i>		
Community Development Block Grant (CDBG)	Entitlement program that is awarded to the City on a formula basis. The objectives are to fund housing activities and expand economic opportunities. Project must meet one of three national objectives: benefit low and moderate income persons; aid in the prevention or elimination of slums or blight; or meet other urgent needs.	• Section 108 Loan Repayments • Historic Preservation • Admin. & Planning • Code Enforcement • Public Facilities Improvements • Economic Development • Housing Activities (i.e. acquisition, rehabilitation)
HOME Investment Partnership Program	A flexible entitlement grant program for housing. The intent of this program is to expand the supply of decent, safe, and sanitary affordable housing. HOME is designed as a partnership program between the federal, state, and local governments, non-profit and for-profit housing entities to finance, build/rehabilitate and manage housing for lower-income owners and renters.	• Multi-Family Acquisition/Rehab • Single-Family • CHDO Assistance • Administration
Emergency Shelter Grants (ESG)	Annual grant funds are allocated on a formula basis. Funds are intended to assist with the provision of shelter and social services for homeless.	• Homelessness Prevention • Essential Services • Operating Expenses
Housing Opportunities for Persons with AIDS (HOPWA)	Funds are allocated to Lake Elsinore on behalf of all jurisdictions in Riverside County. Funds are made available countywide for supportive social services, affordable housing development, and rental assistance to persons with HIV/AIDS.	• Rental Assistance • Supportive Social Services • Administration

Table 51
Resources Available for Housing Activities

Program	Description	Eligible Activities
Supportive Housing Grant	Grants to improve quality of existing shelters and transitional housing. Increase shelters and transitional housing facilities for the homeless.	• Housing Rehabilitation
Section 8 Rental Assistance	Rental assistance program which provides a subsidy to very low-income families, individuals, seniors and the disabled. Participants pay 30% of their adjusted income toward rent.	• Rental Assistance
Section 811/202	Grants to non-profit developers of supportive housing for the elderly and disabled persons. Section 811 can be used to develop group homes, independent living facilities, and intermediate care facilities.	• Acquisition • Rehabilitation • New Construction • Rental Assistance • Support Services
Section 811	Grants to non-profit developers of supportive housing for person with disabilities, including group homes, independent living facilities and intermediate care facilities.	• Acquisition • Rehabilitation • New Construction • Rental Assistance
Shelter Plus Care	Provides grants for rental assistance for permanent housing and case management for homeless individuals with disabilities and their families.	• Rental Assistance • Homeless Prevention

Table 51

Resources Available for Housing Activities

Program	Description	Eligible Activities
Home Ownership for People Everywhere (HOPE)	HOPE program provides grants to low income people to achieve homeownership. The three programs are: <i>HOPE I</i> — Public Housing Homeownership Program <i>HOPE II</i> — Homeownership of Multi-family Units Program <i>HOPE III</i> — Homeownership for Single-family Homes	• Homeownership Assistance
Section 108 Loan	Provides loan guarantee to CDBG entitlement jurisdictions for pursuing large capital improvement or other projects. The jurisdiction must pledge its future CDBG allocations for loan repayment. Maximum loan amount can be up to five times the entitlement jurisdiction's most recent approved annual allocation. Maximum loan term is twenty (20) years.	• Acquisition • Rehabilitation • Home Buyer Assistance • Homeless Assistance
Private Resources		
	• Community Home Buyer Program – Fixed rate Mortgages	• Homebuyer Assistance
Federal National Mortgage Association (Fannie Mae)	• Community Home Improvement Mortgage Program – Mortgages for purchase and rehabilitation of a home • Making Home Affordable—Refinance and Loan Modification services	• Homebuyer Assistance/Rehab • Homeowner assistance to avoid foreclosure

Table 51
Resources Available for Housing Activities

Program	Description	Eligible Activities
California Community Reinvestment Corporation (CCRC)	Non-profit mortgage banking consortium that pools resources to reduce lender risk in financing affordable housing. Provides long term debt financing for affordable multi-family rental housing.	• New Construction • Rehabilitation • Acquisition
Federal Home Loan Bank Affordable Housing Program	Direct subsidies to non-profit and for-profit developers, and public agencies for affordable low-income ownership and rental projects.	• New Construction • Expand Home Ownership for Lower Income Persons

Administrative Resources

Primary responsibility for the implementation of the City's housing programs and activities lies with the City Manager and the Community Development Department, including the Planning and Building Divisions. The primary responsibilities of the Community Development Department include the overall implementation of the City's General Plan Goals and Policies through its programs such as the Zoning and the Subdivision Ordinances, as well as implementing Specific Plans. In addition, the Community Development Department is responsible for the long-range planning and physical development of the City. The department ensures the City's viability through enforcement of land use, construction, health, safety, and environmental regulations.

6.5 Housing Element Plan

The Housing Plan provides direction for City decision makers to achieve the long-term housing goals set forth in the Lake Elsinore Housing Element. The Plan is established to guide the development, revitalization and preservation of a balanced inventory of housing to meet the needs of present and future residents of the City. It is the overall goal of the City to ensure that all residents have decent, safe, sanitary and affordable housing regardless of income.

The specific goals, policies and programs detailed in this section provide the framework for the City's overall housing program. Specific policies and implementation programs included in this Housing Element are intended to provide a wide variety of tools to implement the City's General Plan goals. Actual programs will be implemented at the discretion of the City in order to meet established goals.

As used here, a **goal** is a statement defining a desired end result; a **policy** is a plan of action to guide decisions and actions; and a **program** identifies the method, agencies, officials, funding sources, and time frame the City will undertake to implement the policies and achieve the goals set forth in this Housing Element. Together, goals, policies, and programs establish the framework for making decisions that affect the availability of housing in Lake Elsinore.

Consistent with State law, the Housing Element goals, policies, and programs aim to:

- Conserve and improve the condition of the existing housing stock
- Assist in the development of housing for low- and moderate-income households
- Identify adequate sites to encourage the development of a variety of types of housing for all income levels
- Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing
- Promote equal opportunities for all persons

Housing Goals, Policies, and Programs

Goal 1	Preservation, maintenance, and improvement of the existing housing stock to provide decent housing opportunities and a satisfying living environment for the residents of Lake Elsinore.
Policy 1.1	Continue to enforce building, land use, and property maintenance codes.
Policy 1.2	Facilitate the removal or rehabilitation of housing units that pose serious health and safety hazards to residents and adjacent structures.
Policy 1.3	Continue programs directed at preserving the physical quality of housing and neighborhood environments and maintaining compliance with established standards.
Policy 1.4	Encourage the incorporation of energy conservation features in the design of all new housing developments and the addition of energy conservation devices/practices in existing developments.

PROGRAM 1: CODE ENFORCEMENT

Enforce City codes to remedy unsightly or hazardous conditions in residential neighborhoods. Provide information and technical assistance to property owners regarding housing maintenance.

Timeframe: 2014-2021

Responsible Agency: Community Development Department – Planning, Building and Code Enforcement Divisions

Funding Source: Department Budget

PROGRAM 2: REMOVAL OF SUBSTANDARD HOUSING

Eliminate, through demolition, unsafe and dilapidated housing units that cannot be rehabilitated.

Timeframe: 2014-2021

Responsible Agency: Community Development Department – Planning, Building and Code Enforcement Divisions

Funding Source: Department Budget, General Fund, CDBG

PROGRAM 3: ABANDONED PROPERTIES

Enforce the City's Abandoned Residential Property Registration Program (Ordinance 1252), and encourage owners of houses and properties that become vacant and abandoned due to foreclosure to maintain or rehabilitate the properties.

Timeframe: 2014-2021

Responsible Agency: Community Development Department – Planning, Building and Code Enforcement Divisions

Funding Source: Department Budget

PROGRAM 4: HOUSING REHABILITATION PROGRAMS

CDBG Home Repair Program: Utilize CDBG or other funds, as available, to provide financial assistance for minor repairs of homes owned and occupied by lower-income residents. Eligible repairs include plumbing, electrical, painting, carpentry, roof repairs, and masonry work. Provide assistance to approximately 10-15 very low- and low-income households.

In-Lieu Fee Housing Rehabilitation Loan Program: Institute a pilot housing rehabilitation program funded with in-lieu fees received, providing loans and/or grants up to \$5,000 for exterior improvements. Provide assistance to approximately 10 very low- and low-income households.

Timeframe: 2014-2021

Responsible Agency: Community Development Department – Planning Division

Funding Source: CDBG; City Affordable Housing Fund

PROGRAM 5: ENERGY CONSERVATION

Implement the Climate Action Plan (CAP) to reduce local greenhouse gas (GHG) emissions in accordance with State law. Carry out the housing related strategies and measures identified in the CAP to meet GHG emissions targets over the next two decades.

Timeframe: 2014-2021

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget

Goal 2	The provision of affordable housing to accommodate the local housing needs.
Policy 2.1	Preserve and expand the City’s supply of affordable (low- and/or moderate-income) rental and ownership housing for lower- income households.
Policy 2.2	Use incentives and regulatory concessions to promote the development of housing for lower-income persons and those with special needs including, but not limited to, large families, persons with physical or developmental disabilities, families with children, the elderly, and the homeless.
Policy 2.3	Encourage partnerships to maximize resources available for the provision of affordable housing.
Policy 2.4	Actively pursue federal and state housing program funds to provide housing assistance and to support the development of housing affordable to lower-income households.
Policy 2.5	Discourage the conversion of existing apartment units to condominiums where such conversion will diminish the supply of very low, low- and moderate-income housing.
Policy 2.6	Promote coordination and cooperation between the City, developers, and neighborhood residents early and throughout the process for affordable housing developments.

PROGRAM 6: DENSITY BONUS

Encourage the use of the Density Bonus Ordinance to obtain higher densities in residential developments and increase the availability of affordable housing units in exchange for exceptional architecture and amenities. A copy of the Density Bonus Ordinance shall be attached to Residential Design Review Applications.

Timeframe: 2014-2021

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget

PROGRAM 7: AFFORDABLE HOUSING SITES

Make available on the City website and distribute to interested developers a list of City-owned property suitable for affordable housing projects and the Housing Element which includes a Residential Sites Inventory and Site Suitability Analysis. Update the City-owned property list annually. Provide Habitat for Humanity – Inland Valley with information on residential sites suitable for affordable housing development.

Timeframe: Upon Housing Element Adoption and Certification; Annually

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget

PROGRAM 8: AFFORDABLE HOUSING PARTNERSHIPS

Work with agencies and organizations to increase affordable housing activities such as construction, rehabilitation, or financial assistance to renters and owners. Provide a link to available housing programs for residents and developers on the City website. Partnerships and programs to continue and/or pursue include but are not limited to: County of Riverside Housing Authority (City/County Mortgage Revenue Bonds), County of Riverside Economic Development Agency (First Time Home Buyer and Mortgage Certificate Program), California Housing Finance Agency (CalHFA), Habitat for Humanity. Endeavor to facilitate at least one affordable housing project during the planning period.

Timeframe: 2014-2021

Responsible Agency: Administrative Services Department; Community Development Department – Planning Division

Funding Source: Department Budget

PROGRAM 9: RENTAL ASSISTANCE

Continue to support the Section 8 Housing Choice Voucher Program. Direct eligible households to the Section 8 rental assistance program managed by the Housing Authority of Riverside County. Provide information to landlords regarding participation in the Section 8 Rental Assistance Program.

Timeframe: 2014-2021

Responsible Agency: Administrative Services Department; Community Development Department – Planning Division

Funding Source: Department Budget

PROGRAM 10: SPECIAL NEEDS HOUSING PARTNERSHIPS

Encourage non-profit organizations to pursue funding for the construction of elderly, disabled, or other special needs housing. Provide referrals to programs such as the U.S. Department of Housing and Urban Development (HUD) Section 202 Supportive Housing for the Elderly Program and the California Department of Mental Health/CalHFA Mental Health Services Act (MHSA) Housing Program.

Timeframe: 2014-2021

Responsible Agency: *Administrative Services Department; Community Development Department – Planning Division*

Funding Source: *Department Budget*

PROGRAM 11: HOMELESS NEED

Consistent with available funding, address the needs of at-risk and homeless individuals and families through assistance to non-profits serving the homeless population.

Timeframe: 2014-2021

Responsible Agency: *Administrative Services Department*

Funding Source: *CDBG*

Goal 3 Adequate sites to accommodate the City's housing need.

Policy 3.1 Use the City's General Plan, Municipal Code, other land use and development plans, and the development process to provide housing sites that meet the identified local need.

Policy 3.2 Promote a balance of housing types, including mixed-use development, to meet the needs of the community.

Policy 3.3 Maintain an inventory of vacant and underutilized land and make available to the development community.

Policy 3.4 Promote the provision of housing for special needs households.

PROGRAM 12: CONSISTENCY ZONING

Continue with subsequent phases of the Consistency Zoning Project to bring zoning consistent with the General Plan Land Use Designations, in accordance with the Compatibility Matrix shown in Appendix B of the General Plan. As part of Zoning Code amendments, incorporate a matrix of permitted uses in residential zones into Title 17 – Zoning of the Municipal Code to facilitate understanding of allowed uses.

Timeframe: 2014-2021

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget

PROGRAM 13: SPECIFIC PLANS

Promote development within existing and future specific plans to produce planned community environments with a variety of housing types and densities.

Timeframe: 2014-2021

Responsible Agency: Administrative Services Department; Community Development Department – Planning Division

Funding Source: Department Budget

PROGRAM 14: DEVELOPMENT AGREEMENTS

Work toward the incorporation of a wide range of housing types (including special needs housing), densities, and affordability levels during the negotiation or renegotiation of development agreements with residential developers. Encourage developers to construct a percentage of affordable housing concurrently with market rate housing in each phase of development. During the Development Agreement process, facilitate and incentivize, as feasible, the development of housing projects on small sites, lot consolidation of adjacent small sites, and development of large parcels sizes that facilitate multi-family developments affordable to lower income households.

Timeframe: 2014-2021

Responsible Agency: Administrative Services Department; Community Development Department – Planning Division

Funding Source: Department Budget

Goal 4 Remove governmental constraints to the maintenance, improvement, and development of housing.

Policy 4.1 Periodically review residential development standards and regulations, ordinances, processing procedures, and fees to identify and mitigate constraints that may impede the development, improvement, and conservation of housing.

Policy 4.2 Provide avenues for the development of housing for extremely low-income and special needs persons.

PROGRAM 15: SPECIAL NEEDS HOUSING

Support the housing needs of special needs households by prioritizing projects that include special needs housing or housing for extremely/very low-income households and by referring residents to the Inland Regional Center for housing and services available for persons with developmental disabilities.

Review the Zoning Code to ensure compliance with Government Code Section 65583(a)(5) relating to transitional and supportive housing as a residential use of property, subject to only those restrictions applicable to other residential dwellings of the same type in the same zone.

Timeframe: 2014-2021; Review Zoning Code for ongoing consistency with GC Section 65583(a)(5) within 4 years of Housing Element adoption. Process necessary revisions.

Responsible Agency: Administrative Services Department; Community Development Department – Planning Division

Funding Source: Department Budget

Goal 5 Equal access to housing for all residents.

Policy 5.1 Continue to enforce fair housing laws prohibiting discrimination in the building, financing, selling, or renting of housing on the basis of race, ethnicity, ancestry, national origin, religion, sex, disability, age, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.

PROGRAM 16: FAIR HOUSING

Work towards ensuring fair housing choices for all residents by advertising resident rights under federal and State fair housing laws and providing access to local fair housing service providers. Make this information available on the City website. Amend Title 17 of the Municipal Code to revise or remove the definition of family to be flexible for a variety of household types, consistent with State and federal laws.

Timeframe: 2014-2021; Review the definition of “family” to ensure consistency with State and federal laws within 4 years of Housing Element adoption.

Responsible Agency: Administrative Services Department; Community Development Department – Planning Division

Funding Source: Department Budget

PROGRAM 17: REASONABLE ACCOMMODATION

Adopt a process to address requests for reasonable accommodation, and develop procedures regulating siting, funding, development and use of housing for people with disabilities.

Timeframe: 2014

Responsible Agency: Administrative Services Department; Community Development Department – Planning Division

Funding Source: Department Budget

Quantified Objectives by Income Group

Table 52 summarizes the City’s quantified objectives for the 2014-2021 planning period by income group. The objectives include:

- Construction of 4,929 new housing units, representing the City’s RHNA of 1,196 units for extremely/very low-income households, 801 units for low-income households, 897 units for moderate-income households, and 2,035 units for above moderate income households.
- Rehabilitation of 10-15 units through the CDBG Home Repair Program
- Rehabilitation of 10 units through the Housing Rehabilitation Loan Program

Table 52
Summary of 2014-2021 Quantified Objectives

	Income Level					Total
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
Construction Objective (RHNA)	598	598	801	897	2,035	4,929
CDBG Home Repair	--	10-15		--	--	10-15
In-Lieu Housing Rehab Loan Program	--	10		--	--	10

Note: Pursuant to AB 2634, local jurisdictions are also required to project the housing needs of extremely low income households (0-30% AMI). In estimating the number of extremely low income households, a jurisdiction can use 50% of the very low income allocation or apportion the very low income figure based on Census data.

6.6 Review of Past (2008-2014) Accomplishments

State law (California Government Code Section 65588[a]) requires jurisdictions to review their housing elements to evaluate:

- The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal;
- The effectiveness of the housing element in attainment of the community's housing goals and objectives; and
- The progress in implementation of the housing element.

The evaluation helps a jurisdiction identify the extent to which adopted programs have been successful in achieving stated objectives and addressing local needs, and how such programs continue to be relevant in addressing current and future housing needs. The evaluation provides the basis for recommended modifications to policies and programs in the updated element, and provides meaningful guidance for establishing new objectives.

Table 53 shows the progress the City made toward implementing the 2008-2014 Housing Element programs. Based on this information, an analysis of the effectiveness and continued appropriateness of these programs is provided, and the goals, policies, and programs of this Housing Element have been updated to reflect this evaluation.

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Table 53

CITY OF LAKE ELSINORE

2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
1A. General Plan/Zoning Code Updates	Update and amend the General Plan and Zoning Code periodically to ensure that growth trends and land use policies, as they relate to affordable housing availability, are addressed.	The General Plan has been updated and adoption occurred on December 13, 2011. The first phase of comprehensive rezoning, including rezoning for consistency with CMU, RMU, and HDR, was completed in September 2012.	<i>The City is pursuing Phase 2 of the consistency zoning project to bring zoning consistent throughout the City with the General Plan. Phase 1 (the Mixed Use and the High Density Residential zones) was completed in 2012. This program is continued and renamed in the 2014-2021 Housing Element.</i>
1B. 2014-19 Redevelopment and Housing Implementation Plan	An annual update and status report of affordable housing developments assisted or under consideration for City assistance will be prepared and submitted to the City Council/ Redevelopment Agency. The report will also be forwarded to HCD.	Effective February 1, 2012, all redevelopment agencies in the State of California were dissolved pursuant to AB 1X 26.	<i>Since there is no longer a Redevelopment Agency, affordable housing reports will be prepared periodically and submitted to the City Council pursuant to the 2014-2021 Housing Element.</i>

Table 53

CITY OF LAKE ELSINORE

2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
1C. Specific Plan Developments	Encourage a variety of housing types in specific plans, existing and proposed. Encourage the use of density bonuses to increase the availability of affordable units.	To facilitate development in the Downtown area, the City adopted the Downtown Master Plan, the Downtown Code (land use and development regulations) and the Downtown Implementation Plan on December 13, 2011. The City continues to work with developers of various Specific Plans throughout the City to encourage a variety of housing types and densities.	<i>Specific Plans can facilitate the future development of housing for all income levels. This program will continue in the 2014-2021 Housing Element.</i>
1D. Density Bonus Program	Encourage use of the Density Bonus Ordinance to facilitate affordable housing projects. Develop a process to ensure planners discuss density bonuses with project applicants.	The City adopted the Density Bonus Ordinance in May of 2008. The City added a Density Bonus incentive in the Residential Mixed Use and Commercial Mixed Use zones. A density bonus was used in the development of the 113-unit Pottery Court Apartments.	<i>This program will continue in the 2014-2021 Housing Element. The City will continue to encourage the use of density bonus and a copy of the Density Bonus Ordinance has been attached to applicable Residential Design Review Applications.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
1E. Financial Assistance	Identify one site per year, if available, to provide financial incentives to an affordable housing project (leasing at a lower rate, land write downs, or provisions of off-site improvements).	The City contributed Redevelopment funds (\$9.7 million) toward the 113-unit Pottery Court development project.	<i>Due to the loss of Redevelopment and uncertainty as to the timing of the repayment and availability of affordable housing funding, this program is not continued in the 2014-2021 Housing Element.</i>
1F. Non-Profit Developer Assistance	Provide a list of City/Agency owned land suitable for affordable housing for distribution to non-profit developers to utilize.	The 2008 Housing Element included an inventory of sites suitable for residential development, including affordable housing; the Element is available on the City's website.	<i>Program 7 in the 2014-2021 Housing Element includes this objective. As such, this program is a duplicate and is removed from the 2014-2021 Housing Element.</i>
1G. Development Agreement Negotiations	Encourage and negotiate for a wide range of housing types, densities and price ranges within development agreements and encourage developers to include a percentage of affordable housing concurrently in each development.	The City regularly encourages developers of Specific Plan areas to include a wide range of housing types and densities. For example, the City collaborated with developers of the Alberhill Ranch and is working with the Alberhill Village Specific Plans to obtain a variety of housing types and densities, as well as developers of the Pottery Court apartment complex.	<i>Working with developers for the attainment of varying housing types and affordable housing has provided benefits to the City's residents. This program will continue in the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
1H. Annual General Plan Status Reports	Provide annual progress reports on the 2008-2014 Housing Element programs and quantified objectives as part of the General Plan status report to the State.	Since adoption of the Housing Element, the City has annually prepared the annual progress report as part of the General Plan status report to the State.	<i>Providing an annual report to the State is a routine function for the City. As such, a program is not needed to carry out this task. This program is not included in the 2014-2021 Housing Element.</i>
1I. Small Sites/Lot Consolidation Program	Facilitate and incentivize the development of housing projects on small sites and lot consolidation of adjacent small sites.	Development of the 113-unit Pottery Court apartment complex required consolidation of 23 parcels. The City also approved 7 parcel mergers in various areas of the city to facilitate residential development.	<i>Incentivizing small site development and working with developers to achieve lot consolidation is part of City staff's standard practices in project review and approval processing and also occurs as part of development agreement negotiations. As these objectives fall under other programs in the 2014 Housing Element (Program 14), this program will be removed from the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
1J. Large Sites Program	Encourage, through incentives and development assistance, developments that result in large parcels sizes that facilitate multifamily developments affordable to lower income households	To encourage development of multi-family and affordable development, the City completed consistency zone changes in zones that allow higher densities. This effort will reduce the time and cost of future multi-family and affordable housing developments.	<i>Incentivizing residential development, particularly affordable housing, is part of City staff's standard practices in project review and approval processing and also occurs as part of development agreement negotiations. As these objectives fall under other programs in the 2014 Housing Element (Program 15), this program will be removed from the 2014-2021 Housing Element.</i>
2A. Code Enforcement	Enforce City codes to remedy unsightly or hazardous conditions in residential areas and provide information and technical assistance to property owners regarding home maintenance.	The City's Code Enforcement Division continues to file notices and violations to properties not in compliance with City Code. Technical assistance to property owners regarding home maintenance is also provided by the City. The City refers interested property owners to the Riverside County EDA which offers two home repair programs: Home Repair Loan Program (HRLP) and Senior Home Repair Grant (SHRG).	<i>Residential neighborhood maintenance is an important component of providing decent housing in Lake Elsinore. This program continues in the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
2B. Removal of Substandard Housing Units	Eliminate unsafe and dilapidated housing units that cannot be rehabilitated, either through demolition or enforcement of applicable provisions of the Uniform Housing and Revenue and Tax Codes.	The City's Code Enforcement Division has identified 15 units that are too deteriorated to be rehabilitated. Of these, 5 have been demolished, 3 are pending demolition, and the remaining 8 are waiting on funding.	<i>Maintaining housing and neighborhood quality is an important component of providing decent housing in Lake Elsinore. This program will continue in the 2014-2021 Housing Element.</i>
2C. Abandoned Residential Property Registration Program	Enforce the City's Abandoned Residential Property Registration Program (Ordinance 1252), and encourage owners of houses and properties that become vacant and abandoned to maintain or rehabilitate the properties consistent with the Ordinance.	The City continues to enforce Ordinance 152 and requires owners of vacant foreclosed or abandoned homes to register the property with the City.	<i>Maintaining housing and neighborhood quality is an important component of providing decent housing in Lake Elsinore. This program will continue in the 2014-2021 Housing Element.</i>
2D. Senior Home Repair Program	Provide funding assistance for approximately 10-15 households for the minor repairs of homes owned and occupied by low-income senior citizens.	The City did not implement its own program to assist elderly households. Qualifying Lake Elsinore households were able to apply to the Riverside County Senior Home Repair Grant program during the 2008-2014 period.	<i>Maintaining housing quality for City seniors is an important objective. The City will apply for HUD funding to implement this program within the City. This program will be included in the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
2E. Affordable Housing Reports	City will maintain existing affordable housing units and strive to increase the amount annually. The City will track affordable housing units city-wide.	The City has gained an additional 111 affordable units at the Pottery Court development and provided an update on affordable housing as part of their General Plan annual progress report.	<i>Providing an annual report to the State is a routine function for the City and encouraging affordable housing development occurs during Development Agreement Negotiations (Program 14). This program is not necessary and will be removed from the 2014-2021 Housing Element.</i>
3A. Assisted Housing	Implement agreement to preserve the Lakeview apartments (64 at risk units).	In 2010, the City and Developer recorded an Affordable Housing Regulatory Agreement preserving the units for 55 years.	<i>This program was successfully implemented and is removed from the 2014-2021 Housing Element.</i>
3B. City Supported Financing Opportunities and Incentives	Stimulate private developers and non-profit efforts in the development and financing of housing for lower and moderate income households using a variety of funding sources.	The City partnered with Bridge Housing to construct Pottery Court providing 111 affordable housing units within the City utilizing HUD, RDA, County HOME and SCAC funds.	<i>Encouraging affordable housing development and pursuing funding sources occurs during Development Agreement Negotiations. This program is removed as the objectives are covered under Program 14 of the 2014-2021 Housing Element.</i>
3C. Affordable Housing Opportunity Sites Survey	Provide a list of housing opportunity sites appropriate for affordable housing projects and provide the list to developers interested.	The City continues to provide the list of housing opportunity sites listed in the 2008-2014 Housing Element to interested developers.	<i>This program will continue and be renamed in the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
3D. Home Foreclosures	Investigate feasibility of acquiring foreclosure homes offering them to low income households. Strive to acquire 5 homes during the planning period.	The City did not acquire any foreclosed homes during the reporting period.	<i>Given the loss of redevelopment and the uncertainty as to the timing of the repayment and availability of affordable housing funding, the program will not be implemented at this time and the City will instead focus its affordable housing activities on existing City or County programs. This program is removed from the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
3E. Multi-Family Acquisition	Continue to target one project of at least 25 units for very low income households, as well as prepare outreach materials to encourage local CHDO's and non-profits to participate in available programs.	Pottery Court was approved and constructed during the planning period, providing 111 affordable units to very low income households. The City worked with Bridge Housing Corporation to complete the project. Other financial partners included County of Riverside, Wells Fargo Community Lending and Investment, and California Community Reinvestment Corp.	<i>Proactive efforts to increase the supply of affordable housing are part of City staff's standard practices. Coordinating with non-profit developers and varied financing sources occurs during project review and approval processing and also occurs as part of development agreement negotiations. Given the loss of redevelopment funding, the program is not continued at this time and the City will instead focus its affordable housing activities on existing City or County programs. This program has been removed from the 2014-2021 Housing Element.</i>
3F. City/County Mortgage Revenue Bond	Ensure funds allocated by Mortgage Revenue Bond are expended to meet the City's RHNA needs.	Mortgage Revenue Bonds were used to partially finance the acquisition and rehabilitation of the Lakeview Apartments which included 64 affordable units.	<i>Mortgage Revenue Bonds are one of many tools available to fund affordable housing development. Resources such as these have been combined into Program 8 of the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
3G. Affordable Housing – New Construction	Encourage construction of approximately 75 new housing units in the Low- to Very-Low Income categories. Lobby the State to amend Housing Element and Redevelopment Law to allow cities to combine their low and moderate income funds.	The City partnered with Bridge Housing to construct Pottery Court providing 111 affordable housing units within the City. Effective February 1, 2012, all redevelopment agencies in the State of California were dissolved pursuant to AB 1X 26.	<i>Proactive efforts to increase the supply of affordable housing are part of the City's routine responsibilities. Coordinating with non-profit developers and varied financing sources occurs during project review and approval processing and also occurs as part of development agreement negotiations. This program has been removed as these objectives are duplicated under Program 14 of the 2014-2021 Housing Element.</i>
3H. Single Room Occupancy (SRO)	Encourage and provide financial incentives through RDA funds for the development of SRO units.	The Redevelopment Agency was dissolved in accordance with State mandates, thus no progress was made on this program.	<i>Due to the loss of Redevelopment and the uncertainty as to the timing of the repayment and availability of affordable housing funding, this program is not included in the 2014-2021 Housing Element</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
3I. Section 8 Program Support	Continue to support the Housing Choice Voucher Program.	The City has supported and continues to support the Housing Choice Voucher Program by referring eligible households, providing information to landlords, and supporting the Riverside Housing Authority.	<i>The Section 8 program is an important resource for Lake Elsinore residents. This program is included in the 2014-2021 Housing Element.</i>
3J. Section 202 Elderly or Handicapped Housing	Encourage non-profits to apply for HUD Section 202 funding and expedite processing and approval of such projects.	The City encourages non-profits to seek funding to increase affordable housing in the City but did not have the opportunity to expedite the processing and approval of HUD Section 202 projects.	<i>This program has been combined with several others under Program 10 in the 2014-2021 Housing Element.</i>
3K.i. Emergency Homeless Shelters	Update the Zoning Ordinance to identify zone(s) that permit emergency shelters by right consistent with SB2.	The City's Municipal Code was amended on December 11, 2012, allowing emergency homeless shelters as a permitted use in the CM and M2 zones as required by Senate Bill 2 (SB 2).	<i>This program was successfully implemented and is removed from the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
3K.ii. Transitional and Supportive Housing	Amend the Zoning Ordinance to comply with SB2 requirements for transitional and supportive housing.	To facilitate the development of emergency housing and comply with State law, the City amended the Land Use Code on December 11, 2012 to address emergency shelters and transitional and supportive housing.	<i>This program was successfully implemented and is removed from the 2014-2021 Housing Element.</i>
3K.iii. Transitional and Supportive Housing	Collaborate with nearby municipalities to investigate the possibility of undertaking joint efforts to provide emergency transitional and homeless shelters, and support FESG applications.	The County of Riverside is the lead entity for addressing homelessness and applying for FESG funds in Southwest Riverside County. The City supports the County's efforts to address homelessness by providing CDBG funding to organizations assisting homeless and needy individuals and families.	<i>This program is removed from the 2014-2021 Housing Element as its objectives – collaborating with other entities and providing special needs housing - falls under several other programs in the 2014-2021 Housing Element.</i>
3L. CalHFA Mental Health Services Act (MHSA) Housing Program	Advertise and provide referral support to the Mental Health Services Act (MHSA) Housing Program which offers financing and subsidies for permanent supportive housing.	The City continues to provide referrals and advertises the MHSA Housing Program.	<i>This program has been combined with several others under Program 10: Special Needs Housing in the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
3M. County of Riverside Department of Public Social Services-Homeless Programs Unit	Provide financial assistance to the County of Riverside Department of Social Services-Homeless Programs Unit.	The City supports the County's efforts to address homelessness by providing CDBG funding to Helping Our People in Elsinore (HOPE), the "Backpack Program" at the local schools, where backpacks filled with food items are given to children who are in the school lunch programs to sustain them over the weekends and also to the Assistance League of Temecula Valley, whose Operation School Bell provides clothing and shoes to needy children.	<i>This program is folded into Program 11: Homeless Need in the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
4A. Fast-Track Development Processing	Adopt a formal “Fast Track” policy to streamline the development processing time of applications for new construction or rehabilitation of housing for lower- and moderate-income households, seniors, handicapped units, and mixed-use/residential infill in the Downtown.	The City does not have an official fast track system in place. However, because of the benefits of affordable housing to the community, the City works with developers of affordable housing to expedite the development process as needed. For example, the Pottery Court affordable housing development was provided streamlined development in order for the developer to qualify for tax credits and meet applicable deadlines.	<i>The City works with developers of affordable housing to expedite the development process as needed during project review and approval processing and as part of development agreement negotiations. This program has been removed as these objectives are duplicated under Program 14 of the 2014-2021 Housing Element. Should the City implement a formal Fast Track system, one of the criteria shall be the development or rehabilitation of housing for lower- and moderate-income households, seniors, handicapped units, or mixed-use residential infill projects in the Downtown area.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
4B. Modify Development Fees	Develop a fee waiver, reduction, and deferral policy for projects with affordable units.	The City's Development Fee Schedule was reviewed during the first quarter of 2012, with clarifying language. However, consideration of deferral of fees remains on a case-by-case basis. The Pottery Court affordable development was approved for an exemption from TUMF fees.	<i>This program is removed from the 2014-2021 Housing Element. However, consideration of deferral of fees will remain on a case-by-case basis.</i>
4C. Manufactured Housing	Continue to permit manufactured housing on permanent foundations in residential zones if all applicable development standards can be met.	The City continues to permit manufactured housing consistent with Government Code Section 65852.3(a), which requires that with the exception of architectural requirements, a local government shall only subject manufactured homes to the same development standards to which a conventional single-family residential dwelling on the same lot would be subject	<i>The siting and permit processing for manufactured homes are regulated by State law. As complying with these laws is standard practice for the City, this program has been removed from the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
4D. Infrastructure Improvements	Identify annual dollar amount and/or list of infrastructure improvements eligible for CDBG and Redevelopment funding to facilitate affordable housing projects.	The City allocated funding for the Pottery Court development in 2008; construction of the 113 unit project was completed in 2012.	<i>Funding is not currently committed for infrastructure improvements. Re-evaluation of this objective will occur as the City applies for CDBG funding. This program has been removed from the 2014-2021 Housing Element.</i>
4E. Zoning Amendments	Review vacant land inventory and identify/promote sites available to accommodate affordable housing and rezone as necessary.	As part of the City's General Plan Update, properties were identified to accommodate affordable housing and were rezoned to allow higher density projects.	<i>This program was successfully implemented and is removed from the 2014-2021 Housing Element. In its place, Program 12 Consistency Zoning is included with the objective of continuing General Plan/Zoning consistency efforts.</i>
4F. Residential Mixed Use Ordinance	Amend the Zoning Ordinance to provide development standards for the Residential Mixed Use zoning designation, consistent with the new land use category identified in the recently updated General Plan.	The Zoning Code was amended in April of 2012 to include standards for a Residential Mixed Use Zone consistent with the recently updated General Plan; Zoning Map amendments were completed in September 2012.	<i>This program was successfully implemented and is removed from the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
4G. Commercial Mixed Use Ordinance	Amend the Zoning Ordinance to provide development standards for the Commercial Mixed Use zoning designation, consistent with the new land use category identified in the recently updated General Plan.	The Zoning Code was amended in April of 2012 to include standards for a Commercial Mixed Use category consistent with the recently updated General Plan; Zoning Map amendments were completed in September 2012.	<i>This program was successfully implemented and is removed from the 2014-2021 Housing Element.</i>
4H. Reasonable Accommodation	Adopt a process to address requests for reasonable accommodation and develop procedures regulating siting, funding, development and use of housing for people with disabilities.	While the City was able to complete many of the Housing Element programs for the 2008-2014 period, this objective was not met. The City will adopt a reasonable accommodation process by 2014.	<i>This program is included in the 2014-2021 Housing Element.</i>
5A. First Time Homebuyers Assistance	Provide favorable home purchasing options to low and moderate income households through the County's First Time Homebuyer's Down Payment Assistance Program.	The City continues to provide referrals to the County's program and to provide hard copies of the program's information packet at the City Hall Public Counter.	<i>This program is folded into a more general program (Program 8) in the 2014-2021 Housing Element.</i>
5B. CalHFA Affordable Housing Partnership Program	Provide referral support to local approved lenders participating in the CALHFA Affordable Housing Partnership Program (AHPP).	The City continues to provide referral support to local approved lenders participating in the CalHFA AHPP.	<i>This program is folded into a more general program (Program 8) in the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
5C. Habitat for Humanity	Collaborate with Habitat for Humanity by identifying potential properties within the City for the development or rehabilitation of homes available for low-income families.	The City continues to collaborate with Habitat on Humanity and supports the organization's revitalization project in the Bird Tract Neighborhood of the City.	<i>This program is folded into a more general program (Program 8) in the 2014-2021 Housing Element.</i>
5D. Homeownership Opportunity Referrals	Establish relationships with local lenders, developers and other constituencies to identify home ownership opportunities.	The City supports the County of Riverside's First Time Homebuyers Down Payment Assistance Program and provides information and referrals for residents.	<i>This program is folded into a more general program (Program 8) in the 2014-2021 Housing Element.</i>
5E. Riverside County Mortgage Certificate Program	Publish an informational handout on the Riverside County Mortgage Certificate Program.	Information regarding homeownership opportunities is available on the City's Website.	<i>This program is folded into a more general program (Program 8) in the 2014-2021 Housing Element.</i>
6A. California Housing Finance Agency (CalHFA) – Multifamily Finance Programs	Advertise and provide referrals to support the CalHFA's Multifamily Finance Program.	The City continues to provide referrals to developers interested in CalHFA programs.	<i>This program is folded into a more general program (Program 8) in the 2014-2021 Housing Element.</i>
6B. Developer Lending Assistance	Facilitate discussions between developers and banks regarding the California Community Reinvestment Act (CCRA).	The City continues to work with developers and lenders, if requested.	<i>This objective is part of the City's routine responsibilities and is carried out as needed. This program has been removed from the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
6C. Equal Housing Opportunity	Ensure fair housing choices for all residents by: maintaining annual membership in the Fair Housing Council of Riverside County, preparing an informational handout, and providing information on the Federal and State Fair Housing Acts.	The City is a member of the Fair Housing Council of Riverside County and has access to, and distributes when needed, the material the County Council has available regarding fair housing rights. The City has provided ongoing support of the Fair Housing Council throughout the planning period.	<i>This program is crucial to furthering fair housing in Lake Elsinore and is included in the 2014-2021 Housing.</i>
6D. City Website	The City shall update its website to include information on affordable housing, housing programs, and inclusionary units for interested residents and potential developers of affordable housing projects.	The City's website provides the community with access to information on housing resources and programs at the City, County, State, and Federal levels.	<i>Providing information on the City's website is a routine function for the City. Various programs in the 2014-2021 Housing Element indicate program/resource information be posted on the City website. This program duplicates those objectives and is removed from the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
6E. Community Participation	Promote coordination and cooperation between the City and developers and neighborhood residents early and throughout the process for affordable housing developments.	Public participation is standard procedure. For example, the developer of Pottery Court met with neighbors of the development to hear their concerns, and public participation was included during the public hearings.	<i>This objective is still important to the City and has been included as a policy in the 2014-2021 Housing Element.</i>
6F. Annual Reporting	City will identify and report all activities that they have participated in with the Riverside County Housing Authority.	Housing project activities with the Riverside County Housing authority are documented in the annual reports to the State as well as in the Riverside County performance reviews for the Consolidated Plan which includes the CDBG program. Section 8 activities are documented in the Housing Authority Plans that the Housing Authority is required to submit.	<i>This program duplicates efforts of other agencies and is not necessary. Providing an annual report to the State is a routine function for the City. This program has not been included in the 2014-2021 Housing Element.</i>

Table 53
CITY OF LAKE ELSINORE
2008-2014 HOUSING ELEMENT ACCOMPLISHMENTS

Program	Objective	Accomplishments	Continued Approach
7A. Energy Conservation Informational Materials	Maintain and distribute literature on energy conservation.	The City has provided a significant number of energy conservation resources on its website including energy conservation incentives provided by the Building Department. The City has also completed its Climate Action Plan, approved December 13, 2011 which is available on the City's website.	<i>This program is removed from the 2014-2021 Housing Element. In its place a policy and program have been added to address energy conservation and implementation of strategies from the City's Climate Action Plan.</i>
7B. General Plan Implementation	Facilitate sustainable development by enforcing the goals, policies, and implementation measures in the Sustainable Environment Section of the General Plan.	The City has continued to enforce the goals, policies, and implementation measures of the General Plan.	<i>This program is removed from the 2014-2021 Housing Element. In its place a policy and program have been added to address energy conservation and implementation of strategies from the City's Climate Action Plan.</i>
7C. Energy Conservation Programs	Encourage maximum utilization of Federal, State, and local government programs that assist homeowners in providing energy conservation measures.	The City has encouraged energy conservation and sustainable development through its general plan update, advertisements on programs available to the City, and by adoption of a Climate Action Plan.	<i>This program is removed from the 2014-2021 Housing Element. In its place a policy and program have been added to address energy conservation and implementation of strategies from the City's Climate Action Plan.</i>

Chapter 6



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Table 54 summarizes the quantified objectives contained in the City's 2008-2014 Housing Element, and compares the City's progress in fulfilling these objectives.

Table 54
Summary of 2008-2014 Quantified Objectives and Progress

	Income Level				Total
	Extremely/Very Low	Low	Moderate	Above Moderate	
Construction Objectives (Remaining RHNA)					
Goal	1,200	921	--	--	2,121
Progress	111	--	--	2,932	3,043
Rehabilitation Objectives					
Goal	20	10	5	--	35
Progress	--	--	--	--	--
Preservation/Assistance Objectives					
Goal	46	104	2	--	152
Progress	46	104	2	--	152

Source: City of Lake Elsinore, 2012

Based on a review of Building Department records of permits issued between January 2006 and July 2012, the City fulfilled and surpassed its total quantified objective for new housing construction. The City did fall short of the objective for extremely/very low and low-income units. The shortfall in production relative to the stated objective is not unexpected knowing that the high cost of development requires extremely/very low income affordable housing projects to seek significant subsidies or development incentives. However, given land prices in Lake Elsinore, many market rate housing units are available at affordable costs.

The rehabilitation objective for the Senior Home Repair Program (run by the County of Riverside) was 15 units. From 2008 to 2012, no grants were awarded. The City is seeking to create a local Senior Home Repair Program in order to increase its rehabilitation activities.

Chapter 6



For the previous planning period, the only identified units at risk of conversion to market-rate units were the 152 units at the Lakeview Apartments. The Lakeview Apartments (Phase I and II) and the Redevelopment Agency renegotiated affordability terms to rehabilitate 150 affordable housing units within the project and renew the contract to retain units as affordable housing. The affordable housing income restrictions will be in place for a minimum of 55 years.

Appendix A

Parcel-Specific Sites Inventory

Appendix A



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Appendix A



Lake Elsinore Hills - Focus Area 1

APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity
377340001	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	9.42	59
377340002	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	9.51	59
377340003	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	9.56	60
377340004	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	7.66	48
377340005	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	3.71	23
377340007	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	10.15	63
377340015	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	5.38	34
377340014	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	4.9	31
377340019	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	2.63	16
377340018	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	5.53	35
377340011	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	11.71	73
377340010	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	10.25	64
377340020	Commercial Mixed Use	6-18 du/ac	CMU	SFR	1.96	12
377340021	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	2.38	15
377330005	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	5.84	37
377330006	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	6.68	42
363090001	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	9.98	62
363090002	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	10.18	64
363090003	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	10.31	64
363090011	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	9.59	60
377340009	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	0.36	2
Total						923

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Lake View- Focus Area 2									
ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Consolidation Potential	
1	379315033	Residential Mixed Use	Up to 35 du/ac	RMU	Vacant	4.96	95	Yes 95 units	
2	379090012	Residential Mixed Use	Up to 35 du/ac	RMU	Vacant	1.26	24		
3	379090013	Residential Mixed Use	Up to 35 du/ac	RMU	Vacant	1.29	25	Yes	
4	379090023	Residential Mixed Use	Up to 35 du/ac	RMU	Vacant	2.48	48	255 units	
5	379090022	Residential Mixed Use	Up to 35 du/ac	RMU	Vacant	8.25	158		
Total						18.24	350		

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Lake View- Focus Area 3

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Consolidation
								Potential
1	379160004	High Density Residential	Max 24 du/ac	R3	Vacant	5	96	Yes 96 units
2	379131019	High Density Residential	Max 24 du/ac	R3	Vacant	3.86	74	
3	379131006	High Density Residential	Max 24 du/ac	R3	Vacant	0.2	4	Yes
4	379131005	High Density Residential	Max 24 du/ac	R3	Vacant	0.2	4	89 units
5	379131015	High Density Residential	Max 24 du/ac	R3	Vacant	0.36	7	
6	379207006	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	2.59	16	
7	379207004	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	3.93	25	
8	379180001	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	8.64	54	
9	379180002	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	9.06	57	
10	379180003	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	5.91	37	
11	379180005	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	3.45	22	
12	379120001	Commercial Mixed Use	6-18 du/ac	CMU	Vacant Underutilized	6.35	40	
13	379120012	Commercial Mixed Use	6-18 du/ac	CMU	Commercial	1.22	8	
Total							442	

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Lake View- Focus Area 4

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Consolidation Potential
1	379060027	High Density Residential	Max 24 du/ac	R-3	Vacant	4.36	84	Yes 561 units
2	379060022	High Density Residential	Max 24 du/ac	R-3	Vacant	13.71	263	
3	379060005	High Density Residential	Max 24 du/ac	R-3	Vacant	3.44	66	
4	379060026	High Density Residential	Max 24 du/ac	R-3	Vacant	0.5	10	
5	379060007	High Density Residential	Max 24 du/ac	R-3	Underutilized	1.92	37	
6	379060008	High Density Residential	Max 24 du/ac	R-3	Underutilized	0.9	17	
7	379060017	High Density Residential	Max 24 du/ac	R-3	Vacant	0.88	17	
8	379060024	High Density Residential	Max 24 du/ac	R-3	Vacant	0.45	9	
9	379060025	High Density Residential	Max 24 du/ac	R-3	Vacant	0.28	5	
10	379060010	High Density Residential	Max 24 du/ac	R-3	Vacant	1.25	24	
11	379060016	High Density Residential	Max 24 du/ac	R-3	Vacant	0.28	5	
12	379060015	High Density Residential	Max 24 du/ac	R-3	Vacant	0.22	4	
13	379060014	High Density Residential	Max 24 du/ac	R-3	Vacant	0.3	6	
14	379060020	High Density Residential	Max 24 du/ac	R-3	Vacant	0.15	3	
15	379060021	High Density Residential	Max 24 du/ac	R-3	Vacant	0.14	3	
16	379060012	High Density Residential	Max 24 du/ac	R-3	Vacant	0.29	6	
17	379060011	High Density Residential	Max 24 du/ac	R-3	Vacant	0.13	2	
18	381040005	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	1.25	8	
19	381040006	Commercial Mixed Use	6-18 du/ac	CMU	Underutilized SF	1.48	9	
20	381050001	Commercial Mixed Use	6-18 du/ac	CMU	Vacant Underutilized	14.25	89	
21	381050002	Commercial Mixed Use	6-18 du/ac	CMU	Commercial	15.4	96	
22	381320023	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	4.65	29	
23	381040026	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	0.31	2	
24	381040008	Commercial Mixed Use	6-18 du/ac	CMU	Underutilized SF	1.77	11	
25	381320020	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	7.91	49	
Total						67	855	

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Riverview - Focus Area 5

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Consolidation Potential
1	373071002	High Density Residential	Max 24 du/ac	R3	Vacant	0.8	15	Yes
2	373071018	High Density Residential	Max 24 du/ac	R3	Vacant	9.05	174	189 units
Total						9.85	189	

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Historic District- Focus Area 6

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Consolidation Potential
1	377231040	High Density Residential	Max 24 du/ac	R-3	Vacant	1.03	20	
2	377231028	High Density Residential	Max 24 du/ac	R-3	Vacant	0.22	4	
3	377231009	High Density Residential	Max 24 du/ac	R-3	Vacant	0.13	2	
4	377231010	High Density Residential	Max 24 du/ac	R-3	Vacant	0.15	3	
5	377231011	High Density Residential	Max 24 du/ac	R-3	Vacant	0.14	3	
6	377231024	High Density Residential	Max 24 du/ac	R-3	Vacant	0.21	4	Yes 51 units
7	377231012	High Density Residential	Max 24 du/ac	R-3	Vacant	0.13	2	
8	377231037	High Density Residential	Max 24 du/ac	R-3	Vacant	0.14	3	
9	377231023	High Density Residential	Max 24 du/ac	R-3	Vacant	0.20	4	
10	377231038	High Density Residential	Max 24 du/ac	R-3	Vacant	0.13	2	
11	377231039	High Density Residential	Max 24 du/ac	R-3	Vacant	0.20	4	
12	377231015	High Density Residential	Max 24 du/ac	R-3	Vacant	0.21	4	
13	377231016	High Density Residential	Max 24 du/ac	R-3	SFR	0.19	4	
14	377231017	High Density Residential	Max 24 du/ac	R-3	SFR	0.19	4	
15	377231018	High Density Residential	Max 24 du/ac	R-3	Vacant	0.19	4	Yes 24 units
16	377231019	High Density Residential	Max 24 du/ac	R-3	Vacant	0.19	4	
17	377231021	High Density Residential	Max 24 du/ac	R-3	Vacant	0.09	2	
18	377231020	High Density Residential	Max 24 du/ac	R-3	Vacant	0.10	2	
19	374052010	High Density Residential	Max 24 du/ac	R-3	SFR	0.20	4	
20	374052011	High Density Residential	Max 24 du/ac	R-3	Vacant	0.21	4	
22	374061001	High Density Residential	Max 24 du/ac	R-3	Vacant	0.20	4	
23	374061002	High Density Residential	Max 24 du/ac	R-3	Vacant	0.21	4	
26	374061019	High Density Residential	Max 24 du/ac	R-3	Vacant	0.18	3	
28	374061021	High Density Residential	Max 24 du/ac	R-3	Vacant	0.20	4	
29	374061006	High Density Residential	Max 24 du/ac	R-3	SFR	0.21	4	
30	374061007	High Density Residential	Max 24 du/ac	R-3	SFR	0.21	4	

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Historic District- Focus Area 6

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Consolidation Potential
31	374061014	High Density Residential	Max 24 du/ac	R-3	Vacant	0.20	4	
32	374061015	High Density Residential	Max 24 du/ac	R-3	Vacant	0.19	4	
33	374061029	High Density Residential	Max 24 du/ac	R-3	Vacant	0.20	4	
34	374061028	High Density Residential	Max 24 du/ac	R-3	Vacant	0.19	4	
35	377281003	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.16	3	
36	377281004	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.16	3	
37	377281005	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
38	377281006	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.16	3	
39	377281007	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.16	3	
40	374062024	Residential Mixed Use	Max 24 du/ac	RMU	Commerc ized	1.66	32	
41	374063005	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.29	6	
42	374062016	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.36	7	
43	374062004	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.01	0	
44	374062020	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.51	10	
45	374062005	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
46	374062006	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
47	374062015	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.56	11	
48	374063013	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.21	4	
49	374063014	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.21	4	
50	374063015	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.21	4	
51	374063016	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.21	4	
52	374063017	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.21	4	
53	374062018	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	0.62	4	
Total						12.45	231	

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Historic District- Focus Area 7

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Con- solidation Potential
1	377320004	High Density Residential	Max 24 du/ac	R-3	Vacant	1.20	23	Yes 108 units
2	377320003	High Density Residential	Max 24 du/ac	R-3	Underutilized SFR	2.33	45	
3	377320008	High Density Residential	Max 24 du/ac	R-3	Underutilized SFR	1.31	25	
4	377320007	High Density Residential	Max 24 du/ac	R-3	Underutilized SFR	0.57	11	
5	377320001	High Density Residential	Max 24 du/ac	R-3	Underutilized SFR	0.19	4	
6	377272015	High Density Residential	Max 24 du/ac	R-3	Vacant	0.16	3	Yes 19 units
7	377272016	High Density Residential	Max 24 du/ac	R-3	Vacant	0.17	3	
8	377272017	High Density Residential	Max 24 du/ac	R-3	Vacant	0.15	3	
9	377272018	High Density Residential	Max 24 du/ac	R-3	Vacant	0.16	3	
10	377273003	High Density Residential	Max 24 du/ac	R-3	Vacant	0.34	7	
11	377273011	High Density Residential	Max 24 du/ac	R-3	Vacant	0.14	3	Yes 19 units
12	377273012	High Density Residential	Max 24 du/ac	R-3	Vacant	0.18	3	
13	377273016	High Density Residential	Max 24 du/ac	R-3	Vacant	0.17	3	
14	377273015	High Density Residential	Max 24 du/ac	R-3	Vacant	0.17	3	
15	377282002	High Density Residential	Max 24 du/ac	R-3	Vacant	0.16	3	
16	377282003	High Density Residential	Max 24 du/ac	R-3	Vacant	0.17	3	Yes 19 units
17	377291009	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.40	8	
18	377291010	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.41	8	
19	377291011	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
20	377292017	High Density Residential	Max 24 du/ac	R-3	Vacant	0.21	4	
21	377292018	High Density Residential	Max 24 du/ac	R-3	Vacant	0.29	6	Yes 19 units
22	377292019	High Density Residential	Max 24 du/ac	R-3	Vacant	0.08	2	
23	373025004	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
24	373025005	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.16	3	
25	377244007	High Density Residential	Max 24 du/ac	R-3	Vacant	0.33	6	
26	377244006	High Density Residential	Max 24 du/ac	R-3	Vacant	0.16	3	Yes 19 units
27	377271005	High Density Residential	Max 24 du/ac	R-3	Vacant	0.16	3	
28	377271006	High Density Residential	Max 24 du/ac	R-3	Vacant	0.15	3	
29	377244003	High Density Residential	Max 24 du/ac	R-3	Vacant	0.16	3	
30	377244004	High Density Residential	Max 24 du/ac	R-3	Underutilized SFR	0.17	3	
31	377271003	High Density Residential	Max 24 du/ac	R-3	Vacant	0.16	3	Yes 19 units
32	377271002	High Density Residential	Max 24 du/ac	R-3	Vacant	0.16	3	
33	373025028	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
34	373025027	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
35	373025007	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
36	373025009	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	Yes 19 units
37	373025008	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.34	7	
Total						11.93	229	

Appendix A



Historic District- Focus Area 8

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Con-solidation Potential
1	373145003	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	Yes
2	373145004	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	4.44	85	87 units
3	373153036	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.24	5	
4	373153002	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.23	4	
5	373153001	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.88	17	
6	373153016	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.20	4	
7	373153017	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.51	10	Yes
8	373153018	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	54 units
9	373153019	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
10	373153023	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.28	5	
11	373153020	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	
12	373153021	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.10	2	
13	373154029	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
14	373154028	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.17	3	
15	373154030	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.16	3	
16	373154003	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
17	373154025	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	Yes
18	373154020	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.15	3	29 units
19	373154024	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	
20	373154021	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.16	3	
21	373154022	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.15	3	
22	373154023	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.24	5	
23	374263001	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	0.73	9	
24	374263002	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	0.72	9	
25	374263006	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	0.26	3	
26	374263005	Commercial Mixed Use	6-18 du/ac	CMU	Vacant	0.15	2	
Total						10.77	193.39	

Appendix A



Business District- Focus Area 9

ID #	APN	GP Designation	Density	Zoning	Current Us Acres	Capacity	Con- solidation Potential
1	374021004	High Density Residential	Max 24 du/ac	R3	Vacant	0.22	4
2	374021029	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
3	374022011	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
4	374022007	High Density Residential	Max 24 du/ac	R3	Vacant	0.43	8
5	374022019	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
6	374022022	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
7	374022023	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
8	374022024	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
9	374022025	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
10	374023005	High Density Residential	Max 24 du/ac	R3	Vacant	0.13	2
11	374023008	High Density Residential	Max 24 du/ac	R3	Vacant	0.34	7
12	374024001	High Density Residential	Max 24 du/ac	R3	Vacant	0.22	4
13	374024002	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2
14	374024003	High Density Residential	Max 24 du/ac	R3	Vacant	0.06	1
15	374024004	High Density Residential	Max 24 du/ac	R3	Vacant	0.13	2
16	374024005	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2
17	374024006	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
18	374024007	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
19	374024008	High Density Residential	Max 24 du/ac	R3	Vacant	1.72	33
20	374024009	High Density Residential	Max 24 du/ac	R3	Vacant	0.13	2
21	374024010	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
22	374024011	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
23	374024012	High Density Residential	Max 24 du/ac	R3	Vacant	0.13	2
24	374024013	High Density Residential	Max 24 du/ac	R3	Vacant	0.23	4
25	374024014	High Density Residential	Max 24 du/ac	R3	Vacant	0.06	1
26	374024015	High Density Residential	Max 24 du/ac	R3	Vacant	0.06	1
27	374024016	High Density Residential	Max 24 du/ac	R3	Vacant	0.06	1
28	374024017	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2

Appendix A



Business District- Focus Area 9

ID #	APN	GP Designation	Density	Zoning	Current Us Acres	Capacity	Con- solidation Potential
29	374025001	High Density Residential	Max 24 du/ac	R3	Vacant	0.10	2
30	374025002	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
31	374025003	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
32	374025004	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
33	374025005	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
34	374025006	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
35	374025007	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
36	374025008	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
37	374025009	High Density Residential	Max 24 du/ac	R3	Vacant	0.13	2
38	374025010	High Density Residential	Max 24 du/ac	R3	Vacant	0.12	2
39	374025011	High Density Residential	Max 24 du/ac	R3	Vacant	0.14	3
40	374025012	High Density Residential	Max 24 du/ac	R3	Vacant	0.15	3
41	374025013	High Density Residential	Max 24 du/ac	R3	Vacant	0.15	3
42	374031001	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
43	374031002	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2
44	374031003	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2
45	374031004	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
46	374031005	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2
47	374031006	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2
48	374031007	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
49	374031008	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2
50	374031009	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
51	374031010	High Density Residential	Max 24 du/ac	R3	Vacant	0.11	2
52	374031011	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
53	374031012	High Density Residential	Max 24 du/ac	R3	Vacant	0.10	2
54	374031013	High Density Residential	Max 24 du/ac	R3	Vacant	0.10	2
55	374031014	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
56	374031015	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
57	374031016	High Density Residential	Max 24 du/ac	R3	Vacant	0.10	2
58	374031017	High Density Residential	Max 24 du/ac	R3	Vacant	0.09	2
59	374031018	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
60	374031019	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
61	374031020	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
62	374031023	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
63	374031024	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
64	374031025	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
65	374031026	High Density Residential	Max 24 du/ac	R3	Vacant	0.17	3
66	374031027	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4

Yes
31 units

Yes
78 units

Appendix A



Business District- Focus Area 9

ID #	APN	GP Designation	Density	Zoning	Current Us Acres	Capacity	Con- solidation Potential
67	374032001	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
68	374032002	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
69	374032003	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
70	374032004	High Density Residential	Max 24 du/ac	R3	Vacant	0.22	4
71	374032005	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
72	374032006	High Density Residential	Max 24 du/ac	R3	Vacant	0.22	4
74	374032017	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
75	374032018	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
76	374032019	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
77	374033004	High Density Residential	Max 24 du/ac	R3	Vacant	0.22	4
78	374033005	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
79	374033006	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
80	374033007	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
81	374033012	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
82	374033009	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
83	374033026	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
85	374041002	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
86	374041003	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
87	374041008	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
88	374041009	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
89	374041010	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
90	374041026	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
91	374041027	High Density Residential	Max 24 du/ac	R3	Vacant	0.29	6
92	374041028	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
93	374041029	High Density Residential	Max 24 du/ac	R3	Vacant	0.29	6
94	374041015	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
95	374041016	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
96	374041030	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
97	374042006	High Density Residential	Max 24 du/ac	R3	Vacant	0.19	4
98	374042007	High Density Residential	Max 24 du/ac	R3	Vacant	0.21	4
100	374051006	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
101	374051007	High Density Residential	Max 24 du/ac	R3	Vacant	0.20	4
Total						18.54	356

Appendix A



Business District- Focus Area 10

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Con- solidation Potential
26	373082005	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
27	373082006	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
28	373082007	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
29	373082008	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
30	373082009	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
31	373082010	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
32	373082011	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
33	373082012	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
34	373082013	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
35	373082014	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
36	373082015	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
37	373082017	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.15	3	
38	373082018	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
39	373082019	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
40	373082020	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.10	2	
41	373082021	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.07	1	
42	373082022	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.07	1	
43	373082023	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
44	373082024	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
45	373082025	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
46	373082026	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	
47	373082027	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	Yes
48	373082028	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	101 units
49	373082036	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	

Appendix A



Business District- Focus Area 10

ID #	APN	GP Designation	Density	Zoning	Current Use	Acres	Capacity	Con-solidation Potential
50	373082037	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
51	373082038	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.10	2	
52	373082039	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	
53	373082040	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	
54	373082041	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
55	373082042	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	
56	373082043	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.14	3	
57	373082044	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
58	373082046	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.13	2	
59	373082047	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.10	2	
60	373082048	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
61	373082049	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
62	373082050	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.12	2	
63	373082051	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
64	373082052	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
65	373082053	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.10	2	
66	373082054	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
67	373082055	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
68	373082056	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
69	373082057	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.10	2	
70	373082031	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.11	2	
71	373082032	Residential Mixed Use	Max 24 du/ac	RMU	Vacant	0.10	2	
Total						5.45	105	

Appendix A



The Alberhill Ranch Specific Plan - Brighton VTTM 35001

The AHR Brighton SP ID	Riverside County APN	Specific Plan Land Use	Density	Current Use	Acres	Capacity*
PA1	390130028 390130026	Suburban Village	Max 30 du/ac	Vacant	9.8	40
PA2	390160006 390190017 390190014 390160003 390190015	SFR II	6 du/ac	Vacant	161.2	534
PA3	390190014 389020062 390190018 389020064 390190015	Suburban Village	Max 30 du/ac	Vacant	34.6	80
PA4	390200008 390200010	SFR II	6 du/ac	Vacant	18.7	71
PA5	389080055 389080056	HD MFR	Max 30 du/ac	Vacant	11.5	225
PA8	390130028 390160006 390200008 390210021 390200010 390190015	SFR I	5 du/ac	Vacant	164.5	451
Total					400	1,401

*Capacity limit is preset per Planning Area per the Specific Plan

Appendix A



The Diamond Specific Plan

The Diamond SP ID	Riverside County APN	Specific Plan Land Use	Density	Current Use	Acres	Capacity*
PA 1	373210014	Mixed Use	Max 24 du/ac	Underutilized Commercial	0.44	50
	373210016				0.20	
	373210019				0.37	
	373210020				0.85	
	373210021				2.99	
	373210023				0.37	
	373210024				0.06	
	373210026				1.63	
	373210027				0.60	
PA2	363150006	Mixed Use	Max 24 du/ac	Vacant	0.38	275
	363161029				0.55	
	363161030				0.55	
	363161031				0.55	
	363161032				0.55	
	363161033				0.60	
	363161034				0.19	
	363161035				0.49	
	373210037				2.71	
	373210038				8.74	
	373210039				5.79	
	373210043				1.52	
PA 5	363161012	Mixed Use	Max 24 du/ac	Vacant	0.24	50
	363161037				0.46	
	365280022				7.31	
	373210041				3.82	
PA 6	371030035	Mixed Use	Max 24 du/ac	Vacant	11.70	225
Total					58.00	600

*Capacity limit is preset per Planning Area per the Specific Plan

Appendix B

Letter from Bridge Housing Corporation

Appendix B



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Appendix B



BUILDING • SUSTAINING • LEADING

BRIDGE HOUSING
CORPORATION

BRIDGE PROPERTY
MANAGEMENT COMPANY

BAY AREA SENIOR SERVICES, INC.

BRIDGE ECONOMIC
DEVELOPMENT CORPORATION

November 1, 2010

Robert Brady
City of Lake Elsinore
130 S. Main Street
Lake Elsinore, CA 92530

Re: City of Lake Elsinore Housing Element Update

Dear Mr. Brady:

BRIDGE Housing Corporation (BRIDGE) has reviewed the City of Lake Elsinore's Draft Housing Element dated March 2010 and is in support of the proposed residential land use designations and maximum densities described in Table 33 of the draft document.

As the largest nonprofit housing developer in California, BRIDGE has built 13,000 homes in 51 cities over the last 27 years. We provide well-designed housing for working families and seniors in many settings and forms, from large-scale, mixed-use developments to low-rise apartment buildings, all designed to blend into their surrounding neighborhoods.

BRIDGE has been involved in the City of Lake Elsinore's affordable housing efforts since March 2008 and has worked with City staff to identify, acquire, and develop the 4.3-acre Pottery Court site. Upon completion in 2012, Pottery Court will provide 113 new affordable homes to the residents of Lake Elsinore.

BRIDGE experienced a seamless design and entitlement process for Pottery Court, and we accredit this to the City having the appropriate land use and policy tools in place. The 4.3-acre site was already zoned for High Density Residential development, and coupled with the City's density bonus ordinance, we were able to design the project with a density of 26.3 units per acre.

The City of Lake Elsinore has an abundance of sites which are suitable for affordable housing. The City's ability to work with developers to achieve the appropriate zoning for these sites is the key to achieving the City's affordable housing goals. Having additional land use designations such as Commercial Mixed Use and Residential Mixed, as proposed in the Draft Housing Element, are valuable resources for future affordable housing development in the City.

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BRIDGE HOUSING IS A NOT-FOR-PROFIT, PUBLIC-BENEFIT CORPORATION

Appendix B



City of Lake Elsinore
Draft Housing Element
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We look forward to the adoption of the Draft Housing Element and continuing to work with the City to meet its affordable housing needs.

Sincerely,

Brad Wiblin, Vice President
BRIDGE Housing Corporation