



lake elsinore general plan

section 6.0

housing element

2021 to 2029

City of Lake Elsinore

Adopted: August 23, 2022
Revised: October 2022



**DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT
DIVISION OF HOUSING POLICY DEVELOPMENT**

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October 24, 2022

Jason Simpson, City Manager
City of Lake Elsinore
130 South Main Street
Lake Elsinore, CA 92530

Dear Jason Simpson:

RE: Lake Elsinore's 6th Cycle (2021-2029) Adopted Housing Element

Thank you for submitting the City of Lake Elsinore's (City) housing element adopted August 23, 2022 and received for review on August 25, 2022 along with revisions received on October 19, 2022. The technical changes are authorized by Resolution No. 2022-92. Pursuant to Government Code section 65585, subdivision (h), the California Department of Housing and Community Development (HCD) is reporting the results of its review. Our review was facilitated by a telephone conversation on October 14, 2022 with Diana Gonzalez, your consultant.

HCD is pleased to find the adopted housing element in full compliance with State Housing Element Law (Article 10.6 of the Gov. Code). The adopted element, including technical revisions, addresses the statutory requirements described in HCD's June 14, 2022, review.

Additionally, the City must continue timely and effective implementation of all programs including but not limited to the following:

- Program 11 (Development Process Streamlining): This program commits to review and revise Downtown development standards within three years to incentivize infill development in the City's Downtown area.
- Program 19 (Accessory Dwelling Units): This program commits to promote the development of accessory dwelling units (ADUs) through the creation of a website and FAQ handouts within 1 year of housing element adoption; update the ADU ordinance within 2 years of adoption and develop preapproved ADU plans within 3 years of adoption.
- Program 22 (Compliance with Zoning Laws): This program commits to amend the City's zoning regulations to ensure compliance with SB 2, AB 2162 (the Supportive Housing Streamlining Act), AB 101 (Low-Barrier Navigation

Centers), AB 1397, and the Employee Housing Act within two years of housing element adoption.

- Program 23 (Residential Development Standards): This program commits to review and revise residential development standards that are found to be a constraint within three years after housing element adoption.
- Program 25 (Affirmatively Furthering Fair Housing): This program commits to addressing housing choices and affordability in high opportunity areas, strategies for preservation and revitalization, and displacement protection throughout the planning period.

The City must monitor and report on the results of this and other programs through the annual progress report, required pursuant to Government Code section 65400. Please be aware, Government Code section 65585(i) grants HCD authority to review any action or failure to act by a local government that it determines is inconsistent with an adopted housing element or housing element law. This includes failure to implement program actions included in the housing element. HCD may revoke housing element compliance if the local government's actions do not comply with state law.

For your information, some general plan element updates are triggered by housing element adoption. HCD reminds the City to consider timing provisions and welcomes the opportunity to provide assistance. For information, please see the Technical Advisories issued by the Governor's Office of Planning and Research at:
<https://www.opr.ca.gov/planning/general-plan/guidelines.html>.

Several federal, state, and regional funding programs consider housing element compliance as an eligibility or ranking criteria. For example, the CalTrans Senate Bill (SB) 1 Sustainable Communities grant; the Strategic Growth Council and HCD's Affordable Housing and Sustainable Communities programs; and HCD's Permanent Local Housing Allocation consider housing element compliance and/or annual reporting requirements pursuant to Government Code section 65400. With a compliant housing element, the City meets housing element requirements for these and other funding sources.

HCD wishes the City success in implementing its housing element and looks forward to following its progress through the General Plan annual progress reports pursuant to Government Code section 65400. If HCD can provide assistance in implementing the housing element, please contact Jamillah Williams, of our staff, at Jamillah.Williams@hcd.ca.gov.

Sincerely,



Melinda Coy
Proactive Housing Accountability Chief

RESOLUTION NO. 2022-92

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF LAKE ELSINORE, CALIFORNIA, APPROVING GENERAL PLAN AMENDMENT NO. 2021-01

Whereas, the City of Lake Elsinore prepared a Draft 6th Cycle Housing Element for the 2021-2029 period; and

Whereas, Government Code Section 65302(g)(3), requires the City to review and update the Safety Element as necessary to address the risk of fire for land classified as State Responsibility Areas and land classified as Very High Fire Hazard Severity Zones; and

Whereas, Government Code Section 65302 (h)(1) requires the City to incorporate environmental justice policies into its General Plan; and

Whereas, General Plan Amendment No. 2021-01 ("Project") incorporates the 6th Cycle Housing Element for the period 2021-2029 period and appropriate amendments to General Plan Chapter 3.0 addressing the Safety Element and the Environmental Justice Element as required by State law; and

Whereas, Government Code Section 65358 empowers the legislative body to amend all or part of an adopted general plan if to do so would be in the public interest and so long as no mandatory element of the general plan is amended more frequently than four (4) times during any calendar year; and

Whereas, GPA No. 2021-01 is part of the City's First (1st) Cycle amendments to the Lake Elsinore General Plan for the 2022 calendar year; and

Whereas, pursuant to Lake Elsinore Municipal Code (LEMC) Section 17.415.020 (General Plan Amendments), the Planning Commission (Commission) has been delegated with the responsibility of making recommendations to the City Council (Council) pertaining to general plan amendments; and

Whereas, on October 5 2021, November 2, 2021, and August 16, 2022 at duly noticed Public Hearings, the Commission considered the evidence presented by the Community Development Department and other interested parties with respect to this item and adopted a resolution recommending Council approval of General Plan Amendment No. 2021-01; and

Whereas, on August 23, 2022, at a duly noticed Public Hearing, the Council has considered the recommendation of the Commission as well as evidence presented by the Community Development Department and other interested parties with respect to this item.

NOW, THEREFORE, THE CITY COUNCIL OF THE CITY OF LAKE ELSINORE DOES HEREBY RESOLVE, DETERMINE AS FOLLOWS:

Section 1: The Council has reviewed and analyzed proposed GPA No. 2021-01 pursuant to the California Planning and Zoning Laws (Cal. Gov. Code Sec 65000 et. seq.), the Lake Elsinore General Plan (GP) and the Lake Elsinore Municipal Code (LEMC) and finds that the proposed GPA No. 2021-01 is consistent with the requirements of California Planning and Zoning Law and with the goals and policies of the GP and the LEMC.

Section 2: That in accordance with California Planning and Zoning Law, and the LEMC, the Council makes the following findings for the approval of GPA No. 2021-01:

1. The proposed GPA, will not be a) detrimental to the health, safety, comfort or general welfare of the persons residing or working within the neighborhood of the proposed amendment or within the City, or b) injurious to the property or improvements in the neighborhood or within the City.
 - a. *The proposed GPA has been analyzed relative to its potential to have detrimental effects; to ensure that the health, safety and welfare of affected residents will be protected.*
 - b. *An objective of the proposed GPA regarding the Safety Element is to address the risk of fire for land classified as State Responsibility Areas and land classified as Very High Fire Hazard Severity Zones and to minimize injury, loss of life property damage resulting from wildland fires.*
 - c. *An objective of the proposed GPA regarding environmental justice is to provide for the fair treatment and meaningful involvement of people of all races, cultures, incomes, and national origins, with respect to the development, adoption, implementation, and enforcement of environmental laws, regulations, and policies within Lake Elsinore.*
 - d. *The proposed GPA will not modify the General Plan Land Use designations and will not be injurious to the property or improvements in the City and its Sphere of Influence.*
2. In accordance with the requirements of the California Environmental Quality Act (CEQA), impacts have been reduced to a less than significant level, or in the case where impacts remain, a statement of overriding considerations must be adopted to justify the merits of project implementation.
 - a. *The effects of the proposed GPA have been analyzed in the Negative Declaration (SCH 2021080295) prepared for the Project. No mitigation measures were identified and items on the environmental checklist were determined to be either "No Impact" or "Less than Significant Impact".*

Section 3: Based upon the evidence presented, both written and testimonial, and the above findings, the Council hereby approves General Plan Amendment No. 2021-01, plus any additional non-legislative edits made by the Community Development Director or designee as directed by the California Department of Housing and Community Development (HCD), in such form as approved by the City Attorney, after the HCD's review of the Adopted 2021-2029 Housing Element or to correct clerical errors.

Section 4: This Resolution shall take effect immediately upon its adoption.

Section 5: The City Clerk shall certify to the adoption of this Resolution and enter it into the book of original Resolutions.

Passed and Adopted at a regular meeting of the City Council of the City of Lake Elsinore, California, this 23rd day of August, 2022.

CC Reso. No. 2022-92

Page 3 of 3

DocuSigned by:

Timothy J. Sheridan

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Timothy J. Sheridan
Mayor

Attest:

DocuSigned by:

CA

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Candice Alvarez, MMC
City Clerk

STATE OF CALIFORNIA)
COUNTY OF RIVERSIDE) ss.
CITY OF LAKE ELSINORE)

I, Candice Alvarez, MMC, City Clerk of the City of Lake Elsinore, California, do hereby certify that Resolution No. 2022-92 was adopted by the City Council of the City of Lake Elsinore, California, at the regular meeting of August 23, 2022, and that the same was adopted by the following vote:

AYES: Council Members Magee, Tisdale, and Manos; Mayor Pro Tem Johnson; and Mayor Sheridan

NOES: None

ABSENT: None

ABSTAIN: None

DocuSigned by:

CA

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Candice Alvarez, MMC
City Clerk



City of Lake Elsinore, California

2021 to 2029 Housing Element

Prepared by

MIG and the City of Lake Elsinore Planning Division

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lake elsinore general plan housing element

1. INTRODUCTION

Overview

The City of Lake Elsinore is working diligently to remove constraints to housing development and proactively encouraging and facilitating development of both market-rate and affordable housing. The City has a strong commitment to implementing a vision that embraces new opportunities, supports housing development, and provides diverse housing options. Realizing that new challenges to providing housing opportunities have emerged, in 2020 the City initiated a General Plan update to examine and address constraints to residential development opportunities. In addition, a strategic approach to the City's future economic and physical development was undertaken with "Dream Extreme 2040", a comprehensive long-term vision plan adopted in July 2020. The Dream Extreme 2040 Plan provides the framework to guide decision making over the next twenty (20) years by identifying key Anchors, Aspirations, and Strategies. The City will prioritize attracting residential development through strategies such as acquiring and redeveloping tax-delinquent properties and encouraging the consolidation of parcels, and by focusing on parcel assembly to create larger, development ready pads in/near Downtown.

This Housing Element provides the City of Lake Elsinore with a coordinated and comprehensive strategy for promoting the production of safe, decent, and affordable housing for all community residents. The Housing Element is a mandatory General Plan element. It identifies ways in which the housing needs of existing and future residents can be met. State law requires that all cities adopt a Housing Element and describes in detail the necessary contents of the Housing Element. California planning law provides more detailed requirements for the Housing Element than for any other General Plan element. This Housing

Element responds to those requirements and responds specifically to conditions and policy directives unique to Lake Elsinore.

The California Legislature has identified the attainment of a decent home and suitable living environment for every Californian as the State's main housing goal. Recognizing the important part that local planning programs play in pursuit of this goal, the Legislature has mandated that all cities and counties prepare a Housing Element as part of their comprehensive General Plans. Rules regarding Housing Elements are found in the California Government Code Sections 65580-65589. Unlike the other mandatory general plan elements, the housing element is required to be updated regularly. It is also subject to detailed statutory requirements and mandatory review and approval by a State agency — HCD (Department of Housing and Community Development). The revision process must include community input.

Section 65581 of the California Government Code reflects the legislative intent for mandating that each city and county prepare a Housing Element:

1. To ensure that counties and cities recognize their responsibilities in contributing to the attainment of the State housing goal.
2. To ensure 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.
3. 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.
4. To ensure that each local government cooperates with other local governments to address regional housing needs.

2021-2029 Housing Element Purpose & Organization

The Housing Element covers the planning period of October 15, 2021 through October 15, 2029 and identifies strategies and programs to: 1) encourage the development of a variety of housing opportunities; 2) provide housing opportunities for persons of lower and moderate incomes; 3) preserve the quality of the existing housing stock in Lake Elsinore; 4) minimize governmental constraints; and 5) promote equal housing opportunities for all residents.

Toward these ends, the Housing Element consists of:

- An introduction of the scope and purpose of the Housing Element, including a description of the public input process.
- An analysis of the City's demographic and housing characteristics and trends including:
 - An analysis of population and employment trends.
 - An analysis of household characteristics including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition.

- An analysis of any special housing needs, such as those of older adults; persons with disabilities, including a developmental disability; large families; farmworkers; families with female heads of households; and families and persons in need of emergency shelter.
 - An analysis of existing assisted housing developments that are eligible to change from low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of restrictions on use.
- A review of potential market, governmental, and environmental constraints to meeting the City's identified housing needs including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, local processing, and permit procedures, and any locally adopted ordinances that directly impact the cost and supply of residential development. The analysis must also demonstrate local efforts to remove governmental constraints that hinder the City from meeting its share of the regional housing need and from meeting the need for housing for persons with disabilities, supportive housing, transitional housing, and emergency shelters identified pursuant to paragraph. The analysis must also address nongovernmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, the cost of construction, and local efforts to remove nongovernmental constraints that create a gap between the locality's planning for the development of housing for all income levels and the construction of that housing. All housing elements due on or after January 1, 2021 must include an assessment of fair housing practices, an analysis of the relationship between available sites and areas of high or low resources, and concrete actions in the form of programs to affirmatively further fair housing.
- An evaluation of land, administrative, and financial resources available to address the housing goals. The evaluation includes an inventory of land suitable and available for residential development, including vacant sites and sites having realistic and demonstrated potential for redevelopment during the planning period to meet the locality's housing need for a designated income level, and an analysis of the relationship of zoning and public facilities and services to these sites.
- A review of past accomplishments under the previous Housing Element including effectiveness of the Element, progress in program implementation, continued appropriateness of the housing programs, and how past programs were effective in addressing the housing needs of the special populations.
- A Housing Plan to address the identified housing needs, including housing goals, policies, and programs. To make adequate provision for the housing needs of people all income levels, the City must, at a minimum, identify programs that do all the following:
 - Identify adequate sites, with appropriate zoning and development standards and services to accommodate the City's share of the regional housing needs for each income level.
 - Assist in the development of adequate housing to meet the needs of extremely low-, very low-, low-, and moderate-income households.
 - Address and, where possible, remove governmental constraints to the maintenance, improvement, and development of housing, including housing for people at all income levels, as well as housing for people with disabilities.
 - Conserve and improve the condition of the existing affordable-housing stock.

- Preserve assisted housing developments at-risk of conversion to market-rate.
- Promote equal housing opportunities for all people, regardless of race, religion, sex, marital status, ancestry, national origin, color, familial status, or disability.

The Housing Element is also closely related to the City's Zoning regulations and assesses multiple ordinances and Zoning Regulations sections that pertain to housing for compliance with State law. As new ordinances are considered, the City will review the Housing Element to ensure compliance with housing policies.

Relationship to Other General Plan Elements

State law requires that the General Plan and all individual elements collectively form an "integrated, internally consistent, and compatible statement of policies." The goals, policies, and programs of this Housing Element are consistent with the goals, policies, and programs contained in other elements of the Lake Elsinore General Plan. When any element of the General Plan is amended, the City will review the Housing Element and if necessary, prepare an amendment to ensure continued consistency among elements. Several new laws require additional General Plan update requirements upon revision of the Housing Element. The City is concurrently undertaking a focused General Plan update to address safety and environmental justice policies. As such, information on flood hazard, flood management, fire hazards, evacuation routes, wildfire hazard and risk reduction, and climate adaptation will be up to date. Consistent with State law, the City will initiate a review of the entire General Plan, especially land-use provisions after any subsequent amendment to the Housing Element or other General Plan elements to ensure internal consistency is maintained.

Public Participation

The Housing Element must reflect the values and preferences of the Lake Elsinore community; therefore, public participation plays a role in the development of this Element. Section 65583(c)(6)(B) of the Government Code states: "The local government shall make diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort." This process not only includes residents of the community, but also coordinates participation among local agencies and housing groups, community organizations, and housing sponsors. From May 2021 to adoption of the 2021-2029 Housing Element, the City of Lake Elsinore proactively engaged the community through a variety of avenues including digital/social media outreach, a community survey, a community workshop, and direct email to stakeholder groups. Table 1.1 provides a summary of the City's outreach activities followed by a detailed summary of the community survey and workshop. Outreach activities were intended to reach a broad audience, promoting language access and consulting with relevant organizations. The Housing Plan (Chapter 6) reflects the values and preferences of the Lake Elsinore community. Through a series of public outreach efforts summarized below, the City obtained input from residents of the community, local agencies and housing groups, and community organizations. Several themes emerged that the City has addressed in this Housing Element.

When asked to indicate the importance of potential housing-related actions or programs in the City's Housing Element survey, the following priorities emerged:

- Establishing/supporting programs to help first-time homebuyers;
- Programs to help homeowners at risk of mortgage default; and
- Encouraging the rehabilitation of existing housing in older neighborhoods.

Comments from the community workshop and public review of the Draft Housing Element include:

- Addressing the impact on services and infrastructure from future residential development (schools, roads, infrastructure);
- Development of Accessory Dwelling Units (ADUs) to address housing need including overcrowding;
- The need for senior housing, affordable housing; and
- More strategies to encourage development in Downtown.

The comments have been folded into the Housing Plan (Chapter 6) through programs that facilitate development of new housing, including housing for lower-income residents and residents with special needs, and programs to help existing residents with housing rehabilitation and rental assistance and future residents by supporting regional homeownership programs.

Table 1.1: Public Outreach Activities

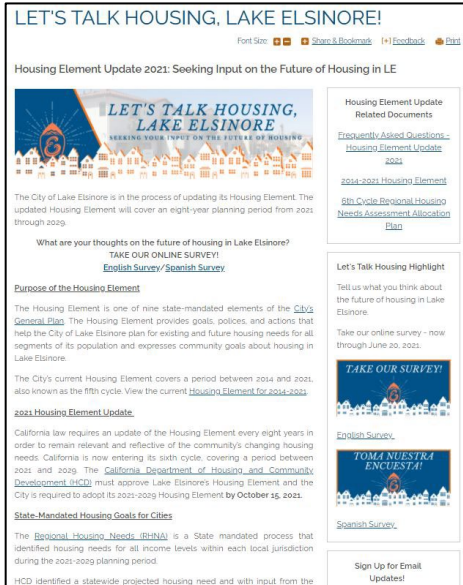
Date	Outreach Effort/Event
May 12, 2021	City of Lake Elsinore Housing Element project and community survey was introduced at the Lake Elsinore Valley Chamber of Commerce Hump Day Morning Mixer.
May 11, 2021	<p>A dedicated webpage for the Housing Element updated entitled "Let's Talk Housing, Lake Elsinore" was added to the City's website at www.lake-elsinore.org/housing. The webpage includes an overview of the Housing Element, the 2021-2029 Housing Element update process, State-mandated goals for the Housing Element, public participation opportunities, and a list of Frequently Asked Questions (FAQ). The website included a Spanish translation option. Additionally, advertisements for the City's Community Survey and workshop were included as was a summary and recording of the June 17, 2021 Community Workshop. A comprehensive summary of survey results was also made available on the website. Six (6) webpage visitors signed up for E-Notifications to receive future information regarding the Housing Element update.</p> 

Table 1.1: Public Outreach Activities

Date	Outreach Effort/Event
May 12, 2021 – June 20, 2021	The City of Lake Elsinore Housing Element Survey ran from May 12 through the end of the day June 20, 2021 and solicited public input regarding housing issues facing Lake Elsinore and its residents. In total, 340 participants submitted surveys – 227 responded to all 21 questions, and 113 responded to one or more questions but not all 21. The survey was available in English and Spanish.
May 12, 2021 – Ongoing	The City published weekly Social Media posts on the City Facebook & Instagram pages in both English and Spanish. Posts were published over eight days and garnered a total of 35,784 views. Social media posts summary:
	<ul style="list-style-type: none"> • June 17: 3,255 Reached • June 15: 3,645 Reached • June 10: 4,695 Reached • June 4: 3,934 Reached • May 27: 4,657 Reached • May 19: 6,934 Reached • May 12: 8,664 Reached
May 12, 2021 – Ongoing	In addition to dedicated posts, the City also published Social Media Story Posts on Facebook & Instagram in English and Spanish. While dedicated social media posts can remain on a social media platform indefinitely, story posts are collection of images and short videos that disappears after 24 hours. The City's 44 posts are estimated to have reached 71,752 accounts and included interactions with 349 users (through responses or comments). The City uses story posts to ask questions related to housing needs. A summary of these responses is included in the following section of this Chapter.
May 25, 2021	At a meeting of the Lake Elsinore City Council, Councilmember Steve Manos encouraged community members to participate in the Housing Element Update process by attending the Housing Element workshop and by taking the Housing Element survey.
May 25, 2021 – June 6, 2021	The City displayed advertisements for the Housing Element Workshop on a digital billboard located at the Outlets at Lake Elsinore commercial center located along I-15.
May 25, 2021 – June 20, 2021	The City displayed advertisements for the Housing Element Workshop on digital billboards located near the Lake Elsinore Storm Baseball Stadium and the Lake Elsinore Casino both of which are located along I-15.
June 8, 2021	An event was posted on the City's Facebook page advertising the Housing Element Workshop and included comments about the upcoming event by Lake Elsinore City Councilmember Steve Manos. At the meeting of the Lake Elsinore City Council, the public was reminded to participate in the Housing Element Update process by attending the Housing Element workshop and by taking the Housing Element survey.
June 9, 2021	A presentation about the City's update of the Housing Element was presented at the Lake Elsinore Valley Chamber of Commerce's Hump Day Morning Mixer.
June 10, 2021	Invitations to the Housing Element workshop "Let's Talk Housing, Lake Elsinore" were distributed via email to stakeholders, including housing developers, Homeowner Associations, community groups including those working with special needs residents and the Lake Elsinore Valley Chamber of Commerce. The Lake Elsinore Valley Chamber of Commerce also distributed flyers twice to its members.
June 10, 2021	The City included the upcoming workshop "Let's Talk Housing, Lake Elsinore" in a weekly email update to City Employees, Public Safety Advisory Commission (PSAC), and members of the Lake Elsinore City Council and Planning Commission.
June 17, 2021	"The City conducted the "Let's Talk Housing" Community Workshop. The workshop was offered in English and Spanish. Advanced registration was required and allowed participants to

Table 1.1: Public Outreach Activities

Date	Outreach Effort/Event
	indicate of they needed Spanish language assistance at the workshop. No advanced registrations for Spanish Speaking option were received.
July 1, 2021	Following the workshop, the City posted the presentation, video recording, and meeting comment summary on the City's website.
August 16, 2021	The City sent out notifications of the release of the Public Review Draft Housing Element through social media pages, the City website, and emails to the stakeholder list and Chamber of Commerce. The notification included a link to the Public Review Draft Housing Element and information on how to submit comments to the City .
August 24, 2021	At a meeting of the Lake Elsinore City Council, Councilmember Steve Manos discussed the ongoing Housing Element update in a segment during City Council comments entitled "Let's Talk Housing, Lake Elsinore" and encouraged community members to participate in the Housing Element Update process by providing feedback on the draft Housing Element. The segment included information concerning the deadline to submit comments and that the draft Housing Element was available at www.lake-elsinore.org/housing .
September 14, 2021	At a meeting of the Lake Elsinore City Council, Councilmember Steve Manos discussed the ongoing Housing Element update in a segment during City Council comments entitled "Let's Talk Housing, Lake Elsinore" and encouraged community members to participate in the Housing Element Update process by providing feedback on the draft Housing Element. The segment included information concerning the deadline to submit comments and that the draft Housing Element was available at www.lake-elsinore.org/housing .
October 5, 2021	The City of Lake Elsinore Planning Commission held a public hearing regarding the draft Housing Element and received written and public testimony regarding the draft Housing Element.
November 15, 2021	The City sent out notifications of the release of the Revised Draft Housing Element (2021-2029) which incorporate comments from the California Department of Housing and Community Development (HCD) through social media pages, the City website, and emails to the stakeholder list and Chamber of Commerce. The notification included a link to the Revised Draft Housing Element and information on how to submit comments to the City. The City published several Social Media posts on the City Facebook and Instagram pages. Posts were published over eight days and garnered a total of 3,762 views.
April 5, 2022	The City sent out notifications of the release of the Second Revised Draft Housing Element (2021-2029) which incorporate additional comments from the California Department of Housing and Community Development (HCD) through social media pages, the City website, and emails to 53 stakeholders and 93 contacts from the City's Housing Element survey. The City published several Social Media posts on the City Facebook and Instagram pages. Posts were published over eight days and garnered a total of 3,380 views on each of the pages (Facebook and Instagram). The City made the document available for seven days prior to resubmittal to HCD.
August 4, 2022	The City posted on its website and sent out notifications of the release of the Third Revised Draft Housing Element (2021-2029) which incorporate additional comments from the California Department of Housing and Community Development (HCD). Notice was provided through social media pages, the City website, and emails to 53 stakeholders and 93 contacts from the City's Housing Element survey. The City published several Social Media posts on the City Facebook and Instagram pages. The City made the document available for just over two weeks days prior to adoption hearings. No comments were received.

Housing Element Survey

In May 2021, the City made available a Housing Element survey to gather input from the Lake Elsinore community including residents, key local stakeholders, and housing advocates. The survey was available May 12, 2021 through the end of the day June 20, 2021 in both English and Spanish. In total, 340 participants submitted surveys – 227 responded to all 21 questions, and 113 responded to one or more questions but not all 21. The survey was available in English and Spanish. The City advertised survey availability via their social media pages, City website, and at meetings of the Lake Elsinore City Council and the Lake Elsinore Valley Chamber of Commerce. Social media data shows that over 35,784 members of the City’s social media pages viewed the City’s bilingual advertisements for the survey.

Key Survey Findings

Among survey respondents, most (63.4 percent) are homeowners and over three-quarters of respondents live in a detached single-family home. When asked about their satisfaction with their housing situations, 64.3 percent indicated they are satisfied with their current housing situation and 43.2 percent rated the physical condition of the dwelling they live in as excellent. Respondents say they chose to live in Lake Elsinore because of the cost of housing (63.9 percent), close distance to family and friends (26.4 percent), and the quality of housing (22.5 percent). For those who do not currently own a home the primary issue to finding a home is the ability to find a home in their target price range (33.9 percent). Over half of respondents noted that focusing new housing near downtown, creating walkable neighborhoods was a particularly important action for Lake Elsinore. Additional key findings include:

Housing Cost:

Over 44 percent of respondents indicated that the cost of housing in Lake Elsinore prevents children from being able to stay/own homes when they grow up. Close to 34 percent of respondents wishing to own a home in Lake Elsinore indicated that they cannot find a home in their target price range and 18 percent indicated that they do not currently have the financial resources for an adequate monthly mortgage payment. When identifying the types of housing needed in Lake Elsinore, the 4th most frequent response was “affordable or workforce housing”. When asked to indicate the importance of potential housing -related actions or programs, establishing/supporting programs to help first-time homebuyers and programs to help homeowners at risk of mortgage default were in the top three housing actions identified as especially important.

Housing needs:

Respondents were asked to rank their top choices in order of importance, of the types of housing needed in Lake Elsinore. The most frequent responses are detached, single-family homes, condominiums/townhomes, and larger lot, rural estate homes.

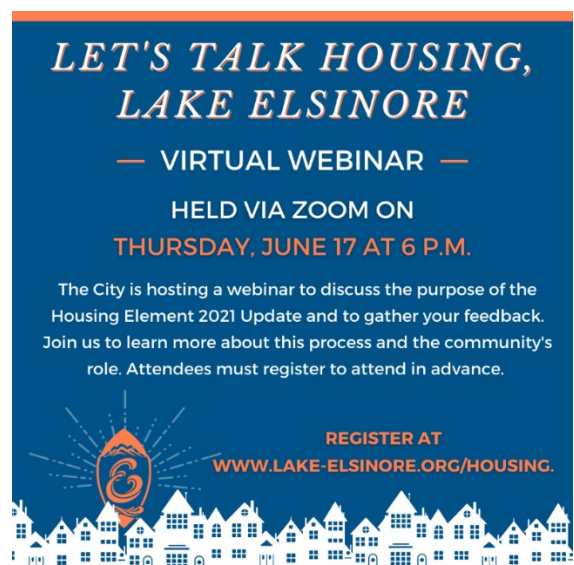
- Housing maintenance:** While over 43.2 percent of respondents indicate that the physical condition of their home was excellent, more than a third (34.8 percent) indicated that their home shows signs of minor deferred maintenance (i.e., peeling paint, chipped stucco, etc.) and 13.2 percent indicated that their home needs one or more major upgrades (i.e., new plumbing, new electrical, new foundation, etc.). When asked to indicate the importance of potential housing -related actions or programs, encouraging the rehabilitation of existing housing in older neighborhoods was the top housing action identified as especially important.
- Future housing-related actions:** Respondents were asked to indicate the importance of potential housing -related actions or programs. Encouraging the rehabilitation of existing housing in older neighborhoods, establishing/supporting programs to help first-time homebuyers, and programs to help homeowners at risk of mortgage default were the top three housing actions identified as especially important.
- Future Housing:** Respondents ranked their top choices in order of importance, with 1 being the most important. The top response was that new housing should be located where it will have the least impact on traffic in Lake Elsinore. When the responses are weighted (4 points for a 1 response, 3 points for a 2 response, and so on...) the top answers were locations where new housing will have the least impact on traffic and that new housing should be spread evenly across all parts of the City.

A detailed summary of the survey results is included in Appendix A of this Housing Element.

Housing Element Workshop

On June 17, 2021, the City conducted a workshop prior to submitting the draft Housing Element to the State Department of Housing and Community Development (HCD) to discuss the Draft Housing Element.

Because some Covid-19 pandemic public gathering limitations were still in place, the meeting was made available through teleconferencing. To ensure that the housing concerns of low- and moderate-income and special needs residents were addressed, the City notified agencies and organizations that serve these communities in Lake Elsinore and surrounding areas. Stakeholder organizations serving families, youth, seniors, persons experiencing homelessness, veterans, and persons with disabilities are included in the stakeholder list. The list of agencies and organizations invited to the study



session (and notified of the availability of the draft Housing Element for comment) are listed in Appendix A. In addition to this list, 934 commercial business license holders were also sent workshop invitations. Following the workshop, a summary of workshop comments was posted on the City's website along with the workshop video recording and presentations.

Key Workshop Findings

Twenty-three community members attended the workshop in addition to various City staff members. Several themes emerged from the comments and questions received:

- Participants shared a concern about the impact on services and infrastructure from future residential development (e.g., schools, roads, and infrastructure).
- Participants expressed interest in Accessory Dwelling Unit (ADU) development as a housing opportunity that can help address housing needs such as overcrowding.
- Participants expressed the need for more senior housing.
- Participants expressed a desire for additional strategies to encourage development in Downtown.
- One participant asked the City to require or encourage the use of local skilled labor for new housing development activity.

Workshop Comment Summary:

Comments/Questions	Issues/Concerns	Recommendations
ADU development can help add housing to L.F.	Road capacity should be taken into consideration with new developments	City should require the use of local skilled labor
How much can the City do to encourage the type of development we need?	Will our schools be able to accommodate this type of growth?	Senior housing needs
Can we add green spaces and sidewalks to improve areas and attract development?	Overcrowding - not a good time to build units in backpacks (ADU), robotic, safety, etc. issues	Second interchange to take pressure off of Railroad Canyon
	Vacation rentals - if we allow new housing we should allow vacation rentals	Empty lots Downtown: consider providing plans for buildings to encourage new development
	Look into requiring skilled/trained workforce for new development - use local labor	
	Road capacity concern - look into widening Franklin St.	
	Franklin St. is a concern	

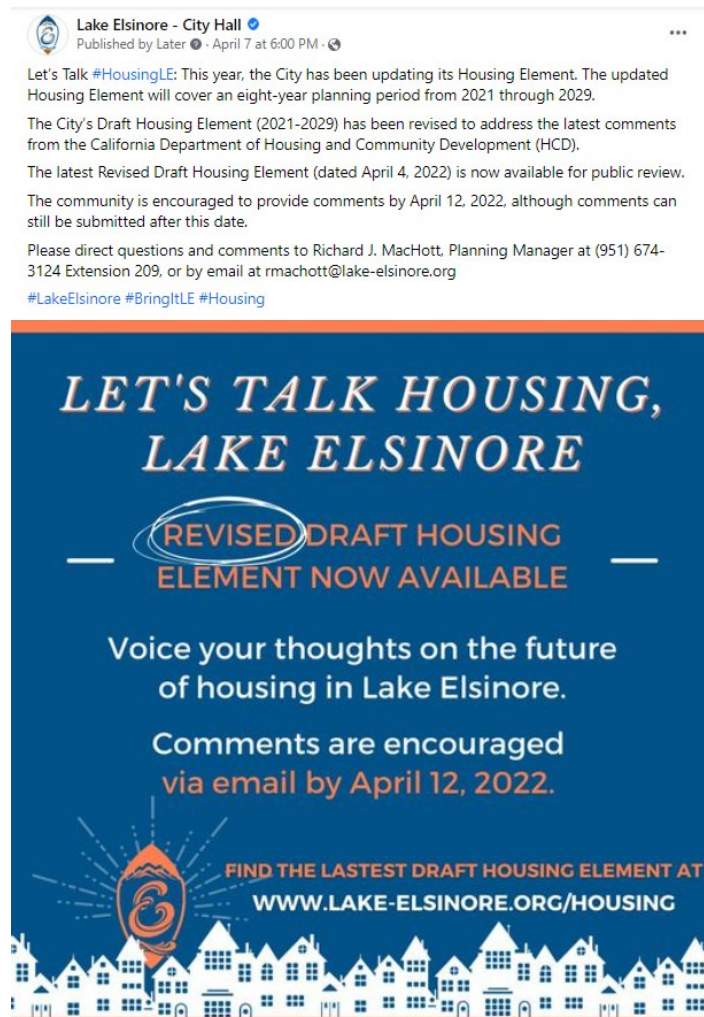
Public Review of Housing Element

Further opportunities for public participation were provided when the Draft Housing Element was made available on the City's website for review and comment. Local stakeholders such as housing developers, service providers, neighboring jurisdictions, and housing advocates were invited to review and comment on the 2021-2029 Housing Element Public Review Draft. The City sent out notifications of the release of the Public Review Draft Housing Element through social media pages, the City website, and emails to the stakeholder list and Chamber of Commerce. The notification included a link to the Public Review Draft Housing Element and information on how to submit comments to the City. The initial review period was from August 16 to September 13, 2021 with additional opportunities for public participation to be provided at Planning Commission and City Council adoption hearings expected to occur in late 2021 and early 2022. Comments received during the public hearings will be incorporated into the adopted Housing Element. Comments on the initial Draft Housing Element included:

- The lack of affordable housing and affordable housing options for residents on fixed incomes.

During the HCD (Department of Housing and Community Development) review process which spanned from August 23 to October 22, 2021, the public was encouraged to continue to provide feedback on the Element. In addition to information on the City website, at several meetings of the Lake Elsinore City Council, Councilmembers discussed the ongoing Housing Element update and encouraged community members to participate in the Housing Element Update process by providing feedback on the Draft Housing Element.

On November 24, 2021, a revised draft of the Housing Element was resubmitted to HCD (Department of Housing and Community Development) with revisions which addressed HCD's findings letter from October 22, 2021. The findings letter identified findings related to the need for additional analysis in various parts of the Element. The findings letter from October 22, 2021 and a table summarizing HCD findings and the City's responses/revisions to each comment is included in Appendix A.



Lake Elsinore - City Hall
Published by Later · April 7 at 6:00 PM ·

Let's Talk #HousingLE: This year, the City has been updating its Housing Element. The updated Housing Element will cover an eight-year planning period from 2021 through 2029.

The City's Draft Housing Element (2021-2029) has been revised to address the latest comments from the California Department of Housing and Community Development (HCD).

The latest Revised Draft Housing Element (dated April 4, 2022) is now available for public review.

The community is encouraged to provide comments by April 12, 2022, although comments can still be submitted after this date.

Please direct questions and comments to Richard J. MacHott, Planning Manager at (951) 674-3124 Extension 209, or by email at rmachott@lake-elsinore.org

#LakeElsinore #BringItLE #Housing

**LET'S TALK HOUSING,
LAKE ELSINORE**

**REVISED DRAFT HOUSING
ELEMENT NOW AVAILABLE**

**Voice your thoughts on the future
of housing in Lake Elsinore.**

**Comments are encouraged
via email by April 12, 2022.**

**FIND THE LATEST DRAFT HOUSING ELEMENT AT
WWW.LAKE-ELSINORE.ORG/HOUSING**

For ten days prior to submittal, the Element revisions were made available to the public for comment and input. The stakeholder list was emailed a notice of the availability of the proposed revisions. During the second HCD review period which ran from November 15, 2021 to November 24, 2022, the community was able to review and comment on the Element. The review period continued during the 2nd review period for HCD (60 days from mid-November 2021 to mid-January 2021). As of November 24, 2021, no comments were received.

On April 4, 2022, a second revised draft of the Housing Element was made available to the public for comment and input. The revisions addressed HCD's findings letter from October 22, 2021. The City sent out notifications of the release of the Second Revised Draft Housing Element (2021-2029) through social media pages, the City dedicated Housing Element website, and email notifications to 53 stakeholders and 93 contacts from the City's Housing Element survey. The City published several Social

Media posts on the City Facebook and Instagram pages. Posts were published over eight days and garnered a total of 3,380 views on each of the pages (Facebook and Instagram). The City made the document available for seven days prior to resubmittal to HCD. The following comments were received via the City's social media pages:

- "The simple idea of more housing sounds insane. The roads are packed every day. Let's bring more manufacturing companies or other business to increase local employment."
- "I don't understand how California doesn't have enough electricity and water, but they continue to still build homes."
- "Stop building houses! Our roads cannot handle the increase in traffic! Let infrastructure catch up!"
- "I agree we need some sort of commitment to widening lake/grand to 3 lanes each direction. The same with all of 74 with a spur from Nichols to 74 further East. The state is making incredible revenue off the toll system and it's time they take action on widening the 15 and putting a connecting spur from 91xps to 241xps to end the constant collisions in gypsum cyn. Additionally, it might be worth exploring a tunnel from 15 to 241 under the Cleveland National Forest."
- "How about giving incentive to people who want to build their own home and not to the big developers who only in return create Mello Roos and Home Associates cost."
- "What does it matter? When you let commercial warehousing corps buy land around housing?"
- "Vons. Walmart. Cocos. Sizzler.?"
- "Maybe another highway or expansion of the existing highways."
- "Our community has grown exponentially. Definitely a University for our hard-working students"
- "Yes, more schools and a community college and a university for our students."
- "Along with the housing , have you taken into consideration ADDITIONAL schools?????"
- "nope! That would take planning which Elsinore can't seem to do."
- "the "city" does not *directly* make decisions on new schools. May I suggest that you go to: <https://www.leusd.k12.ca.us/> There is a schedule for school board meetings there."

On August 4, 2022, the City posted on its website and sent out notifications of the release of the Third Revised Draft Housing Element (2021-2029) which incorporate additional comments from the California Department of Housing and Community Development (HCD). Notice was provided through social media pages, the City website, and emails to 53 stakeholders and 93 contacts from the City's Housing Element survey. The City published several Social Media posts on the City Facebook and Instagram pages. The City made the document available for twelve days prior to the start of adoption hearings. No comments were received.

Affirmatively Furthering Fair Housing (AFFH)

State law requires that the preparation, adoption, and implementation of a housing element includes a diligent effort to include public participation from all economic segments of the community. A diligent effort means going beyond simply giving the public an opportunity to provide input and should be proactively and broadly conducted through a variety of methods to assure access and participation. As part of the Housing Element update, the City of Lake Elsinore engaged the community through a variety

of avenues including digital/social media outreach, a community survey, community workshops, and direct email to stakeholder groups. To ensure all residents regardless of language spoken were included, meeting advertisements, flyers, and surveys were available in Spanish.

During the preparation of the housing element the City exercised a diligent effort to include public participation from all economic segments of the community. Through direct contact via email and through electronic means such as a dedicated webpage and social media sites, the City proactively and broadly conducted through a variety of methods to assure access and participation. Outreach for the workshop was conducted in English and Spanish using flyers, social media posts, direct mail to a stakeholder list and to an email list. Notification of the workshop were sent to residents, local businesses, stakeholders, and the Lake Elsinore Valley Chamber of Commerce members. Information was posted on the General Plan/Housing Element website. Social media posts related to the Housing Element outreach program reached over 35,000 persons. To expand interest from the community, the City posted “stories” which are collection of images and short videos that disappears after 24 hours. The City’s 44 posts are estimated to have reached 71,752 accounts and included interactions with 349 users (through responses or comments). The City used story posts to ask questions related to housing needs. The City also displayed advertisements for the Housing Element Workshop on digital billboards located near the Lake Elsinore Storm Baseball Stadium and the Lake Elsinore Casino both of which have very high visibility due to their location along I-15.

The City’s “Let’s Talk Housing” Community Workshop was offered in English and Spanish. Advanced registration was required and allowed participants to indicate if they needed Spanish language assistance at the workshop.

To ensure that the housing concerns of low- and moderate-income and special needs residents were addressed, the City notified agencies and organizations that serve these communities in Lake Elsinore and surrounding areas. Stakeholder organizations serving families, youth, seniors, persons experiencing homelessness, veterans, and persons with disabilities are included in the stakeholder list. The list of agencies and organizations invited to the study session (and notified of the availability of the draft Housing Element for comment) are listed in Appendix A. In addition to this list, 934 commercial business license holders were also sent workshop invitations. Making the outreach process and material accessible to Spanish speakers was a priority. Outreach for the workshops and the survey was conducted in English and Spanish.

To affirmatively further fair housing, State guidance indicates:

Outreach plans should consider geographic barriers to participation and should plan to hold in-person meetings in various locations to ensure residents from across the jurisdiction can participate.

- The Draft Housing Element was drafted during 2020 and 2021 and Covid-19 pandemic public gathering limitations were still in place. As a result, the outreach meetings were conducted through teleconferencing.

Meetings should be held outside of work hours, including on evenings and weekends, to facilitate participation.

- Both public workshops were conducted in the evening. The survey was available from May 12 to June 20, 2021 which allowed for access during a variety of days and times.

Drafts of the housing element should be made available to the public for review and comment with ample time before submission to the Department of Housing and Community Development (HCD) for review.

- The City sent out notifications of the release of the Public Review Draft Housing Element through social media pages, the City website, and emails to the stakeholder list and Chamber of Commerce. The notification included a link to the Public Review Draft Housing Element and information on how to submit comments to the City. The initial review period was from August 16 to September 13, 2021.
- The City sent out notifications of the release of the Revised Draft Housing Element (2021-2029) which incorporate comments from the California Department of Housing and Community Development (HCD) through social media pages, the City website, and emails to the stakeholder list and Chamber of Commerce. For ten days prior to submittal of the revised element to HCD, Housing Element revisions were made available to the public for comment and input.
- The notification included a link to the Revised Draft Housing Element and information on how to submit comments to the City. The City published several Social Media posts on the City Facebook and Instagram pages. Posts were published over eight days and garnered a total of 3,762 views. The community was notified of the opportunity to comment on the Draft through posts on the City's dedicated Housing Element webpage and via social media.
- On April 4, 2022, a second revised draft of the Housing Element was made available to the public for comment and input. The City sent out notifications of the release of the Second Revised Draft Housing Element (2021-2029) which incorporate additional comments from the California Department of Housing and Community Development (HCD) through social media pages, the City website, and emails to 53 stakeholders and 93 contacts from the City's Housing Element survey. The City published several Social Media posts on the City Facebook and Instagram pages. Posts were published over eight days and garnered a total of 3,380 views on each of the pages (Facebook and Instagram). The City made the document available for seven days prior to resubmittal to HCD.
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In-person and electronic options for participation should also be made available.

- The Draft Housing Element was drafted during 2020 and 2021 and Covid-19 pandemic public gathering limitations were still in place. As a result, the outreach meetings were conducted

through teleconferencing. Electronic options were provided to the community to provide input on the Draft Housing Element and participation in the survey.

The City will continue to employ a wide variety of media and methods to notify the public of important housing decisions and opportunities to provide input. Program 25 in the Housing Plan includes an action item to ensure that low income and minority populations have equal access and influence in the land use decision-making process through such methods as bilingual notices, posting bilingual notices at development sites, and conducting public information meetings with interpreters. The City will promote efforts to educate and involve traditionally underrepresented populations in the public decision-making process by recruiting residents or distributing information on participation opportunities to residents in areas of concentrated poverty to serve on boards, committees, task forces and other local government decision-making bodies.

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lake elsinore general plan

housing element

2. COMMUNITY PROFILE AND HOUSING NEEDS ASSESSMENT

To best understand the types of housing that will be needed to meet future demand, Housing Element law (California Government Code Section 65583(a)(1) and 65583(a)(2)) requires that this Housing Element assess population demographics and economic characteristics. Characteristics such as age, ethnicity, and employment influence the type and cost of housing needed or in high demand. Tracking changes in the demographics can also help City leaders better respond to or anticipate changing housing demand. The identified demographic patterns and trends will serve as the basis for crafting the City's housing policies and programs.

This chapter uses data from various sources and with differing methodologies and timeframes. Totals may vary between data sources but the intent of including the data is to show overall proportions, trends, and change over time. In preparing the Community Profile and Housing Needs Assessment, various sources of information are consulted. The 2010 Census and 2019 American Community Survey (ACS) provides the basis for population and household characteristics. Several sources are used to provide reliable updates to the 2010 Census, including the following:

- State of California Department of Finance E-5 Population and Housing Estimates (2011 to 2020);
- U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (2012-2016);
- Southern California Association of Governments (SCAG) Demographics and Growth Forecast 2020; and
- CoreLogic California Home Sales Activity by City, August 2020.

Population and Employment Trends

Housing needs are influenced by population and employment trends. This section summarizes changes to the population size, age, and racial/ethnic composition of Lake Elsinore.

Current Population and Population Growth

Between 2010 and 2020, as reported by the U.S. Census, the population of Lake Elsinore grew approximately 24 percent, from 51,821 to 64,037 residents. Compared with the County of Riverside as a whole, the 24 percent increase is three times that of the County. The Southern California Association of Governments (SCAG) growth forecasts predict a steady increase in population through 2045. As shown in Table 2.1, from 2020 to 2045, SCAG estimates that the City's population will grow by 74 percent, while countywide population is expected to increase by 36 percent. The SCAG population projections for 2045 are lower than the build out estimate for the 2011 General Plan. The City of Lake Elsinore 2011 General Plan estimated that if land uses were built out fully according to the land use plan, the population within the incorporated areas only was projected to be 209,756 by 2030.

Table 2.1: Population Growth and Projected Growth

	2010	2020	2045	% Change 2010-2020	% Change 2020-2045
Lake Elsinore	51,821	64,037	111,600	24%	74%
Riverside County	2,203,332	2,383,286	3,252,000	8%	36%
Source: US Census Bureau 2010; CA Department of Finance, E-1 Population Estimates for Cities, Counties, and the State with Annual Percent Change — January 1, 2019 and 2020; SCAG Demographics and Growth Forecast, 2020.					

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 employment.

Age

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. Table 2.2 shows the age distribution of Lake Elsinore residents. In 2019, the 20-44 age group constituted the largest age group at approximately 37 percent, followed by the 0-19 age group at 35 percent. Compared with 2010, the older age categories (45+ years) increased while the 0-to-44-year age groups decreased slightly, and the median age increased. These changes show that the City's population is getting older, a trend seen nationwide. The City's population, however, is younger compared with the population in Riverside County. The median age in the City is 30.6 years while the median age in the County is 35.6. Overall, 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 2.2: Age

Age	2010 Lake Elsinore	2019	
		Lake Elsinore	Riverside County
0-19 years	18,152 (37%)	22,858 (35%)	28%
20-44 years	18,808 (39%)	24,249 (37%)	34%
45-64 years	9,459 (19%)	13,496 (21%)	24%
65+ years	2,225 (5%)	4,764 (7%)	14%
Median Age	28.3	30.6	35.6

Source: US Census Bureau 2010, 2019 ACS 5-year Estimates

Race and Ethnicity

Table 2.3 shows the racial/ethnic distribution of population in Lake Elsinore. White non-Hispanic and Hispanic residents make up most of the population. Since 2010, the City has become more ethnically diverse with an increase in the proportion of Hispanic and Black residents. Compared with the County of Riverside, the City has a higher percentage of Hispanic residents and a lower percentage of white, non-Hispanic residents. In Lake Elsinore, more than half (53 percent) of residents identify as Hispanic, while 49 percent of the County population does the same.

Table 2.3: Race and Ethnicity

Race/Ethnicity	2010 Lake Elsinore	2019	
		Lake Elsinore	Riverside County
White (non-Hispanic)	19,604 (38%)	20,568 (31%)	35%
Hispanic	25,073 (48%)	34,716 (53%)	49%
Black	2,488 (5%)	3,921 (6%)	6%
American Indian and Alaska Native	190 (0.4%)	168 (0.3%)	0.4%
Asian/Pacific Islander	3,039 (6%)	4,040 (6%)	7%
Other	1,427(3%)	2,404 (4%)	3%

Source: US Census Bureau 2010, 2019 ACS 5-year Estimates

Employment

Residents who work within Lake Elsinore are primarily employed in educational services, health care and social assistance, retail trade, and construction. This is consistent with the major employers in the City of Lake Elsinore. Major employers include the Lake Elsinore Unified School District with 2,497 employees, M & M Framing with 500 employees, Stater Bros. with 329 employees, and Lake Elsinore Hotel and Casino with 275 employees. Half of the top ten employers in Lake Elsinore are in the retail sector.

Since 2010, there has been a drop in the proportion of residents employed in manufacturing and finance and insurance and real estate. During that same time there was an increase in the proportion of residents employed in educational services, and health care and social assistance and in construction.

Employment characteristics are important as they have a direct relationship with income. In 2019 the median earnings for civilian employed Lake Elsinore residents (age 16 years and over) over in the labor

force was \$34,933. Table 2.4 shows that jobs in industries that employ more than half of Lake Elsinore residents (educational services/health care/social assistance, manufacturing, professional services, and construction) pay higher than the median earnings while than those in the retail and arts industries, which employ a quarter of residents, paid incomes lower than the City's median earnings. Median earnings are per person differ from median household income which is discussed in the next section.

According to the 2019 American Community Survey (ACS) 5-year estimates from the U.S Census Bureau, there was an estimated 30,998 residents of Lake Elsinore with jobs. This number increased 30 percent from 2010, when 23,896 residents reported having jobs. The increase in the number of residents with jobs in the City from 2010 to 2019 (30 percent) is close to the population increase in the City from 2010 to 2020, which was 24 percent.

Table 2.4: Employment by Industry

Demographic Profile	2010	2019	
		Employment	Median Earnings
Educational services, and health care and social assistance	3,665 (17%)	5,748 (20%)	\$38,320
Retail trade	2,861 (14%)	3,920 (14%)	\$26,839
Manufacturing	2,649 (13%)	2,544 (9%)	\$50,893
Professional, scientific, and management, and administrative and waste management services	2,331 (11%)	3,096 (11%)	\$37,787
Construction	2,228 (11%)	3,534 (13%)	\$43,239
Arts, entertainment, and recreation, and accommodation and food services	2,116 (10%)	3,084 (11%)	\$18,374
Finance and insurance, and real estate and rental and leasing	1,291 (6%)	1,316 (5%)	\$47,308
Other services, except public administration	1,141 (5%)	1,373(5%)	\$23,924
Transportation and warehousing, and utilities	1,106 (5%)	1,450(5%)	\$46,250
Public Administration	718 (3%)	1,037 (4%)	\$60,903
Wholesale Trade	577 (3%)	525 (2%)	\$37,656
Information	395 (2%)	550 (2%)	\$52,396
Agriculture, forestry, fishing and hunting, and mining	193 (1%)	86 (0.3%)	\$16,786

Source: US Census Bureau 2010, 2019 ACS 5-year Estimates

Table 2.5: Major Employers, 2018

Employer	Number of Employees	Percent of Employment
Lake Elsinore Unified School District	2,497	8.55%
M&M Framing	500	1.71%
Stater Bros. (3 locations)	329	1.13%
Lake Elsinore Hotel and Casino	275	0.94%
Costco	265	0.91%
Walmart Store	234	0.80%
Riverside County – Dept. of Social Services	164	0.56%
Elsinore Valley Municipal Water District	154	0.53%
Target	140	0.48%
Home Depot	130	0.45%

Source: City of Lake Elsinore, 2019

Household Characteristics

Household characteristics are summarized in Table 2.6. The number of households in Lake Elsinore has increased by 2,168 households (or 15 percent) since 2010. Owner-occupied households constituted 65 percent of all households in 2020, while households that are renter-occupied constituted 35 percent of all households. This is a similar distribution to 2010, when 66 percent of households were owner-occupied, and 34 percent of households were renter-occupied.

Table 2.6: Household Characteristics by Tenure

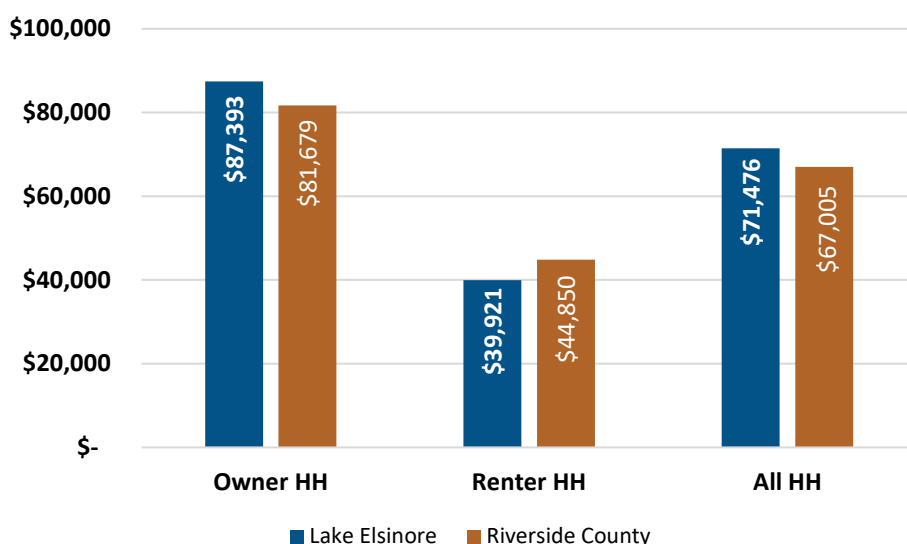
Household Characteristic	Owner Households	Renter Households	All Households
Number of Households	11,971 (68%)	5,693 (32%)	17,664
Median Household Income	\$87,393	\$39,921	\$71,476
Household Income Categories	-	-	-
Extremely Low Income (<= 30% AMI)	510 (5.1%)	1,115 (18.3%)	1,625 (10.1%)
Very Low Income (>30% to <= 50% AMI)	525 (5.3%)	835 (13.7%)	1,360 (8.5%)
Low Income (>50% to <= 80% AMI)	1,490 (15.0%)	1,425 (23.4%)	2,915 (18.2%)
Moderate Income (>80 to <=100% AMI)	1,065 (10.7%)	720 (11.8%)	1,785 (11.1%)
Above Moderate Income (>100% + AMI)	6,350 (63.9%)	2,005 (32.9%)	8,355 (52.1%)
Total number of projected Extremely Low-Income Households (RHNA)	N/A	N/A	939
Overpayment			
All Households Overpaying for Housing	3,475 (34.9%)	3,315 (54.3%)	6,790 (42.3%)
Lower Income Households Overpaying for Housing	1,660 (65.7%)	2,685 (79.6%)	4,345 (73.6%)

Source: US Census Bureau 2019 ACS 5-year Estimates, CHAS 2012-2016, Regional Housing Needs Allocation 2021-2029

Income

According to the 2019 ACS 5-year estimates from the U.S Census Bureau, the median household income for Lake Elsinore was \$71,476, or close to seven percent higher than the County of Riverside median household income of \$67,005. Median household income differs by tenure, or whether someone rents or owns the home they live in. While renter-occupied median household income in 2019 was \$39,921, the owner-occupied median household income was more than twice that at \$87,393.

Figure 2.1: Median Household (HH) Income by Tenure, 2019



Source: US Census Bureau 2019 ACS 5-year Estimates

Census data report that 16.4 percent of residents live in poverty, as defined by federal guidelines. This proportion is higher than the County of Riverside as a whole, where 14.7 percent of residents live in poverty. The proportion of persons or households living in poverty is much higher for Black or Hispanic residents, of which 25.1 percent and 20.0 percent live in poverty, respectively. Additionally, 21.3 percent of residents with a disability and 29.9 percent of female-headed households live in poverty.

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 $\leq 30\%$ of AMI.
- Very Low-Income Households earn $>30\%$ to $\leq 50\%$ of AMI.
- Low-Income Households earn $>50\%$ to $\leq 80\%$ of AMI.
- Moderate-Income Households earn $>80\%$ to $\leq 120\%$ of AMI (federal data uses $\leq 100\%$).
- Above Moderate-Income Households earn $>120\%$ of AMI (federal data uses $>100\%$).

Comprehensive Housing Affordability Strategy (CHAS) data provide special Census tabulations (developed for HUD) and report household income adjusted for family size and tenure. As shown in Table 2.3, in Lake Elsinore above moderate-income households represent the largest share of all households, and low-income households are the second largest

category. According to the 2016 CHAS, 10.1 percent total households in the City were classified as extremely low income ($\leq 30\%$ AMI), 8.5 percent were classified as very low income ($>30\%$ to $\leq 50\%$ AMI), and 18.2 percent were classified as low income ($>50\%$ to $\leq 80\%$ AMI). Of all households, 63.2 percent had incomes above 80 percent of the median household income. Income differs by tenure. Table 2.3 shows that more renter households are in the lower income categories ($\leq 80\%$ AMI) compared with owner households.

TENURE IS TIED TO OVERPAYMENT. FOR OWNER-OCCUPIED HOUSEHOLDS, 34.9 % ARE OVERPAYING FOR HOUSING, WHILE 54.3% OF RENTER-OCCUPIED HOUSEHOLDS ARE OVERPAYING FOR HOUSING.

Housing Overpayment

State and federal programs define whether a household experiences a housing cost burden as any household spending more than 30 percent of its gross annual income on housing. 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 or education. 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.

In Lake Elsinore, 42.3 percent of all households are overpaying for housing (HUD CHAS data, 2012-2016). This is significantly higher for lower-income households, of which 73.6 percent are overpaying for housing. Tenure is tied to overpayment. For owner-occupied households, 34.9 percent are overpaying for housing, while 54.3 percent of renter-occupied households are overpaying for housing.

Housing Stock Characteristics

Housing Stock

Lake Elsinore was developed as a community of single-family dwelling units and has primarily remained as such. Between 2010 and 2020, new development has mostly been single-family, with 2,559 single-family units built compared to 128 multi-family units built. As part of the Mission Trail and The Cottages at Mission Trail developments, 224 multi-family units were completed in 2021. Single-family structures now make up 81 percent of the City's housing stock, with multi-family comprising 15 percent and mobile homes and other housing filling out the remaining 4 percent.

In 2020, there were 18,946 housing units in Lake Elsinore. Since 2010, the housing stock has increased by 2,693 units. Most of the housing stock comprises single-family homes (77 percent), with only 15 percent being multi-family. Multi-family housing is defined as a building that houses more than one family at a time. Apartments, condos, townhouses, duplexes, and quadruplexes are all examples of multifamily housing options. The building can be owned by one person who rents out the units, or each unit can be owned individually. Single-family homes also represent most of the housing stock increase from 2010, with 95 percent of new units being single-family.

Table 2.7: Housing Stock Characteristics

Housing Characteristic	All Households
Single-Family Detached Units	14,585 (77%)
Single-Family Attached Units	812 (4%)
Multi-Family Units	2,816 (15%)
Mobile home, other units	733 (4%)
Total units	18,946 (100%)
Average Household Size	3.58 persons per household
Units Needing Replacement/Rehabilitation	<10 units

Source: 2020 CA DOF E-5 Population and Housing Estimates, US Census Bureau 2018 5-year, CoreLogic May 2020

Tenure refers to whether someone rents or owns the home they live in. In Lake Elsinore, most homes are owner-occupied (68 percent) and only 32 percent are renter-occupied. While the tenure distribution in Lake Elsinore has remained relatively consistent since 2010, there was slight increase in the proportion of owner occupied-households (66 percent in 2010) compared to renter-occupied households (34 percent in 2010).

Census data also indicate that one percent of owner units and 4.5 percent of rental units are vacant. 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. 2019 Census data reported that the City of Lake Elsinore had a vacancy rate of six percent, a decrease from the 2010 vacancy rate of nine percent. The low vacancy rates in Lake Elsinore are indicative of the tight housing market that is affecting the region and the nation at large. As the supply of available housing decreases the price and competition for those units increases. The tightening housing market and increase in housing costs is occurring statewide.

Table 2.8: Housing Characteristics by Tenure

Housing Characteristic	All Households		
	Owner Households	Renter Households	All Households
Total Housing units	11,971 (68%)	5,693 (32%)	17,664*
Vacancy Rate	1.0%	4.5%	6.1%
Overcrowded Units	637 (3.8%)	883 (5.3%)	1,520 (9.0%)

Note: 2020 CA DOF E-5 Population and Housing Estimates did not include a breakdown of data by tenure. Total housing units is from the US Census Bureau 2018 5-year data.

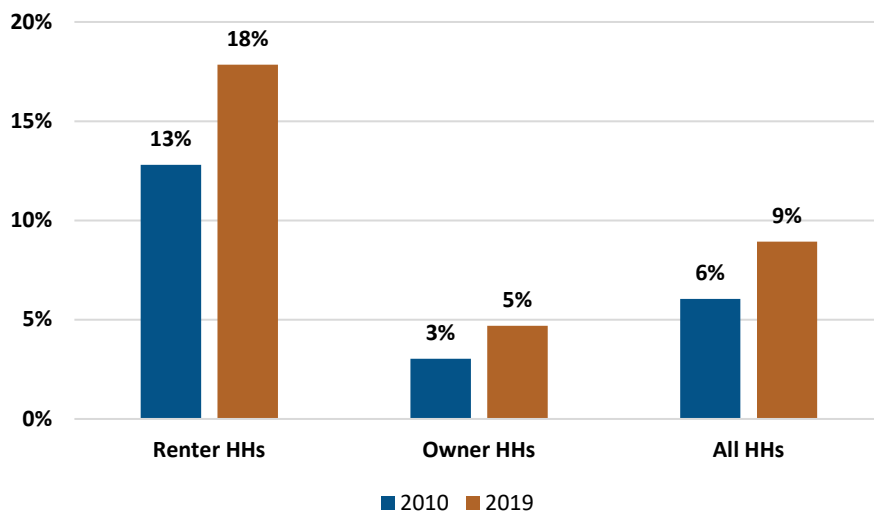
**Housing units by tenure reflect only occupied units*

Source: 2020 CA DOF E-5 Population and Housing Estimates, US Census Bureau 2019 ACS 5-year Estimates

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. According to both California and federal standards, a housing unit is considered overcrowded if it is occupied by more than one person per room (excluding kitchens, bathrooms, and halls). In Lake Elsinore, nine percent of occupied housing units are overcrowded. Overcrowding is more prevalent in rental units where 18 percent are considered overcrowded compared to owner occupied housing where only five percent are considered overcrowded. The rise in housing costs and the limited supply of housing has causes an increase in overcrowded units since 2010 when six percent of units were considered overcrowded. Since 2010, overcrowding in rental units has increased from 13 percent to 18 percent signaling a lack of adequately sized or priced units.

Figure 2.2: Overcrowding 2010-2019



Source: US Census Bureau 2010 and 2019 ACS 5-year Estimates

Housing Condition

The age and condition of housing stock can be 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. While most of the City's housing stock is fairly new (13 percent of housing units built in the last 10 years and more than half, or 51 percent, of housing unit built in the last 20 years), a third, or 33 percent, is over 30 years old. This points to a need for housing programs to address the ongoing maintenance of aging properties.

Based upon observations and experiences of the Community Development Department, the City estimates that in 2020, fewer than 10 housing units were in severe need of replacement or substantial rehabilitation due to housing conditions. City staff refers property owners needing assistance addressing any code enforcement issues or violations to the Lake Elsinore Dream Center, a volunteer-driven organization helping the Lake Elsinore community. In addition, qualified Lake Elsinore homeowners are eligible for two home repair programs through the County of Riverside Economic Development Agency (EDA). EDA offers two home repair programs: Home Repair Loan Program (HRLP) and Senior Home Repair Grant (SHRG). The Home Repair Loan Program offers qualified Lake Elsinore homeowners up to \$10,000 for home repair services in the form of a deferred loan. The Senior Home Repair Grant program offers up to \$6,000 grants to cover the cost of repairs with no loan or payback requirement.

Housing Cost

High housing costs can price lower-income families out of the market, cause extreme cost burdens, or force households into overcrowded or substandard conditions.

In 2020, the median home price in Lake Elsinore, based information provided by CoreLogic, was \$409,750. This was 10.9% higher than the median price in 2019. The median home price in Riverside County as a whole in 2020 was \$250 higher than in Lake Elsinore. Home prices in Lake Elsinore differ by geography; in the 92530 ZIP code, the median home price was \$381,000, while the median home price was \$430,000 in the 92532 ZIP code.

Table 2.9: Home Sales Prices

Jurisdiction	2019	2020	% Change
Lake Elsinore	\$382,500	\$425,250	11.2%
Corona	\$509,000	\$530,000	4.1%
Murrieta	\$435,000	\$480,000	10.3%
Riverside (city)	\$428,000	\$529,000	23.6%
Temecula	\$494,000	\$530,000	7.3%
Riverside County	\$390,000	\$441,000	13.1%

Source: CoreLogic California Home Sales Activity by City, August 2020

According to the U.S. Census 2019 five-year estimates, 32 percent of Lake Elsinore households live in rental housing. Census data show that the average rent in Lake Elsinore is \$1,476 per month. Table 2.10

compares median rents in Lake Elsinore and HUD-determined fair market rents for Riverside County. Fair Market Rent is the rent amount, including utilities (except telephone), to rent privately owned, existing, decent, safe, and sanitary rental housing of modest (non-luxury) nature with suitable amenities. The Fair Market Rent rate established by Department of Housing and Urban Development (HUD) to be used as a basis for paying federal housing assistance programs like the Housing Choice Voucher Program. Table 2.10 shows that rents in the City generally align with the HUD-determined fair market rents. This indicates that the City is generally considered reasonably affordable.

Table 2.10: Rents in Lake Elsinore and Riverside County

Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
2019 Median Rent Lake Elsinore	\$885	\$1,001	\$1,238	\$1,704	\$2,119
FY 2020 FMR Riverside County	\$875	\$1,030	\$1,289	\$1,789	\$2,216

Source: US Census Bureau 2010 and 2019 ACS 5-year Estimates, FY2020 Fair Market Rents. U.S Department of Housing and Urban Development (HUD)

Special Housing Needs

Housing Element law requires local governments to include an analysis of housing needs for residents in specific special needs groups and to address resources available to address these needs. Table 2.11 summarizes the number of special needs households.

Table 2.11: Special Needs Groups

Special Needs Category	Count	Percent
Persons with Disabilities	5,937 persons	9% of residents
Persons with Developmental Disabilities	735 persons	1% of residents
Older Adults (65+ years)	4,764 persons 2,150 households	7% of residents 12% of households
Large Households (5+ members)	4,464 households	25% of households
Farmworkers	86 persons	0.3 % of labor force
Female Headed Households	3,622 households	21% of households
People Experiencing Homelessness	50 persons	N/A

Source: US Census Bureau 2019 ACS 5-year Estimates, Riverside County Health Informatics, CA Department of Developmental Services

Persons with Disabilities, Including Developmental Disabilities

Disabled residents face housing access and safety challenges. Disabled people, in most cases, are of limited incomes and often receive Social Security income only. As such, most of their monthly income is often devoted to housing costs. In addition, disabled persons may face difficulty finding accessible housing (housing that is made accessible to people with disabilities through the positioning of appliances and

fixtures, the heights of installations and cabinets, layout of unit to facilitate wheelchair movement, etc.) because of the limited number of such units.

Table 2.12: Disability

Age Category	# with a Disability	% of Age Group with a Disability
0 to 5 years	46	1%
5 to 17 years	573	4%
18 to 34 years	918	6%
35 to 64 years	2,426	10%
65 to 74 years	804	29%
75+ years	1,170	58%
Total	5,937	9%

Source: US Census Bureau 2019 ACS 5-year Estimates

In Lake Elsinore, 5,937 residents (nine percent) are living with a disability, of which 735 or one percent of residents are living with a developmental disability. The 35 to 64 years age group constitutes the group with the largest *number* of disabilities, with 2,426 but that number constitutes only 10 percent of the age group. As age increases, so does the percentage of residents that have a disability; for residents who are 75 years and over, more than half (58 percent) have a disability and for residents between the age of 65 and 74, 29 percent have a disability.

The State Department of Developmental Services (DDS) provides community-based services to persons with developmental disabilities and their families through a statewide system of 21 regional centers. The Inland Regional Center serves residents in Lake Elsinore. The center is a private, non-profit community agency that contracts with local service providers to offer a wide range of services to individuals with developmental disabilities and their families. In Lake Elsinore, 735 persons are reported as consumers of the services provided at the local Regional Center. The largest age group of consumers are those ages 0-17, who represent 54.8 percent of the total consumers, followed by those ages 18 and older, at 45.2 percent of the total consumers.

Factors such as affordability and design significantly limit the supply of housing available to households of persons with disabilities. The most obvious housing need for persons with disabilities is housing that is adapted to their needs. Location of housing is also an important factor for many persons with disabilities, as they often rely upon public transportation to travel to necessary services and shops. “Barrier free” housing, accessibility modifications, proximity to services and transit, and group living opportunities are important in serving this group. The City works with applicants who need special accommodations in their homes to ensure that application of building code requirements does not create a constraint. 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 case law interpreting the statutes. The City actively provides reasonable accommodation for persons with disabilities seeking fair access to housing in the application of City zoning and building regulations. In June 2019 the City adopted an amendment to the LEMC (Title 17.415.150 Reasonable Accommodation) formalizing a reasonable accommodation process.

Older Adults (65+ years)

Many senior-headed households have special needs due to their relatively low incomes, disabilities or limitations, and dependency needs. Many people aged 65 years and older live alone and may have difficulty maintaining their homes, may be retired and living on a limited income, and are more likely to have high health care costs and rely on public transportation, especially those with disabilities. The limited income of many older adults often makes it difficult for them to find affordable housing. Specific housing needs of the senior population include affordable housing, supportive housing (such as intermediate care facilities), group homes, and other housing that includes a planned service component.

FEWER SENIOR-HEADED HOUSEHOLDS LIVE IN POVERTY THAN HOUSEHOLDS IN THE CITY AS A WHOLE. FOR RESIDENTS 65 YEARS AND OLDER, 9.8 PERCENT LIVE IN POVERTY, WHICH IS LOWER THAN THE 16.4 PERCENT POVERTY RATE FOR THE CITY AS A WHOLE.

In Lake Elsinore, there are 4,764 residents age 65 years and older, representing 7 percent of the City's population. The City has 2,150 senior households (12 percent of all households), of which 25 percent are renters and 75 percent homeowners. Fewer senior-headed households live in poverty than households in the City as a whole. For residents 65 years and older, 9 percent live in poverty, which is lower than the 15 percent poverty rate for the City as a whole. A larger proportion of senior households own their home (75 percent) compared to all households in the City who own their home (68 percent).

Table 2.13: Older Residents/Households

	Number	Percent
Residents		
Age 65 and over	4,764	7%
Age 65 and over with a Disability	1,975	41%
Age 65 and over Living in Poverty	4,764	9%
Households		
Senior Households*	2,150	12%
Owners	1,616	75%
Renters	534	25%

* Note: Households where Householder (the person in whose name the housing unit is owned or rented) is 65 years or older

Source: US Census Bureau 2019 ACS 5-year Estimates

The City provides a range of recreation, education, and assistance programs for seniors (55 years of age or older) through the Lake Elsinore Senior Activity Center. Services include paralegal services, blood pressure clinics, health screenings, C.A.R.E., LIHEAP, FREE notary services, health, and education programs and housing information distribution. The Center also has a Nutrition Program sponsored by Riverside County for residents 60 years and older which provides daily meals for qualifying seniors. Home-delivered

meals for housebound seniors are also available. The Riverside County Office on Aging also provides support to family caregivers who are caring for or helping an older relative and can assist in coordinating services to help family members maintain their caregiving roles. The National Family Caregiver Support Program identifies gaps in services and provides Riverside County Office on Aging with a foundation to develop programs, in collaboration with other agencies, to help family caregivers cope with the many demands of caring for relatives.

In Lake Elsinore, there is one senior housing development, Parkside Apartments, which provides 37 units of affordable housing. Additional affordable housing would benefit this population since they often have fixed incomes that may not allow for the financial flexibility necessary to acquire suitable housing. In addition to overpayment problems faced by seniors with fixed incomes, many seniors are faced with various disabilities. Smaller, more affordable housing units allow for a greater accommodation of their lifestyles. Program 14 in the Housing Plan (Chapter 6) includes an action item to give priority to development projects that include a component for special needs groups including older adults, disabled, developmentally disabled, large families, the homeless, farmworkers, and extremely low-income households. Seniors can also receive assistance through the Housing Choice Voucher (Section 8) rental assistance program managed by the Housing Authority of Riverside County. According to the State of California Community Care Licensing Division, there are ten senior assisted living facilities in Lake Elsinore with a total of 60 beds.

Large Households (5+ members)

Large households, defined by HCD as households containing five or more persons, have special housing needs due to the limited availability of adequately sized, affordable housing units. As unit size increases, so too does housing cost which generally translates to a higher percentage of household income necessary to support the cost of housing. This may lead to overcrowding as large households turn to find smaller, more affordable housing units which may not be large enough to adequately accommodate all household members. Securing housing large enough to accommodate all members of a household is more challenging for renters because multi-family rental units are typically physically smaller than single-family units. Most apartment complexes do not have 4- or 5-bedroom units and as bedroom count increases, the affordability of a housing unit usually decreases.

Table 2.14: Large Households

	Number	Percent
Large Households	4,464	25%
Owners	2990	67%
Renters	1,474	33%
% Large Families Living in Poverty*	761	19%

* Note: Poverty data available only for large families not households.

Most large households (89%) in Lake Elsinore are families.

Source: US Census Bureau 2019 ACS 5-year Estimates

As shown in Table 2.14, a quarter of all Lake Elsinore households (4,464 households) are considered large households. Most large households own their home. There are 2,990 owner-occupied, large households (67 percent of all large households), and 1,474 renter-occupied, large households (33 percent of all large households). In 2019, 19 percent of large families lived in poverty, a much larger proportion than all families in the City (of which 12 percent lived in poverty).

Lower and moderate-income large households can benefit from many of the same programs that benefit other special needs households. In Lake Elsinore there are four affordable housing developments that can accommodate large families including the 113-unit Pottery Court development, the 126-unit Villa Siena Apartments, the 81-unit Mission Trail Apartments, and the 143-unit Cottages at Mission Trail development. Program 14 in the Housing Plan (Chapter 6) includes an action item to give priority to development projects that include a component for special needs groups including older adults, disabled, developmentally disabled, large families, the homeless, farmworkers, and extremely low-income households. Large households can also receive assistance through the Housing Choice Voucher (Section 8) rental assistance program managed by the Housing Authority of Riverside County.

Farmworkers

Due to the high cost of housing and low wages, a significant number of migrant farm workers have difficulty finding affordable, safe, and sanitary housing. In Lake Elsinore, only 86 residents, or 0.3% of the workforce (16 years or older) work in agriculture. Maps from the State of California Department of Conservation Farmland Mapping and Monitoring Program show no farmland in Lake Elsinore. Due to the low number of agricultural workers in the City, the housing needs of migrant and/or farm workers can be met through general affordable housing programs. The Housing Plan (Chapter 6) includes a various programs aimed at increasing the amount off affordable housing in Lake Elsinore (Programs 6, 7, and 8).

Female-Headed Households

Single-parent households require special consideration and assistance because of the greater need for day care, health care, and other services. In particular, female-headed households with children tend to have lower incomes and a greater need for affordable housing and accessible daycare and other supportive services. The relatively low incomes earned by female-headed households, combined with the increased need for supportive services, severely limit the housing options available to them.

Table 2.15: Female Headed Households

	Number	Percent
Female-Headed Households	3,622	21%
Female-Headed Households with Own Children	1,229	7%
Owners*	1,318	50%
Renters*	1,343	50%
% Large Families Living in Poverty*	729	27%

* Note: Data available only for families not households.

Source: US Census Bureau 2019 ACS 5-year Estimates

In Lake Elsinore, 3,622 (21 percent) of households are female headed and 1,229 are female headed and have children of their own. Female headed households are evenly split between renters and owners. A larger proportion of female-headed families live in poverty (27 percent) compared to all Lake Elsinore families (12 percent).

Female-headed households can benefit from many of the same programs that benefit other special needs households, particularly County programs that provide direct rental assistance or local programs that will facilitate the development of affordable housing. The Housing Plan (Chapter 6) includes various programs aimed at increasing the amount of affordable housing in Lake Elsinore (Programs 6, 7, and 8). The Riverside University Health System-Community Health Centers offer primary and specialty care at 12 Health Centers throughout Riverside County that focus on residents who are uninsured, underinsured, and underserved. One facility is in Lake Elsinore. The Lake Elsinore Family Care Center offers primary care, family planning, perinatal care, cancer screening, adult and pediatric immunizations, tuberculosis skin testing, well childcare and nutrition services.

People Experiencing Homelessness

Population estimates for people experiencing homelessness are very difficult to quantify. Census information is often unreliable due to the difficulty of efficiently counting a population without permanent residences. Given this impediment, local estimates of the homeless and anecdotal information are often the sources for estimating the number of unhoused individuals. The County of Riverside conducts an annual Point-in-Time (PIT) Count that is planned, coordinated, and carried out by county agencies, city municipalities, non-profit service providers, and volunteers, including those experiencing homelessness. The PIT Count serves as the primary source of population data collected countywide on individuals and families who live in places that are not meant for human habitation (e.g., on the streets or in vehicles). In 2020, an estimated 50 unsheltered individuals lived in Lake Elsinore, which is 2.3 percent of the total number of unsheltered individuals in Riverside County. None of the unsheltered individuals were children or families with children; 33 of the unsheltered individuals were male and 17 were female.

Since 2017, the City of Lake Elsinore and its Homeless Task Force have taken an aggressive and proactive approach to address homelessness. In September 2020, the City was awarded a \$3.1 million grant through Project Homekey—a State program to purchase and rehabilitate housing, including hotels, motels, vacant apartment buildings and other properties, and convert them into permanent, long-term housing for people experiencing or at risk of experiencing homelessness. The funding was used for purchase costs and renovations to The Anchor, a crisis stabilization housing complex owned by the City and operated by Social Work Action Group (SWAG) and serving chronic homeless individuals from Lake Elsinore, Wildomar, and

TO DATE, THE CITY HAS SECURED MORE THAN \$4.8 MILLION TOWARD ITS HOMELESS PROGRAMS AND SERVICES INCLUDING STREET OUTREACH, CASE MANAGEMENT, LAW ENFORCEMENT, SUPPORTIVE SERVICES, AND HOUSING.

adjacent unincorporated county areas. The Anchor has 14 separate units and can house up to 20 individuals. Each individual is selected and placed by the City's Homeless Task Force for up to 90 days. In addition, this grant provided the City with \$336,000 toward operating expenses through June 2022.

The City was previously awarded a \$1.5 million Homeless Emergency Aid Program (HEAP) funded by the State and awarded by Riverside County's Continuum of Care. This funding will also be used to provide critical case management and support services at The Anchor. These on-site services will be fully provided by SWAG. The City was also awarded \$256,680 in Homeless Housing, Assistance, and Prevention (HHAP) funding from the County of Riverside in December 2020. HHAP funding is designated to support regional coordination and develop local capacity to address immediate homelessness challenges. This funding was secured by the City to cover ongoing operational costs for The Anchor through June 2025. To date, the City has secured more than \$4.8 million toward its homeless programs and services including street outreach, case management, law enforcement, supportive services, and housing.

Additional resources near Lake Elsinore include the Lake Elsinore Adult Mental Health Clinic operated by the Riverside County Behavioral Health Department and the Dream Center, a volunteer driven organization that helps individuals and families in the Lake Elsinore. The Dream Center operates a variety of projects aimed at assisting persons struggling with homelessness and poverty including the HOPE food pantry.

In 2012, the City amended its Zoning Code (Ordinance No. CC-2012-1309) to allow for the development of emergency shelters in the C-M and M-2 zones. Program 22 is included in the Housing Plan (Chapter 6) and directs the City to amend its Zoning Regulations and make changes to ensure compliance with Senate Bill 2 (SB 2) for transitional and supportive housing, the Supportive Housing Streamlining Act (AB 2162) and AB 101 (Low-Barrier Navigation Centers).

Energy Conservation Opportunities

Energy-related housing costs can directly impact the affordability of housing. While State building code standards contain mandatory energy efficiency requirements for new development, the City and utility providers are also important resources to encourage and facilitate energy conservation and to help residents minimize energy-related expenses. Policies addressing climate change and energy conservation are integrated into the Lake Elsinore Climate Action Plan. Primary avenues to address climate change in Lake Elsinore include lowering of transportation emissions through increased bicycle, pedestrian, and public transit travel, and increased efficiency of land use patterns, as well as reducing energy-related emissions by increasing energy efficiency of new and existing buildings, reducing water consumption, and increasing use of renewable energy.

Presently, Southern California Edison offers various energy conservation programs. The Energy Savings Assistance Program helps income-qualified customers with free appliances and installation of energy-efficient refrigerators, air conditioners, and more, as well as home efficiency solutions like weatherization. The Home Energy Efficiency Rebate Program offers financial incentives for installing approved energy upgrades. The Multifamily Energy Efficiency Rebate Program offers property owners and managers incentives on a broad list of energy efficiency improvements in lighting, HVAC, insulation, and window

categories. These improvements are to be used to retrofit existing multi-family properties of two or more units. Additionally, the Southern California Gas Company offers various rebate programs for energy-efficient appliances and makes energy-efficient kits available to residents at no cost. The Southern California Gas Company also offers no-cost weatherization and furnace repair or replacement services for qualified limited-income customers.

At-Risk Housing Analysis

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 10 years. Reasons for this conversion may include expiration of subsidies, mortgage pre-payments or pay-offs, and concurrent expiration of affordability restrictions.

Pursuant to Government Code Section 65863.11, the State maintains a list of “Entities Interested in Participating in California’s First Right of Refusal Program” at <https://www.hcd.ca.gov/policy-research/docs/HPD-00-01.xlsx>. This list includes various entities working in County and several entities interested in properties located in any county. If a development becomes at risk of conversion to market-rate housing, the City will maintain contact with local organizations and housing providers who may have an interest in acquiring at-risk units and will assist other organizations in applying for funding to acquire at-risk units.

Based on City records and information from the California Housing Partnership Corporation, in the next 10 years (2021-2031) no assisted units have expiring affordability covenant.

Table 2.16: Affordable Housing Developments

Project Name	Tenant Type	Total Units	# of Affordable Units	Funding Program	Earliest Conversion Date
Pottery Court	Large Family	113	111	LIHTC; RDA Low- and Moderate-Income Housing Fund	2066
Villa Siena Apartments	Large Family	126	124	LIHTC	2052
Lakeview I	At-Risk	88	87	LIHTC; HUD; USDA	2065
Lakeview II	At-Risk	64	63	LIHTC; HUD; RDA Low- and Moderate-Income Housing Fund	2065
Mission Trail Apartments	Large Family	81	80	LIHTC; Low- and Moderate-Income Housing Asset Fund; Fund 106	2076
Cottages at Mission Trail	Large Family	143	142	LIHTC; Low- and Moderate-Income Housing Asset Fund; Fund 106	2076
Parkside Apartments	Older Adults	37	37	USDA	2037
Lakeside Apartments	Family	128	52	Multi-Revenue Housing Bonds	2054
Broadway Machado Apartments	Family	28	14	Housing Authority of Riverside County	N/A
Fairview Apartments	Family	16	16	Housing Authority of Riverside County	N/A
Broadstone Rivers Edge Apartments	Family	184	28	Lake Elsinore Redevelopment Agency Restrictions	2060
Total		1,008	754		

Source: California Housing Partnership, City of Lake Elsinore 2020

Projected Housing Need (RHNA)

Housing Element law requires a quantification of each jurisdiction's share of the regional housing need as established in the RHNA Plan prepared by the jurisdiction's council of governments. HCD, in conjunction with the SCAG, determine a projected housing need for the region covered by SCAG: the counties of Riverside, San Bernardino, Los Angeles, Orange, Ventura, and Imperial. This share, known as the Regional Housing Needs Allocation (RHNA), is 1,341,834 new housing units for the 2021-2029 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 6,681 housing units to accommodate in the housing element period. The income distribution is as shown in Table 2.17.

Table 2.17: Regional Housing Needs Allocation 2021-2029

Income Group	% of County AMI	Number of Units Allocated	Percent of Total Allocation
Very Low ¹	<= 50% AMI	1,878	28.1%
Low	>50% to <= 80% AMI	1,099	16.4%
Moderate	>80 to <= 120% AMI	1,134	17.0%
Above Moderate	>120% AMI	2,570	38.5%
Total	---	6,681	100.0%

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. Therefore, the City's very low-income RHNA of 1,873 units can be split into 939 extremely low-income and 939 very low-income units.

- Extremely Low-Income Households earn <= 30% of AMI.
- Very Low-Income Households earn >30% to <= 50% of AMI.
- Low-Income Households earn >50% to <= 80% of AMI.
- Moderate-Income Households earn >80 to <= 120% of AMI (federal data uses <= 100%).
- Above Moderate-Income Households earn >120% of AMI (federal data uses >100%).

lake elsinore general plan

housing element

3. HOUSING CONSTRAINTS ANALYSIS

This section discusses potential constraints on the provision and cost of housing development in Lake Elsinore. 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. 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.

Non-governmental 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

Building materials are a significant cost factor associated with residential building, which can represent 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). The unit costs compiled by the ICC include structural, electrical, plumbing, and mechanical work, in addition to interior finish and normal site preparation. These national data do not consider regional differences, nor do the data include the price of the land upon which the buildings are built. The 2020 national averages for costs per square foot of apartment units and single-family homes are as follows:

- Type I or II, Multi-family: \$167.27 to \$147.35 per sq. ft.
- Type V (Wood Frame), Multi-family: \$117.40 to \$112.76 per sq. ft.
- Type V (Wood Frame), One- and Two-family Dwelling: \$130.04 to \$122.46 per sq. ft.

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. However, higher density developments that require underground parking or concrete or steel foundation components generally are more costly than wood-frame construction, so higher densities overall do not always equate to lower costs. In Lake Elsinore, where buildings typically are no more than three stories, this is not of concern.

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. Current market volatility may result in lower land prices, although the economic impact of COVID-19 is largely unknown. The high cost of land is a contributing factor to the lack of affordable housing across Southern California.

Land Availability and Cost

The cost of land directly influences the cost of housing. Land prices are determined by several 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 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, provides more affordable housing for workers commuting to Orange County and Los Angeles County.

Although land prices 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 Costs

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.

For developers pursuing projects using SB35 streamlining provisions, a key requirement is that the developer pay prevailing wages. In other circumstances where no public subsidies or funding is involved, this requirement does not apply.

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 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.

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 3.1, a total of approximately 48,200 households applied for conventional mortgage loans to purchase homes in the Riverside-San Bernardino-Ontario Metropolitan Statistical Area (MSA) in 2017, of which Lake Elsinore is a part. The data include 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 14 percent, respectively. Sixty-nine percent of total applications were originated (approved by lenders and accepted by applicants) and 11 percent were denied, with the remaining applications withdrawn, closed for incompleteness, or not accepted by the applicants. Denial rates were lower for the upper-income group.

Table 3.1: Disposition of Conventional Home Purchase Loan Applications in Riverside-San Bernardino-Ontario MSA

Applicant Income	Total Applications	Percent of Total	Originated		Denied	
			Number	Percent	Number	Percent
Lower- Income (<80% MFI)	6,540	14%	3,800	58%	1,228	19%
Moderate-Income (80 to <= 120% MFI)	9,951	21%	6,721	68%	1,101	11%
Upper-Income (>120% MFI)	30,525	63%	21,734	71%	2,867	9%
Totals	48,209	100%	33,048	69%	5,325	11%

Note(s): Totals do not equal the sum of Total Applications due to the unavailability of income data for some applicants.

Source(s): Home Mortgage Disclosure Act (HMDA), 2016-2017.

Government-backed lending represents a significant alternate financing option for Lake Elsinore residents. About 35,900 Riverside/San Bernardino-area households applied for government-backed lending in 2017 (see Table 3.2). Usually, low-income households have a better chance of getting a government-assisted loan than a conventional loan. However, in 2017, the number of applications for conventional loans exceeded that for governmental-assisted loans by approximately 26 percent.

The 2019 Analysis of Impediments for Riverside County analyzed the most recent available Home Mortgage Disclosure Act (HMDA) data for 2017 and found that the County and Fair Housing Council of Riverside County (FHCRC) have made great strides toward helping low-income and minority purchasers achieve a more level playing field in terms of lending outcomes. In 2017, no low-income minority group had a loan approval rate (purchase, refinance, or home improvement) that was disproportionately lower than that of non-Hispanic White applicants. Through its private and public grant funding sources, FHCRC provided extensive homebuyer education, credit counseling, fair housing counseling, and awareness training to first-time home buyers and homeowners, particularly low-income and very low-income applicants. With respect to steering, there was insufficient publicly available data to support the charge that real estate agents in Riverside County are steering clientele into particular neighborhoods based on protected status. Additionally, HMDA data suggest that at least from a lending perspective, loan approval rates for home purchases were within 10 percentage points when comparing census tracts with high concentrations of minorities as well as for tracts with low concentrations of minorities. Similarly, family income levels for residents of census tracts where loan applicants were applying did not appear to impact lending decisions, as 71 percent of home purchase loans for properties located in low-income census tracts were approved, 77 percent of loans for middle-income tracts were approved, and 75 percent of loans for upper income census tracts were approved.

Table 3.2: Disposition of Government-Assisted Home Purchase Loan Applications for the Riverside-San Bernardino-Ontario MSA

Applicant Income	Total Applications	Percent of Total	Originated		Denied	
			Number	Percent	Number	Percent
Lower-Income (<80% MFI)	6,993	20%	4,525	65%	932	13%
Moderate-Income (80 to 120% MFI)	12,362	35%	8,935	72%	1,138	9%
Upper-Income (>120% MFI)	16,268	45%	11,998	74%	1,372	8%
Totals	35,874	100%	25,573	71%	3,469	10%

Note(s): Totals do not equal the sum of Total Applications due to the unavailability of income data for some applicants.

Source(s): Home Mortgage Disclosure Act (HMDA), 2016-2017.

According to a 2017 HUD Comprehensive Housing Market Analysis, the improvement in the sales housing market since 2012 led to a reduction in the rate of seriously delinquent (90 or more days delinquent or in foreclosure) home loans and real estate-owned (REO) properties in the Riverside-San Bernardino-Ontario submarket. As of December 2016, 1.9% of home loans in the HMA were seriously delinquent or had transitioned into REO status, down from 2.4% in December 2015 (CoreLogic, Inc.) and a peak of 18.8 percent in January 2010. The 2017 rate is above the 1.3% rate for California, but below the 2.6% rate for the nation.¹

According to RealtyTrac², the number of Lake Elsinore homes entering the formal foreclosure process dropped in the second quarter of 2020. This may change considering the current economic uncertainty due to COVID-19. Program 2 enforces 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.

Government Code 65583(a)(6) Development Analysis

Government Code section 65583(a)(6) requires an analysis of requests to develop housing at densities below those anticipated in site inventory, and to describe the length of time between receiving approval for housing development and submittal of an application for a building permit. The analysis must also identify local efforts to address nongovernmental constraints that create a gap in the jurisdiction's ability to meet RHNA by income category.

The primary non-governmental constraint is the overall cost of affordable housing development (high land and development costs) in most parts of the State. In general, constructing affordable housing, especially

¹ <https://www.huduser.gov/portal/publications/pdf/RiversideCA-comp-17.pdf>

https://www.huduser.gov/portal/MCCharts/MsasCharts_hc_new.html?msaID=064014,40140&msaName=Riverside-San%20Bernardino-Ontario,%20CA%20MSA&dt=September%2011,%202020

² <https://www.realtytrac.com/statsandtrends/foreclosuretrends/ca/riverside-county/lake-elsinore/>

for low- and very low-income households, is not profitable to housing developers. Therefore, deed-restricted affordable units require subsidy beyond available density or financial incentives. This places the construction burden on non-profits and similar grant-funded housing developments and may result in affordable projects that are not always dispersed throughout the region but are concentrated in limited areas with lower development costs. While the City has Low- and Moderate-Income Housing Asset Funds available to assist some qualified affordable housing projects and can offer developer incentives such as expedited permit processing or fee deferrals, the City lacks the funding to fully mitigate the high cost of development for all affordable housing developments. Moreover, not all projects will qualify for these resources.

The City of Lake Elsinore will continue to facilitate housing development by providing technical assistance, regulatory incentives, and concessions, as available and appropriate. To encourage infill residential development in the City's Historic Downtown District, the City has and will continue to explore land purchases for future housing development.

In Lake Elsinore, requests for development at densities below anticipated densities are rare. In general, and based on recent development in the City, development applications aim for densities as close as possible to what is allowed. The length of time between receiving approval for housing development and submittal of an application for building permit is typically less than one year, depending on project complexity and the development consultant's lead time to get construction documents completed. For example, a residential project with more complex grading or drainage plans may take longer than usual to submit permits.

Governmental Constraints

Although local governments have little influence on such market factors as interest rates and availability of funding for development, their policies and regulations can affect both the amount of residential development that occurs and the affordability of housing. Since governmental actions can constrain development and affordability of housing, State law requires the Housing Element to "address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing." Consistent with State law (Government Code Section 65583(a)(5)) this section addresses six potential constraints to residential housing development:

- Land use controls;
- Building codes and enforcement;
- On- and off-site improvements;
- Fees and exactions;
- Local processing and permit procedures;
- Housing for persons with disabilities; and
- Fair housing.

Land Use Controls

The City's primary policies and regulations that affect residential development and housing affordability include the 2011 General Plan, Lake Elsinore Municipal Code (referred to in this document as Zoning Code or LEMC), and the City's 22 Specific Plans. In addition to a review of these policies and regulations, an analysis of governmental constraints on housing production for persons with disabilities is included in this section.

2011 General Plan

Chapter 2.0 of the 2011 General Plan (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 2011 General Plan identifies 17 land use designations, eight of which allow for residential development offering a mix of housing types to Lake Elsinore residents. Residential land use designations and development standards are outlined in Tables 3.3 and 3.4.

Specific Plans and Specific Plan Districts (SPD)

A specific plan is a comprehensive planning document that guides the development of a defined geographic area in a mix of uses including residential, commercial, industrial, schools, and parks and open space. Specific plans typically include more detailed information than the General Plan about land use, site circulation, affordable housing programs, resource management strategies, development standards, street improvements, and the phasing of the project. Specific plans can also be used to achieve creative design by providing flexibility in development standards beyond those contained in the Zoning Code. Alignment with the City's District Plans, the LEMC, and the Community Form Chapter of the General Plan allows the City the opportunity to consider a well-integrated design that responds to the unique location and physical features of a site, as well as providing opportunities for public input.

The City Council has adopted 22 specific plans. Each one establishes a Specific Plan District (SPD) unique to the planning area. A specific plan document, site plan, tentative tract map, and final tract map are required to develop a specific plan development. Chapter 4: Housing Resources and Sites Inventory highlights the residential capacity remaining within 17 of 22 of the City's Specific Plans which will inform the site inventory analysis.

LEMC Title 17 (Zoning)

The City regulates the type, location, density, and scale of residential development primarily through the LEMC Title 17 (Zoning). Zoning regulations are designed to protect and promote the health, safety, and general welfare of residents, as well as implement the City's General Plan policies. Zoning regulations also serve to preserve the character and integrity of existing neighborhoods. The City of Lake Elsinore Zoning standards can be accessed online through the City's website (www.lake-elsinore.org/city-government/municipal-code). Table 3.5 lists the permitted uses in residential zones.

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Table 3.3: Residential Land Use Designations

General Plan Land Use Category	Corresponding Residential Zone Districts	Densities (dwelling units per net acre)	Typical Residential Types
Hillside	R-M-R, R-H	0-1 DU/acre ¹	Detached single-family dwellings and small agricultural uses in areas of steep slopes
Lakeside	L	0-4 DU/acre	Detached single-family homes with an orientation and accessibility to the lake
Low Density	R-M-R, R-R, R-E, R-H	1-3 DU/acre	Detached single-family dwellings, secondary residential units, hobby farming and keeping of animals, public and quasi-public uses
Low-Medium Density	R-H, R-1	1-6 DU/acre	Detached single-family dwellings, secondary residential units, public and quasi-public uses
Medium Density	R-2	7-18 DU/acre	Attached and detached single-family dwellings, duplexes, triplexes, fourplexes, multi-family residential units, group quarters, public and quasi-public uses
High Density	R-2, R-3, CMU, RMU	19-24 DU/acre	Attached single-family dwellings, multi-family residential units, group quarters, public and quasi-public uses
Commercial Mixed Use	CMU	7-18 DU/acre ²	Emphasis on retail, service, civic and professional office uses. Residential uses are allowed in a subordinate capacity
Residential Mixed Use	RMU	19-24 DU/acre ³	Emphasis on high density residential uses, such as apartments, condos, duplexes, triplexes, fourplexes, townhouses, boarding houses, row houses. Retail, service, civic, and professional uses are allowed in a subordinate capacity.

¹ Minimum parcel sizes apply here and are determined based on percent slope. See page 2-13 of 2011 General Plan.

² FARs apply here. See page 2-15 of 2011 General Plan.

³ Density Bonus incentives apply here. See page 2-15 of 2011 General Plan.

Source(s): City of Lake Elsinore General Plan Appendix B General Plan/Zoning Compatibility Matrix, Sept 2014; City of Lake Elsinore General Plan Table 2-1: Land Use Designation Standards, 2020.

Table 3.4: Residential Development Standards

Standards	R-M-R	R-R	R-E	R-H	R-1	R-2	R-3	RMU	CMU
Minimum Lot Area per Unit	10 acres	2 acres	½ acre*	12,000 sf*	6,000 sf*	7,260 sf	8,400 sf	2,420 sf*	1,815 sf
<i>Mixed Use horizontal</i> ¹	-	-	-	-	-	-	-	1,850 sf*	1,850 sf*
Lot Area per Dwelling Unit									
<i>Standard/Residential</i>	-	-	-	-	-	3,630 sf*		-	-
≤ <i>minimum lot area</i>							2,420 sf/unit* (18 du/acre)	-	-
≥ <i>minimum lot area</i>							1,850 sf/unit* (24 du/acre)	-	-
Minimum Lot Width									
<i>Standard</i>	160 ft	160 ft	100 ft	80 ft	60 ft*	60 ft	70 ft	-	-
<i>Corner</i>	-	-	-	-	65 ft	-	-	-	-
<i>Cul-de-sac</i>	70 ft*	70 ft*	50 ft*	45 ft*	40 ft*	-	-	-	-
<i>Flag</i>	-	-	25 ft*	25 ft*	25 ft*	-	-	-	-
Minimum Setbacks *									
<i>Front</i>	40 ft	30 ft	30 ft*	20 ft	20 ft*	20 ft	20 ft*	-	-
<i>Side</i>	30-40 ft*	20 ft*	15 ft*	5-15 ft*	5-15 ft*	5-15 ft*	10-15 ft*	-	-
<i>Rear</i>	50 ft	50 ft	50 ft	20 ft	20 ft	15 ft*	10-15 ft*	-	-
Maximum Lot Coverage	10%*	20%	25%	30%	50%	50%	60%*	-	-
Maximum Building Height	30 ft	30 ft	30 ft	30 ft	30 ft*	30 ft*	30 ft*	no height limit	no height limit
Minimum Dwelling Unit Size									
Single-family dwelling unit	1,400 sf	1,400 sf	1,500 sf*	1,200 sf*	1,000 sf*	-	-	-	-
<i>Studio</i>						450 sf	450 sf	450 sf	450 sf
<i>1-bedroom</i>						600 sf	600 sf	600 sf	600 sf
<i>2-bedroom (or more)</i>						700 sf*	700 sf*	700 sf*	700 sf*
Open Space									

* Exceptions and/or specifications apply. See LEMC.

Source(s): City of Lake Elsinore Municipal Code, 2020.

Table 3.5: Permitted Uses in Residential Zones

Uses	R-M-R	R-R	R-E	R-H	R-1	R-2	R-3	RMU	CMU
Single-family Dwelling, Detached	P	P	P	P	P	P ²	P ³		
Single-family Dwelling, Attached ¹⁰								P	P
Multi-family Dwelling:						P	P		
Duplex/Triplex/Fourplex						P		P	P
Apartment Unit						P	P	P	P
Condominium						P ⁵	P	C	C
Accessory Dwelling Unit ⁸	P	P	P	P	P	P	P	P	P
Emergency Shelter ⁹	C								
Transitional Housing	C						P	P	P
Supportive Housing							P	P	P
Manufactured/Mobile Housing ¹	P	P	P	P	P				
Residential Care Facility: ⁴	P (see below)	P	P	P	P	P	P	C	C
Residential Care for the Elderly People, ≤ 6 persons	P ⁶								
Residential Care for the Elderly People, ≥ 7 persons	C ⁷								

Note(s): This table is for reference only, refer to Lake Elsinore Municipal Code (LEMC) for the latest official zoning designations. Zoning Regulations may be amended independently of this table.

P = 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.

- = Not a permitted use.

1 In compliance with the provisions of LEMC Chapter 17.44.020-Manufactured housing.

2, 3 In compliance with the provisions of LEMC Chapter 17.76-R-1 Single-family Residential District.

4 In compliance with the provisions of LEMC Chapter 17.415.130-Residential care facilities.

5 In compliance with the provisions of LEMC Chapter 17.108-Planned Unit Development Overlay District.

6 Subject to approval by the State Department of Social Services, Community Care Licensing Division.

7 Subject to approval by the State Department of Social Services, Community Care Licensing Division.

8 Pursuant to LEMC Chapter 17.415.110-Accessory dwelling units. An accessory dwelling unit is a residential use that is consistent with the existing General Plan land use designation and zoning designation for lots allowing residential uses.

9 Emergency shelters are permitted as a by-right use in the C-M Commercial Manufacturing District and M-2 General Manufacturing District per Zone Code Amendment No. 2012-03 (<http://www.lake-elsinore.org/home/showdocument?id=9759>). See LEMC Chapter 17.132.150-Emergency shelter use and development standards for details.

10 Including but not limited to rowhouses and townhomes.

Source(s): City of Lake Elsinore Municipal Code, 2020.

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Providing for a Variety of Housing Options

Mixed-Use Developments

The City's two mixed-use General Plan designations provide expanded opportunities for different types of housing and increased densities. The mix of uses is intended to provide development opportunities that combine residential and retail or service; promote pedestrian-friendly, interactive communities; reduce reliance on vehicles; reduce traffic, emissions, and energy consumption; and strive to provide quality of life for City residents.

Density Bonus

Developers of affordable housing are entitled to a density bonus and/or equivalent concessions of incentives under certain circumstances. The City last updated the Zoning Code to establish density bonus provisions in 2008. However, recent changes to State law necessitate an amendment to the Zoning Code. Program 6 ensures that the City complies with the requirement of the State's bonus density laws set forth in Government Code sections 65915-65918.

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. Multi-family housing requires either a Major Design Review per LEMC Sections 14.145.050 or Minor Design Review 14.145.060 for Multi-family dwellings with no more than 4 units. Per LEMC Chapter 14.45, Major Design Review is subject to a Planning Commission hearing, with a receive and file report to the City Council. The Minor Design Review is administratively acted on by the Community Development Director who has the discretion to elevate it to Planning Commission for action.

In its review of the City's draft 2021 Housing Element, HCD asked the City to analyze whether height limits for multifamily uses in residential zones and for those sites identified in the sites inventory could be a potential constraint. Building height requirements in Lake Elsinore are not a constraint to development. Table 3.4 shows that the City has a 30-foot building height limit in all residential zones and no height limit in the two mixed use zones (RMU and CMU). Building code standards require at least 7'6" per floor plus ceiling space for mechanical, electrical and plumbing engineering which allows for development of three stories. The site inventory includes capacity for 2,392 lower income units on sites zoned R-3 and RMU. The sites identified in the RMU zone (1,090 total units or 58 percent of the very low income RHNA) are not subject to a building height requirement. The height requirement for the sites identified in the R-3 zone (1,302 total units) are not constrained by the building height requirement. Recent affordable housing developments have been constructed in Lake Elsinore with 2 to 3 stories. The 81-unit, affordable Mission Trails Apartment built in 2019 was developed with three floors. Additionally, Government Code section 65915(e)(1) provides that the City may administratively waive development standards, which the City understands includes height limitations, for qualifying affordable housing projects.

Accessory Dwelling Units

Accessory dwelling units (ADUs) can be an important source of affordable housing since they are smaller than primary units and they do not have direct land costs. The City permits accessory dwelling units (formerly referred to as second units) on all residential sites containing an existing single-family home, as consistent with State law at the time of ordinance adoption in 2019. Conditions of approval for second units are standard and do not impede the creation of second units.

Since 2017, the State Legislature adopted additional changes to the accessory dwelling unit requirements to promote development of ADUs. These include allowing ADUs to be built concurrently with a single-family home, opening areas where ADUs can be built to include all zoning districts that allow residential uses, modifying fees from utilities such as special districts and water districts, and reducing parking requirements. AB 2299 provides that any existing ADU ordinance that does not meet the new requirements is null and void as of January 1, 2017. In such cases, a jurisdiction must approve ADUs based on Government Code Section 65852.2 until the jurisdiction adopts a compliant ordinance. Jurisdictions are not required to create ordinances for ADUs; however, any jurisdiction that does adopt an ADU ordinance must submit the ordinance to HCD within 60 days. In March 2021, the City adopted amendments to the Municipal Code's accessory dwelling unit provisions to reflect changes in the State law that went into effect on January 1, 2020. In Lake Elsinore, ADU applications are reviewed by the Community Development Department within two to three weeks. Program 19 in the Housing Plan commits the City to adopting an updated ADU ordinance to comply with any subsequent changes to Government Code Section 65852.2.

Emergency Shelters and Low Barrier Navigation Centers

SB 2 from the 2007-2008 legislative session requires jurisdictions to identify zones within which emergency shelters are permitted without a conditional use permit or other discretionary permits. In 2012, the City amended the Zoning Code (Ordinance No. CC-2012-1309) to allow for the development of emergency shelters. Consistent with SB 2, emergency shelters are permitted as a by-right use in the C-M (Commercial Manufacturing) and M-2 (General Manufacturing) zones. LEMC Title 17.132.150 (Emergency shelter use and development standards) outlines development standards and operational regulations consistent with State law.

The C-M and M-2 zones encompass 194 acres, centrally located and easily accessible. Properties in these two zones are either undeveloped or developed with commercial/business park buildings with a variety of light industrial and commercial uses. The 2020 County of Riverside Point-in-Time (PIT) Count identified 50 unsheltered individuals in Lake Elsinore. In September 2020, the City was awarded a \$3.1 million State grant which was used to purchase and renovate The Anchor, a crisis stabilization housing complex serving chronic homeless individuals from Lake Elsinore, Wildomar, and adjacent unincorporated county areas. The Anchor has 14 separate units and can house up to 20 individuals. The acreage in the C-M and M-2 zones provide ample opportunity for the establishment of shelters to house the remaining 30 unsheltered individuals in the City either through new shelter construction or reuse of existing building space in the zones. The C-M and M-2 zoned-properties are located just south of the Central Avenue exit on Interstate 15 and the area is served by Riverside Transit Agency lines (8 and 9) and two commuter link express bus lines (205 and 206). The C-M and M-2 zones are located within walking distance from the Lake Elsinore Outlet Center and two major commercial centers.

The City's Zoning Code describes emergency shelters as follows:

- Emergency shelters provide short-term shelter (usually for up to six months of stay) for homeless persons or persons facing other difficulties, such as domestic violence.

State law (AB 101), as of June 2019, requires that low-barrier navigation centers be allowed as a by-right use in areas zoned for mixed use and nonresidential zones permitting multi-family uses (by-right or conditionally). California Government Code section 65660 defines a low barrier navigation center as follows:

- A Housing First, low-barrier, service-enriched shelter focused on moving people into permanent housing that provides temporary living facilities while case managers connect individuals experiencing homelessness to income, public benefits, health services, shelter, and housing. "Low Barrier" means best practices to reduce barriers to entry, and may include, but is not limited to, the following:
 - The presence of partners if it is not a population-specific site, such as for survivors of domestic violence or sexual assault, women, or youth.
 - The presence of pets.
 - The storage of possessions.
 - Privacy, such as partitions around beds in a dormitory setting or in larger rooms containing more than two beds, or private rooms.

Program 22 is proposed to ensure that the City meets the requirements of AB 101.

Transitional and Supportive Housing

SB 2 from the 2007-2008 legislative session requires that transitional housing and supportive housing be considered residential uses and are subject only to the standards applied to residential uses in the same zone. In 2012, the City amended the Zoning Code (Ordinance No. CC-2012-1309) to allow for the development of transitional housing, and supportive housing. Transitional housing and supportive housing are permitted in, and subject to the standards outlined in, the R-3, RMU, and CMU zones.

The City's Zoning Code describes transitional housing and supportive housing as follows:

- 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.
- Supportive housing refers to housing with no limit on length of stay. Supportive housing is often coupled with on- or off-site services such as job training, alcohol and drug abuse programs, and case management for populations in need of assistance, such as people experiencing homelessness, those suffering from mental illness or substance abuse problems, and older or medically frail persons.

SB 2 requires that the City treat transitional and supportive housing as a residential use and only subject to those restrictions that apply to other residential dwellings of the same type in the same zone

(Government Code Section 65583(a)(5)). In other words, transitional housing and supportive housing must be permitted in all zones allowing residential uses and are not subject to requirements not imposed on similar dwellings (e.g., single-family homes, apartments) in the same zone in which the transitional housing and supportive housing is located. For example, transitional housing located in an apartment building in a multifamily zone is permitted in the same manner as an apartment building in the same zone and supportive housing located in a single-family home in a single-family zone is permitted in the same manner as a single-family home in the same zone. The City will amend its zoning standards for transitional and supportive housing to comply with SB 2 (Program 22).

Effective January 1, 2019, AB 2162 (Supportive Housing Streamlining Act) requires supportive housing to be considered a by-right use in zones where multi-family and mixed uses are permitted, including nonresidential zones permitting multi-family uses, if the proposed housing development meets the following specified criteria (California Government Code 65651) :

- (1) Units within the development are subject to a recorded affordability restriction for 55 years.
- (2) One hundred percent of the units, excluding managers' units, within the development are dedicated to lower income households and are receiving public funding to ensure affordability of the housing to lower income Californians.
- (3) At least 25 percent of the units in the development or 12 units, whichever is greater, are restricted to residents in supportive housing who meet criteria of the target population. If the development consists of fewer than 12 units, then 100 percent of the units, excluding managers' units, in the development shall be restricted to residents in supportive housing.
- (4) The developer provides the planning agency with the information for providing supportive services, with documentation demonstrating that supportive services will be provided onsite to residents in the project.
- (5) Nonresidential floor area shall be used for onsite supportive services in the following amounts:
 - (A) For a development with 20 or fewer total units, at least 90 square feet shall be provided for onsite supportive services.
 - (B) For a development with more than 20 units, at least 3 percent of the total nonresidential floor area shall be provided for onsite supportive services that are limited to tenant use, including, but not limited to, community rooms, case management offices, computer rooms, and community kitchens.
- (6) The developer replaces any dwelling units on the site of the supportive housing development in the manner provided in paragraph (3) of subdivision (c) of Section 65915.
- (7) Units within the development, excluding managers' units, include at least one bathroom and a kitchen or other cooking facilities, including, at minimum, a stovetop, a sink, and a refrigerator.

The law prohibits the local government from imposing any minimum parking requirement for units occupied by supportive housing residents if the development is located within a half-mile of a public transit stop. AB 2162 also require local entities to streamline the approval of housing projects containing a minimum amount of supportive housing by providing a ministerial approval process, removing the requirement for CEQA analysis, and removing the requirement for conditional use authorization or other similar discretionary entitlements. Program 22 is proposed to ensure that the City meets the requirements

of AB 2162, specifically that supportive housing be considered a by-right use in zones where multi-family and mixed uses are permitted in zones outside where it is already permitted (R-3, RMU, and CMU zones).

Single-Room Occupancy Units

Single-room occupancy units (SROs) house people in single rooms, with tenants often sharing bathrooms and kitchens. SROs are not specifically identified in LEMC Title 17 (Zoning); 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.

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. The City's Mobilehome Community District (MC) accommodates and allow mobile homes situated on individually owned lots. The MC district requires that mobile home parks be at least 10 acres in size.

Residential Care Facilities

Under State Lanterman Developmental Disabilities Services Act (aka Lanterman Act), small State-licensed residential care facilities for 6 or fewer persons must be permitted in all zones that allow single- or multi-family uses, subject to the same permit processing requirements and development standards.

Lake Elsinore is compliant with the Lanterman Act. The City permits residential care facilities for six or fewer persons as by-right use in all zones allowing residential uses. Residential care facilities for seven or more clients are not addressed in the municipal code. If a proposal for such a facility were proposed, the Community Development Director would make a determination as to whether such a use was permitted or if it requires a conditional use permit. Program 25 in the Housing Plan includes an action item to address residential care facilities for 7 or more persons and to ensure that the City's definition of residential care facilities is consistent with State law.

Housing for Agricultural Employees

The Employee Housing Act (Government Code Section 17021.5 and 17021.6) requires that any employee housing occupied by six or fewer employees shall be considered a single-family structure with a residential land use and must be treated the same as a single-family dwelling of the same type in the same zone. In addition, employee housing consisting of no more than 36 beds in group quarters, or 12 units or separate rooms or spaces designed for use by a single-family or household, must be considered an agricultural land use and be treated the same as any other agricultural activity in the same zone. The City's Zoning Code allows agriculture use in only R-M-R (Rural Mountainous Residential District) and R (Recreational District). None of the zoning designations specifically distinguish housing for

Agricultural Employees from any other programmatic housing dedicated or developed to be affordable.

As indicated in the Community Needs Assessment, only 55 residents, or 0.1% of the workforce are farmworkers. 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 will ensure

complies with the State Employee Housing Act where it would apply (Section 17000 of the Health and Safety Code) (Program 22).

Planning Districts and Spheres

The 2011 General Plan designates the City and its Sphere of Influence into eleven (11) Planning Districts and five(5) Planning Spheres. Each Planning District and Sphere plan identifies the area's unique characteristics and attributes, planning context, and considerations (including possible nongovernmental constraints). Goals, policies, and programs establish the intent for development. Each Planning District and Sphere plan includes a land use map but does not regulate land use densities or intensities. The Planning District and Sphere plans carry over the same land use designations as the 2011 General Plan and defer to the area's Specific Plan(s) for additional development regulations.

Parking Standards

The City's parking requirements are based on unit type and size. Parking requirements for residential and mixed-use developments are listed in Table 3.6.

Reduced parking requirements can be achieved by conducting a parking study, available to commercial or industrial projects through compliance with LEMC Chapter 17.148.030 and more recently extended to mixed-use projects by LEMC Chapter 17.86.070-Residential Mixed Use and LEMC Chapter 17.134.070-Commercial Mixed Use.

Table 3.6: Parking Requirements

Type of Dwelling	Parking Requirements
Residential Land Use Designations	
Single-family Detached	2 garage spaces per DU plus 2 open spaces in a driveway
Single-family Attached, Multi-family, Duplexes	
Studio and One-bedroom unit	1 covered space, plus 2/3 open space per dwelling unit
Two- (or more) bedroom unit	1 covered space, plus 1 1/3 open space per dwelling unit
Accessory Dwelling Unit (ADU)	<p>1 space per bedroom or ADU, whichever is less, in a covered, uncovered, or tandem configuration. ADU parking is not required in the following instances:</p> <ul style="list-style-type: none"> a. The ADU is located within one-half mile of public transit. b. The ADU is located within an architecturally and historically significant historic district. c. The ADU is contained entirely within the permitted floor area of the existing primary residence or an existing accessory structure. d. When on-street parking permits are required but not offered to the occupant(s) of the accessory dwelling units. e. When there is a car share vehicle located within one block of the accessory dwelling unit.
Boarding houses, fraternities, and group living quarters	1 space per resident
Hospitals, convalescent homes and sanitariums, nursing homes, rest homes, retirement homes, and similar establishments	1 space for each 3 licensed beds
Mixed Use Land Use Designations	
Commercial Mixed-Use District	

Table 3.6: Parking Requirements

Type of Dwelling	Parking Requirements
Residential Mixed-Use District	<p>Nonresidential uses < 3,000 sf – no off-street parking required</p> <p>Nonresidential uses > 3,000 sf – 1 off-street parking space required for every 250 sf beyond 3,000 sf</p> <p>Places of assembly: 1 off-street parking space required for every 21 sf of floor area</p> <p>Residential parking requirements shall comply with LEMC Chapter 17.148-Parking requirements (reflected above)</p> <p>A request to reduce the number of required parking spaces may be made to the Planning Commission concurrent with a design review or conditional use permit application, provided a parking study supports the finding that the number of parking spaces needed for a specific project is less than that required by code</p> <p>Tandem parking may be allowed for residential uses with the approval of the Director of Community Development</p>

Source(s): City of Lake Elsinore Municipal Code, 2020.

Local Ordinances

State law requires that cities include an analysis of any locally adopted ordinance that impact the cost and supply of residential development. The City has no growth control measures or urban growth limit line. The City has no local ordinances that directly impact the cost and supply of residential development such as inclusionary ordinances, short-term rental ordinances, or moratoriums on specific development types. Other local ordinances, while intentionally controlling the quality of development in the community, can also unintentionally increase the cost of development and thus the cost of housing. For example, fees and capital improvement requirements are aimed at ensuring adequate infrastructure to serve the health, safety and welfare of future residents. These and other potential governmental constraints which may affect the supply and cost of housing in Lake Elsinore are discussed below.

Building Codes and Enforcement

In addition to the previously mentioned land use controls, Lake Elsinore utilizes the 2019 Edition of the California Building Standards Code (California Code of Regulations, Title 24) to regulate building standards including housing, plumbing, mechanical, and electrical codes. Local amendments to the building code

address plan check and permit fees, the appeals process, violation penalties, minimum roof covering classifications, erosion, and the definition of enclosure, none of which add to the burden or cost of housing.

The City utilizes its code enforcement powers in a manner that does not constrain housing development or improvement. A goal of the Code Enforcement Division is to find solutions to problems resulting from violations of the Municipal Code. To assist neighborhoods and businesses in preserving positive community character, the City has established property maintenance standards. These standards are part of the Lake Elsinore Municipal Code and establish the minimum maintenance standards for properties. To ensure that the Municipal Code is followed, Code Enforcement Officers assist individuals in keeping their properties in compliance. Enforcement actions are taken proactively and in response to citizen complaints and requests for action by other City departments and outside public agencies. 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. In situations where a property owner does not have the resources to address violations, the City can refer them to the Lake Elsinore Dream Center.

Other building codes that the City employs include the California Energy Code 2019 Edition, as published by the International Code Council regulating all buildings in the City with respect to State energy requirements. No local amendments have been made. The City also uses the 2019 Edition of the California Green Building Standards Code, as published by the California Building Standards Commission, locally amended to address light pollution reduction.

On- and Off-Site Improvements

Site improvements in Lake Elsinore consist of those typically associated with development for on-site improvements (fronting streets, curbs, gutters, sewer/water, and sidewalks), and off-site improvements (drainage, parks, traffic, schools, and sewer/water). On- and off-site improvements are costs associated with the provision of services necessary for the health and safety of the public. On- and off-site improvements add relatively little to total cost of housing, but are costs associated with the provision of services necessary for the health and safety of the public. Because residential development cannot take place without the addition of adequate infrastructure, site improvement requirements are not seen as a constraint to the development of housing.

Developed residential areas in Lake Elsinore are served by existing infrastructure. Additional infrastructure is required for all new developments and vary depending on the existing condition of each project. Because residential development cannot take place without the addition of adequate infrastructure, site improvement requirements are not seen as a constraint to the development of housing. In most of the City's undeveloped areas, Specific Plans are in place and guide the improvements and infrastructure provision and financing are addressed within the specific plan documents. Chapter 4: Housing Resources and Sites Inventory shows potential sites for housing in the City's Specific Plan areas and in developed areas of the City where future development will be infill in nature and have full access to infrastructure.

Required on-site improvements for residential development are determined largely by the zoning of the property. Lake Elsinore's requirements for on-site improvements are typical of California communities and are not considered to be unusually restrictive or as a constraint on the development of housing. In a typical subdivision, minimum street right of way, which includes sidewalks, curbs, gutters and landscaped area, must be provided. The City of Lake Elsinore General Plan's roadway system forms the core of the City's circulation infrastructure and includes a hierarchy consisting of seven (7) classifications: augmented urban arterial, urban arterial, major, secondary, collector, divided collector, and special new roadway. Streets not shown on the General Plan's Roadway Classification figure are considered Local Streets. The required street width construction for a typical subdivision would most likely range from a 60-foot right of way for local streets up to 120-foot right-of-way for an urban arterial highway (Figure 2.2 in the General Plan's Community Form Chapter). Narrower streets may be allowed within some adopted Specific Plans.

The costs of on- and off-site improvements are usually passed along to the homebuyer as part of the final cost of the home. The on- and off-site improvement standards imposed by the City are typical for most communities and do not pose unusual constraints for housing development.

Fees and Exactions

Development and Planning Fees

The City charges various fees and assessments to cover the costs of processing development permits and providing services. Impacts fees are also charged to cover the cost of providing municipal services or mitigating project impacts. These fees are summarized in Table 3.7. The total amount of fees varies from project to project and are based on type, existing infrastructure, and the cost of mitigating environmental conditions (e.g., flooding). The additional cost to develop, maintain, and improve housing due to development fees can result in increased housing unit cost, and therefore is generally considered a constraint to housing development. However, fees are necessary to provide planning and public services in Lake Elsinore and in the region.

The City of Lake Elsinore has adjusted its fee system to reduce staff time, uncertainty, and cost. In the past, most application fees were deposit-based, and projects were assigned a Cost Recovery System (CRS) number and staff time for application processing was charged against the deposit. Once the deposit was exhausted, additional fees were required to continue processing the applications. Any remaining CRS funds at the end of the development review and public hearing process were refunded to the project applicant. However, the City of Lake Elsinore has changed most applications to a flat fee. This has eliminated the need to track staff time and related development review expenses through the Cost Recovery System process. Only a few applications are still deposit-based and subject to the Cost Recovery System. Residential development projects that are consistent with the General Plan and with Zoning (i.e., require only Conditional Use Permit and/or Design Review or tentative map approval) are subject to flat fees and not subject to the CRS. General Plan Amendment and/or Zone changes are deposit-based fees and thus subject to the CRS, although the related applications would remain a flat fee. Any required environmental review is also subject to the CRS. The City's Engineering Division contracts with outside

firms for plan check of project related plans. City of Lake Elsinore Zoning fees can be accessed online through the City's website at <http://www.lake-elsinore.org/city-hall/city-departments/public-works/engineering/fees/plan-check-fees>.

Tables 3.7 show that in fees in Lake Elsinore are comparable and, in some cases, lower than similar fees for the neighboring cities of Temecula and Murrieta. A 2019 fee study by the Western Riverside Council of Governments (WRCOG) also showed that Lake Elsinore's fees were lower than most other cities for multi-family development. The WRCOG study, Updated Analysis of Development Impact Fees in western Riverside County, showed that when compared with other jurisdictions, the City of Lake Elsinore had higher development fees for the single-family detached unit study prototype as compared with neighboring cities, but had one of the lowest development fee estimates for the multi-family unit study prototype.

Additional findings include:

- Average residential development impact fees for WRCOG jurisdictions are lower than the average of selected San Bernardino County cities and higher than the average of selected Coachella Valley cities.
- Total development impact fees for WRCOG jurisdictions represent 8.5 percent and 8.9 percent of total development costs/returns respectively for the prototype single-family and multifamily developments evaluated.
- Water and sewer fees together represent the greatest proportion of residential development impact fees followed by similar proportions from other City fees, TUMF, and school fees.
- Direct construction costs represent the largest proportion of total development costs/returns, typically followed by other land costs, other soft costs (collectively), developer returns, and development impact fees.

The report also acknowledges that many of the fees imposed on new development are outside the purview of the Cities themselves. These fees are set/administered by a combination of water districts, school districts, individual cities, the County, the Western Riverside Council of Governments, the Western Riverside County Resource Conservation Authority, and other special districts.

Table 3.7: Development and Planning Fees

Action/Activity	Lake Elsinore ¹	Murrieta ¹	Temecula ²
Conditional Use Permit			
Minor Conditional Use Permit (MCUP)	\$4,358	\$4,214	-
Conditional Use Permit (CUP)	\$8,716	\$5,801	\$3,947*
Design Review			
Residential	\$9,335	-	-
Minor Design Review	\$4,685	-	-
Development Agreement			
City Staff Review	\$16,887**	\$15,000	\$63,533*
City Attorney Review	\$2,179**		
Development Agreement Amendment	\$4,348**	\$10,000**	
Environmental Review			
Environmental Assessment/ Initial Study	\$11,984 + 3 rd Party Costs**	\$4,098*	\$5,359 - \$7,326
Environmental Impact Review/ Report	\$23,000 + 3 rd Party Costs**	\$15,000**	\$57,733 - \$85,127
General Plan			
Amendment	\$8,876**	\$10,000**	\$4,835 - \$8,965*
Specific Plan			
Specific Plan	\$27,238*	\$20,000**	\$100,654*
Tentative Tract and Parcel Maps			
Tract	\$23,969	\$10,949	\$12,428 - \$18,012
Revised (Minor)	\$9,805	\$3,395	\$7,038
Revised (Major)		\$6,038	
Parcel Map	\$10,399	\$6,026	\$4,733
Revised (Minor)	\$3,208	\$3,395	\$4,124
Revised (Major)		\$5,577	
Variance			
Variance	\$4,358	\$1,611- \$2,123	\$4,567*
Zone Change			
Zone Change	\$7,626**	\$10,000**	\$4,835 - \$8,965*

1 Lake Elsinore and Murrieta totals include only planning fees.

2 Temecula totals include Planning, P/W, TCSD, Fire and Police fees.

* Additional costs apply. See respective User Fee Schedules.

** Deposit vs fee amount.

Source(s): Cities of Lake Elsinore, Murrieta, and Temecula, July 2020.

Table 3.8 below lists an estimate of total typical fees for single-family and multi-family building permit fees based on the square foot area of the home.

Table 3.8: Building Permit Fees

Action/Activity	1,800 sf SFR w/600 sf garage	2,000 sf SFR w/600 sf garage	2,500 sf SFR w/600 sf garage	855 sf MFR unit
Structural Plan Check	\$1,155	\$1,233.00	\$1,554	\$2,125.82
Planning Review Fee	\$119.89	\$119.89	\$119.89	\$566.88
Building Permit Fee	\$1,540	\$1,643	\$2,072	\$2,857.42
TOTAL	2,814.89	2,995.89	\$3,745.89	\$5,550.12
Estimated sale price/value ¹	\$409,750			\$390,000
Estimated proportion of building fee cost to overall development cost/unit	>1%			1.4%

Source(s): City of Lake Elsinore staff, July 2020.

1. Median Home Sales Price in January 2020 (CoreLogic) and estimated home value for multiple family properties (condos, co-ops) on Zillow.com on April 27, 2020.

In addition to planning application fees, many municipal jurisdictions charge impact fees, and developers in turn incorporate those fees into housing costs, which affect housing costs for both rental and for-sale housing. These fees can include park fees, police and fire fees, and sewer and waterline fees imposed in accordance with new development. Low impact fees reduce constraints and expenses for moderate- and low-income developers looking to build in the region. Impact fees for Lake Elsinore are included in Table 3.9. Some fees such as the Transportation Uniform Mitigation Fee are mandated by the County of Riverside. The impact fees are typical for the region. As a point of comparison, the City of Murrieta (as shown in the City's draft 2021-2029 Housing Element), has development impact fees that total \$13,853 per single-family units and \$9,724 per multi-family unit plus mandated school fees.

Table 3.9 Impact Fees

Fees		Cost	
Park Capital Improvement Fund Fees			
Subdivisions under 50 parcels, apartments, condominiums, fourplexes, triplexes, duplexes, single-family residences:			
Single-family Residential	\$1,600 per unit		
Duplexes	\$1,500.00 per unit		
Triplexes	\$1,500.00 per unit		
Fourplexes	\$1,450.00 per unit		
Apartments	\$1,400.00 per unit		
Subdivisions over 50 parcels: Dedicate land or pay an in-lieu fee equal to the fair market value of the land that would have otherwise been dedicated. ¹			
Storm Drain Capitol Improvement Fund Fee ²			
Storm Drain Capitol Improvement Fund Fee	Based on a project’s Drainage District location on a per acre basis. \$2,225-\$8,675/acre.		
Traffic Impact Fee			
Single-family Residential	\$1,369.00 per unit		
Multi-family Residential	\$959.00 per unit		
Commercial Building	\$3.84 per sf of building		
Office Building	\$1.45 per sf of building		
Industrial Building	\$0.81 per sf of building		
Transportation Uniform Mitigation Fee			
Single-family Residential	\$8,873.00		
Multi-family Residential ³	\$6,231.00		
Industrial Use	\$1.73 per sf		
Retail Commercial Use	\$10.49 per sf		
Service Commercial Use	\$4.19 per sf		
Class A and B Office	\$2.19 per sf		
Library Capitol Improvement Fund Fee			
All residential properties	\$150.00 per dwelling unit		
Development Impact Fee			
	Per Dwelling Unit		
	Single-family Residential	Multi-family Residential (2-4)	Multi-family Residential (5+)
City Hall and Public Works Facilities	\$809.00	\$696.00	\$404.00
Community Center Facilities	\$545.00	\$469.00	\$272.00
Marina Facilities	\$779.00	\$671.00	\$389.00
Animal Shelter Facilities	\$348.00	\$299.00	\$174.00
Total Public Building Impact Fee	\$2,481.00	\$2,135.00	\$1,239.00
	Per 1,000 Square Feet		
	Office	Retail	Industrial
City Hall and Public Works Facilities	\$180.00	\$108.00	\$36.00

Table 3.9 Impact Fees

Fees	Cost
Fire Facilities	
Single-family Residential	\$751.00
Multi-family Residential	\$612.00
Office	\$337.00
Retail	\$489.00
Industrial	\$159.00
1 See Development Fees for formula for determining the amount of land to be dedicated (www.lake-elsinore.org/city-hall/city-departments/community-development/building-safety/building-related-fees)	
2 Based on location as shown on the City of Lake Elsinore's Drainage Facilities Plan Map	
3 Greater than eight (8) dwelling units per acre	
Source(s): www.lake-elsinore.org/city-hall/city-departments/community-development/building-safety/building-related-fees (Revised April 2016).	

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: Community Development Department and Engineering Department, Planning Commission, and the City Council.

The City's development timeframes are designed to accommodate development. The predominant form of residential development in the City is single-family homes. The average processing times for single-family and multi-family projects vary, most frequently depending on the size of the development and if a subdivision map is involved. All new multi-family residential developments must complete a development plan application, which is then reviewed and approved, conditionally approved, or denied by the responsible hearing authority.

State and federal environmental resource protection is a component that can delay the processing time for new development. Compliance with the provisions of the Western Riverside County Multiple Species Habitat Conservation Plan (MSHCP) can require additional analysis and approvals that can add significant time to the processing of residential development projects. Regulatory permitting such as California Department of Fish and Wildlife (CDFW) Streambed Alteration Agreement requirements and Army Corps of Engineers (ACOE) permitting issues also cause delays. The City has no control or jurisdiction over these processes and requirements.

Table 3.10 lists average processing times for the various permits or procedures that may be required for project approval. Processing times required for the various entitlement applications are reasonable and do not represent a constraint to the 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 longer to process.

Table 3.10: Development Review Timeframes

Type of Process	Approximate Timeframe	Reviewing Body
Design Review – Minor (Up to 2 DU per Lot)	2-3 weeks	Community Development Department
Design Review	4-8 months	Planning Commission
Plan Check/Building Permits	2 weeks/check 1 st check; 1-week resubmittals	Various: Building Division, Community Development Department, Fire Department, Engineering, Public Works
Conditional Use Permit (CUP)	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(s): Lake Elsinore City staff, July 2020.

Small Residential Projects

All Minor Design Review (for single-family residences [two to four units] and multi-family projects [four or fewer units]) projects and conditional use permits require approval from the Planning Commission. Small homes constructed on existing lots of record could be 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 project timeline. Larger projects with many corrections required during building permit review typically take longer to process.

Design Review

The City has a design review process for development proposals and design concepts to verify compliance with the City's developments standards and to ensure a quality physical environment. The design review process makes sure that new development, or the alteration of existing development, occurs in a manner which enhances the character and quality of surrounding properties and that the scale, special relationships, and architectural treatment of structures, including materials, colors, and design, visually contribute to the area and environment in which they are located. The design review process is also intended to apply to the ancillary elements of projects such as signs and landscaping to ensure that the overall development maintains the same integrity of design as approved for the primary structure(s).

Minor design review is required for detached single-family dwelling on existing lot(s) involving a total of two to four units and attached multiple-family dwellings not involving more than a total of four units. The Community Development Director is the approving authority for the minor design review. Larger projects go through a major design review process. The Planning Commission is the approving authority for the major design review. Both reviews look at general design concepts and a limited number of findings as listed below.

Design Review Design Concepts:

1. The scale and spatial relationship of all structures should be appropriate to the site and to surrounding developments. Structures should be located on their lots so as to create interest and varying vistas as a person moves along the street.
2. The design concept should complement the quality of existing development and create a visually pleasing, non-detractive relationship between the proposed and existing projects. Garish colors at substantial deviance to the rest of the neighborhood will be discouraged.
3. Exterior materials should evidence a concern for quality and originality. The use of a particular material should, as a rule, exemplify the special characteristics of the product or demonstrate its unique application. Tilt-up panels employing formed design or with exposed aggregate are preferable to smooth-surface or painted panels. Similarly, metal as an enhancement material is acceptable while plain metal buildings are not. Paint, in general, should be considered an enhancement tool but should not be considered a replacement for the use of textured surfaces.
4. Visible electrical, mechanical, and special processing equipment such as vent stacks as well as similar features should be avoided; however, if essential should be screened and such screening should be an integral aspect of the project design.
5. The design of accessory structures, fences, and walls should be harmonious with the design of the principal structures and should employ compatible building materials.
6. Projects should demonstrate a respect for a neighboring property's privacy, quiet, function, or views, and elements of the design including, but not limited to, openings, docks, and equipment placement should not be located in such a way as to create a nuisance for an adjoining property.
7. The project should be designed in such a way that its circulation patterns and parking areas are efficient, and do not impact traffic on adjoining rights-of-way. Adequate on-site parking should be provided and intrinsic maneuvering such as for trucks and for drive-through facilities should be contained entirely on site.
8. Landscaping should be evenly divided over the site and be visually attractive regardless of the season. In addition to its aesthetic attributes, landscaping should be available to screen parking and storage areas and to shade parking lots.
9. The project should demonstrate concern for solar orientation and other forms of energy conservation. Deep eaves, overhangs, canopies, and other features that provide shelter and shade should be apparent in the design.
10. The project should be harmonious with the topography of the site in order to minimize the requirement for grading and the associated disruption of the City's scenic amenities.

11. The size and scale of signs should be harmonious with the overall design concept of the project and materials and colors should reflect those used for the principal structures. Signs should enhance, not dominate or distract from the appearance of the project.

Design Review Findings:

1. 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.
2. The project complies with the design directives contained in LEMC 17.415.050(F) and all other applicable provisions of the municipal code.
3. Conditions and safeguards, as may be deemed appropriate, pursuant to LEMC 17.415.050(E), 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 section and the planning district in which the site is located.

The design review process is not a constraint to residential development in Lake Elsinore. By and large the City has not recommended denial of residential projects in general and less so during design review. The design review process also does not negatively impact residential development as the City's already short processing time and the criteria for design review is generally objective. In compliance with SB 330, the City will adopt objective design standards to ensure that the City can provide local guidance on design and clearly articulate objective design standards for by-right projects as allowed by state law (Program 12). Part of the objective design standards creation process will include assessing how the standards can be used to encourage a variety of housing types and limit the size of residential units on multi-family zoned properties to encourage units that are affordable by design.

Subdivisions

Before a developer or property owner makes any division of land or real property, a tentative map is required pursuant to the Subdivision Map Act. Once an application is deemed complete by the City, the Planning Commission will act on the tentative map and either recommend approval, conditional approval, or 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 deny it. Minor land divisions (4 or less parcels) are processed in the same manner.

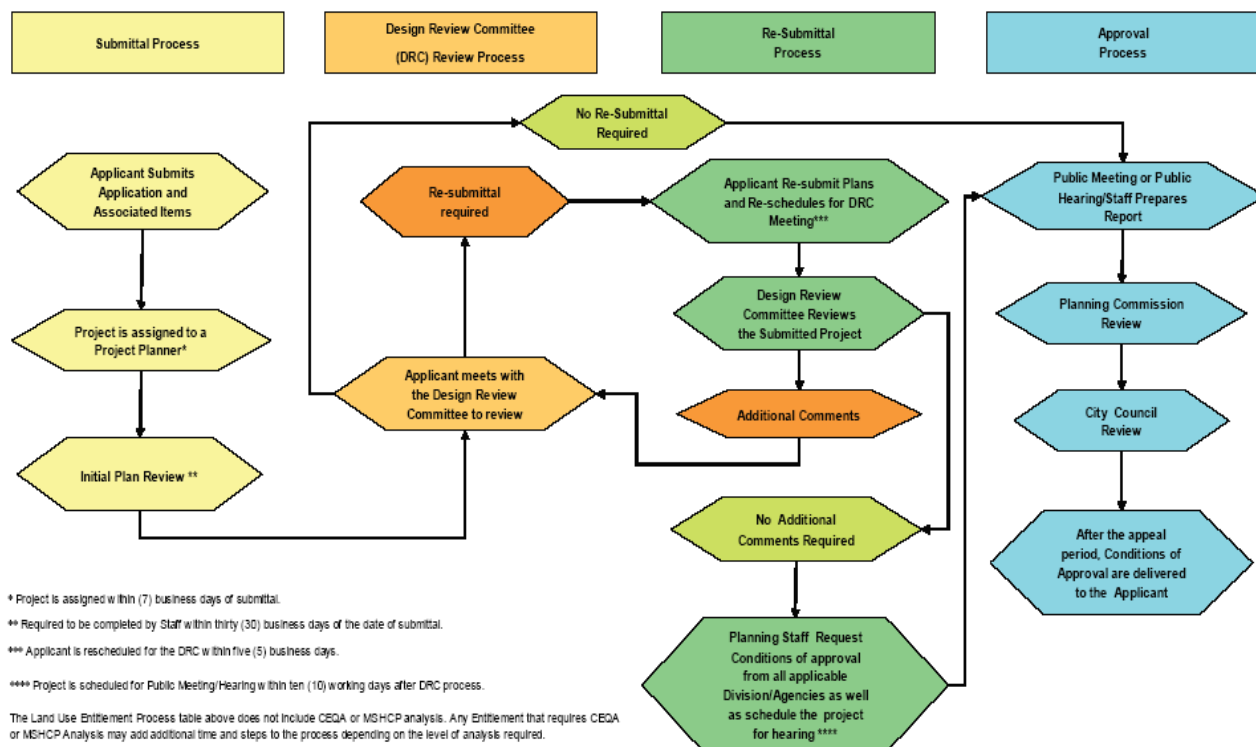
Design Review Process

The City'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 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 adoption of specific findings.

The approval process for smaller and larger residential projects includes submitting a development application and fees to the City and completing the Design Review process (see Figure 3.1). 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 result in a shorter approval process.

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. Program 11 is included in the Housing Plan and directs the City to review, and if necessary, revise local review procedures to facilitate a streamlined review process.

SB 35 Approval Process

SB 35 requires cities and counties to streamline review and approval of eligible affordable housing projects by providing a ministerial approval process, exempting such projects from environmental review under the California Environmental Quality Act (CEQA). When the State determines that jurisdictions have insufficient progress toward their lower-income RHNA (Very-Low and Low Income), these jurisdictions are subject to the streamlined ministerial approval process (SB 35 [Chapter 366, Statutes of 2017] streamlining) for proposed developments with at least 50 percent affordability. If the jurisdiction also has insufficient progress toward the above-moderate income RHNA, then that jurisdiction is subject to the more inclusive streamlining for developments with at least 10 percent affordability.

As of July 2020, Lake Elsinore was determined to have made insufficient progress toward the above-moderate income RHNA and/or not submitted the latest annual progress report (APR for 2019) and therefore is subject to the streamlined ministerial approval process (SB 35 (Chapter 366, Statutes of 2017) streamlining) for proposed developments with at least 10% affordability.³

To accommodate any future SB 35 applications or inquiries, Program 11 calls for the City to create and make available to interested parties an informational packet that explains the SB 35 streamlining provisions in Lake Elsinore and provides SB 35 eligibility information. Program 12 is included and specifies that the City will adopt objective design standards to provide local guidance on design and standards for by-right projects, per State law.

Housing for Disabled Persons

California law requires jurisdictions to analyze potential and actual constraints on housing for persons with disabilities, demonstrate efforts to remove governmental constraints, and include programs to accommodate housing designed for people with disabilities. Review of the LEMC, permitting procedures, development standards, and building codes revealed the following findings:

- The City has no special zoning or land use restrictions that regulate the siting of housing for persons with disabilities.
- In accordance with California law, Lake Elsinore permits State-licensed residential care facilities serving six or fewer persons in all residential zoning districts by right, provided such uses are housed within structures that comply with the development standards required of all structures within the zoning district.
- Residential care facilities for seven or more clients are not addressed in the municipal code. If a proposal for such a facility were proposed, the Community Development Director would make a determination as to whether such a use was permitted or if it requires a conditional use permit. Program 25 in the Housing Plan includes an action item to address residential care facilities for 7 or more persons and to ensure that the City's definition of residential care facilities is consistent with State law.
- Rest homes and similar congregate care facilities are permitted with a conditional use permit in the R-2 and R-3 zones. Conditional use permits to accommodate housing for disabled persons are no more stringent than those for other conditional uses. The City enforces Title 24 of the California Building Standards Code that addresses access and adaptability of buildings to accommodate persons with disabilities. The City also requires compliance with the 1988 amendments to the Fair Housing Act, which requires a minimum percentage of dwelling units in new multi-family housing projects to be fully accessible to the physically disabled. No additional accessibility standards above State and federal law are required.
- Inclusion of an overly restrictive definition of "family" in the LEMC may have the potential of discriminating against group homes or other housing for persons with disabilities on the basis of familial status. The LEMC defines family as "one or more persons immediately related by blood,

³ https://www.hcd.ca.gov/community-development/housing-element/docs/SB35_StatewideDeterminationSummary.pdf

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 unrelated persons living together as a single housekeeping unit with their domestic employees shall also be considered a family.”

The City has determined that the LEMC definition of “family” is consistent with applicable laws and fair housing policies. However, the City also acknowledges that this definition of “family” may cause the misperception by the public that development can be restricted to blood-related families. Program 25 calls the City to revisit the definition of “family” as well as establish a definition for “household” that is more flexible and includes a variety of household types, consistent with State and federal laws.

- For developers and providers of housing for disabled persons 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 case law interpreting the statutes. The City actively provides reasonable accommodation for persons with disabilities seeking fair access to housing in the application of City zoning and building regulations. In June 2019, the City adopted an amendment to the LEMC (Title 17.415.150 Reasonable Accommodation) formalizing a reasonable accommodation process. Once an application for a reasonable accommodation is filed (no noticing or public hearing are required for a reasonable accommodation request). the Community Development Director must make a written determination within 45 days of the application being deemed complete and either approve, modify, or deny a request for reasonable accommodation. Reasonable accommodation decisions take into consideration of the following factors:

1. Whether the housing, which is the subject of the request, will be used by an individual defined as disabled under the California Fair Employment and Housing Act, the Federal Fair Housing Act, and the Americans with Disabilities Act (“Acts”);
2. Whether the request for reasonable accommodation is necessary to make specific housing available to an individual with a disability under the Acts;
3. Whether the requested reasonable accommodation would impose an undue financial or administrative burden on the City;
4. Whether the requested reasonable accommodation would require a fundamental alteration of a City program or law, including but not limited to land use and zoning;
5. Whether the requested reasonable accommodation will not, under the specific facts of the case, result in a direct threat to the health or safety of other individuals or substantial physical damage to the property of others; and
6. Whether there are alternative reasonable accommodations that provide an equivalent level of benefit to the applicant.

Affirmatively Furthering Fair Housing

Signed into law in 2018, AB 686 requires California cities and counties to administer programs and activities relating to housing and community development in a manner to affirmatively further fair housing and to not take any action that is materially inconsistent with this obligation. “Affirmatively furthering fair housing” means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The law also requires a fair housing analysis to be included in the 2021-2029 Housing Element.

“AFFIRMATIVELY FURTHERING FAIR HOUSING” MEANS TAKING MEANINGFUL ACTIONS THAT OVERCOME PATTERNS OF SEGREGATION AND FOSTER INCLUSIVE COMMUNITIES FREE FROM BARRIERS THAT RESTRICT ACCESS TO OPPORTUNITY BASED ON PROTECTED CHARACTERISTICS.

The primary data source for the AFFH analysis is the County of Riverside 2019-2024 Analysis of Impediments to Fair Housing Choice (AI) and the State of California Department of Housing and Community Development (HCD) AFFH Data Viewer.

Fair Housing Enforcement and Capacity

The County of Riverside 2019-2024 Analysis of Impediments to Fair Housing Choice (AI) serves as the fair housing planning document for the County of Riverside Public Housing Authority (PHA) programs that address the entire County, and the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG) programs that address the unincorporated areas of the County, the City of Lake Elsinore, and the following other cooperating cities: Banning, Beaumont, Blythe, Coachella, Canyon Lake, Desert Hot Springs, Eastvale, Indian Wells, La Quinta, Murrieta, Norco, San Jacinto, and Wildomar. The purpose of this report is to identify impediments to fair and equal housing opportunities in Riverside County. The AI provides an overview of the laws, regulations, conditions, or other possible obstacles that may affect access to housing and other services in Riverside County.

Fair housing is a condition in which individuals of similar income levels in the same housing market have like ranges of choice available to them regardless of race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, source of income, or any other arbitrary factor. The AI examines local housing conditions, economics, policies, and practices to ensure that housing choices and opportunities for all residents are available in an environment free from discrimination. The AI assembles fair housing

information, identifies existing impediments that limit housing choice, and proposes actions to mitigate those impediments.

The County of Riverside has contracted with the Fair Housing Council of Riverside County, Inc. (FHCRC), a non-profit organization that fights to protect the housing rights of all individuals. Since 1986, FHCRC's mission is "to provide comprehensive services which affirmatively address and promote fair housing (anti-discrimination) rights and further other housing opportunities for all persons." FHCRC provides services focused on eliminating housing discrimination, general housing assistance, and education and outreach activities to all residents in the Riverside County. The comprehensive services offered throughout Riverside County include:

- Fair Housing (Anti-Discrimination) Services;
- Landlord-Tenant Services;
- Housing Counseling Services; and
- Training for Real Estate Professionals.

Lake Elsinore is an active partner with the FHCRC. FHCRC provides a comprehensive education and outreach program and services and has been actively involved in outreach activities throughout Riverside County, including the provision of informational materials, brochures, newsletters, and referrals relating to fair housing. FHCRC also provides workshops, presentations, and seminars to community organizations, including presentations at meetings of groups such as neighborhood organizations, advocacy organizations, chambers of commerce, government officials, real estate trade groups, and housing organizations.

FHCRC investigates allegations of discrimination based on a person's status as a member of one of the State or federal protected categories. From 2013 to 2018, FHCRC assisted County residents with fair housing discrimination complaints, addressing 3,108 complaints in total, with 95% of those from in-place tenants, 3% from landlords or managers, and the balance from other types of complainants. Consistent with State and national trends, the leading bases of complaints included physical disability (51%), mental disability (12%), race (10%), familial status (8%), national origin (7%), and sex (3%). Taken together, complaints based on disability status accounted for 63% of all cases in Riverside County. These data are consistent with HUD data that show that in 2017, 59.4% of all discrimination complaints made to HUD originating from the County of Riverside were based on the protected category of disability. In addition, FHCRC data show that more than 95% of fair housing discrimination complaints were made by low- and moderate-income households during the five-year study period.

Fair housing inquiries data from the U.S. Department of Housing and Urban Development (HUD) indicates that from 2013 to 2021 there were 19 inquiries originating from residents in Lake Elsinore or 0.30 inquiries per thousand residents. Compared with surrounding jurisdictions, the number of inquiries per thousand residents was similar to the level of inquiries seen in the cities of Riverside, Temecula, and Perris but slightly higher than the cities of Menifee or Murrieta.

FHRC data for Lake Elsinore (2021) indicates that there were 191 inquiries in the last five years, more than half were from White residents and close to 63 percent of inquiries were related to fair housing issues based on physical disability.

Table 3.11: Fair Housing Inquiries (2016-2021)

Race/Ethnicity	Number
Black	55 (28.8%)
Hispanic	48 (25.1%)
White	87 (45.5%)
Other	1 (0.5%)
Total	191 (100%)
Type of Inquiry/Complaint	Number of Inquiries
Age	6 (3.1%)
Color	5 (2.6%)
Familial Status	15 (7.9%)
Mental Disability	12 (6.3%)
National Origin	4 (2.1%)
Physical Disability	120 (62.8%)
Race	21 (11.0%)
Sex	8(4.2%)
Total	191 (100%)

Source: Fair Housing Council of Riverside County, 2021.

Segregation and Opportunity Patterns and Trends

The County of Riverside AI uses data from various indices to identify segregation and disparities in access to opportunity. These indices are:

- Dissimilarity Index;
- Low Poverty Index;
- School Proficiency Index;
- Jobs Proximity Index;
- Labor Market Engagement Index;
- Low Transportation Cost Index;
- Transit Trips Index; and
- Environmental Health Index.

Analysis of these indices shows that except for their ability to access low transportation costs and proximity to jobs, County residents enjoy relative access to opportunity at levels with or slightly higher than residents of the region generally. Higher index scores nearly across the board indicate greater access for Riverside residents to opportunity in the important areas of education and employment, and lower exposure to poverty. Further, these scores are consistent across various protected groups, meaning that

members of most racial and ethnic groups enjoy a better standard of living by various measures than their counterparts within the greater statistical region.

However, an examination of overall trends reveals a different picture. While the County saw racial segregation in the Black community decline 13 percent relative to the 2010 U.S. Census, current estimates show the County trending toward more, not less, segregation within the Black community and for all affected ethnic groups. In every category, the County is trending in the direction of more, not less, segregation at a rate that is in keeping with than that of the region overall. With respect to Non-Whites, the level of segregation from Whites, as measured by the Dissimilarity Index, has increased almost 23 percent in the County since 1990. This is slightly less than the regional increase of 25 percent during the same period. Except for the Black community, in which segregation has ticked up in recent years, but is still statistically declining, this upward trend holds true for the other ethnic/racial groups within the County, as well as for their regional counterparts. Hispanics have become increasingly segregated by a factor of 24 percent within the County and the region. Asians and Pacific Islanders are not experiencing significant increases locally (17 percent versus 30 percent in the region), but any increase should be considered of concern.

The following information discusses the levels of segregation and integration for race and ethnicity, income, familial status, persons with disabilities.

Race and Ethnicity

The ethnic and racial composition of a region is useful in analyzing housing demand and any related fair housing concerns as it tends to demonstrate a relationship with other characteristics such as household size, locational preferences, and mobility. White non-Hispanic and Hispanic residents make up most of the City of Lake Elsinore population. Since 2010, the City has become more ethnically diverse with an increase in the proportion of Hispanic and Black residents. Compared with the County of Riverside, the City has a higher percentage of Hispanic residents and a lower percentage of white, non-Hispanic residents. In Lake Elsinore, more than half (53 percent) of residents identify as Hispanic, while 49 percent of the County population does the same. Overall, 69 percent of the City's population is non-White. Figure 3.1 shows the distribution of non-white residents in Lake Elsinore. Most of the City block groups show a population that is between 60 and 80 percent non-white. Overall, concentrations of non-white population in Lake Elsinore are minimal. Two small areas show concentrations higher than this. One is located west of Riverside Drive between Joy and Lincoln Streets, and another is located west of I-15, east of Main Street and west of Franklin Street. The second area includes the northeast portion of the Downtown Elsinore Specific Plan area. Areas of the City in the west and east edges have lower concentrations of non-white residents. Compared with nearby jurisdictions, the City has less concentrations of non-white residents than the cities of Perris, Corona and Riverside but higher concentrations than the cities of Wildomar, Murrieta, and Temecula.

To assist in this analysis of integration and segregation, the Department of Housing and Community Development (HCD) and the California Tax Credit Allocation Committee (CTCAC) created Opportunity Maps to identify resources levels across the state. These opportunity maps are made from composite scores of three different domains (economic, environmental, and education) made up of a set of indicators. The opportunity maps include a measure or "filter" to identify areas with poverty and racial

segregation (Census tracts with at least 30 percent of population under federal poverty line and a location quotient higher than 1.25 for Blacks, Hispanics, Asians, or all people of color in comparison to the County). According to the California Fair Housing Task Force's 2021 opportunity maps, there are no census tracts or areas of high racial segregation and poverty in Lake Elsinore. Regionally, areas with high segregation and poverty are in northern Riverside County in the City of Riverside and Corona (HCD AFFH Data Viewer). Nonetheless, racial segregation maps in the Riverside County 2017 AI reveal patterns of segregation and concentrations including:

- High concentrations of White residents in the Northwest region of the County, especially along the State Route 91 corridor, beginning near the intersection with State Route 71 in Corona, and continuing through the Norco area and into the City of Riverside. Other concentrations of White residents are found along the Interstate 15 corridor, through the communities of Lake Elsinore, Wildomar, Murrieta, and Temecula. Still other concentrations of White residents are found farther East, in Hemet, as well as in the Coachella Valley communities of Palm Springs, Cathedral City, Rancho Mirage, Palm Desert, Indian Wells, and La Quinta.
- Concentrations of Hispanics in the extreme Northwest of the County in the communities of Mira Loma, Glen Avon, and Rubidoux. Another heavily Hispanic area is found more inland, radiating out from the Perris area, which also has concentrations of Black residents. Still another heavily Hispanic area begins in Indio and stretches southeastward toward the Salton Sea.

Persons with Disabilities

In Lake Elsinore, 5,937 residents (nine percent) are living with a disability. Figure 3.2 shows the population of persons with a disability by census tract (2015-2019). At a regional level, Lake Elsinore is similar to the rest of the county in that all of the census tracts have less than 20 percent of their population living with a disability. There are no concentrations of persons with a disability in Lake Elsinore as areas with a lower proportion of disabled persons coincides with areas of the City that have large undeveloped (vacant) areas.

Factors such as affordability and design significantly limit the supply of housing available to households of persons with disabilities. The most obvious housing need for persons with disabilities is housing that is adapted to their needs. The City works with applicants who need special accommodations in their homes to ensure that application of building code requirements does not create a constraint. The City actively provides reasonable accommodation for persons with disabilities seeking fair access to housing in the application of City zoning and building regulations. In June 2019 the City adopted an amendment to the LEMC (Title 17.415.150 Reasonable Accommodation) formalizing a reasonable accommodation process.

The City will encourage and facilitate housing opportunities to meet the special housing needs of special needs residents— including disabled and developmentally disabled persons—by giving priority for available funding to development projects that include a component for special needs (Program 14). The City will also revise the definition for Residential Care Facilities and clarify siting for residential care facilities for 7 or more persons and ensure that approval procedures do not constraint development of housing for persons with disabilities (Program 25).

Familial Status

Using Census tract data from 2015-2019, Figure 3.3 shows the percent of children in married couple households and Figure 3.4 shows the percent of children in Female headed (no spouse) households. The composition and distribution of family households in Lake Elsinore are generally like that of the region, in which more than 60 percent of children in each census tract live in a household with a married couple and less than 40 percent live in a female headed household (no spouse). Single-parent households require special consideration and assistance because of the greater need for day care, health care, and other services. In particular, female-headed households with children tend to have lower incomes and a greater need for affordable housing and accessible daycare and other supportive services. Figures 3.3 and 3.4 show that within Lake Elsinore, there are higher levels of children living in female-headed households (no spouse) in the areas north of the Lake (west of I-15).

Income Level

According to the U.S. Census 2019 five-year estimates, the median household income for Lake Elsinore was \$71,476, or close to seven percent higher than the County of Riverside median household income of \$67,005. Using 2015-2019 Census data, Figure 3.5 shows median household income by Census block group and Figure 3.6 shows poverty status by Census tract. In Lake Elsinore the highest median household incomes are located outside the areas near the Lake (generally east of I-15 and west of Riverside Drive). This data is consistent with poverty status data which show that the area surrounding the Lake has a higher level of residents living in poverty (20 to 30 percent) compared to the surrounding areas (10 to 20 percent living in poverty). Compared with the surrounding areas, the City has higher level of residents living in poverty compared to cities to the south (Murrieta, Temecula, Wildomar) but lower than cities to the north and east (Perris, Hemet, Moreno Valley, Riverside).

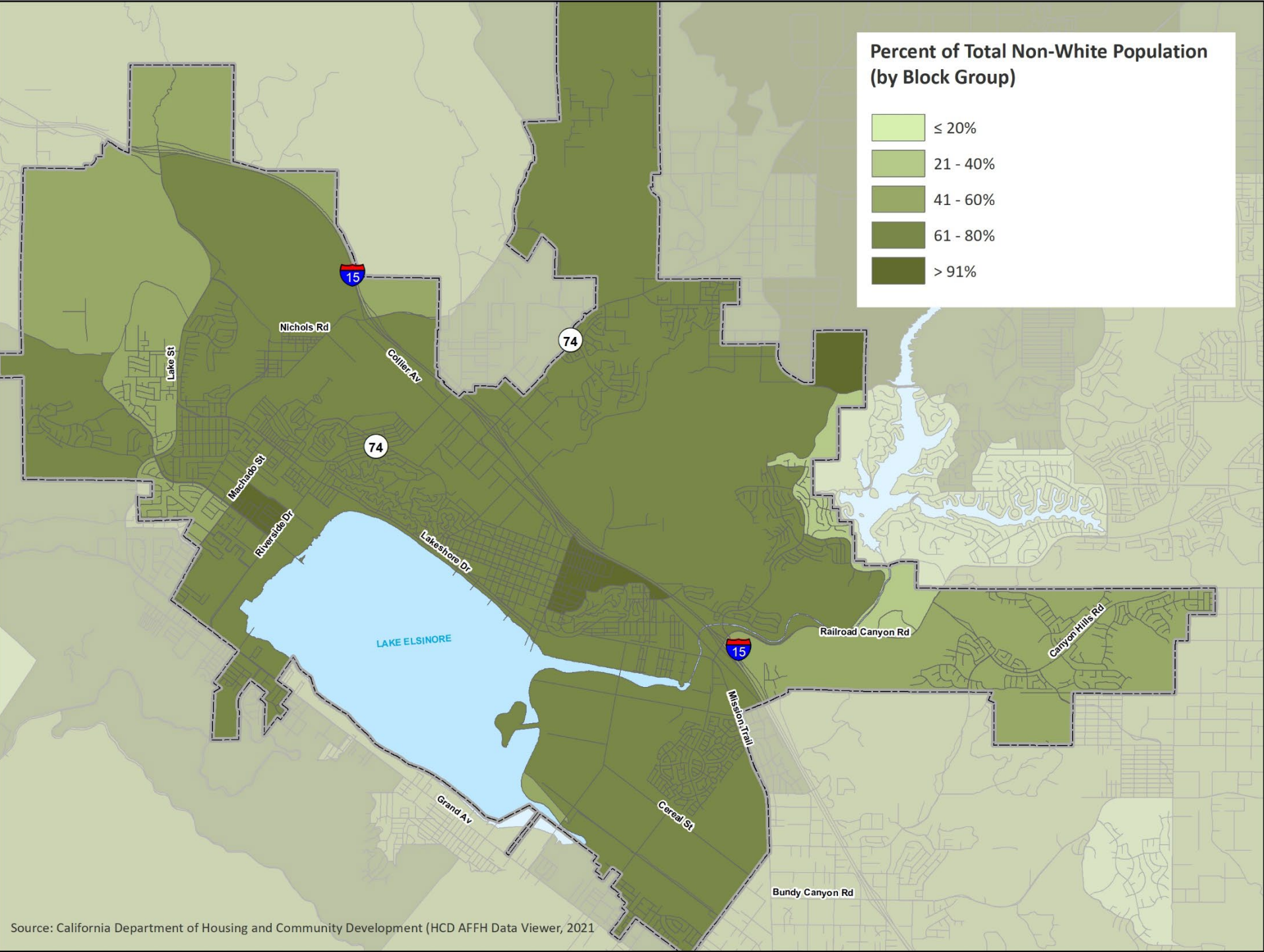
Identifying low or moderate income (LMI) geographic areas and individuals is important to overcome patterns of segregation. HUD defines a LMI area as a Census tract or block group where over 51 percent of the population is LMI (based on HUD income definition of up to 80 percent of the AMI). Figure 3.5 shows the Lower and Moderate Income (LMI) areas in Lake Elsinore by Census block group. At the County level, the latest iteration of this data from 2011-2015 American Community Survey (ACS) shows 914,489 low- and moderate-income residents in Riverside County against a population of 2,264,280. This yields a low- and moderate-income percentage of 40.39 percent countywide. In other words, 40.39 percent of people living in Riverside County are members of families earning less than 80 percent of Area Median Income. Though significant, this percentage compares favorably to the broader geographical region. Neighboring Los Angeles County's percentage was 56.03; Orange County, 49.26; San Bernardino, 43.79; and San Diego, 47.70). In western Riverside County a concentration of LMI areas can be seen in and around the City of Perris and in the cities of Corona, Riverside, and Moreno Valley. Lake Elsinore has a low- and moderate-income percentage of 39.7 percent, lower than the countywide percentage. Within the City, LMI areas are located in most areas of the City west of Interstate 15 and in the northernmost area of the City (which is undeveloped, so it is most likely picking up demographic data from outside the City in unincorporated County pockets).

In Lake Elsinore, local and regional data for segregation and integration data by income show that:

- The highest median household incomes are located outside the areas around the Lake (generally north/east of I-15 and west of Riverside Drive).

- Lake Elsinore has a low- and moderate-income percentage of 39.7 percent, lower than the countywide percentage as well as surrounding counties.
- A concentration of lower income households exists in the areas of the City west of I-15.
- There is a higher proportion of residents living in poverty in the areas surrounding the Lake (west of I-15). These areas also have a higher proportion of renters, rising rents, and households experiencing housing cost burden.
- Compared with the surrounding areas, the City has higher level of residents living in poverty.

Figure 3.1: Racial Demographics



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Figure 3.2: Population with a Disability

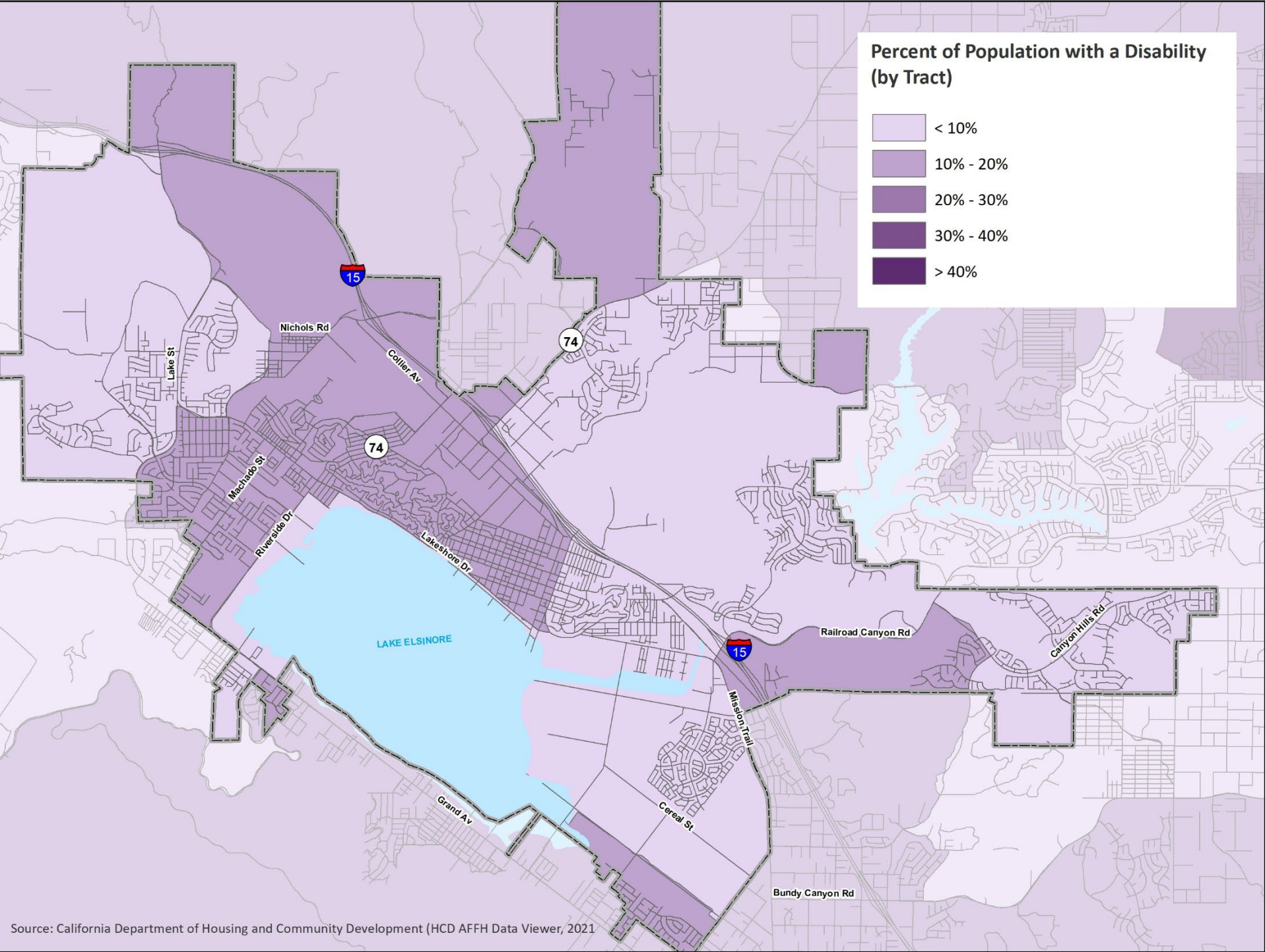
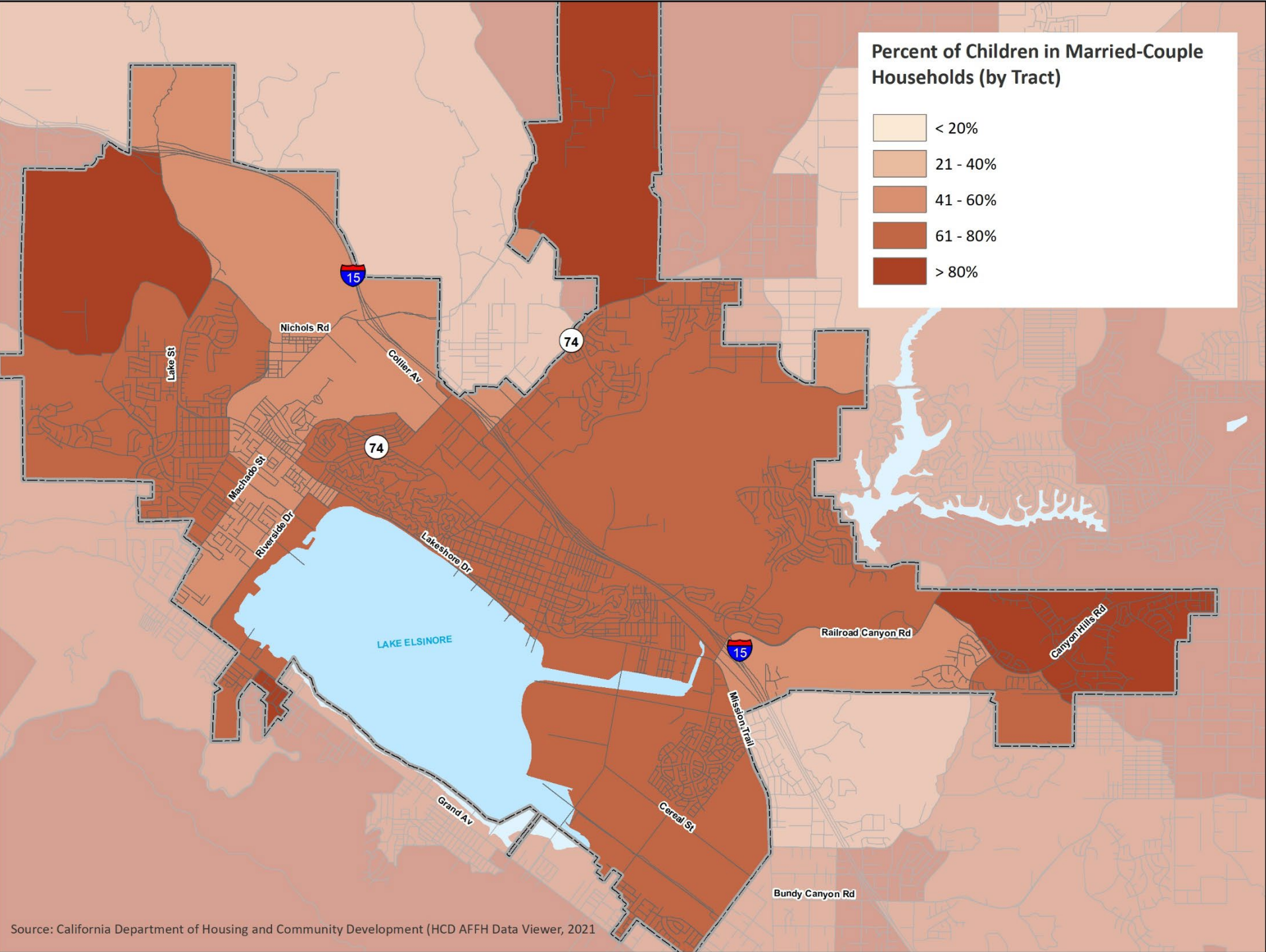
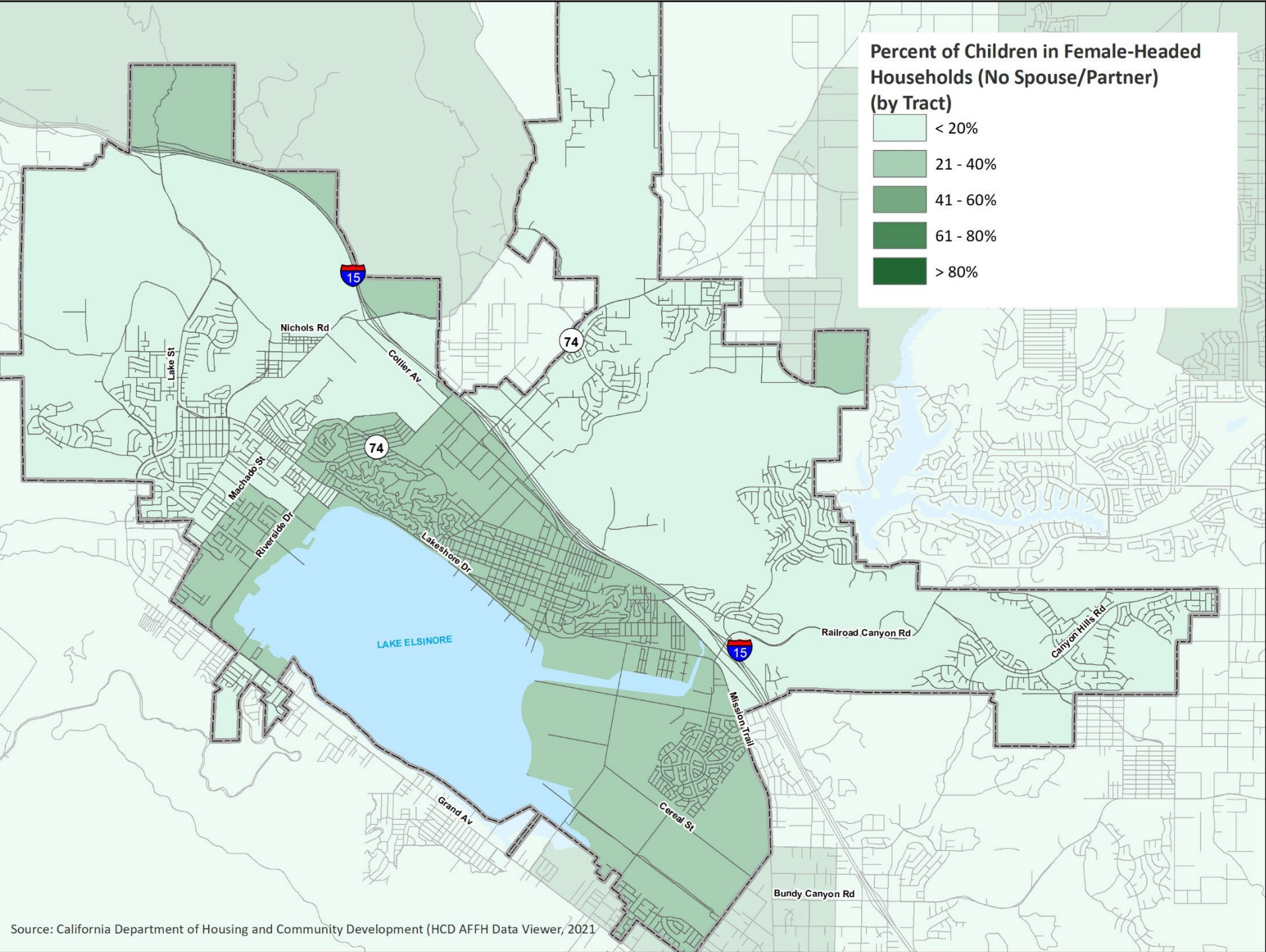


Figure 3.3: Percent of Children in Married-Couple Households



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Figure 3.4: Percent of Children in Female-Headed Households



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Figure 3.5: Median Household Income and Low/Moderate Income Areas

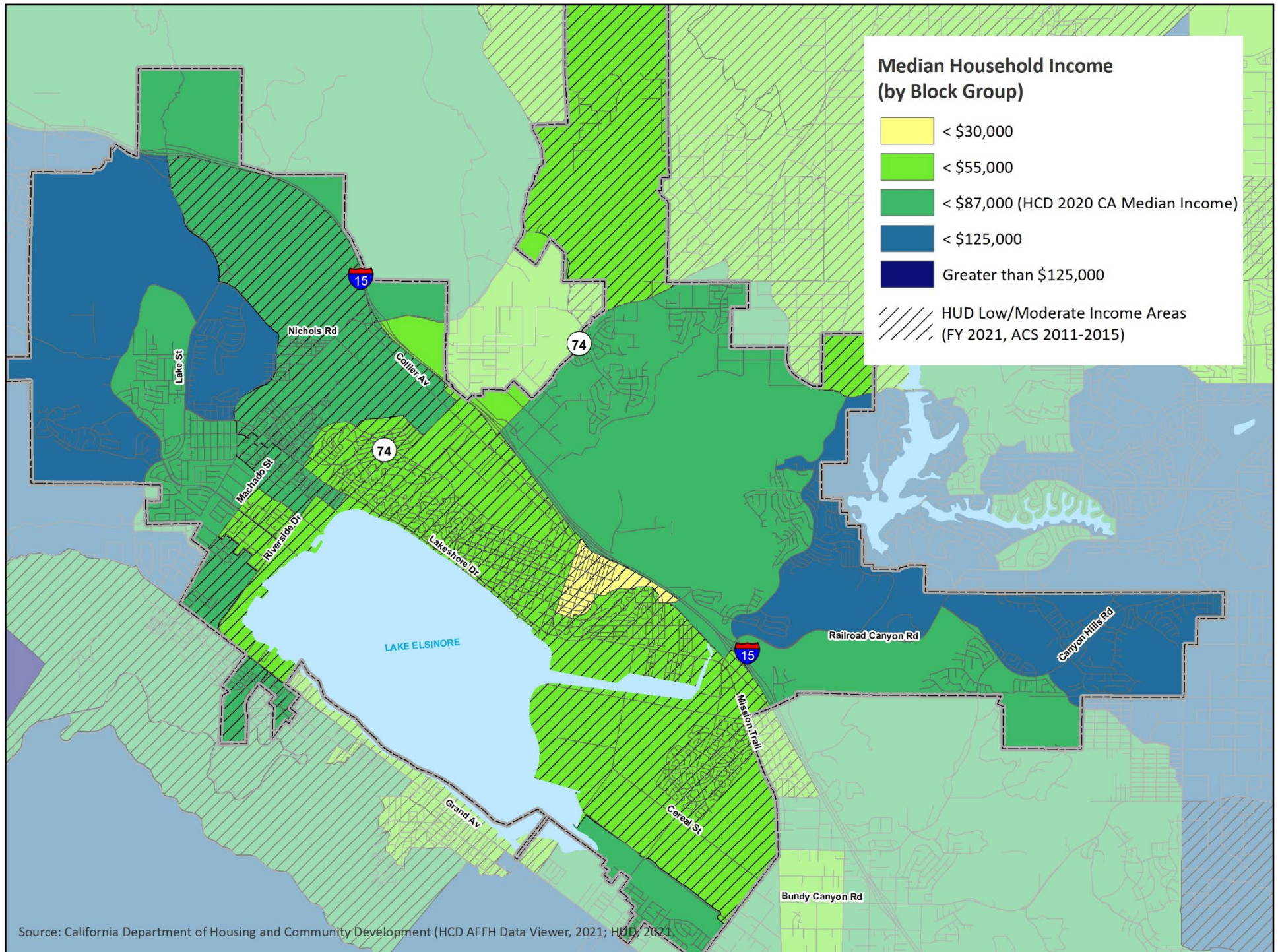
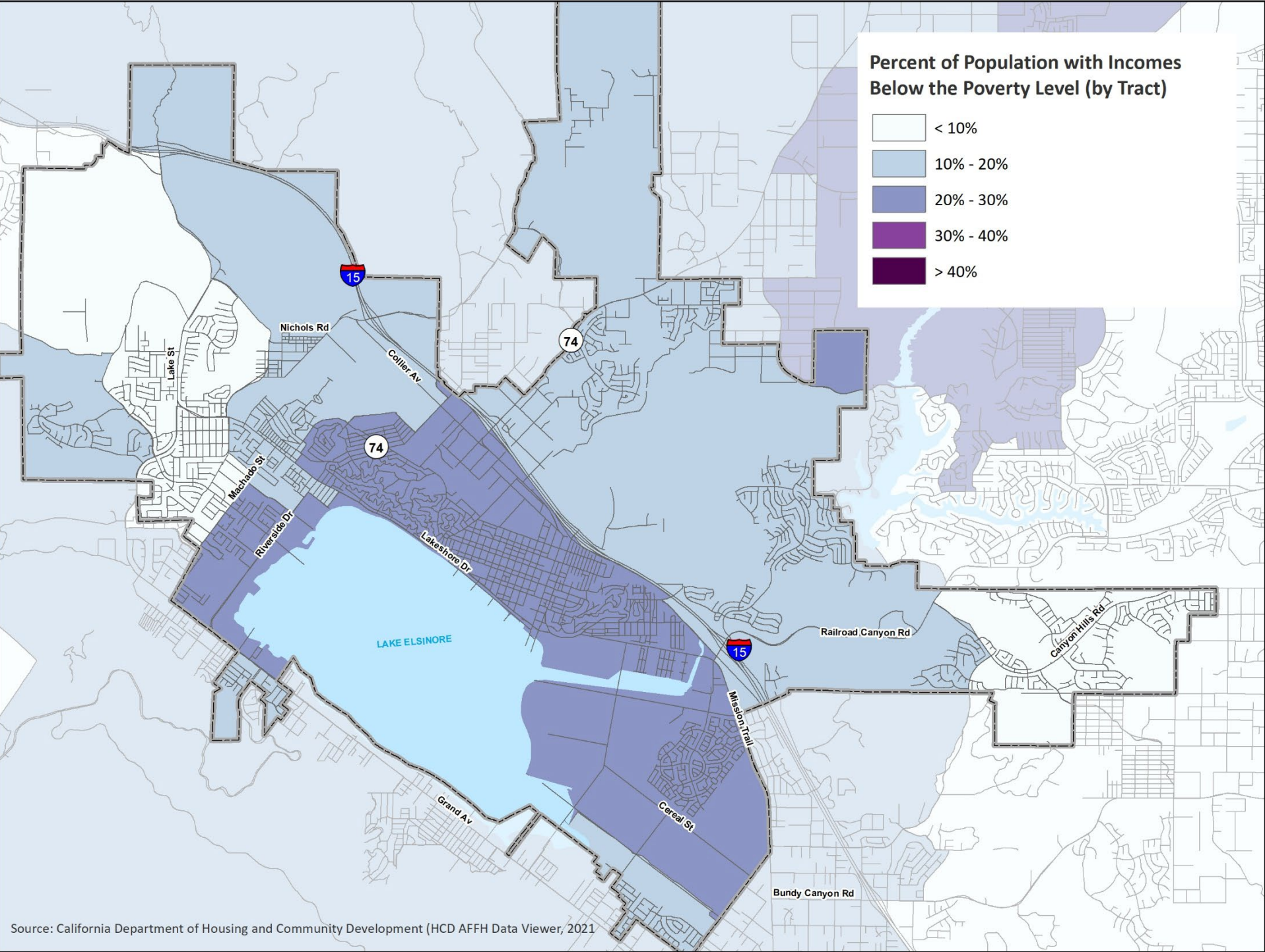


Figure 3.6: Population with Incomes Below the Poverty Level



Racially/Ethnically Concentrated Areas of Poverty (R/ECAP)

The U.S. Department of Housing and Urban Development (HUD) defines a Racially or Ethnically Concentrated Area of Poverty (R/ECAP) as a census tract where: (1) the non-white population comprises 50 percent or more of the total population and (2), the percentage of individuals living in households with incomes below the poverty rate is either (a) 40 percent or above or (b) three times the average poverty rate for the metropolitan area, whichever is lower.

In Riverside County, there are R/ECAPs scattered in small sections of Riverside, Moreno Valley, and Hemet. A large R/ECAP is in an unincorporated pocket of land west of Perris just north of the Lake Elsinore. Part of this R/ECAP is located within Lake Elsinore in the northernmost area of the City (Figure 3.7). The area within the City is undeveloped, and the R/ECAP is most likely picking up demographic data from outside the City in unincorporated County pockets. While there are no R/ECAPs in other parts of the City, Figure 3.1 shows that most of the City's block groups show a population that is between 60 and 80 percent non-white. Overall, concentrations of non-white population in Lake Elsinore are minimal. Two small areas show concentrations higher than this. One is located west of Riverside Drive between Joy and Lincoln Streets, and another is located west of I-15, east of Main Street and west of Franklin Street. These areas coincide with LMI areas, lower median income areas, and areas with a higher proportion of residents living in poverty (Figures 3.5 and 3.6).

Racially/Ethnically Concentrated Areas of Affluence

Racially or Ethnically Concentrated Areas of Affluence (RCAAs), they are generally understood to be neighborhoods in which there are both high concentrations of non-Hispanic White households and high household income rates. Comparing Lake Elsinore relative to the surrounding area, the city has a lower presence of high-income households compared with cities to the north and south. Even though 69 percent of the City's population is non-White, the City also has less concentrations of areas with a high proportion of Non-White residents compared with cities located to the north of Lake Elsinore. As was discussed previously, Hispanics are the predominant racial/ethnic group in Lake Elsinore (53 percent).

Additionally, the median household income in most census block groups is equal to or less than the 2020 state median income (see Figure 3.5). In Lake Elsinore the areas with the highest median household incomes are outside the neighborhoods near the Lake (generally east of I-15 and west of Riverside Drive). However, there are only a few areas of the City above the state median household income. Two areas located at the west and east ends of the City have a higher proportion of White residents and higher incomes. These areas coincide with the Alberhill Ranch and Canyon Hills Specific Plan areas. These areas of the City have developed more recently compared with the areas in and around Downtown (near the Lake). The areas are characterized by newer subdivisions with a predominately single-family character. Nonetheless, there is ample opportunity for new development in this area and as such the Sites Inventory in Chapter 4 shows that there is capacity for development of single- and multi-family housing. The City will continue to work towards development of these Specific Plan areas and will coordinate with developers/owners to encourage development of affordable housing (Program 20).

As mentioned earlier, since 2010, the City has become more ethnically diverse with an increase in the proportion of Hispanic and Black residents. Compared with the County of Riverside, the City has a higher percentage of Hispanic residents and a lower percentage of white, non-Hispanic residents. As a result, Lake Elsinore has less concentrations of White residents. A regional comparison shows that Lake Elsinore has fewer areas with predominantly White residents compared with the surrounding area and the County. There is a concentration of Census tracts with predominately White residents in the central part of the County (between the City of Hemet and the I-10 near Palm Desert), south of the City (Temecula and Murrieta) and in unincorporated parts of the County north of the City. These areas also have median incomes higher than the State median Income for 2020.

Opportunity Access

The Riverside County 2019 Analysis of Impediments found that except for their ability to access a low transportation costs and proximity to jobs, residents of the County of Riverside enjoy relative access to opportunity at levels equal to or slightly higher than residents of the region generally. Data indicates greater access for Riverside County residents to opportunity in the important areas of education and employment, and lower exposure to poverty. Further, these scores are consistent across various protected groups, meaning that members of most racial and ethnic groups enjoy a better standard of living by various measures than their counterparts within the greater statistical region.

HCD and the California Tax Credit Allocation Committee (TCAC) coordinated efforts to produce opportunity maps that evaluate specific economic, environmental, and educational characteristics that have been shown by research to support positive economic, educational, and health outcomes for low-income families. The TCAC/HCD Opportunity Maps are intended to display the areas that offer low-income children and adults the best chance at economic advancement, high educational attainment, and good physical and mental health. The primary function of TCAC is to oversee the Low-Income Housing Tax Credit (LIHTC) Program, which provides funding to developers of affordable rental housing. The opportunity maps play a critical role in shaping the future distribution of affordable housing in areas with the highest opportunity.

Shown on Figure 3.8, the highest resources areas are generally located in the western and eastern ends of the City. Low and moderate resources areas in Lake Elsinore are generally located west of I-15 where the most developed areas of the City are located. TCAC and HCD define these as areas where there are fewer opportunities to access jobs, education, and lower home values in this tract in addition to other economic, environmental, and educational indicators. The designation of Low Resource in the city means there is a need for the City to prioritize its resources towards improving opportunities for current and future residents. The City has been proactive in prioritizing resources for these lower resource areas. The City successfully pursued a grant from the Environmental Protection Agency's (EPA) Building Blocks for Sustainable Communities Program to fund a comprehensive development plan to spur development in the Downtown area by analyzing existing assets and potential investments needed to increase infill residential development. The City has also purchased vacant lots for the future development of affordable housing, pedestrian pathways and linkages, and creation of a new civic center and other community amenities such as a public library or community center.

The County of Riverside AI shows various opportunity index scores that HUD has calculated for as a measure of relative access to opportunity in such important facets of life as education, employment, and transportation. Generally speaking, these scores indicate that members of most racial and ethnic groups within Riverside County enjoy equal or superior access to high performing schools, good jobs, good public transit, and relatively low exposure to poverty. The discussion below addresses opportunity access in Lake Elsinore education, environmental, transportation, and economic scores.

Education

Information on schools in the Lake Elsinore Unified School District (from publicschoolreview.com) show that the district's average testing ranking is 4/10, which is in the bottom 50 percent of public schools in California and is ranked within the bottom 50 percent of all 989 school districts in California (based on combined math and reading proficiency testing data) for the 2018-2019 school year. School ranking in the City varied by location. A comparison of schools in the Lake Elsinore Unified School District on publicschoolreview.com show that the lowest scoring K-12 schools (rank of 3/10 or less) are all located in areas of the City west of I-15. The schools include Elsinore Elementary School, Lakeland Village, Machado Elementary School, Elsinore Middle School, and Withrow Elementary School. These schools are in areas classified as Moderate or Low Resources areas (according to TCAC data shown on Figure 3.8). In contrast, two of the top three scoring schools (rank of 7/10 or more) are in High Resources areas of the City east of I-15. These schools include Tuscany Hills and Cottonwood Canyon Elementary Schools. School achievement can vary within the same areas. For example, Rice Canyon Elementary School scored in the top three and is west of the I-15 west in a higher opportunity area (according to TCAC data shown on Figure 3.8) as is Terra Cotta Middle School which scored in the bottom five schools. TCAC/HCD Opportunity Maps Education Domain data shows that there are education opportunity disparities within the City and compared to the local region. The data combines scores for math and reading proficiency with high school graduation rates and student poverty. In Lake Elsinore, the areas west of I-15 have lower scores and thus less positive education outcomes compared with areas east of I-15. Education outcomes improve gradually toward the eastern areas of the City. The differences in school quality between the areas of the City west and east of I-15 mirror other demographic variation such as poverty and income with the higher scoring schools being in areas of the City with higher incomes and less residents living in poverty relative the lower scoring school areas, and vice versa. In terms of race and ethnicity, the City is very diverse and that racial and ethnic diversity is relatively consistent throughout the city. There are however, some residential areas of the City with a lower Non-White population (such as Canyon Hills) that are served by some higher scoring schools.

Compared with the local region (western Riverside County), the City has TCAC/HCD Opportunity Maps Education Domain scores similar to those of Perris, Moreno Valley, Jurupa Valley and westernmost parts of the City of Riverside. Areas of the County in and around the Cities of Corona, Wildomar, Murrieta, and Temecula shows higher scores and this more positive education outcomes. In general, the areas with more positive education outcomes also had higher overall opportunity index scores, and vice versa. In most parts of Western Riverside County, areas with less positive education outcomes coincided with areas with higher proportion of Non-White residents, lower incomes, and a higher proportion of residents living in poverty. California Department of Education data shows that , 65.4 percent of students qualified for

free/reduced-price meals within the Lake Elsinore Unified School District. This proportion is the same for the County of Riverside but higher than the State of California (58.9 percent). The Lake Elsinore Unified School District has a lower proportion of English-learner students, 10.4 percent compared with 16.5 percent for all school districts in Riverside County, and 17.7 percent for all districts in California. The Education Data Partnership reports an ethnic diversity score of 38. The Ethnic Diversity Index reflects how evenly distributed these students are among the race/ethnicity categories. The more evenly distributed the student body, the higher the number. A school where all of the students are the same ethnicity would have an index of 0. The index is out of 100; the highest score any school currently receives in the country is 76. Combined, all school districts in Riverside County have an ethnic diversity score of 37 and across the State, the diversity index of 47.

The Lake Elsinore School District allows intra-district transfers for any student seeking to attend an LEUSD school other than his or her school of attendance. Intra-district transfers will be permitted only as space permits and when requests exceed spaces available, a random drawing is held for award of intra-district transfer to the desired site(s). Transfer opportunities are limited by capacity. Students who reside in the school boundaries will not be displaced due to intra-district transfer requests; therefore, students on intra-district transfers could be displaced in the event of excessive enrollment.

Environmental

The California Office of Environmental Health Hazard Assessment (OEHHA) developed a screening methodology to help identify California communities disproportionately burdened by multiple sources of pollution called the California Communities Environmental Health Screening Tool (CalEnviro Screen). In addition to environmental factors (pollutant exposure, groundwater threats, toxic sites, and hazardous materials exposure) and sensitive receptors (seniors, children, persons with asthma, and low birth weight infants), CalEnviro Screen also takes into consideration socioeconomic factors. These factors include educational attainment, linguistic isolation, poverty, and unemployment. Research has shown a heightened vulnerability of people of certain ethnicities and lower socioeconomic status to environmental pollutants. Figure 3.12 shows CalEnviro Screen results for Lake Elsinore. The map shows that in Lake Elsinore, the areas west of I-15 and in the northern part of the City (north of SR-74) have higher scores. Areas with a high score experience a higher pollution burden and vulnerability than census tracts with low scores. Figure 3.12 also shows that two Census tracts located north of the Lake (west of I-15) and to the northern end of the City and are identified as Disadvantaged Communities (DAC) consistent with SB 535. These DACs are defined as the top 25 percent scoring areas from CalEnviroScreen. Two additional Census tracts located in the upper northeast corner of the City north of SR-74 and north of Greenwald Avenue that are identified as a DACs. While parts of these Census tracts are within City limits, these areas of Lake Elsinore are largely undeveloped, and the DAC designation is most likely due to communities located outside City limits. Compared to the County, Lake Elsinore had no tracts scoring over 80 percent. In areas north of the City such as Corona, Mira Loma, Riverside, Moreno Valley and Perris there are concentration of areas with CalEnviro Screen scores over 80 percent. In western Riverside County, the lowest scores are concentrated in parts of Lake Elsinore and to the south to the cities of Wildomar, Murrieta, and Temecula.

In Lake Elsinore, areas with higher scores (higher pollution burden and vulnerability) are in areas west of I-15. These areas coincide with lower resources, lower income, higher poverty areas. In terms of race and ethnicity, the City is very diverse and there are very few variations of race and ethnicity across the City. In

terms of race and ethnicity, the City is very diverse and that racial and ethnic diversity is relatively consistent throughout the city. There are, however, smaller pockets of the City with a higher Non-White population (near the Lake) that have higher pollution burdens. Although the City has a relatively low proportion of residents with a disability, one larger area with a slightly higher concentration of disabled persons (10-20 percent) is in an area deemed to have a higher pollution burden.

The City is in the process of creating a new General Plan Environmental Justice Element. The Element acknowledges that the burden of pollution is not equally shared. Minority and low-income populations often face a greater exposure to pollution and may also experience a greater response to pollution. The Element includes goals and policies address pollution exposure particularly for disadvantaged populations which have traditionally borne a greater pollution burden than other communities. Goal 18 and its associated 14 policies in the draft Environmental Justice Element aim to minimize the exposure of residents to pollution in the environment through sound planning and public decision-making. Strategies include reducing vehicle miles traveled (VMT) to reduce pollutant emissions, new specific plans or existing specific plans that includes a substantial revision that are within “disadvantaged communities should address Environmental Justice goals and policies. This is an important policy given that a significant amount of future housing in the City will be developed within Specific Plan areas. Other policies address practices that impact access to environmentally healthy neighborhoods such as:

- The involvement of the public in decisions that affect their environment and quality of life
- Increased mobility options will provide critical links and opportunities for active living
- Access to healthy food and a healthy home environment
- Public improvements, services and community amenities that benefit disadvantaged communities.

Transportation

The County of Riverside AI states that Riverside County residents in urban and suburban areas generally enjoy superior access to transportation infrastructure. The County is also traversed by numerous major freeways within its boundaries (including Interstate 15 and State Route 74 which bisect the City of Lake Elsinore). Proximity to I-15 enables easy access to northern parts of Riverside County and San Bernardino County and west into Los Angeles County and south to San Diego County.

The AI also states that the major population centers in the County appear to be well-served by public transit. The City scored 2.1 in the AllTransit Performance Score (Center for Neighborhood Technology 2019, AllTransit, alltransit.cnt.org) indicating that the City had very low combination of trips per week and number of jobs accessible enabling negligible number of people to take transit to work. The City’s score was lower than the County score of 3.3. AllTransit data also shows that in Lake Elsinore, 47.3 percent of workers live within ½ mile of transit compared with 64.6 percent for the County.

The Riverside Transit Agency provides bus service to Lake Elsinore, with service primary concentrated west of the I-15. Based on the available data, the areas of the City best served by transit coincide with lower opportunity areas and higher need areas. As mentioned earlier, areas west I-15 are considered lower resources areas, with a concentration of lower income households, a higher concentration of

households with cost burden issues, residents living in poverty, and persons with a disability. In terms of race and ethnicity, the City is very diverse and there are very few variations of race and ethnicity across the City. Nonetheless, there are smaller pockets of the City with a higher Non-White population in the areas best served by transit.

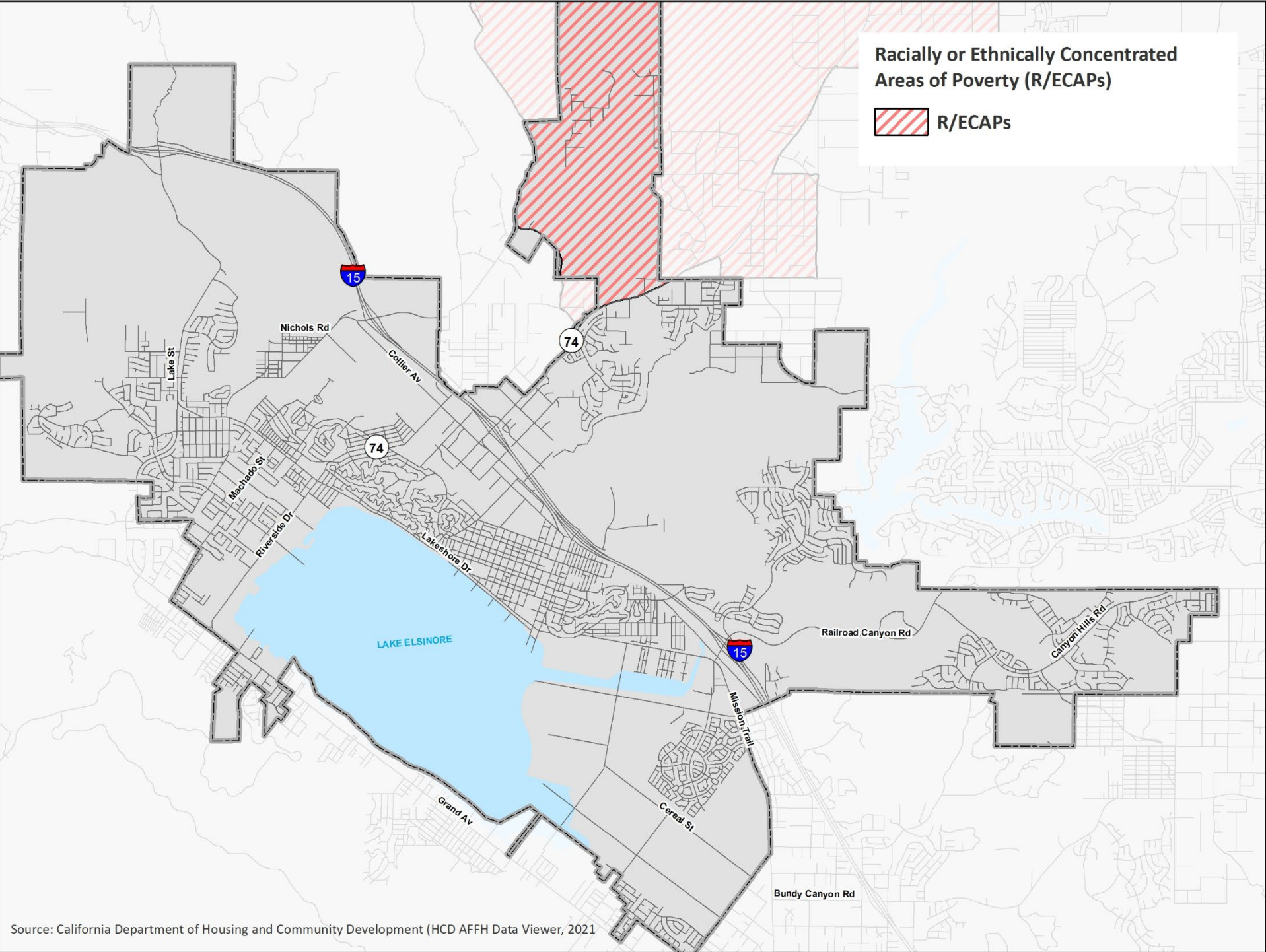
The HCD AFFH Data viewer provides additional information on job proximity, creating an index by Census Block Group indicting areas that are most proximate to jobs. The higher the index value, the better the access to employment opportunities for residents in a neighborhood (out of 100). Most areas of the City rank in the two lowest categories (20 and below, and less than 20). In Lake Elsinore, areas furthest from I-15 had the furthest proximity scores meaning they travelled . These areas coincide with higher resources and higher income areas. The areas with a slightly higher proportion of disabled residents have better access to job locations. These areas are also closer to I-15.

Employment/Economic

Local economic characteristics impact local housing needs, even though these characteristics may not be directly related to fair housing. These economic characteristics include the types of jobs available within the municipality, the way residents access jobs (e.g., auto, transit, etc.), the types of occupations held by residents, and their household income. The County of Riverside AI shows that the County's top ten employers are primarily in the medical, education, and municipal sectors. While one major retail company, Amazon, remains among the top ten County employers, it is surpassed by the United States military, a major university, and a regional government units in terms of numbers of employees. Residents who work within Lake Elsinore are primarily employed in educational services, health care and social assistance, retail trade, and construction. This is consistent with the major employers in the City of Lake Elsinore. Major employers include the Lake Elsinore Unified School District with 2,497 employees, M & M Framing with 500 employees, Stater Bros. with 329 employees, and Lake Elsinore Hotel and Casino with 275 employees. Half of the top ten employers in Lake Elsinore are in the retail sector. Employment characteristics are important as they have a direct relationship with income. In 2019 the median earnings for civilian employed Lake Elsinore residents (age 16 years and over) over in the labor force was \$34,933. Jobs in industries that employ more than half of Lake Elsinore residents (educational services/health care/social assistance, manufacturing, professional services, and construction) pay higher than the median earnings while than those in the retail and arts industries, which employ a quarter of residents, paid incomes lower than the City's median earnings.

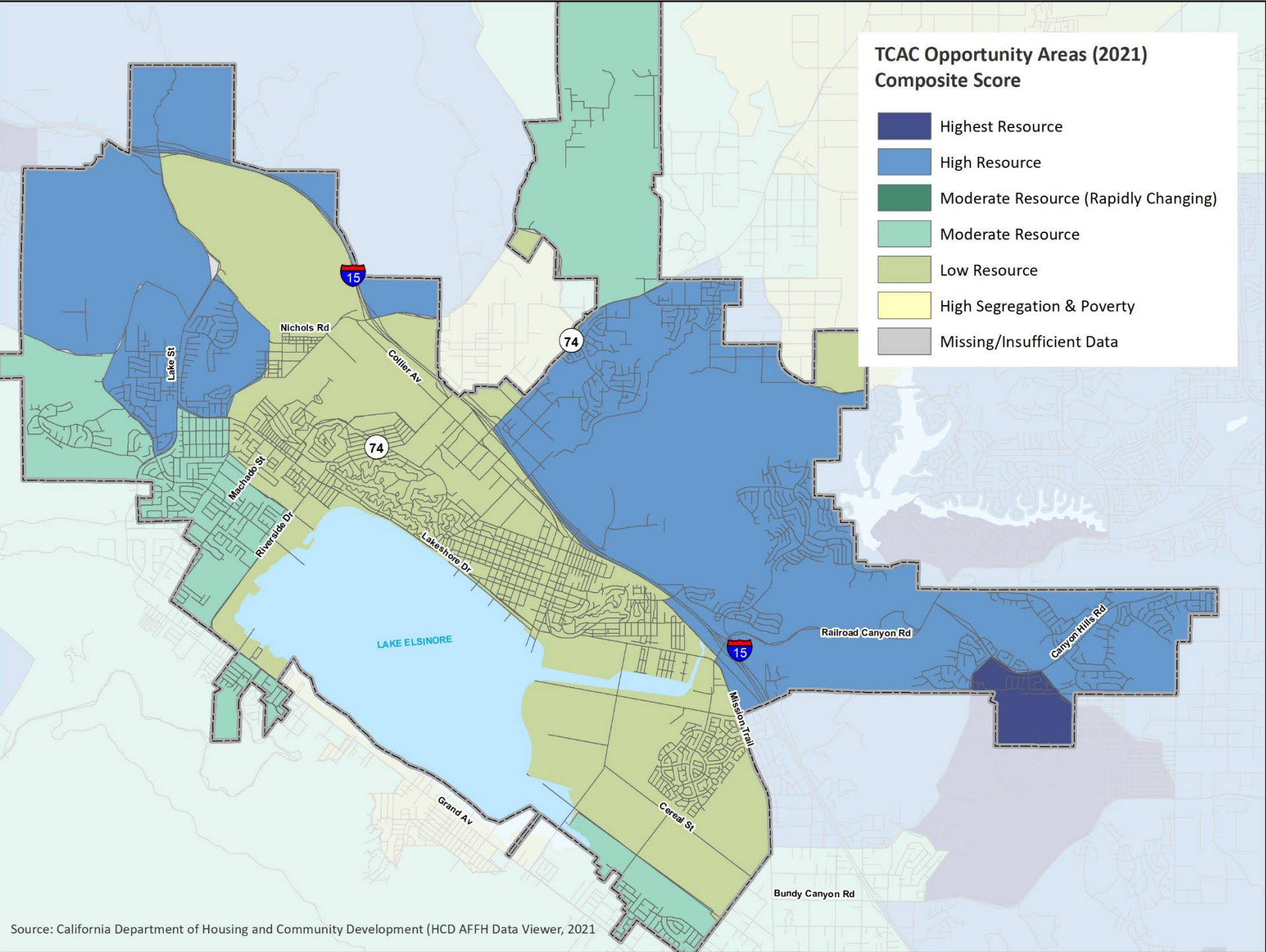
In terms of unemployment, October 2021 unemployment data from the State Employment Development Department reported that Riverside County had an unemployment rate of 6.6 percent while the State of California had an unemployment rate of 6.4 percent. While Lake Elsinore had a similar level of unemployment (6.7 percent), among cities in western Riverside County it was higher than most cities except for Moreno Valley (7.0 percent). Unemployment was slightly lower in Wildomar (5.9 percent), Murrieta (5.2 percent), Temecula (4.8 percent), Corona (4.8 percent), Riverside (5.6 percent), and Jurupa Valley (5.8 percent).

Figure 3.7: Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs)



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Figure 3.8: TCAC Opportunity Areas



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Disproportionate Housing Need

Disproportionate housing need generally refers to a condition in which there are significant disparities in certain groups of residents experiencing a category of housing need when compared to the total population experiencing that category of housing need in the applicable geographic area. The disproportionate housing need analysis looks at cost burden, overcrowding, and environmental justice.

Cost Burden (Overpayment)

State and federal programs define whether a household experiences a housing cost burden (or is considered overpaying) as any household spending more than 30 percent of its gross annual income on housing. 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 or education. 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. Cost burden is more prevalent in Lake Elsinore than it is countywide. Among the County of Riverside's 718,350 total households, 285,035, or 39.7 percent, are cost burdened (HUD Chas Data 2014-2018). This is significantly higher for lower-income households (earning up to 80 percent of the County AMI), of which 72.4 percent are cost burdened. In Lake Elsinore, 42.8 percent of all households are cost burdened while 78.8 percent of lower income households (earning up to 80 percent of the County AMI) are cost burdened. Tenure is tied to overpayment. For owner-occupied households, 34.9 percent are overpaying for housing, while 54.3 percent of renter-occupied households are overpaying for housing. Figures 3.9 and 3.10 shows housing overpayment for homeowners and for renters. In general, the percent of owner households with mortgages whose monthly owner costs are 30 percent or more of household income is between 40 and 60 percent and is consistent with the surrounding region. The areas in the southern portion of the City running along the southern boundary of the City have a higher proportion of overpaying homeowners but overall, the level of overpayment is consistent with the surrounding region. For renters, the percent of renter households who pay more than 30 percent of their income on housing is also consistent with the surrounding region and in fact is slightly better as the City has no areas where more than 80 percent of renters overpay. Within the City there is a clear concentration of overpaying renters west of I-15 in the neighborhoods north of the Lake.

Overcrowding and Substandard Housing

Overcrowding of residential units, in which there is more than one person per room, can be a potential indicator that households are experiencing economic hardship and are struggling to afford housing. In Lake Elsinore, nine percent of occupied housing units are overcrowded. Overcrowding is more prevalent in rental units where 18 percent are considered overcrowded compared to owner occupied housing where only five percent are considered overcrowded. Overcrowding in most of Lake Elsinore is similar to the average overcrowding rates at the State level (8.2 percent or less). Only two areas in the City had overcrowding in higher levels (Figure 3.11), in the area northeast of the Lake and in the southwestern corner of the City around McVicker Canyon Park. It is important to note that this tract is developed with a single-family subdivision and includes areas outside the City that are likely contributing to higher levels of overcrowding as those areas that are in unincorporated areas have a wider variety of housing types including multi-family developments. In contrast to the level of overcrowding in the City,

areas in and around the cities of Perris, Corona, Mira Loma, Riverside and Moreno Valley show that there are significantly more tracts with overdrawing levels higher than the State average. Areas in the City east of I-15 and south to the cities of Wildomar, Murrieta, and Temecula show very few tracts with overcrowding levels higher than the State average. The Census Tract with overcrowding higher than the state average is in the area northeast of the Lake, an area with higher levels of overpayments (Figures 3.9 and 3.10) and poverty (Figure 3.6).

Most of the City’s housing stock is fairly new (13 percent of housing units built in the last 10 years and more than half, or 51 percent of housing unit built in the last 20 years). Based upon observations and experiences of the Community Development Department, the City estimates that in 2020, fewer than 10 housing units were in severe need of replacement or substantial rehabilitation due to housing conditions. HUD CHAS data (2014-2018) provides an estimate of households with at least one of four housing problems (incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or cost burden greater than 30 percent). In Lake Elsinore, 47.9 percent of households reported one of these housing problems, a level higher than Riverside County (44 percent).

To address substandard housing, the City enforce the City’s Abandoned Residential Property Registration Program (Ordinance 1252) and encourages owners of houses and properties that become vacant and abandoned due to foreclosure or other circumstances to maintain or rehabilitate the properties (Program 2). The City uses CDBG funds 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 (Program 3).

Persons Experiencing Homelessness

The County of Riverside conducts an annual Point-in-Time (PIT) Count that is planned, coordinated, and carried out by county agencies, city municipalities, non-profit service providers, and volunteers, including those experiencing homelessness. The PIT Count serves as the primary source of population data collected countywide on individuals and families who live in places that are not meant for human habitation (e.g., on the streets or in vehicles). In 2020, an estimated 2,155 unsheltered individuals were counted in Riverside County. In Lake Elsinore, 50 unsheltered individuals were counted, which is 2.3 percent of the total number of unsheltered individuals in Riverside County and one of the lowest counts in western Riverside County.

Table 3.12: 2020 Riverside County Point in Time Count of Unsheltered Adults

Jurisdiction	Unsheltered Count	Jurisdiction	Unsheltered Count
Riverside County	2,155	Moreno Valley	165
Lake Elsinore	50	Murrieta	18
Corona	109	Perris	52
Hemet	93	Riverside	587
Jurupa Valley	103	Temecula	59

Source: Riverside County’s 2020 Point in Time Count.

The City uses CDBG funding to support service organizations serving special needs population in Lake Elsinore including homeless individuals and families through assistance to non-profits serving the homeless population (Program 15). The City has also convened a Homeless Task Force to further the City's efforts to address homelessness and to engage key community leaders, businesses, and residents to join the City in its efforts to reduce homelessness in our community.

The City has taken strong and proactive action to address homelessness. In September 2020, the City was awarded a \$3.1 million grant through Project Homekey, California's innovative \$600 million program to purchase and rehabilitate housing, including hotels, motels, vacant apartment buildings and other properties, and convert them into permanent, long-term housing for people experiencing homelessness or at risk of becoming homeless. In 2020, the City purchased a motel to be used for crisis stabilization housing for homelessness residents and residents at risk of homelessness. The Anchor, a crisis stabilization housing development, is owned by the City of Lake Elsinore and operated by Social Work Action Group (SWAG) and serves chronic homeless individuals from Lake Elsinore, Wildomar, and adjacent unincorporated areas. The Anchor has 14 separate units and can house up to 20 individuals.

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Figure 3.9: Overpayment by Home Owners

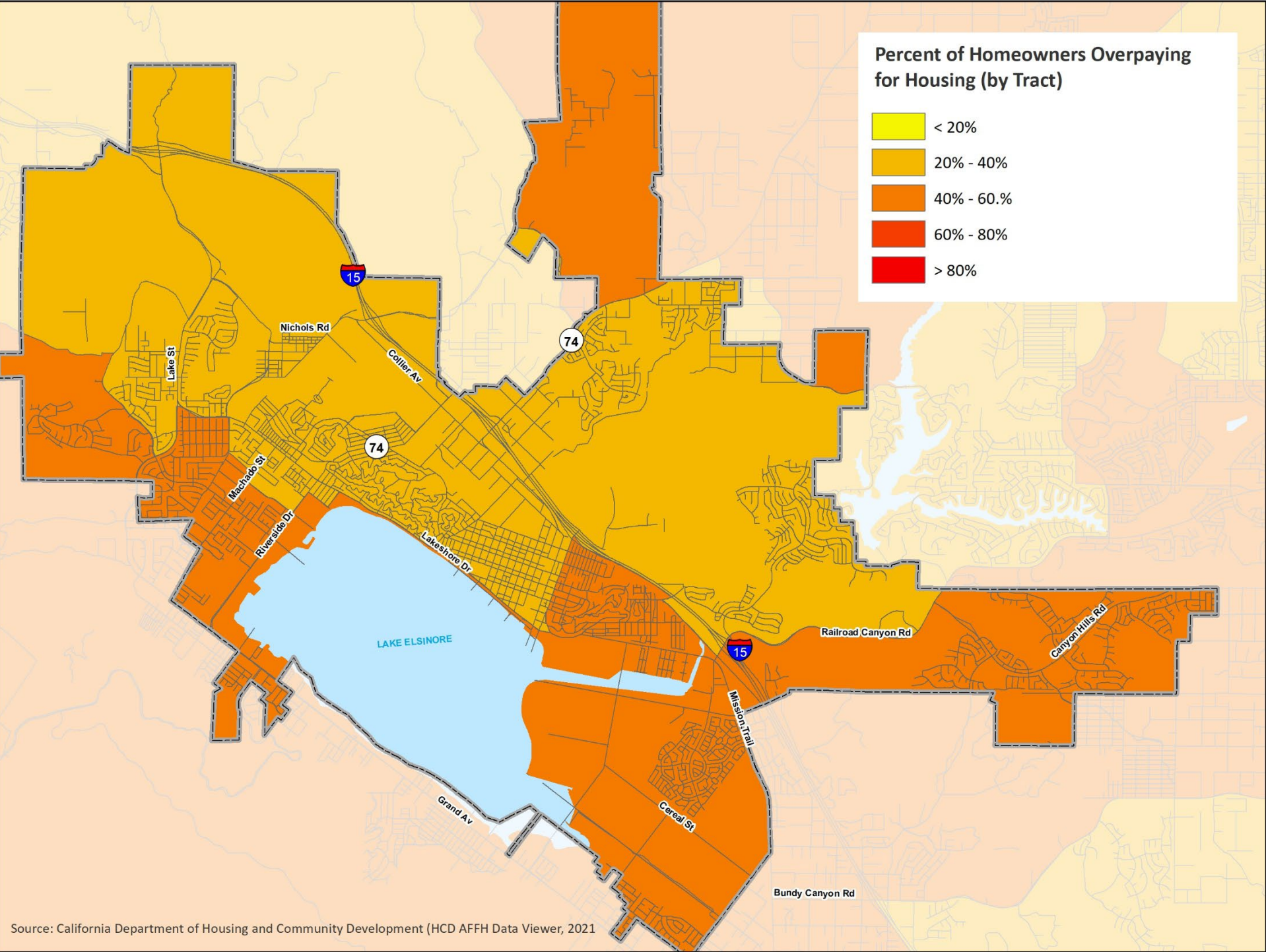
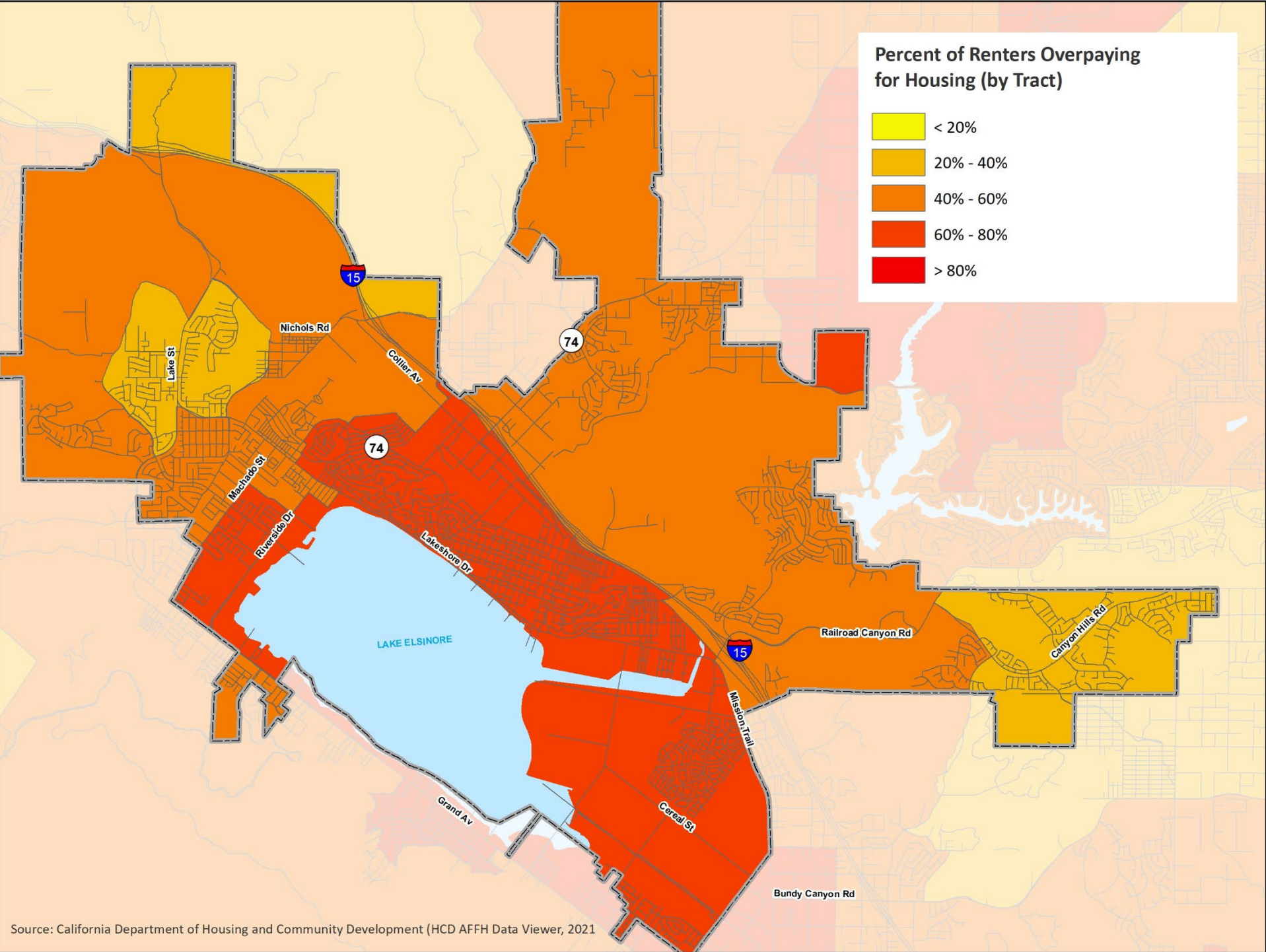


Figure 3.10: Overpayment by Renters



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Figure 3.11: Overcrowded Households

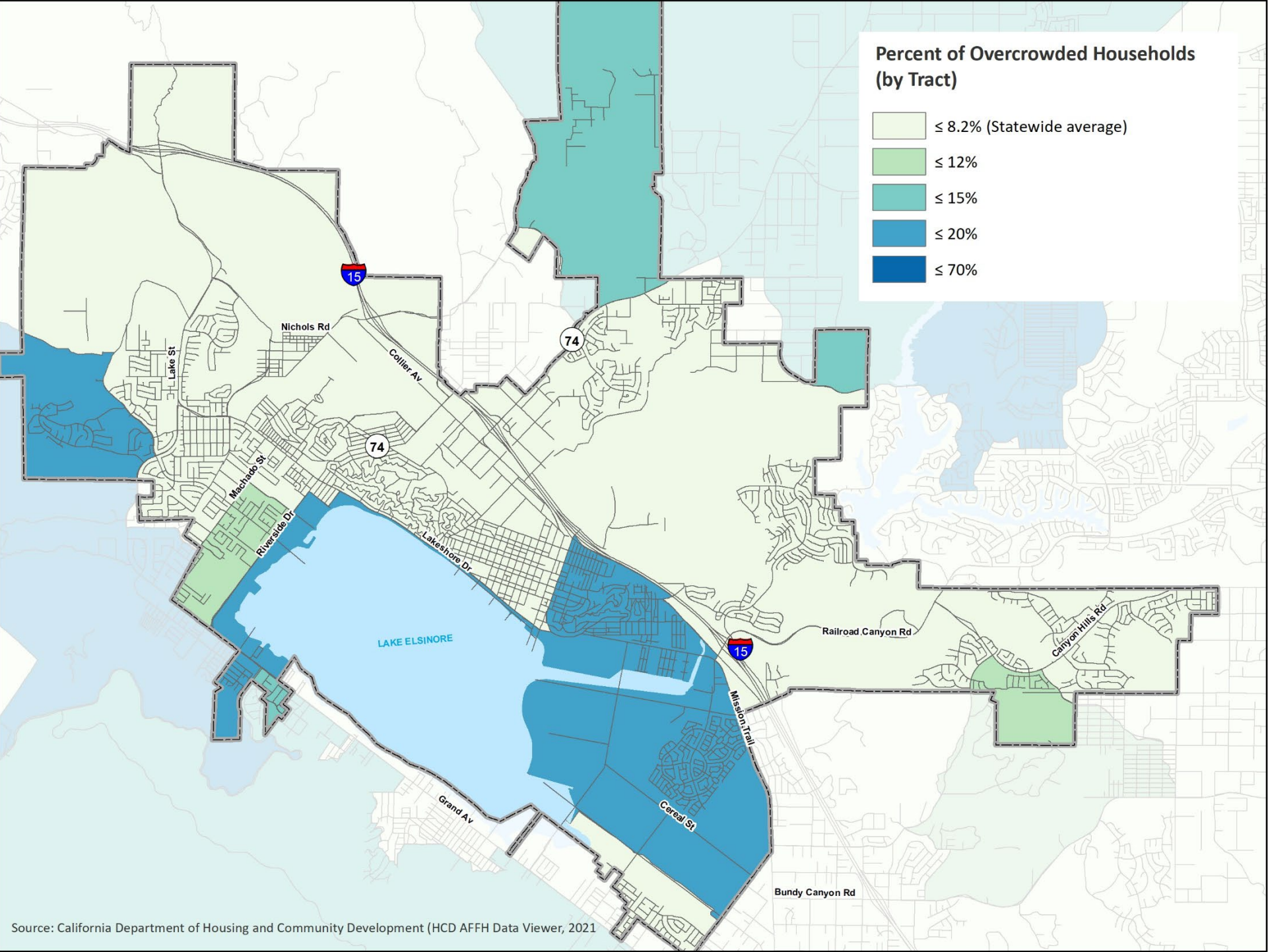
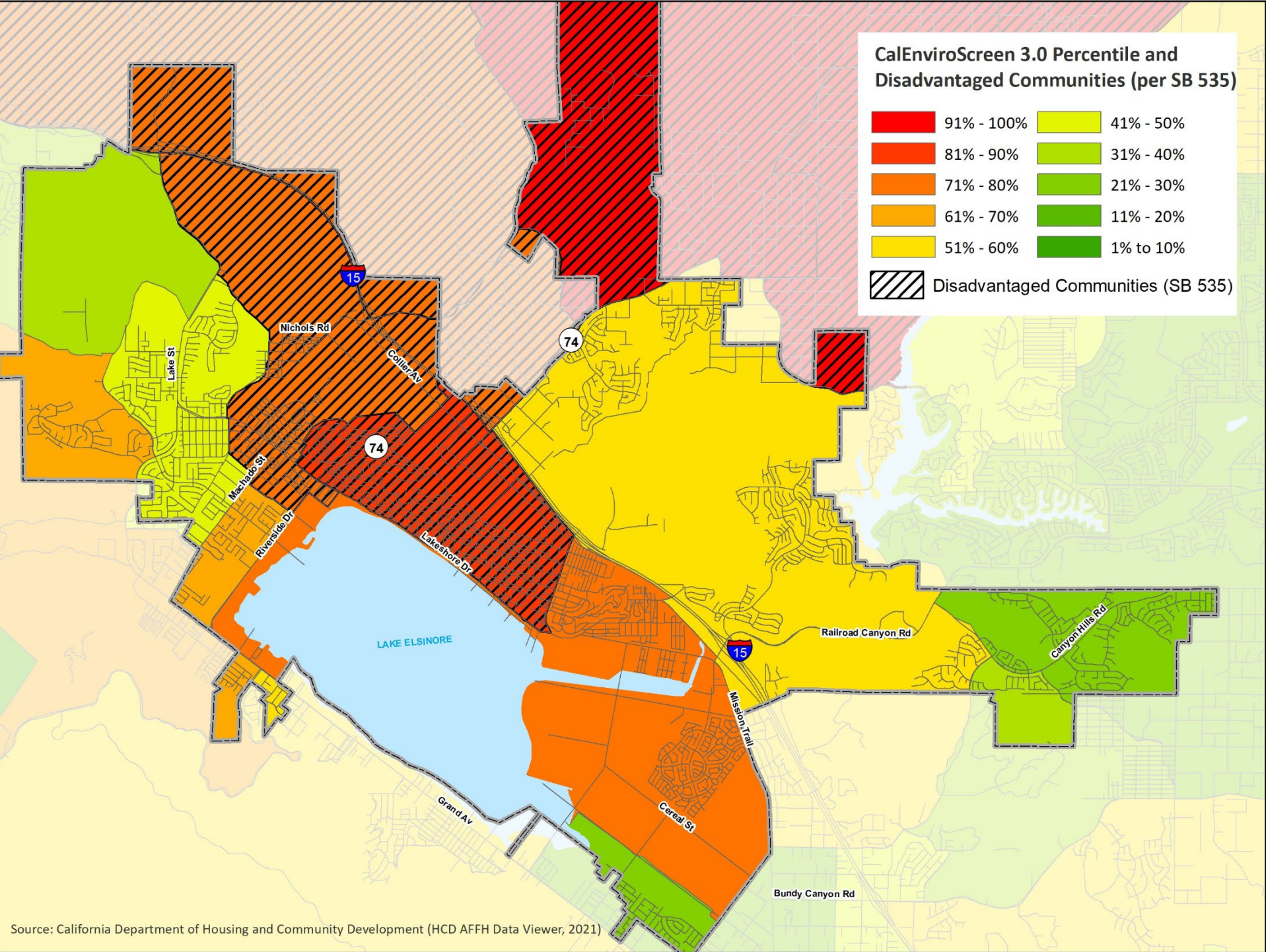


Figure 3.12: CalEnviroScreen 3.0 and Disadvantaged Communities



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Displacement Risk

Displacement refers to instances where a household is forced or pressured to move from their home against their wishes. Areas with high demand for homes drives up housing costs and increases pressure for redevelopment, resulting in the potential for displacement. The displacement risk in Lake Elsinore can be evaluated based on physical and economic displacement.

The HCD AFFH viewer identifies communities, or places where residents may be particularly vulnerable to displacement in the context of rising property values. Almost all cities in Riverside County that have Census Tracts along major corridors (such as freeways) are categorized as vulnerable to displacement. The same holds true for areas of Lake Elsinore west of Interstate 15. The vulnerability, according to the data is based on the higher proportion of persons of color and lower income and renter households and observed rent increases.

Physical Displacement

Physical displacement is the result of eviction, acquisition, rehabilitation, or demolition of property; the expiration of covenants on rent- or income-restricted housing; or the rising cost of housing. Tenure and displacement are closely tied as renters are at higher risk of displacement from rising rental prices. One area in the City is susceptible to displacement because of the high proportion of households that are renters and lower income. Figure 3.13 shows areas with higher proportion of households in renter-occupied housing units. In Lake Elsinore, the area just north of the Lake and west of I-15 have the highest level of renter-occupied units (60 to 80 percent) compared to the rest of the City. These areas also have higher levels of lower income households (Figure 3.5) and residents living in poverty (Figure 3.6) compared with the rest of the City.

Physical displacement may also be linked to non-financial forces such as segregation. The most common index of racial segregation is the dissimilarity index, which measures the extent to which different groups of people live in different neighborhoods in a city or metro area. Generally, the Riverside metro area is less segregated than many parts of the County and State. The median large metro area has a dissimilarity index (white/non-white) of 45, meaning that about 45 percent of a city's population would have to move to balance the composition of individual neighborhoods to the region's overall demographic composition. The Riverside metro area has an index score of 37 and is less segregated than areas such as Los Angeles (57) and San Diego (44).

The UC Berkeley Roots of Structural Racism Project ranked all major cities by their levels of segregation using a relatively new measure called the divergence index. While the City of Lake Elsinore is not on the list (it does not meet the 200,000-person population threshold) , the cities of San Bernardino, Fontana, Riverside are listed as having "Low-Medium Segregation", most likely due to the overall diversity of the region compared with other cities across the country.

Also, it is possible for local government policies to result in the displacement or affect representation of minorities or persons living with a disability. Currently, most of the cities with adopted reasonable accommodations procedures have a definition of a disabled person in their zoning ordinances. The City of

Lake Elsinore has established the procedures to request reasonable accommodation for persons with disabilities seeking equal access to housing under the California Fair Employment and Housing Act, the Federal Fair Housing Act, and the Americans with Disabilities Act in the application of zoning law and other land use regulations, policies, procedures, and conditions of approval.

At-Risk Housing

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 10 years. Reasons for this conversion may include expiration of subsidies, mortgage pre-payments or pay-offs, and concurrent expiration of affordability restrictions. Based on City records and information from the California Housing Partnership Corporation and City records, in the next 10 years (2021-2031) no assisted units have expiring affordability covenant.

Economic Displacement

Economic displacement is due to inability to afford rising rents or costs of homeownership like property taxes. Residents of Lake Elsinore have a lower risk of economic displacement due to the relative affordability of housing in the City. The lower housing costs are due in part to the lower land values and availability of vacant land. Home sales process are lower than in the region, and typical rents generally align with HUD fair market rents. Nonetheless, housing cost burden is still common in the City. Cost burden occurs 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 Lake Elsinore, 42.3 percent of all households are overpaying for housing. This is significantly higher for lower income households, of which 73.6 percent are overpaying for housing. For owner-occupied households, 31.5 percent are overpaying for housing, while 55.9 percent of renter-occupied households are overpaying for housing. Figures 3.9 and 3.10 show that the areas in the southern portion of the City running along the southern boundary of the City have a higher proportion of overpaying homeowners and that there is a clear concentration of overpaying renters west of I-15 in the neighborhoods north of the Lake. Figure 3.14 shows median gross rent by Census Tracts. Areas of the City with the lowest rents are located west of I-15. In general, rents in the City are lower than surrounding jurisdictions which may indicate a lower risk of economic displacement.

The former Redevelopment Agency and the City have worked to increase the supply of affordable housing in the City using the former Redevelopment Agency's Low- and Moderate-Income Housing Fund to assist qualified affordable housing projects, including 111 very low-income units in the Pottery Court project. As successor to the former Redevelopment Agency's affordable housing functions, the City has recently leveraged Low- and Moderate-Income Housing Asset Funds (LMIHAF) to assist the Cottages at Mission Trail and the Mission Trail Apartments projects to add 222 deed-restricted affordable units to the City's supply of affordable housing. The LMIHAF have also been used to acquire infill sites in the downtown area for the development of affordable housing units. Future revenues to the LMIHAF will be paid as an enforceable obligation from Real Property Tax Trust Fund (RPTTF) monies pursuant to the Successor Agency's Recognized Obligation Payment Schedule (ROPS). In a lawsuit filed by the Agency and the City against the California Department of Finance and others, Case Number 34-2017-80002762, the California Superior Court for the County of Sacramento confirmed the enforceability of a Housing Fund Loan agreement as an enforceable obligation of the Successor Agency to be recognized by the California

Department of Finance, the Riverside Auditor-Controller, and the Oversight Board on the Agency's ROPS. The outstanding balance due to the LMIHAF as reflected on the Successor Agency's 2021-22 ROPS is \$27,012,366. These funds will be paid over time from available RPTTF.

Disproportionate Need and Displacement Issues

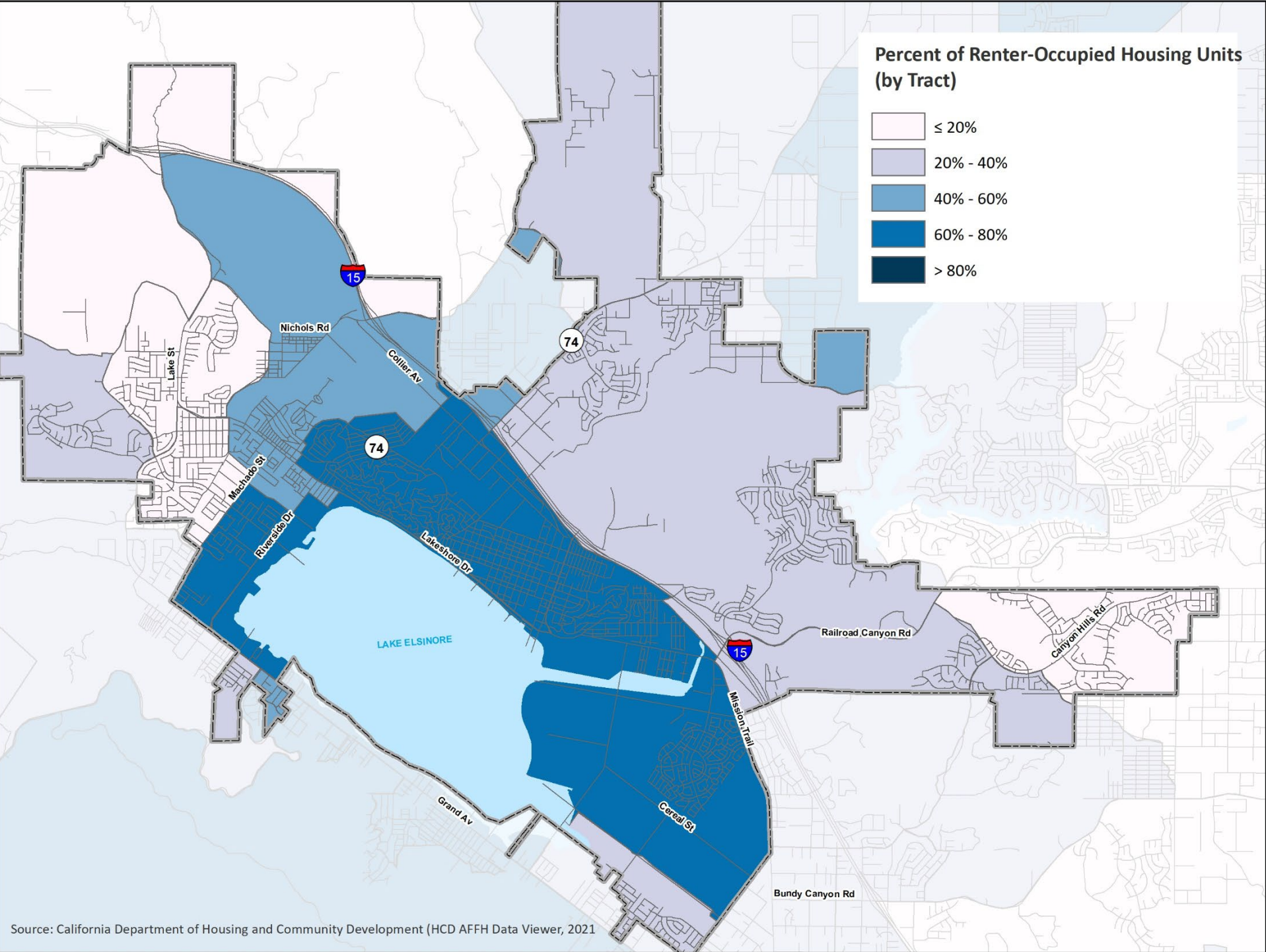
The Disproportionate Need and Displacement analysis reveals that areas of the City located west of interstate 15 have a disproportionate needs and higher vulnerability to displacement in these areas:

- Cost burden;
- Overcrowding; and
- Displacement risk.

The areas of the City west of Interstate 15 (near the Lake) have lower household incomes, a higher proportion of renters, rising rents, higher levels of residents living poverty, and households experiencing housing cost burden.

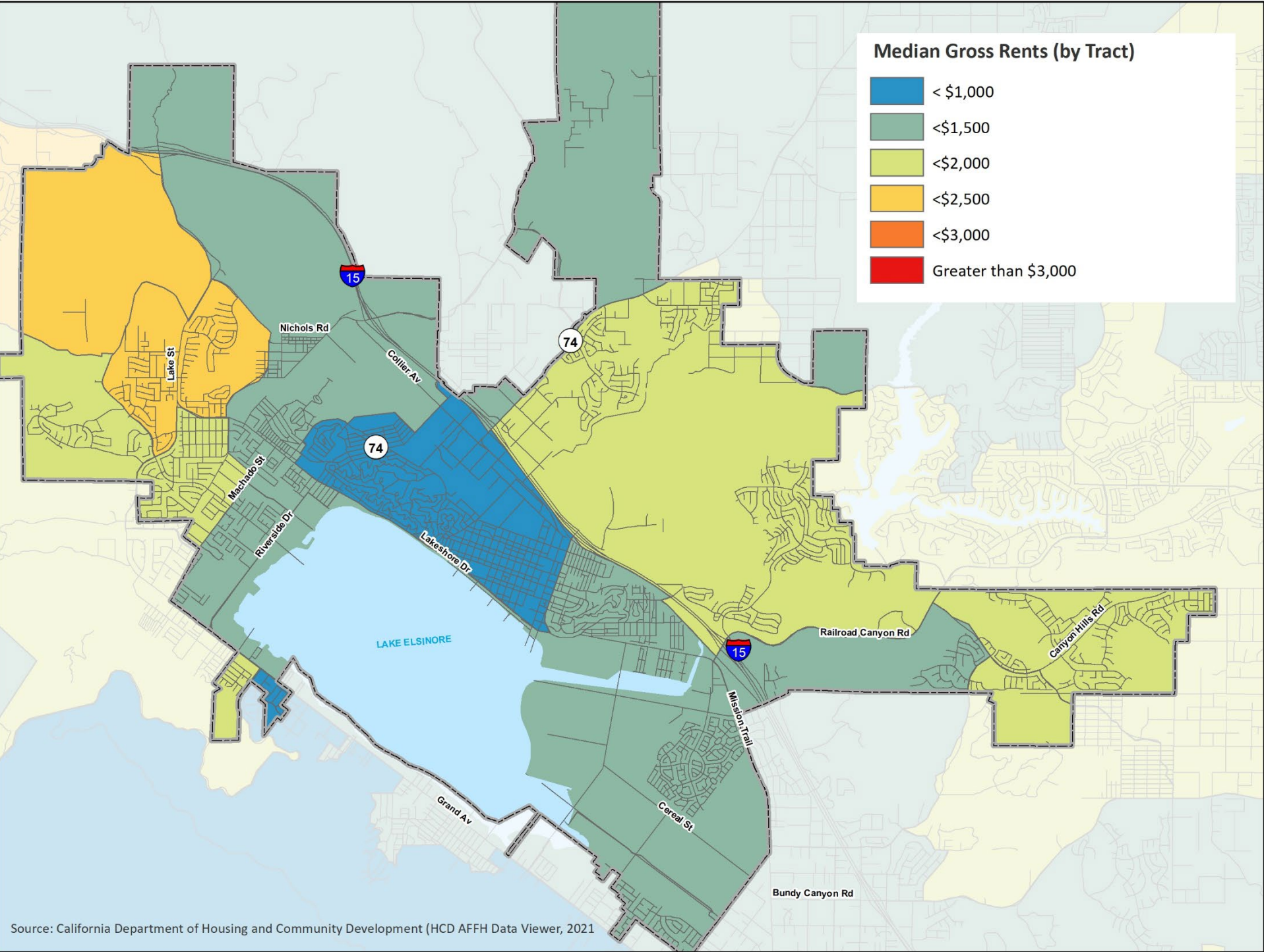
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Figure 3.13: Renter-Occupied Housing Units



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Figure 3.14: Median Rents



Source: California Department of Housing and Community Development (HCD AFFH Data Viewer, 2021)

Sites Inventory Consistency with Affirmatively Furthering Fair Housing (AFFH)

State law requires that for housing elements due on or after January 1, 2021, sites must be identified throughout the community in a manner that affirmatively furthers fair housing opportunities (Government Code Section 65583[c][10]). “Affirmatively furthering fair housing” means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity. Figure 3.15 shows site inventory site locations and data that shows the location of lower opportunity resources areas and areas of Racially or ethnically concentrated areas of poverty (R/ECAPs). Low and moderate resource areas in Lake Elsinore are generally located west of I-15 where the most developed areas of the City are located. Because of this, many sites (including Specific Plan capacity sites) are located here. Eight specific plan areas are located in low or moderate resource areas, and they have a combined capacity of 4,187 units (345 very low, 2,622 moderate, and 1,220 above moderate income RHNA units). Almost all vacant R3 and RMUS sites are located in these areas as well. Combined, sites in low and moderate resource areas have a total capacity of 3,842 units (2,289 lower income units, 2,622 moderate income units, and 1,220 above moderate-income units). While there is an overconcentration of above moderate-income units in higher resources areas this is due to the single-family, specific plan nature of the newer parts of Lake Elsinore. Nevertheless, higher resources areas have a large capacity of lower, moderate, and above moderate-income units. Nine specific plan areas and two vacant sites are located in higher resources areas and have a combined capacity of 4,901 units (931 lower income units, 2,727 moderate income units, and 2174 above moderate-income units).

The sites inventory for the 2021-2029 planning period consists of estimated ADU production, vacant, undeveloped capacity in specific plan areas and vacant land designated for high density and mixed-use development. Exclusive of ADU estimates, the lower-income RHNA is addressed with sites designated for multi-family residential development based on density for those units. Those sites have capacity for 3,173 lower-income units, with 71 percent of these lower-income units being identified on vacant sites (zoned HDR or RMU) and 29 percent in specific plan areas. 1,900 additional multi-family units are identified in Specific Plan areas but are credited toward the moderate income RHNA due to the allowable densities for those plan areas (less than 24 units per acre, specifically densities of 18 and 20 units per acre). Nonetheless, affordable housing in Lake Elsinore has most commonly been developed in areas allowing up to 18 units per acre, which demonstrates that while the City is not taking credit for lower income affordability for these sites, there is a very realistic potential for development of affordable housing here.

- Racially and ethnically concentrated areas of poverty (RE/CAPs): The sites inventory does not exacerbate conditions in regard to racially and ethnically concentrated areas of poverty. Part of a R/ECAP is located within Lake Elsinore in the northernmost area of the City (Figure 3.7) in the area where the North Peak Specific Plan is located. This area (and specific plan) is undeveloped, and the R/ECAP is most likely picking up demographic data from outside the City in unincorporated County pockets. The North Peak Specific Plan includes 1,200 future single-family units (no multi-family units) as such, no lower income sites are in this area.
- Segregation and integration: race/ethnicity: The sites inventory does not exacerbate race/ethnic concentration conditions. The City is very diverse with 69 percent residents identifying as non-White and more than half (53 percent) of residents identifying as Hispanic. Most of the City block groups show a population that is between 60 and 80 percent non-white. Of the 30 blocks groups

that cover the City (many of these also cover areas outside the City), only three have a proportion of non-white residents higher than 80 percent. Of these three, only one (0430.012) is in an area with identified sites. Three sites (R3-11, R3-12, and R3-13) are located here with a total capacity of 58 lower income units. This translates to less than 2 percent of lower income RHNA capacity in areas.

- Segregation and integration: persons with disabilities: Lake Elsinore is like the rest of the county in that all of the census tracts have less than 20 percent of their population living with a disability. There are no concentrations of persons with a disability in Lake Elsinore as areas with a lower proportion of disabled persons coincides with areas of the City that have large undeveloped (vacant) areas.
- Segregation and integration: familial status: The composition and distribution of family households in Lake Elsinore are generally like that of the region, in which more than 60 percent of children in each census tract live in a household with a married couple and less than 40 percent live in a female headed household (no spouse). Figures 3.3 and 3.4 show that within Lake Elsinore, there are concentrations of children living in female-headed households (no spouse) in the areas north of the Lake (west of I-15). This area is where most of the R3 and RMU sites are located (with a total lower income capacity of 1,844 units) and two specific plans with identified available capacity (1,250 moderate income units).
- Segregation and integration: income level: Figure 3.5 shows median household income by Census block group and Figure 3.6 shows poverty status by Census tract. In Lake Elsinore the highest median household incomes are located outside the areas near the Lake (generally east of I-15 and west of Riverside Drive). Of the 30 blocks groups that cover the City (many of these also cover areas outside the City), only six have a median household income higher than the state median of \$87,000. The block group (0430.012) with the lowest median income (less than \$30,000) is in an area with three identified sites (R3-11, R3-12, and R3-13) with a total capacity of 58 lower income units. This translates to less than 2 percent of lower income RHNA capacity in areas. A large proportion of sites are in areas with the second lowest median household incomes (\$30,000 to \$55,000). In these areas there are more moderate and above moderate income RHNA units than there are lower income units. There are 19 R3 and RMU sites (with a lower income capacity of 1,386 units) and four specific plans (Eastlake, Nichols Ranch, North Peak, and The Diamond) with capacity for 1,934 moderate and 684 above moderate-income units.
- Disproportionate housing need: cost burden (overpayment): In Lake Elsinore, 42.8 percent of all households are cost burdened while 78.8 percent of lower income households (earning up to 80 percent of the County AMI) are cost burdened. Cost burden is most prevalent among renter households. Within the City there is a clear concentration of overpaying renters west of I-15 in the neighborhoods north of the Lake. This area coincides with the location of 25 R3 and RMU sites with a lower income capacity of 1,844 units and two specific plans (Eastlake and The Diamond) with capacity for 1,250 moderate-income units.
- Disproportionate housing need: overcrowding: Levels of overcrowding in most of Lake Elsinore is similar to average overcrowding rates at the State level (8.2 percent or less). Only two census tracts in the City had overcrowding in higher levels (Figure 3.11), in the area northeast of the Lake and in the southwestern corner of the City around McVicker Canyon Park. This area coincides with the location of 15 R3 and RMU sites with a lower income capacity of 1,509 units 67 percent of all

lower income units on vacant non-specific plan sites) and two specific plans (Eastlake and The Diamond) with capacity for 1,250 moderate-income units.

- Displacement risk: Tenure and displacement are closely tied as renters are at higher risk of displacement from rising rental prices. Figure 3.13 shows areas with higher proportion of households in renter-occupied housing units. In Lake Elsinore, the area just north of the Lake and west of I-15 have the highest level of renter-occupied units (60 to 80 percent) compared to the rest of the City. These areas also have higher levels of lower income households (Figure 3.5). The three census tracts with the higher proportion of renter households coincide with the location of 25 R3 and RMU sites with a lower income capacity of 1,844 units and two specific plans (Eastlake and The Diamond) with capacity for 1,250 moderate-income units.

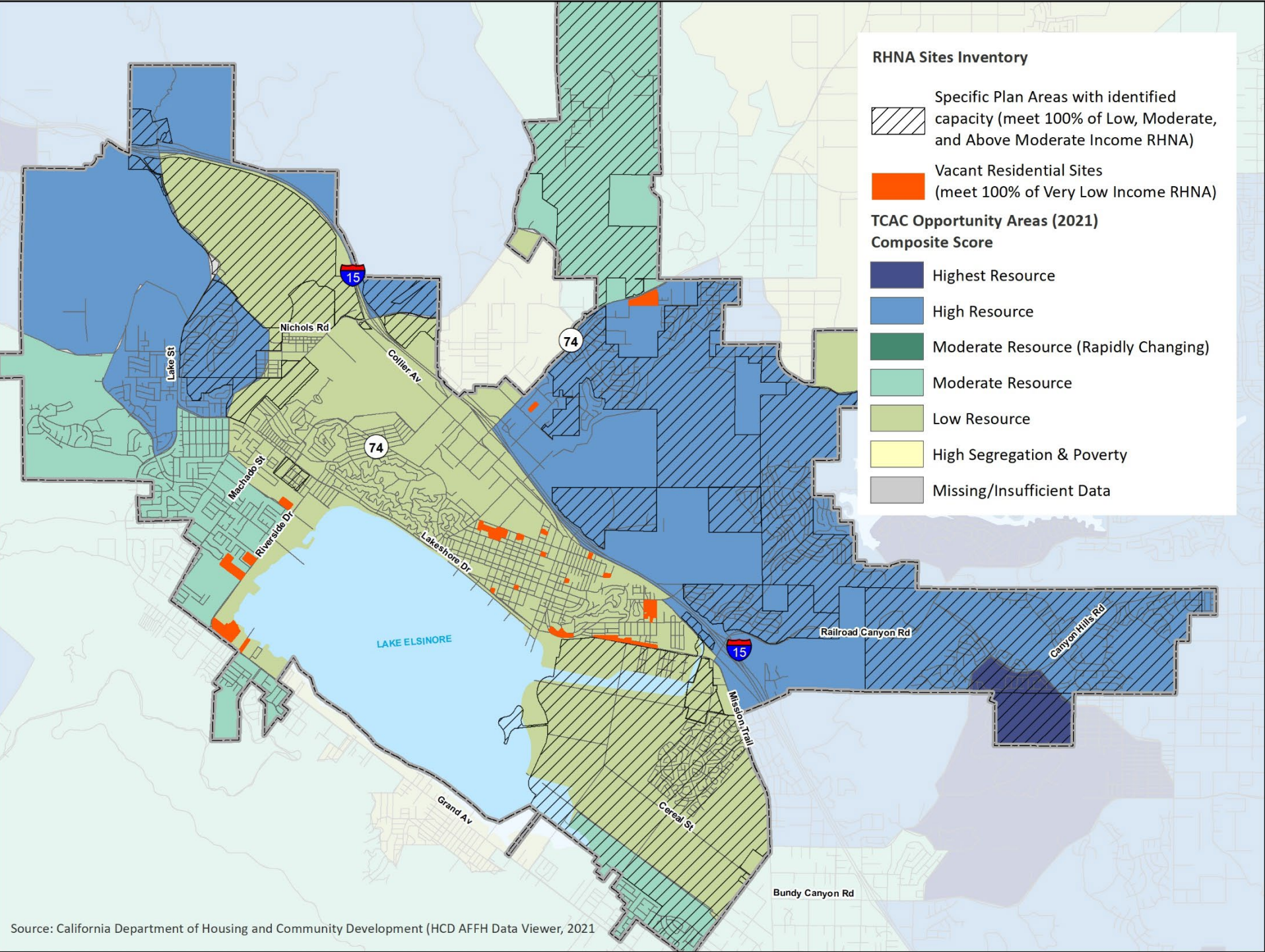
Most areas designated for future specific plan development are identified as high resources areas (shaded in blue) and as such most future residential development sites will be located in high resources areas.

The location of potential HDR and RMU sites in this area represents both improved and exacerbated fair housing and equal opportunity conditions:

- The sites inventory improves fair housing conditions and access to opportunity as new multi-family development in higher resources areas (through Specific Plan development) will provide new housing opportunity for current and future residents. In the older areas of the City, in and around Downtown and the Lake, new residential development in these areas is expected to stimulate economic development, job creation, and will contribute to a higher quality of life for existing and future residents of this area. No lower income sites are located in racially or ethnically concentrated areas of poverty (RECAPs). There is also a large proportion of new housing capacity at all income levels in higher resources areas. Nine specific plan areas and two vacant sites are located in higher resources areas and have a combined capacity of 4,901 units (931 lower income units, 2,727 moderate income units, and 2174 above moderate-income units).
- The sites inventory exacerbates fair housing conditions by adding housing in areas with lower incomes, higher proportions of children living in female headed households, and housing problems (cost burden and displacement risk). This is seen most clearly in areas located around the Lake because most infill, higher-density development is expected to occur in these areas. The location of very low-income sites around the Lake requires a continued effort from the City to address needs of the community and work toward revitalization of these areas. The City has been proactive in improving and revitalizing this part of the City. The City has added incentives to encourage lot consolidation in the text of the Downtown Elsinore Specific Plan. The City successfully pursued a grant from the Environmental Protection Agency's (EPA) Building Blocks for Sustainable Communities Program that will fund a comprehensive development plan to spur development in the Downtown area by identifying potential investments needed to increase infill residential development. The City has also purchased land for the future development of affordable housing, pedestrian pathways and linkages, and creation of a new civic center and other community amenities such as a public library or community center. Finally, the City's "Dream Extreme 2040" comprehensive long-term strategic plan has been adopted and directs the City to focus on the assets that matter most to the Lake Elsinore community including the Lake and the Downtown area. As a result of the analysis, Program 9 directs the City to pursue land

purchases for residential development, redevelop tax-delinquent properties, consolidate parcels to create larger, development ready pads in/near Downtown, pursue modifications to residential development standards to facilitate development in Downtown, and identify funding sources to invest in infrastructure and housing.

Figure 3.15: Sites Inventory and TCAC Opportunity Areas



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Local Knowledge

Public Outreach

As part of the Housing Element update, the City of Lake Elsinore proactively engaged the community through a variety of avenues including digital/social media outreach, a community survey, a community workshop, and direct email to stakeholder groups. The results of the workshop and survey findings relevant to the AFFH analysis include:

- Housing Cost is an issue to many residents [**Disproportionate Housing Need**]:
 - Over 44 percent of respondents indicated that the cost of housing in Lake Elsinore prevents children from being able to stay/own homes when they grow up.
 - Nearly 34 percent of respondents wishing to own a home in Lake Elsinore indicated that they cannot find a home in their target price range and 18 percent indicated that they do not currently have the financial resources for an adequate monthly mortgage payment.
 - When identifying the types of housing needed in Lake Elsinore, the 4th most frequent response was “affordable or workforce housing”.
 - When asked to indicate the importance of potential housing-related actions or programs, establishing/supporting programs to help first-time homebuyers and programs to help homeowners at risk of mortgage default were in the top three housing actions identified as very important.
- Residents expressed an interest in new housing that was affordable and met the needs of seniors and families [**Sites Inventory**]:
 - Residents would like to see new housing in areas with the least impact on traffic and that new housing should be spread evenly across all parts of the City.
 - Participants expressed interest in Accessory Dwelling Unit (ADU) development as a housing opportunity that can help address housing needs such as overcrowding.
 - Participants expressed the need for more senior housing.
 - Participants expressed a desire for additional strategies to encourage development in Downtown.

Historic Patterns of Development

In Lake Elsinore, areas west of Interstate 15 near the Lake were the epicenter of residential growth during the late 1800s and early 1900s. In contrast, new residential growth since the early 1990s has been primarily in areas outside of the historic core in the City’s Specific Plan areas (primarily east of Interstate 15). The **Disproportionate Need and Displacement** analysis shows that these older areas of the City have disproportionate needs and higher vulnerability to displacement as well as lower household incomes, a higher proportion of renters and minority residents, rising rents, and higher levels of residents living poverty. The City has worked to address issues that are common for older historic core areas in smaller cities such as blight and aging infrastructure. The City has undertaken several placemaking, economic development and community revitalization strategies:

- The City successfully pursued a grant from the Environmental Protection Agency's (EPA) Building Blocks for Sustainable Communities Program that will fund a comprehensive development plan to spur development in the Downtown area by analyzing existing assets and potential investments needed to increase infill residential development.
- The City has purchased vacant lots for the future development of affordable housing, pedestrian pathways and linkages, and creation of a new civic center and other community amenities such as a public library or community center.
- In July 2020, the City purchased a motel to be used for crisis stabilization housing for homelessness residents and residents at risk of homelessness. The City anticipates that by 2030, the property will be converted to permanent housing for extremely low-income households.
- Adopted in July 2020, the City's "Dream Extreme 2040" comprehensive long-term strategic plan focuses on the assets that matter most to the Lake Elsinore community including the Lake and the City's Downtown area. The City is working to attract residential development to the area through strategies such as acquiring and redeveloping tax-delinquent properties and consolidating parcels and by focusing on parcel assembly to create larger, development ready pads in/near Downtown.

Fair Housing Issues

The 2019-2024 County of Riverside AI does not identify impediments to fair housing specific to Lake Elsinore, however some of the regional impediments to fair housing identified within jurisdictions in Riverside County may assist the City in identifying local fair housing issues. The County of Riverside AI identified the following issues and establishes recommendations to improve fair housing choice.

Discrimination against Persons with Disabilities: Consistent with findings in the 2019 AI, nearly 63 percent of the discrimination complaints in the County of Riverside over the last five years were based on physical or mental disability. The high proportion of disability complaints to FHCRC is consistent with other communities in the area and is also consistent with data at the state and federal level. Fair housing discrimination based on disability demonstrates a lack of understanding in the housing industry of the housing rights of persons with disabilities. Disabled persons are experiencing difficulties when requesting reasonable accommodations or modifications. Persons with cognitive disabilities experience significantly more problems with these accommodations.

Local Recommendation: The City of Lake Elsinore, through implementation of Program 14, will provide housing opportunities to meet the special housing needs of special needs residents—including older adults, disabled, developmentally disabled, large families, the homeless, farmworkers, and extremely low-income households—by giving priority to development projects that include a component for special needs groups in addition to other lower-income households. The City also accommodates persons with disabilities who seek reasonable waivers or modifications of land use controls and/or development standards pursuant to procedures and criteria set forth in the Municipal Code and to promote public awareness of federal, State, and local regulations regarding equal access to housing.

Siting and Standards for Transitional and Supportive Housing: The County of Riverside AI included an analysis of public policies to determine if impediments to fair housing choice exist that negatively affect the ability of members of protected classes to secure or maintain housing. The City of Lake Elsinore Municipal Code addresses the siting of transitional and supportive housing, provides definitions, and allows such housing in the same manner as all multi-family housing.

Local Recommendation: Program 22 directs the City to amend its Zoning Regulations to comply with SB 2 requires that the City treat transitional and supportive housing as a residential use and only subject to those restrictions that apply to other residential dwellings of the same type in the same zone (Government Code Section 65583(a)(5)). Effective January 1, 2019, AB 2162 (Supportive Housing Streamlining Act) requires supportive housing to be considered a use by-right in zones where multi-family and mixed uses are permitted, including nonresidential zones permitting multi-family uses if the proposed housing development meets specified criteria. Program 22 is proposed to ensure that the City of Lake Elsinore meets the requirements of AB 2162, specifically that supportive housing be considered a by-right use in zones where multi-family and mixed uses are permitted in zones outside where it is already permitted (R-3, RMU, and CMU zones).

Identification and Prioritization of Contributing Factors in Lake Elsinore

Housing Element law requires that the City list and prioritize contributing factors to fair housing issues. Contributing factors create, contribute to, perpetuate, or increase the severity of fair housing issues, are fundamental to adequate goals and actions, and must be related to the overall analysis. This identification and prioritization must give highest priority to factors that limit or deny fair housing choice or access to opportunity or negatively impact fair housing. The following are contributing factors that affect fair housing choice in Lake Elsinore. Programmatic actions to address the fair housing issues and contributing factors can be found in Chapter 6 under Program 25.

Highest priority is given to the first two fair housing issues (concentration of minority, low- and moderate-income population and households experiencing disproportionate need and displacement risk) and their associated contributing factors due to the number of residents these issues affect. The two other fair housing issues (discrimination against persons with disabilities and siting and standards for transitional and supportive housing) are identified as having a lower priority not because they are not important, rather because these are tied to changing State laws and have specific actions that will be implemented early in the planning period to directly address these.

1. Concentration of minority, low- and moderate-income population, households experiencing disproportionate need and displacement risk. – HIGH PRIORITY

The Disproportionate Need and Displacement analysis reveals that areas of the City located west of interstate 15 have a disproportionate needs and higher vulnerability to displacement due to:

- Cost burden;
- Overcrowding; and

- Displacement risk.

The areas of the City west of Interstate 15 (near the Lake) have lower household incomes, a higher proportion of renters and minority residents, rising rents, and higher levels of residents living poverty. Almost all cities in Riverside County that have Census Tracts along major corridors (such as freeways) that are categorized as vulnerable to displacement. The same holds true for areas of Lake Elsinore west of Interstate 15. The vulnerability, according to the data is based on the higher proportion of persons of color and lower income and renter households and observed rent increases.

Contributing Factors:

1. Lack of private investments in specific neighborhoods.
2. The availability of affordable units in a range of sizes and prices.
3. Displacement of residents due to economic pressures.

2. Disparities in Access to Opportunity – HIGH PRIORITY

The analysis found disparities in access to opportunities particularly regarding:

- School performance;
- Environmental health; and
- Access to transit.

A comparison of schools in the Lake Elsinore Unified School District on publicschoolreview.com show that the lowest scoring K-12 schools (rank of 3/10 or less) are all located in areas of the City west of I-15. These schools are in areas classified as moderate or Low Resources areas (according to TCAC data shown on Figure 3.8).

Figure 3.12 shows that areas west of I-15 and in the northern part of the City (north of SR-74) have higher CalEnviro Screen scores. Areas with a high score experience a higher pollution burden and vulnerability than census tracts with low scores. Figure 3.12 also shows that two Census tracts located north of the Lake (west of I-15) and to the northern end of the City and are identified as Disadvantaged Communities (DAC) consistent with SB 535. These DACs are defined as the top 25 percent scoring areas from CalEnviroScreen.

The City scored 2.1 in the AllTransit Performance Score (Center for Neighborhood Technology 2019, AllTransit, alltransit.cnt.org) indicating that the City had very low combination of trips per week and number of jobs accessible enabling negligible number of people to take transit to work. The City's score was lower than the County score of 3.3. AllTransit data also shows that in Lake Elsinore, 47.3 percent of workers live within ½ mile of transit compared with 64.6 percent for the County.

Contributing Factors:

1. Lack of private investments in specific neighborhoods.
2. Location of proficient schools and school assignment policies.
3. Location of environmental health hazards

3. Discrimination against persons with disabilities and siting and standards for transitional and supportive housing – LOWER PRIORITY

The land use constraints analysis identified various issues that would affect fair housing opportunities for special needs residents including:

- The need to revise the definition for Residential Care Facilities and clarify siting for residential care facilities for 7 or more persons and ensure that approval procedures do not constraint development of housing for persons with disabilities.
- The need to revise the definition of “family” as well as establish a definition for “household” that is flexible and includes a variety of household types, consistent with State and federal fair housing laws.
- The need to amend the City’s zoning regulations and make changes to ensure compliance with Senate Bill 2 that requires that the City treat transitional and supportive housing as a residential use and only subject to those restrictions that apply to other residential dwellings of the same type in the same zone.
- The City has included these actions in the Housing Plan and are expected to be completed early in the planning period.

Contributing Factors:

1. Land use and zoning laws

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lake elsinore general plan

housing element

4. HOUSING RESOURCES AND SITES INVENTORY

State law requires that jurisdictions provide an adequate number of sites to allow for and facilitate the production of their regional share of housing. To determine whether a jurisdiction has enough land to accommodate its share of regional housing needs for all income groups, that jurisdiction must identify “adequate sites.” Under State law (California Government Code section 65583[c][1]), 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.

This section identifies available sites in Lake Elsinore for future housing development and evaluates how these land resources can work toward satisfying future housing needs. Also discussed are the financial and administrative resources available to support affordable housing.

Housing in Lake Elsinore

Demand for new housing in Lake Elsinore has significantly increased since 2015 due to the lack of available re-sale units. The City is well positioned to leverage this demand with ample availability of vacant, residentially zoned land and entitled Specific Plan areas. Due to the availability of undeveloped land and relatively lower costs (compared to other jurisdictions), housing in Lake Elsinore is more affordable. Many new market-rate units can provide affordability at the moderate-income level (80 percent of the area median income) even at market-rate costs.

While market conditions are favorable for housing production, the City is working diligently to remove constraints to housing development and being proactive in encouraging and facilitating development of both market-rate and affordable housing.

- The City successfully pursued a grant from the Environmental Protection Agency's (EPA) Building Blocks for Sustainable Communities Program that will fund a comprehensive development plan to spur development in the Downtown area by analyzing existing assets and potential investments needed to increase infill residential development.

- The City has purchased vacant lots for the future development of affordable housing, pedestrian pathways and linkages, and creation of a new civic center and other community amenities such as a public library or community center.
- In July 2020, the City purchased a motel to be used for crisis stabilization housing for homelessness residents and residents at risk of homelessness. The City anticipates that by 2030, the property will be converted to permanent housing for extremely low-income households.
- The Anchor, a crisis stabilization housing development, is owned by the City of Lake Elsinore and operated by Social Work Action Group (SWAG) and serves chronic homeless individuals from Lake Elsinore, Wildomar, and adjacent unincorporated areas. The Anchor has 14 separate units and can house up to 20 individuals.
- In September 2020, the City was awarded a \$3.1 million grant through Project Homekey, California’s innovative \$600 million program to purchase and rehabilitate housing, including hotels, motels, vacant apartment buildings and other properties, and convert them into permanent, long-term housing for people experiencing homelessness or at risk of becoming homeless. This funding was used to reimburse the City for most of its purchase costs and to complete renovations to The Anchor such as utility work, safety improvements, ADA accommodations, landscaping, and furnishings for each unit. In addition, this grant provided the City with \$336,000 toward operating expenses through June 2022.
- Adopted in July 2020, the City’s “Dream Extreme 2040” comprehensive long-term strategic plan to provide a framework to guide all decision making over the next 20 years by identifying key Anchors, Aspirations, and Strategies. City efforts will focus on the assets that matter most to the Lake Elsinore community, including an inventory of development opportunities. Several housing sites in this inventory are in and around two of the three identified anchors: the Lake and the Downtown area. The City will prioritize attracting residential development to the area through strategies such as acquiring and redeveloping tax-delinquent properties and consolidating parcels and by focusing on parcel assembly to create larger, development ready pads in/near Downtown.

This chapter presents the housing resources availability in Lake Elsinore and will be implemented alongside this Element’s Housing Plan, which lays out specific actions to facilitate residential development in Lake Elsinore.

Regional Housing Needs Allocation (RHNA)

The sixth cycle RHNA for the Southern California Association of Governments (SCAG) region covers an 8.3-year planning period (June 30, 2021 – October 15, 2029). For every SCAG jurisdiction, the RHNA is divided into four income categories: very low, low, moderate, and above moderate. SCAG has assigned Lake Elsinore an allocation of 6,681 units to be accommodated during this planning cycle, with the units divided among the four income categories as shown in Table 4.1.

The City of Lake Elsinore is not responsible for the actual construction of these units. The City is, however, responsible for creating a regulatory environment in which the private market could build these units. This includes the creation, adoption, and implementation of General Plan policies, zoning, and development standards, and/or incentives to encourage the construction of various types of units.

Table 4.1: RHNA Allocation 2021-2029

Income Group	Total Housing Units	Percentage of Units
Extremely-/Very Low-Income (0-50% AMI)*	1,878	28%
Low-Income (>50-80% AMI)	1,099	16%
Moderate-Income (>80-120% AMI)	1,134	17%
Above Moderate-Income (>120% AMI)	2,570	38%
<i>Total</i>	<i>6,681</i>	<i>100%</i>

Notes:

AMI: Area Median Income

* 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 (939 units).

Progress towards the RHNA

Permitted Housing Units

Since the RHNA uses June 30, 2021 as the baseline for growth projections for the planning period, jurisdictions may count any housing units permitted or approved from June 30, 2021 to the start of the Housing Element planning period (October 15, 2021) against the RHNA allocation.¹ Table 4.2 shows credit for 36 single-family units permitted since June 30, 2021.

Approved Projects

Tessera Development Project

The Tessera condominium project was approved in 2005, and the property developer estimates construction to occur in late 2021. The project consists of 90 condominiums located just south of I-15 along Franklin Street. Corelogic's 2020 Southern California Resale Activity report estimates a median sales price of \$390,000 for condominiums in Lake Elsinore. The 90 units are credited against the moderate-income RHNA, as median sales prices for condominiums fall within the affordability level of moderate-income households.

Approved Projects Summary

Approved residential development projects credited toward the 2021-2029 RHNA can accommodate 126 units (Table 4.2). The City has a remaining RHNA of 6,555 units to be addressed through site identification.

¹ The Housing Element planning period differs from the RHNA Planning period. The Sixth Cycle RHNA covers a 10-year planning period of December 31, 2018 to December 31, 2028. The Housing Element covers an eight-year planning period of December 31, 2020 through December 31, 2028.

Table 4.2: Approved Projects Affordability Distribution

Affordability Distribution	Ex./Very Low (0-50% AMI)	Low (>50-80% AMI)	Moderate Income (>80-120% AMI)	Above Moderate Income (>120% AMI)	Total
Building Permits issued since 06/30/21	--	--	--	36	36
Tessera Development	--	--	90	--	90
Total	--	--	90	36	126
2021-2029 RHNA	1,878	1,099	1,134	2,570	6,681
<i>Remaining RHNA: Surplus/Remaining (+/-)</i>	-1,878	-1,099	-1,044	-2,534	-6,555

Source: City of Lake Elsinore, 2020

Residential Sites Inventory

State law requires that jurisdictions demonstrate in the Housing Element that the land inventory is adequate to accommodate that jurisdiction's share of the region's projected growth. After accounting for approved projects, the City has a remaining RHNA of 6,555 units. Throughout the City, various properties zoned for residential and mixed-use use and approved for Specific Plan development collectively provide sufficient capacity to meet and exceed identified housing needs for very low-income households, as well as provide an inventory buffer for all income categories. A detailed listing of sites, consistent with State law, is included in Appendix A.

Sites Inventory Methodology

Realistic Capacity

Consistent with HCD Guidelines, the methodology for determining realistic capacity on each identified site must account for land use controls and site improvements. The High Density Residential (HDR) and Residential Mixed-Use (RMU) designations allow residential development at a density of 19 to 24 units per acre. Based on the intent of designations and the potential for the development of non-residential uses, the realistic capacity assumptions are set forth as follows:

- High Density Residential.** The HDR designation provides locations for multi-family residential development at densities between 19 and 24 units per acre. To account for land use controls and site improvements, realistic capacity is calculated based on the median allowable density (22 units per acre). This is a conservative estimate; more recent multi-family, affordable developments in Lake Elsinore have exceeded this density estimate. Pottery Court, an affordable housing apartment complex built in 2011, was entitled at a density of 26 dwelling units per acre, exceeding the General Plan estimates. The Rivers Edge Apartments, built in 2007, was also entitled at 26

dwelling units per acre. The 81-unit, affordable Mission Trail Apartments built in 2019 was developed at close to 84 percent of the maximum density allowed in the Eastlake Specific Plan area (18 units per acre). The use of median densities is a conservative estimate for projects within the City of Lake Elsinore as development generally occurs at a higher density.

- **Residential Mixed Use.** The RMU designation provides for a mix of residential and non-residential uses on a single development site, with an emphasis on high-density residential uses. All-residential developments are allowed, and non-residential uses are allowed in a subordinate capacity. The RMU designation has a density of 19 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. Therefore, a two-acre RMU development could propose a 48-unit housing development with additional space for commercial uses—up to 35 percent of the building square footage. Projects that utilize a density bonus pursuant to Municipal Code section 17.86.060 can achieve a density of up to 35 dwellings per acre, provided the site meets certain criteria (proximity to a bus or rapid transit system stop) or provides community benefits. One benefit is consolidation of disparate parcels. Because RMU allows for combined residential/non-commercial uses in a manner that protects the maximum density and facilitates development of affordable units at higher densities, a 24-unit per acre realistic capacity is feasible. Nonetheless, the median allowable density (22 units per acre), conservative estimate, is used to account for land use controls and site improvements and to mirror expected development in the HDR zone.

To assess the potential for nonresidential demand in the RMU zone and to assess the appropriateness of densities in the RMU and HDR zones, two developers with experience working in Lake Elsinore were interviewed. One of the interviewees specializes in market-rate housing and the second interviewee specializes in development of affordable, multi-family housing. Both interviewees confirmed that in the areas of Lake Elsinore where the RMU zone is located, the market demand is overwhelmingly for residential standalone development. In fact, both interviewees indicated that the development of mixed-use (with a residential and non-residential component) is very unlikely given the lack of demand for that type of development in Lake Elsinore. The demand for commercial or office uses in this zone is also very limited given the residential nature of the area and the availability of higher visibility commercial areas in other parts of the City. While the potential for higher non-residential development demand may occur as the area is further developed, currently and in the planning period that is unlikely to happen. The interviewees assessment fit with development trends in the RMU zone which point to a lack of demand for non-residential development. A survey of all developed RMU properties show only two non-residential uses (a commercial strip center built in 1978 and a church built in the 1960s) and both pre-date the creation of the RMU zone (in 2011). No properties have been developed since 2011 (when the RMU zone was adopted) although a five-unit multifamily rehabilitation project was completed in 2017.

While additional vacant land is available in the Commercial Mixed-Use Zone (CMU), that zone is not included in the inventory as uses in that zone are expected to have a more commercial character. Sites that allow for mixed use have been limited to the RMU zone because that zone is

in areas with residential development and future development is expected to be primary residential. The RMU zone allows non-residential uses in a limited capacity and in a manner compatible with the street environment and adjacent to residential areas.

Capacity for Specific Plan sites are based on the approved units for the plan minus any developed units.

Densities Appropriate for Accommodating Lower Income Housing

The California Government Code states that if a local government has adopted density standards consistent with the population-based criteria set by State law (at least 30 units per acre for Lake Elsinore), HCD is obligated to accept sites with those density standards as appropriate for accommodating the jurisdiction's share of regional housing need for lower-income households. This is referred to colloquially as the "default density." Developments in Lake Elsinore have demonstrated that affordable housing can be constructed at substantially lower densities than normally associated with affordable housing; this is due to the ample supply of vacant land priced at levels lower than land costs in the region. As a result, housing costs in the City have generally remained lower than in other areas of the region. Affordability assumptions differ for the 28 vacant residential sites (zoned for High Density Residential (HDR) and Residential Mixed Use (RMU) at 19 to 24 units per acre) and for residential development capacity in Specific Plan areas.

For vacant residential sites, the zoning assumption is that the HDR and RMU sites are credited toward the very low income RHNA based on the zoning and the City's strong track record of developing affordable housing at even lower densities than 19 to 24 units per acre. The two zones are expected to develop with multi-family housing and the sites are in areas with lower housing costs than the Specific Plan areas.

Interviews with two local developers confirm that the 19 to 24 unit per acre density for both zones is at the top end of what can be developed in the areas of Lake Elsinore near the Lake. The availability of undeveloped land and lower land costs relative to surrounding areas in these two designations point to a lack of demand for higher multi-family residential densities. Both developers expressed that going above 24 units per acre is not realistic in Lake Elsinore as the demand for multi-family housing is not strong, due to the relative affordability of single-family homes in the City. In essence, new residents move to Lake Elsinore to buy a home, not rent an apartment. For those in the rental market, rising rents are pushing families to rent homes that have similar rental costs than multifamily housing but with more space. One of the interviewees who specializes in the development of affordable housing stated that the major barriers to development of multi-family housing in Lake Elsinore are lack of demand and limited financing availability.

One of the interviewees indicated that the allowable densities in the RMU and HDR zones (19 of 24 dwelling units per acre) are at the high end for realistic residential development in this area due to the availability of vacant land at relatively low prices in this part of Lake Elsinore, making higher densities unnecessary and infeasible. The interviewee who specializes in affordable housing development also indicated that affordable housing at these densities is achievable given the City's track record of affordable housing development in this part of Lake Elsinore and because affordable housing developers would most likely use a density bonus. The interviewee pointed to the newest examples of affordable housing in

areas near the Lake. There are currently no affordable housing developments in the RMU zone for direct comparison, nonetheless, most of the RMU zone is in an area with a strong multi-family development track record. In fact, most RMU properties are located from less than one to three miles from the City's three newest affordable housing developments: Pottery Court (113 units), Mission Trail Apartments (81 units), and Cottages at Mission Trail (143 units). These three projects were developed in zones that allow a lower density (18 units per acre) than the RMU zone (19 to 24 units per acre). Several of the City's affordable housing developments have occurred in the HDR zone but the most recent developments were developed within the Eastlake Specific Plan area located just east of the RMU and HDR zone areas. The Pottery Court Apartments, an affordable housing development built in 2011 and located in the same area provides further evidence of density appropriateness. The 113-unit development was built in the MDR zone which only allows a density of 7 to 18 units per acre.

When asked about the barriers to developing affordable housing, the developer indicated that it is a matter of funding competitiveness, not density that has limited additional development in Lake Elsinore. Specifically, they pointed to the scoring structure for popular funding sources such as cap and trade funds which favor new development in high resources areas. Finally, the developer indicated that affordable housing developers assume the use of a density bonus and see a density of 24 units per acre as the equivalent of at least 36 units per acre with the anticipated density bonus.

For undeveloped Specific Plan capacity, the affordability assumptions are more nuanced as the Specific Plan areas allow for a wider range of housing types, sizes, and amenities and many of the Specific Plans are areas of the City with slightly higher housing costs. The affordability assumptions for both site types are discussed below. Discussions with the owner of three of the identified Specific Plans confirmed that there is a significant increase in demand for development of multi-family units in Specific Plan areas. While the City has adequate supplies of single-family homes, rental options are more limited. As a result, the landowner is in the process of selling portions of several Plan areas for development of multi-family housing. The demand for multi-family units is significant enough that development of multi-family capacity from other planning areas/later phases within Specific Plans is expected to occur. As a result, development of the units indicated on Table 4.6 is expected to occur within the planning period.

Affordable Densities for Vacant Residential Land

A significant number of affordable housing developments in the City have been constructed at densities lower than the 30 units per acre default density. Specifically, affordable housing units (affordable to very low- and low-income households) have most commonly been built in zones with a maximum allowed density of 18 units per acre. The Broadstone Rivers Edge Apartments (2007), Pottery Court (2011), Mission Trail Apartments (2020), and the Cottages at Mission Trail (2020) developments (all affordable housing projects) were developed on properties allowing a maximum of 18 units per acre.

Table 4.3 presents a sample history of affordable developments in the City and one development located in the Sphere of Influence (one block from the City's boundary). The City is also in preliminary discussions with a developer interested in developing a nine-unit affordable housing project. The tentative project would have a density of 16.6 units per acre in a zone that allows a density of 7 to 18 units per acre. Development patterns and a strong history of affordable housing development demonstrates that affordable housing projects are and will continue to be achieved in lower density areas. As such, crediting

sites identified in the HDR and RMU designations (19-24 units per acre) toward the lower-income RHNA is a realistic assumption.

Table 4.3: Affordable Housing Developments

Name	Locations	Year Built	Total Units	Affordable Units	General Plan and Zoning Density
Parkside Apartments	442 Kellogg Street	1987	37	14	HDR/R3 (19-24 du/ac)
Villa Siena Apartments	31300 Auto Center Dr	1998	126	126	MDR/R2 (7-18 du/ac)
Lake View Apartments (Phase 1)	32209 Riverside Drive	1980	88	87	HDR/R3 (19-24 du/ac)
Lake View Apartments (Phase 2)	32211 Riverside Drive	1980	64	63	HDR/R3 (19-24 du/ac)
Lakeside (Lakehouse) Apartments	15195 Lincoln Street	1983	128	52	HDR/R3 (19-24 du/ac)
Broadway Machado Apartments (Townhomes)	16436 Broadway Street	1987	28	14	MDR/R2 (7-18 du/ac)
Fairview Apartments (Townhomes)	33051 Fairview Street	1976	16	16	LMR (1-6 du/ac)/ No Zone, Sphere of Influence
Broadstone Rivers Edge Apartments	2088 Lakeshore Drive	2007	184	28	East Lake SP (up to 18 du/ac)
Pottery Court Apartments	295 W. Sumner Avenue	2011	113	111	MDR/R2 (7-18 du/ac)
Mission Trail Apartments	32585 Mission Trail	2020	81	80	East Lake SP (up to 18 du/ac)
Cottages at Mission Trail	32675 Mission Trail	2020	143	142	East Lake SP (up to 18 du/ac)
Total			1,008	733	

Source: City of Lake Elsinore, 2020

Due to the availability of undeveloped land and relatively lower costs (compared to other jurisdictions), housing in Lake Elsinore is more affordable. Many new market-rate units can provide affordability at the lower income level even at market-rate costs. The vacant residential sites are in areas with lower real estate costs and the sites are expected to develop as stand-alone multi-family or mixed-use developments.

In addition to favorable conditions for housing production, the City is working diligently to remove constraints to housing development and being proactive in encouraging and facilitating development of both market-rate and affordable housing. Objectives related to housing production in the Housing Plan (Chapter 6) include assistance for two affordable housing projects in the planning period (Program 7 and 8), pursuing land purchases for residential development, redeveloping tax-delinquent properties, and consolidating parcels to create two larger, development ready pads in/near Downtown during the planning period (Program 9, adoption of objective design standards to facilitate high-quality residential development and compliance with State objectives regarding streamlined project review (Program 12), and regular outreach to owners/developers of Specific Plans to identify any issue with development timeframes and to inform owners/developers about available housing funds to assist in the development of affordable housing (Program 21).

Affordability for Specific Plan Capacity

The City has many approved Specific Plan areas that have significant residential capacity remaining. These areas have a high level of certainty of development given that they are approved projects and specific

parameters for the quantity and type of development have been established. Development types authorized by Specific Plans include single-family and multi-family uses (a portion of which are expected to be developed in a mixed-use context). The Specific Plan areas provide opportunities for development of market-rate and affordable housing. The developers and/or property owners have not specifically included affordable units—although any of the projects could be implemented to include affordable units—and housing costs are not yet known. Development within Specific Plan areas will allow for a wider range of housing types, sizes, and amenities. For multi-family units in Specific Plan areas, density is used to make the affordability assumptions. As previously discussed, 24 units per acre is used in place of the 30 units per acre default densities for a variety of reasons discussed under the “Densities Appropriate for Accommodating Lower Income Housing” heading. Multifamily and mixed-use units with an allowable density of 24 units per acre are credited toward the very low/low income RHNA. As shown on Table 4.6, since 2007, three affordable housing developments, with a total of 279 units, have been built in a Specific Plan area. Two of the City’s most recent affordable housing developments were built within a Specific Plan. The 81-unit, affordable Mission Trail Apartment built in 2019 and the 143-unit Cottages at Mission Trail built in 2020 were developed in the East Lake Specific Plan.

Multifamily and mixed-use units with a lower allowable density (most commonly 18 and 20 units per acre) are credited toward the moderate income RHNA.

Single-family units in Specific Plan areas can be credited against the moderate-income RHNA based on the cost of single-family homes in Lake Elsinore. While the median home sale price in Lake Elsinore (\$409,750 in 2020 according to Corelogic data) is affordable to moderate-income households, some single-family units may come in at higher prices based on size or amenities. To account for a range of potential home prices, single-family unit capacity in Specific Plan areas is split evenly between the moderate- and above moderate-income categories.

Table 4.4: Specific Plan Affordability Assumptions

Affordability Distribution	Low (>50-80% AMI)	Moderate Income (>80-120% AMI)	Above Moderate Income (>120% AMI)	Total
Single-family Units	--	50%	50%	100%
Multi-family/Mixed Use Units – 24 units per acre	100%	--	--	100%
Multi-family/Mixed Use Units– <24 units per acre	--	100%	--	100%

Table 4.5: Affordable Housing Costs by Household Size and Tenure - 2020

Income Group/ Household Size	Annual Income Limits	Affordable Payment (Per State Guidelines)		Maximum Affordable Price		City of Lake Elsinore Housing Costs
		Renter	Owner	Home (purchase price)	Rental (per month)	
Moderate Income (80-120% AMI)						
1-Person	\$63,250	\$1,581	\$1,845	\$334,920	\$1,376	
2-Person	\$72,300	\$1,808	\$2,109	\$387,409	\$1,591	Median condo. price 2020: \$390,000
3-Person	\$81,300	\$2,033	\$2,371	\$436,165	\$1,791	Median home price 2020: \$409,750
4-Person	\$90,350	\$2,259	\$2,635	\$485,228	\$1,992	
5-Person	\$97,600	\$2,440	\$2,847	\$522,695	\$2,146	

Assumptions: California Department of Housing and Community Development 2020 income limits; 30 - 35% gross household income as affordable housing costs (depending on tenure and income level); 20% of monthly affordable cost for taxes and insurance; 10% down payment, 3% interest rate for a 30-year fixed rate mortgage loan; housing cost include utilities based on Housing Authority of the County of Riverside Utility Allowance by room size, 2020.

Sources: California Department of Housing and Community Development, 2020; Housing Authority of the County of Riverside, 2020; MIG, 2020. Rent: U.S. Census 2019 ACS 5-Year Estimates Detailed Tables, Housing Prices: CoreLogic California Home Sale Activity by City, April 2020.

Residential Site Inventory

The Housing Element Sites Inventory consists of accessory dwelling unit (ADU) projections, remaining Specific Plan capacity, and vacant residential and mixed-use sites. Together, these sites ensure that the remaining RHNA can adequately be accommodated during the planning period. The sites have no identified constraints that would prevent development or reuse during the Housing Element period. Tables 4.6 and 4.7 summarizes the sites inventory (see also Figure 4.1 and 4.2).

ADU Projections

A projection of ADU development during the planning period is included in the site inventory. In 2019, two ADUs were permitted; in 2020, six ADUs were permitted; In 2021 the City has approved nine ADU applications. The previous demand for ADUs in Lake Elsinore has been minimal due to the availability of relatively affordable housing. Nonetheless with recent, favorable ADU legislation which has created new incentives and streamlined processes to build ADUs and the City's efforts to publicize ADU development, demand for ADU development is expected to increase. As part of Housing Element implementation, the City will work to encourage and facilitate development of ADUs (Program 19). The City projects that during the planning period (8.3 years), at least 50 accessory dwelling units (ADUs) will be developed (6 per year). The affordability assumptions for the ADUs are based on the Southern California Association of

Governments' (SCAG) ADU affordability analysis for San Bernardino/Riverside County that have been approved by the State Department of Housing and Community Development (HCD)².

Specific Plan Capacity

A considerable portion of Lake Elsinore is designated for specific plan development. The Specific Plans are intended to allow greater design flexibility and encourage integrated developments. The City has several Specific Plan areas that have significant residential capacity remaining. These areas have a high level of certainty of development given that they are approved projects and specific parameters for the quantity and type of development have been established. Development types authorized by Specific Plans include single-family and multi-family uses (a portion of which are expected to be developed in a mixed-use context). The Specific Plan areas provide opportunities for development of market-rate and affordable housing. As shown on Table 4.3, since 2007, three affordable housing developments, with a total of 279 units, have been built in a Specific Plan area. Combined, the 15 Specific Plan areas identified in this Housing Element have an identified capacity of 7,723 units. Table 4.6 also shows the level of entitlement activity for each plan area. While there are no pending projects, various specific plans have submitted applications for new or revised tract maps. Specific plan development in the City is ongoing. In 2020, permits were issued for 146 units in the Villages at Lakeshore Specific Plan. None of the listed Specific Plan areas have any site restrictions or governmental constraints that would delay development of the identified remaining capacity. Discussions with the owner of three of the identified Specific Plans confirmed that there is a significant increase in demand for development of multi-family units in Specific Plan areas. While the City has adequate supplies of single-family homes, rental options are more limited. As a result, the landowner is in the process of selling portions of several Plan areas for development of multi-family housing. The demand for multi-family units is significant enough that development of multi-family capacity from other planning areas/later phases within Specific Plans is expected to occur. As a result, development of the units indicated on Table 4.6 is expected to occur within the planning period. The demand for multi-family housing is also evidenced by developer/homebuilder interest in development of residential uses within larger mixed-use developments. The City is working with a developer on a proposal to construct a mixed-use development that includes a 280-unit apartment complex on a 23-acre mixed use property. The City is also in preliminary discussion with a developer interested in converting a larger commercial big box site (located within the Elsinore City Center Specific Plan) into a mixed-use village with a significant multi-family component.

Table 4.6 also shows phasing information from the Specific Plan documents. Most indicate a phasing plan but acknowledge that the timing of residential and commercial development is a function of market conditions. The Canyon Creek Specific Plan is not included given the constraints posed by wildlife conservation requirements in the Plan area.

Affordability distribution of capacity in Specific Plans is shown on Table 4.4: Specific Plan Affordability Assumptions. For multi-family units in Specific Plan areas, density is used to make the affordability

² SCAG estimates an affordability breakdown of ADUs in the San Bernardino/Riverside subregion as follows: 15% extremely low-income, 8% very low-income, 35% low-income, 35% moderate-income, and 8% above moderate-income. 6th Cycle Housing Element Update Technical Assistance – ADU Affordability Analysis, August 27, 2020.

assumptions. Multifamily and mixed-use units with an allowable density of 24 units per acre are credited toward the very low/low income RHNA. Multifamily and mixed-use units with a lower allowable density (most commonly 18 and 20 units per acre) are credited toward the moderate income RHNA. To account for a range of potential home prices, single-family unit capacity in Specific Plan areas is split evenly between the moderate- and above moderate-income categories.

Land use plans for the Specific Plans listed in Table 4.6 are presented in Appendix C.

Table 4.6: Residential Capacity within Specific Plans

Specific Plan (entitlement activity for remaining capacity)	Year Adopted or Last Amended	Year of original approval	Expiration Date (of SP, or TTM, or anything, pls specify)	Total Plan Capacity/Size	Unit Type Distribution of Identified Capacity				MFR Densities and Location	Necessary Approvals/Next Steps	Phasing or Timing requirements	Affordability Distribution
					SF	MF	MU	Total				
Alberhill Specific Plan (Vesting Tentative Tract Map) Partially Developed	Last Amendment: 1997	1989	No expiration date for the Specific Plan	1,559 units/ 1,901 ac. The completed 567 units were part of amendments #2 that moved these units into the Murdock Alberhill Ranch Specific Plan. Those units have been built. Parcelization: several large parcels not yet subdivided.	619	225	120	964	Amendment 1 increased densities for multifamily and mixed-use units from 24 du/ac to 30 du/ac Amendment 1: Zoning Regulations lays out the land use plan, zoning regulations, and map. Areas identified for MF residential (16 acres) and mixed use with MF residential (89 acres) are included on Figure 1 and summarized on Table 2 of the Plan. Multifamily and mixed uses are in the southern part of the Plan area along Nichols Road.	Vesting Tentative Tract Map (VTTM) 35001 (referred to as the “Alberhill Ridge”) was redesigned to reduce the number of single-family lots to 939 lots on April 14, 2020. The number of multi-family residential units within the new VTTM 35001 has remained the same as the original VTTM 35001 at 225 multi- family units and 120 mixed use residential units. Necessary steps are the recordation of final map(s), design review approval and approval of grading plan(s) and building plans.	From Specific Plan document: Phase 1: 0 DUs Phase 2 (3-10 years): 3,200 DUs Phase 3 (11-15 years): 505 DUs All residential uses are in Phases 2 and 3; 38% of residential units are already constructed. Current Activity: VTTM 35001 was redesigned in 2020. There are no constraints to initiating full development of the Plan within the planning period. The owner is in the process of selling a portion of the Plan area to a home builder expected to develop the multi-family and mixed-use units and expects development to occur within three years.	SFR units: Moderate/Above Moderate MFR and MU units: Very Low (based on density)
Alberhill Villages Partially Developed	2017	2017	No expiration date for the Specific Plan	8,024 units/ 1,375 ac. Parcelization: several large parcels not yet subdivided.	0	450	0	450	Multi-family uses are in Planning Areas 6A and 6B (located at the closest access point at Nichols Road and Lake Street at densities of 20 du/ac The owner has confirmed that they are moving forward with sale of planning areas 6A and 6b which are included in Phase 1 of development. This part of the Plan allows for mixed use development. The owner has confirmed that due to the demand for rental housing in this area of the City the units are expected to be built as a 100% residential use (apartments), not mixed use. They also anticipate a transfer of units from phases of the Plan	The Owner is selecting a buyer for the properties and expect to have developed the multi-family portion of the plan (including a development transfer). Next steps include the preparation of Phased Development Plans (PDPs), submittal and processing of new development applications, such as tentative tract maps and recordation of final map(s), approval of the design review application and approval of grading permits and building permits. The transfer of residential capacity from other planning areas of the specific plan can occur concurrently.	The Specific Plan indicate six phases. The multi-family units are in Phase 1,2,4, and 6. The owner has confirmed that they are moving forward with sale of Planning Areas 6a and 6B, located at the closest access point for the Plan area and that development of 450 multi-family units within the planning period is expected, Specifically the units are expected to be available for rent by 2024.	MFR units (20 du/ac): Moderate

Table 4.6: Residential Capacity within Specific Plans

Specific Plan (entitlement activity for remaining capacity)	Year Adopted or Last Amended	Year of original approval	Expiration Date (of SP, or TTM, or anything, pls specify)	Total Plan Capacity/Size	Unit Type Distribution of Identified Capacity				MFR Densities and Location	Necessary Approvals/Next Steps	Phasing or Timing requirements	Affordability Distribution
					SF	MF	MU	Total				
									and expect development of 450 multi-family units within the planning period is expected, Specifically the units are expected to be available for rent by 2024.			
Canyon Hills Estates Specific Plan (Tentative Tract Map) Not Developed	Adopted 2006	2006	No expiration date for the Specific Plan	302 units/ 246 ac. No multifamily uses; Parcelization: several large parcels not yet subdivided.	302	0	0	302	N/A no MFR	Application for revised Tentative Tract Map (TTM) 34249 submitted 12/9/2021. Revision No. 1 to TTM No. 34249 proposes to phase the development of the previously approved tentative map into four (4) phases. The first phase 1 proposes a subdivision of 81.32 acres into 132 single family residential lots, 10 open space lots, one detention basin, and one park. RDR 2022-06 proposes the design and construction of 132 single-family residential dwelling units located in Phase 1. The project proposes two (2)-different product lines which include six floor plans ranging in size from 1,793 sq. ft. to 3,291 sq. ft. with each product line including 3-elevation styles. The previously approved TTM 34249 included a subdivision of 246 acres into 302 single family residential lots, 12 open space lots, one park, and two tank sites. Currently under review at the staff level.	No Phasing Plan in SP and able to move forward with remaining development.	SFR units: Moderate/Above Moderate
Canyon Hills Specific Plan (Tentative Tract Map)	Last Amendment: 2021	1989	No expiration date for the Specific Plan	4,275 units/ 1,969 ac. Parcelization: developed area fully subdivided.	63	216	0	279	8-15 du/ac townhouse (developed already) 24 du/ac for MFR units	In 2021, a 9.02-acre site within the SP was changed from Neighborhood Commercial to Multifamily 2 with a density of up to 24 du/ac or up to 216 residential units. 60 of these	From Specific Plan Amendment #2: Phase 1: 608 SF, 154 MF Phase 2: 210 SF, 235 MF Phase 3:508 SF, 227 MF Phase 4: 148 SF Phase 5: 434 SF	SFR units: Moderate/Above Moderate MFR units (60 condos): Moderate

Table 4.6: Residential Capacity within Specific Plans

Specific Plan (entitlement activity for remaining capacity)	Year Adopted or Last Amended	Year of original approval	Expiration Date (of SP, or TTM, or anything, pls specify)	Total Plan Capacity/Size	Unit Type Distribution of Identified Capacity				MFR Densities and Location	Necessary Approvals/Next Steps	Phasing or Timing requirements	Affordability Distribution
					SF	MF	MU	Total				
Mostly Developed				Undeveloped area consists of several large parcels not yet subdivided.					Figure 2.1 (Amendment 2) shows the land use plan and identifies areas for attached residential development (140.5 acres). Multifamily uses are in several areas along Canyon Hills Road.	units are expected to be condominiums. Tract Map No. 38008 for development of the 9.02-acre site with 60 detached condominium units was approved on June 22, 2021, as was the related residential design review. The final map is currently in plan check. Remaining steps for development will be recordation of final map, approval of grading and building plans. Due to the almost built-out nature of the Plan area, infrastructure is fully available as is physical access (circulation/roadways). There are no phasing or trigger requirements remaining to develop the remaining units. The Plan area is owned by Pardee Homes, a residential home building company, and they will be developing the remaining residential units.	Phase 6: 133 SF, 243 MF Phase 7: 382 SF Open Phase: 548 MF Phases 1 and 2 done, Phases 3 and 4 graded and utilities installed Phase 5 TTM approved 2 phases left. The SP indicates that buildout rate and order are primarily a function of market conditions. Attached residential are available in the phases shown but depend on market conditions. In response to increased demand for multi- family housing, in 2021 a nine-acre portion of the plan was rezoned from commercial uses to Multifamily 2 (up to 24 du/ac) and that site is expected to be developed early in the planning period.	MFR units (remaining 156 units): Very Low (based on density)
Cape of Good Hope Specific Plan (no identified constraints to immediate development) Not Developed	1993	1993	No expiration date for the Specific Plan	67 units/ 41 ac. no MFR; Parcelization: several large parcels not yet subdivided.	68	0	0	68	N/A No MFR		From Specific Plan: “Intended to be completed in a single phase” No phasing assumed	SFR units: Moderate/Above Moderate
The Diamond Specific Plan (no identified constraints to	2015	2010	No expiration date for the	600 units/ 87 ac.	0	0	225	225	18 du/ac Figure 1.4 (Amendment 2) shows the land use plan and		From Specific Plan: Phase 1: PA 2 (DONE) Phase 2 PA-2 (Underway) Phase 3 PA 3	MU units: Moderate (based on density)

Table 4.6: Residential Capacity within Specific Plans

Specific Plan (entitlement activity for remaining capacity)	Year Adopted or Last Amended	Year of original approval	Expiration Date (of SP, or TTM, or anything, pls specify)	Total Plan Capacity/Size	Unit Type Distribution of Identified Capacity				MFR Densities and Location	Necessary Approvals/Next Steps	Phasing or Timing requirements	Affordability Distribution
					SF	MF	MU	Total				
immediate development) Partially Developed			Specific Plan	Parcelization: developed area fully subdivided. Undeveloped area consists of subdivided larger parcels (generally between 0.5 and 1 acre in size).					identifies areas for commercial mixed-use development (81.6 acres – includes open space). These areas are located on the eastern edge of the Plan area along Mission Trail. Residential development is expected to occur on land south of the existing stadium on a single 11.6-acre parcel. The City of Lake Elsinore owns the Lake Elsinore Diamond Stadium and a 3.8-acre vacant parcel in the Plan area. The City-owned property has been identified as a mitigation site and as a location for replacement parking once residential development occurs as the residential development would require replacement of the stadium parking.		Phase 4: PA-6 Phase 5: PA-1 (Underway) Phase 6: PA 5 “The phasing order is not intended to dictate time sequential development. Concurrent development may occur depending on market conditions and infrastructure development” A sports complex and commercial project were approved in 2016/2017, showing ongoing development of the Specific Plan. 225 residential units are in PA 6 (225), but the Plan indicates that the developer is not limited to developing in the phase order included in the plan.	
East Lake Specific Plan (no identified constraints to immediate development) Partially Developed	2018	1993	No expiration date for the Specific Plan	3,640 units/ 2,977 ac. Parcelization: developed area fully subdivided. Undeveloped area consists of subdivided larger parcels generally around an acre in size although some areas of PA 8 have smaller parcels generally	0	0	1025	1,025	18 du/ac Figure 2-1 shows planning areas. Residential uses are in PA 1, 2, 4, and 8 (which total over 1,300 acres and include a variety of other land uses as well as land for preservation/mitigation).These areas have seen extensive residential development as well as all associated infrastructure and utility improvements. There are no phasing or trigger requirements remaining to	The project requires MSHCP (Western Riverside County Multiple Species Habitat Conservation Plan) clearance before being able to move forward. Next steps after MSHCP clearance will be • the processing of the development applications • completion of CEQA review • taking the project to public hearing. • Following hearings, the typical grading plan and building plan approvals.	From Specific Plan: “...the phasing program for the East Lake Specific Plan area will be based upon the anticipated timing of these Development Targets. As development is initiated, infrastructure improvements will be constructed prior to or concurrent with incremental development in a manner to maximize cost effectiveness and efficiency.” Phase 1 – 5 years (by 2022): 2,915 DUs Phase 2 (2040): 725 Only 1,025 units (or 28 percent of full residential capacity) remaining to be built.	MU units: Moderate (based on density)

Table 4.6: Residential Capacity within Specific Plans

Specific Plan (entitlement activity for remaining capacity)	Year Adopted or Last Amended	Year of original approval	Expiration Date (of SP, or TTM, or anything, pls specify)	Total Plan Capacity/Size	Unit Type Distribution of Identified Capacity				MFR Densities and Location	Necessary Approvals/Next Steps	Phasing or Timing requirements	Affordability Distribution
					SF	MF	MU	Total				
				around 0.2 acres in size).					develop the remaining units. There is no master developer within the Specific Plan, as such development would be led by individual property owners as will development of non- specific plan sites included in the inventory.			
Lakeshore Village Specific Plan (no identified constraints to immediate development) Partially Developed	2003	2003	No expiration date for the Specific Plan	410 units/ 37 ac. Parcelization: areas for detached residential are fully subdivided. The area for attached residential is made up of two large parcels totaling 9.8 acres)	0	140	0	140	Attached apartment dwellings 18 du/ac Exhibit 6 shows the land use plan and identifies areas attached and detached residential development. There areas make up most of the plan area and total 32 acres.		From Specific Plan: No time sequential phasing. SFR portion done, MFR remaining. The owner of the vacant parcels is preparing development plans for the site. The Plans are expected to include 140 units and once they complete the approval process, development is expected to occur rapidly.	MFR units: Moderate (based on density)
Murdock Alberhill Specific Plan (Vesting Tentative Tract Map)	2008 (amendments pertain to changes to the location of schools and parks only)	1992	No expiration date for the Specific Plan.	1,819 units/ 511 ac. Parcelization: developed area fully subdivided. Undeveloped area consists of several large parcels not yet subdivided.	0	300	0	300	R-3 20 du/ac (207 units) R3 24 du/ac (334 units) Exhibit 1 shows 3 planning areas and 12 sub areas. Residential uses are in all but 4 sub areas and total 367 acres.		From Specific Plan: “Over a ten-year period in response to market demands”. “The timing of residential and commercial development is a function of current market conditions. 4 phases – MFR residential is in Phase 1 and 2. R-3 Phasing: Phase 1 – 207 units Phase 2: 334 units As of December 8, 2020, Vesting Tentative Tract No. 28214 has 567 completed Single- Family dwelling units showing ongoing development of the Specific Plan.	SFR units: Moderate/Above Moderate R3 20 MFR units (207): Moderate (based on density) R3 24 MFR units (334): Very Low (based on density)

Table 4.6: Residential Capacity within Specific Plans

Specific Plan (entitlement activity for remaining capacity)	Year Adopted or Last Amended	Year of original approval	Expiration Date (of SP, or TTM, or anything, pls specify)	Total Plan Capacity/Size	Unit Type Distribution of Identified Capacity				MFR Densities and Location	Necessary Approvals/Next Steps	Phasing or Timing requirements	Affordability Distribution
					SF	MF	MU	Total				
Nichols Ranch (Tentative Tract Map 37305) Not Developed	2019	2019	No expiration date for the Specific Plan	168 units/ 72.5 ac. Parcelization: several large parcels not yet subdivided.	168	0	0	168	N/A No MFR Figure II-1 shows the land use plan and identifies areas for SF residential development totaling 31 acres. (There is no multifamily development in this SP). Residential uses are located throughout most of the plan but are generally located along Nichols Road and Wood Mesa Court.	Residential Design Review for 168 single-family residential units was approved on 11/9/2021. No further entitlement needed for SFR construction. Next steps: Recordation of tract map and approval of grading permits and building permits	From Specific Plan: Three phases, “Planning Areas may be developed out of the expected sequence, or in smaller increments” Phase 1: 34 units Phase 2: 134 units Phase 3 – commercial	SFR units: Moderate/Above Moderate
North Peak Specific Plan (no identified constraints to immediate development) Not Developed	1999	1991	No expiration date for the Specific Plan	1,200 units/ 1,786 ac. Parcelization: there is a mix of parcel sizes in the Plan area. While several section shows parcelization that range roughly from 1 to 5 acres in size and there are also areas that are not yet subdivided.	1,200	0	0	1,200	N/A No MFR Figure 3 in Amendment 2 shows the land use plan and identifies areas for SF residential development totaling 816 acres. (There is no multifamily development in this SP). Residential uses are located throughout the Plan area.	Next steps would be the submittal and processing of new development application, such as tentative tract maps. Other steps are the same as described above.	From Specific Plan: Over 17 years Phase 1 and 2 Phase 1A 89 acres of res Phase 1B 62 acres of residential Phase 2A 97 acres residential Phase 2B 108 acres residential	SFR units: Moderate/Above Moderate
Ramsgate Specific Plan (Tentative Tract Map) Partially Developed	2008	1984	No expiration date for the Specific Plan Tentative Tract Nos. 32537 & 37382	2,759 units/ 1,366 ac. Parcelization: developed area fully subdivided. Undeveloped area consists of several large	947	0	0	947	N/A No Remining MFR capacity Exhibit 3 shows the land use plan and identifies areas for residential development. Residential uses are in the northernmost portions of the Plan area where there is access from Highway 74 and several smaller roads. There is no	Necessary steps include recordation of final map(s), approval of the design review application and approval of grading permits and building permits. Recorded Tract Map No. 30698 with 151 SFR, received Design Review approval on May 25, 2021.	Specific Plan Approximates over 20 years based on infrastructure and market demand. 66% of Specific Plan developed and able to move forward with remaining development	SFR units: Moderate/Above Moderate

Table 4.6: Residential Capacity within Specific Plans

Specific Plan (entitlement activity for remaining capacity)	Year Adopted or Last Amended	Year of original approval	Expiration Date (of SP, or TTM, or anything, pls specify)	Total Plan Capacity/Size	Unit Type Distribution of Identified Capacity				MFR Densities and Location	Necessary Approvals/Next Steps	Phasing or Timing requirements	Affordability Distribution
					SF	MF	MU	Total				
			totaling 272 SFR lots currently active until May 2023.	parcels not yet subdivided.					remining multifamily residential capacity.	Necessary steps are approval of grading plans and building permits.		
Spyglass Ranch Specific Plan (Tentative Tract Map) Not Developed	2015	2008	No expiration date for the Specific Plan	1,035 units/ 259 ac. Parcelization: several large parcels not yet subdivided.	106	290	0	396	15-20 du/ac Figure III-1 shows the land use plan and identifies areas for residential development. Residential uses are located throughout the Plan and total 156 acres (14.5 acres are for multifamily residential uses). Multifamily uses are in the southern portion of the Plan area (Planning Area 5 and 6) at the intersection of Camino Del Norte and a proposed new road that will provide access into the Plan area.	Tentative Tract Map 35337 approved in 2015 for entire Specific Plan. Currently working to record final map for first phase.	From Specific Plan: 3 phases approx. 10 years, Currently working to record final map for first phase. All MFR in Phase 1 A developer is in the process of recording a parcel map for Phase 1, which includes 106 single-family and 290 multi-family units (in Planning Areas 3,4,5,6 and 7). The first phase of the development includes the planning areas located closest to Camino Del Norte, an existing road, and near the Main Street access ramp to Interstate 15. Development of the 290 multi-family units in the Plan is expected to occur first as they are in Planning Areas 5 and 6 which are located closest to the main entrance to the development. Capacity used in this site inventory includes only 106 single- family units and 290 multi-family units as the timing of the approved capacity in the last two phases us unknown.	SFR units: Moderate/Above Moderate MFR units: Moderate (based on density)
Terracina (Vesting Tentative Tract Map 36557, Rev. 1) Not Developed	2015	2015	No expiration date for the Specific Plan	452 units/ 150.8 ac Parcelization: several large parcels not yet subdivided.	452	0	0	452	N/A No MF Exhibit IV-1 shows the land use plan and identifies areas for residential development. Residential uses are located throughout the Plan and total	Necessary steps include recordation of final map(s), approval of the design review application and approval of grading permits and building permits.	From Specific Plan: “Phasing of development must be flexible to meet market demands and sequence of infrastructure” Revised SP Phasing Plan Phase 1: 73 units Phase 2: 84 units Phase 3: 21 units	SFR units: Moderate/Above Moderate

Table 4.6: Residential Capacity within Specific Plans

Specific Plan (entitlement activity for remaining capacity)	Year Adopted or Last Amended	Year of original approval	Expiration Date (of SP, or TTM, or anything, pls specify)	Total Plan Capacity/Size	Unit Type Distribution of Identified Capacity				MFR Densities and Location	Necessary Approvals/Next Steps	Phasing or Timing requirements	Affordability Distribution
					SF	MF	MU	Total				
									151 acres. There are no multifamily residential uses in this Specific Plan.		Phase 4: 94 units Phase 5: 89 units Phase 6: 38 units Phase 7: 51 units Revision No. 1 to Vesting Tentative Tract No. 36557, approved July 23, 2019, reduced the total number of SFR lots to 450. Design Review for 402 SFR submitted and under staff review.	
Tuscany Hills Specific Plan (Tentative Tract Map) southern portion constructed by multiple builders over several years Partially Developed	2005 (addresses the northern portion of the site where the remaining capacity is at, the southern section is built)	1990	No expiration date for the Specific Plan. Tentative Tract Map No. 33725, for 204 single-family units has an expiration date of March 26, 2023.	1,847 units/ 1,010 ac. Parcelization: developed area fully subdivided. Undeveloped area consists of several large parcels not yet subdivided.	807	0	0	807	N/A No MF Exhibit 8B shows the land use plan for the undeveloped portion of the Plan (north section) and identifies areas for residential development. Residential uses are located throughout the Plan (north section) and total 213 acres. There are no multifamily residential uses in the undeveloped areas of the Specific Plan.		From Specific Plan: Development of the last phase (2005 amendment) over 5 years. “Residential development is primarily a function of market conditions. Timing of development can only be estimated...”	SFR units: Moderate/Above Moderate
Total					4,732	1,621	1,370	7,723				

Feasibility Of Multi-Family Unit Development within Specific Plans

The site inventory includes expected development of multi-family unit with adopted Specific Plans. Several Plans were omitted due to the uncertainty of development within the planning period (2021-2029). For multi-family units in Specific Plan areas, development density is used to make the affordability assumptions. Multi-family and mixed-use units with an allowable density of 24 units per acre are credited toward the very low/low income RHNA. Multi-family and mixed-use units with a lower allowable density (most commonly 18 and 20 units per acre) are credited toward the moderate income RHNA. Using this approach ensures a conservative approach that includes crediting only ten percent of identified capacity within Specific Plans to the lower-income RHNA category.

As shown on Table 4.6, there has been marked activity within Specific Plan areas in the last 3 years. Discussions with the owner of three of the identified Specific Plans confirmed that there is a significant increase in demand for development of multi-family units in Specific Plan areas. While the City has adequate supplies of single-family homes, rental options are more limited. As a result, the landowner is in the process of selling portions of several Plan areas for development of multi-family housing. The demand for multi-family units is significant enough that development of multi-family capacity from other planning areas/later phases within Specific Plans is expected to occur. As a result, development of the units indicated on Table 4.6 is expected to occur within the planning period. The demand for multi-family housing is also evidenced by developer/homebuilder interest in development of residential uses within larger mixed-use developments. The City is working with a developer on a proposal to construct a mixed-use development that includes a 280-unit apartment complex on a 23-acre mixed use property. The City is also in preliminary discussion with a developer interested in converting a larger commercial big box site (located within the Elsinore City Center Specific Plan) into a mixed-use village with a significant multi-family component.

City is committed to supporting development of affordable housing, including within Specific Plan areas through financial support from the Low- and Moderate-Income Housing Asset Funds (contingent on a project meeting the location and affordability requirements) as outlined in Program 7. Both the Mission Trail Apartments (82 unit affordable) and Cottages at Mission Trail (143 units) were built within the last two years with assistance from the City of Lake Elsinore (through a land sale and financial assistance). Both developments are located within the Eastlake Specific Plan. The City will continue to track the affordability of new housing projects and progress toward meeting the City's RHNA, including identified sites within Specific Plans. (Program 20).

Feasibility of development within identified Specific Plans is summarized below and is based on a combination of factors including timeframe estimates provided by property owners, track record of development in the Plan areas, and an assessment of topographic or infrastructure constraints.

Alberhill Ranch/ Murdock Alberhill/Alberhill Villages Specific Plans

The Alberhill Ranch, Murdock Alberhill, and Alberhill Villages Specific Plan areas are under common ownership. The owner has informed the City that is in the process of finding buyers for portions of the Plan areas. Development of the Plan will be by homebuilders purchasing the land, not by the landowner.

- The Alberhill Specific Plan has capacity for 225 multi-family and 120 mixed-use units in addition to 619 single family units. The owner is in the process of selling a portion of the Plan area to a home builder expected to develop the multi-family and mixed-use units and expects development to occur within three years.
- The Murdock Alberhill Ranch Specific Plan has capacity for 541 multi-family units in addition to 1,278 single-family units. The owner is in the process of selling a 10-acre portion of the Plan area to a home builder expected to develop 200 multi-family units. The owner estimates that the purchase of the land and the development of the site will take under two years with development expected to be completed by 2024. An additional site is also expected to be sold and developed with 3.5 to 4 years. This development is expected to include 100 to 200 multi-family units. Due to the uncertainty of the capacity, only 100 units is included in the sites inventory. Combined the Murdock Alberhill Ranch Specific Plan capacity has a 300 multi-family units in the sites inventory.
- In the Alberhill Villages Specific Plan, the owner has confirmed that they are moving forward with sale of planning areas 6A and 6b (located at the closest access point at Nichols Road and Lake Street) and which are in Phase 1 of development plan. This part of the Plan allows for mixed use development. The owner has confirmed that due to the demand for rental housing in this area of the City, the units are expected to be built as a 100 percent residential use (apartments), not mixed use. The owner also anticipates a transfer of units from later phases of the Plan and expects development of 450 multi-family units within the planning period. Specifically, the units are expected to be available for rent by 2024.

Canyon Hills Specific Plan

The Canyons Hills Specific Plan is mostly developed with only 279 units of the approved 4,275 units remaining to be built. Due to the almost built-out nature of the Plan area, infrastructure is fully available as is physical access. There are no phasing or trigger requirements remaining to develop the remaining units. The Plan area is owned by Pardee Homes, a residential home building company, and they will be developing the remaining residential units. In response to increased demand for multi-family housing, in 2021 a nine-acre portion of the plan was rezoned from commercial uses to Multifamily 2 (up to 24 du/ac) and that site is expected to be developed early in the planning period.

The Diamond Specific Plan

Twenty-six acres of vacant land (out of 41 vacant acres) is under common ownership as is the six-acre commercial center at the north end of the Plan area. Residential development is expected to occur on land south of the existing stadium on a single 11.6-acre parcel. The City of Lake Elsinore owns the Lake Elsinore Diamond Stadium and a 3.8-acre vacant parcel in the Plan area. The City-owned property has been identified as a mitigation site and as a location for replacement parking once residential development occurs as the residential development would require replacement of the stadium parking. The expected density of 18 units per acre it is assumed the units will be affordable to moderate-income households based on provisions of State law. The Plan area has no topographic or infrastructure

constraints to development of the site. Land in the Plan area is flat (reducing the need for extensive grading) and surrounded by commercial and residential uses as well as full infrastructure (circulation and utilities). A sports complex has been approved on land north of the stadium and a commercial center has been approved on the east side of the stadium.

East Lake Specific Plan

The East Lake Specific Plan guides development of approximately 2,977 acres at the southern end of the City adjacent to both the southeasterly shore of Lake Elsinore and Diamond Stadium. The Plan area is mostly developed with only 1,025 units (or 28 percent of full residential capacity) remaining to be built from the 3,640 units approved. More importantly, the East Lake Specific Plan is home to two of the City's newest affordable housing developments. Both the Mission Trail Apartments (82 unit affordable) and Cottages at Mission Trail (143 units) were built within the last two years with assistance from the City of Lake Elsinore (through a land sale and financial assistance).

Residential uses are located in Planning Areas 1, 2, 4, and 8 (which total over 1,300 acres and include a variety of other land uses as well as land for preservation/mitigation). These areas have seen extensive residential development as well as all associated infrastructure and utility improvements. There are no phasing or trigger requirements remaining to develop the remaining units. There is no master developer within the Specific Plan, as such development would be led by individual property owners as will development of non-specific plan sites included in the inventory.

Lakeshore Village Specific Plan

The Lakeshore Village Specific Plan includes development opportunity for single- and multi-family development. The area designated for detached, single residential home is fully developed as is the commercial areas on the north side of the Plan area. The area for attached residential units is made up of two large parcels totaling 9.8 acres. The Plan area and in particular, the undeveloped portion of the Plan area, is flat and surrounded by residential uses (single-family, townhomes, and a mobile home park). Due to the fully developed nature of most of the Plan area and surrounding neighborhoods, infrastructure is fully available as is physical access. The owner of the vacant parcels is preparing development plans for the site. The Plans are expected to include 140 units and once they complete the approval process, development is expected to occur rapidly. While there is approved capacity for 153 multi-family units, only the 140 units that are expected to be developed early in the planning period are included.

Spyglass Ranch Specific Plan

The Spyglass Specific Plan includes 745 single-family units and 290 multi-family units. Implementation of the Specific Plan is expected to be developed in three phases over an approximate 10-year period. While the Plan area is undeveloped, the owner is in the process of recording a parcel map for Phase 1, which includes 106 single-family and 290 multi-family units (in Planning Areas 3,4,5,6 and 7). The first phase of the development includes the planning areas located closest to Camino Del Norte, an existing road, and near the Main Street access ramp to Interstate 15. Development of the 290 multi-family units in the Plan is expected to occur first as they are in Planning Areas 5 and 6 which are located closest to the main entrance to the development. This location will reduce the need for extensive roadway construction and infrastructure work as this part of the Plan area is closest to developed areas of the

City. Phases two and three include 639 single family homes. Capacity used in this site inventory includes only 106 single- family units and 290 multi-family units as the timing of the approved capacity in the last two phases is unknown.

Vacant Residential Sites

The vacant sites inventory includes 18 HDR/R-3 sites and 10 RMU sites totaling 104.7 acres; combined, these sites yield a realistic capacity of 2,255 units. Table 4.7 lists the sites and provides detailed descriptions of each.

Table 4.7: Vacant Land Inventory

Site #	Size (acres)	# of APNs	Allowed Density	Realistic Capacity	Notes
R3-1	1.97	1	19-24 du/ac	43 units	Vacant Very low/low-income affordability Adjacent to a commercially zoned area
R3-2	1.50	6	19-24 du/ac	34 units	Vacant Very low/low-income affordability Most (1.1 acres) of site under common ownership Subject to AB 1397
R3-3	3.60	17	19-24 du/ac	79 units	Vacant Very low/low-income affordability Half (1.8 acres) of site under common ownership Subject to AB 1397
R3-4	0.54	3	19-24 du/ac	12 units	Vacant Very low/low-income affordability Under common ownership Subject to AB 1397
R3-5	4.04	25	19-24 du/ac	85 units	Vacant Very low/low-income affordability Most of site (3 acres) owned by two owners Subject to AB 1397
R3-6	1.27	6	19-24 du/ac	29 units	Vacant Very low/low-income affordability Most (1.1 acres) of site under common ownership Subject to AB 1397
R3-7	1.60	7	19-24 du/ac	34 units	Vacant Very low/low-income affordability Under common ownership Subject to AB 1397
R3-8	1.04	1	19-24 du/ac	23 units	Vacant Very low/low-income affordability Under common ownership Subject to AB 1397

Table 4.7: Vacant Land Inventory

Site #	Size (acres)	# of APNs	Allowed Density	Realistic Capacity	Notes
R3-9	0.79	4	19-24 du/ac	17 units	Vacant Very low/low-income affordability Under common ownership Subject to AB 1397
R3-10	0.56	3	19-24 du/ac	11 units	Vacant Very low/low-income affordability Under common ownership
R3-11	0.59	3	19-24 du/ac	13 units	Vacant Very low/low-income affordability 2 owners including City of Lake Elsinore (0.21 acres) Located adjacent to a mobile home park and a new Specify Plan aimed at revitalization and intensification. Subject to AB 1397
R3-12	0.81	4	19-24 du/ac	18 units	Vacant Half (0.47 acres) of site under common ownership Easily accessible from I-15 and near a future commercial area Very low/low-income affordability Subject to AB 1397
R3-13	1.21	1	19-24 du/ac	27 units	Vacant Easily accessible from I-15 and near a future commercial development Very low/low-income affordability Subject to AB 1397
R3-14	4.55	4	19-24 du/ac	100 units	Vacant Located adjacent to higher density residential development and future commercial area Under common ownership Very low/low-income affordability Subject to AB 1397
R3-15	4.35	1	19-24 du/ac	96 units	Vacant Located adjacent to a mobile home park Located across the street from a future 146-unit condominium development. Very low/low-income affordability Subject to AB 1397
R3-16	13.16	1	19-24 du/ac	290 units	Vacant Located adjacent to a mobile home park Located across the street from a future 146-unit condominium development. Very low/low-income affordability Subject to AB 1397

Table 4.7: Vacant Land Inventory

Site #	Size (acres)	# of APNs	Allowed Density	Realistic Capacity	Notes
R3-17	3.47	1	19-24 du/ac	76 units	Vacant Very low/low-income affordability Subject to AB 1397
R3-18	14.31	1	19-24 du/ac	268 units	Vacant Located along a major corridor (CA-74) for easy access Multi-family development opportunity located in a single-family residential area and near a future commercial area Very low/low-income affordability Subject to AB 1397 MSHCP habitat set-aside and ingress road required – 15.85-acre site, only 12 to 14.31 acres developable
RMU-1	4.96	1	19-24 du/ac	109 units	Vacant Very low/low-income affordability Subject to AB 1397
RMU-2	5.03	3	19-24 du/ac	110 units	Vacant Very low/low-income affordability Under common ownership Subject to AB 1397
RMU-3	8.25	1	19-24 du/ac	181 units	Vacant Very low/low-income affordability Subject to AB 1397
RMU-4	5.99	11	19-24 du/ac	132 units	Vacant Located across the street from a high-density residential development, next to Eastlake Specific Plan mixed-use overlay area with capacity for 750 residential units and adjacent to the Downtown Elsinore Specific Plan mixed-use area. Very low/low-income affordability Most (4.56 acres) of site under common ownership Subject to AB 1397
RMU-5	3.26	25	19-24 du/ac	73 units	Vacant Easily accessible from I-15 and near a future commercial development Very low/low-income affordability Most (2.36 acres) of site under common ownership Subject to AB 1397

Table 4.7: Vacant Land Inventory

Site #	Size (acres)	# of APNs	Allowed Density	Realistic Capacity	Notes
RMU-6	5.26	44	19-24 du/ac	117 units	Vacant Easily accessible from I-15 and near a future commercial development Very low/low-income affordability Most (3.91 acres) of site under common ownership Subject to AB 1397
RMU-7	1.08	9	19-24 du/ac	26 units	Vacant Easily accessible from I-15 and near a future commercial development Very low/low-income affordability Most (0.59 acres) of site under common ownership Adjacent to underutilized land for potential larger site
RMU-8	8.76	9	19-24 du/ac	192 units	Vacant Very low/low-income affordability Most (5.61 acres) of site under common ownership Located next to Eastlake Specific Plan mixed-use overlay with capacity for 750 residential units and adjacent to future commercial development.
RMU-9	0.56	3	19-24 du/ac	11 units	Vacant Very low/low-income affordability Under common ownership Located in residential areas across the street from an R-3 residential area
RMU-10	2.21	1	19-24 du/ac	49 units	Vacant Very low/low-income affordability Located next to a mobile home park and a high-density residential area. Across the street from a commercial mixed-use area.
Total	104.71	196		2,255 units	

Assembly Bill 1397

Consistent with updated Housing Element law (Assembly Bill 1397) related to the suitability of small and large sites, the lower-income sites inventory presented in this section is made up predominately of sites between 0.5 and 10 acres in size, as the State has indicated these size parameters are most adequate to accommodate lower-income housing need. Individual parcels under 0.5 acres in size are included only if they are part of a larger site. Many of the sites comprise multiple parcels. Lot consolidation in Lake Elsinore is not a constraint to housing development. Since 2014, 21 parcel mergers have occurred. The City has added incentives to encourage lot consolidation in the text of the Downtown Elsinore Specific Plan and is considering expanding those incentives citywide (see Program 7 in the Housing Plan). To streamline the process of merging continuous parcels the City adopted a Voluntary Merger Ordinance in 2016 (Lake Elsinore Municipal Code Chapter 16.22 Voluntary Merger of Continuous Parcels). Under the ordinance,

the Director of Community Development and the City Engineer may authorize the merger of continuous parcels or units of land in which at least one parcel fails to meet the minimum lot size or otherwise is not suitable for development.

Two HDR sites over 10 acres in size (but smaller than 15 acres) are included in the inventory. In Lake Elsinore, development of lower income affordable housing on large sites is achievable; one such project was completed during the prior planning period. In 2020, the Cottages at Mission Trail, a 142-unit, all-affordable development, was constructed on a 19.5-acre site, much larger than the identified large sites (13.16 and 14.31 acres).

The sites inventory includes vacant properties with various land use designations. AB 1397 establishes criteria for inventorying any vacant site included in two or more consecutive planning periods (e.g., fourth cycle 2008-2014 and fifth cycle 2014-2021 housing elements). Per the law, such sites, if included in the inventory, must allow residential use by right if a development proposal has at least 20 percent of the units affordable to lower income households. Sites that are subject to the provisions of AB1397 are indicated in Table 4.7.

Sites Inventory Summary

Table 4.8 summarizes the sites available to address the 2021-2029 RHNA for the City of Lake Elsinore. The approved projects and site inventory identify capacity for 10,154 units, 3,085 units of which are on sites suitable for development of lower-income housing. Overall, the City can adequately accommodate the full RHNA for 2021-2029.

Table 4.8: Sites Inventory Summary

	Ex./Very Low (0-50% AMI)	Low (>50- 80% AMI)	Moderate Income (>80- 120% AMI)	Above Moderate Income (>120% AMI)	Total
RHNA					
2021-2029 Final RHNA	1,878	1,099	1,134	2,570	6,681
APPROVED PROJECTS					
Building Permits issued since 06/30/21	--	--	--	36	36
Tessera Condominium Project*	--	--	90	--	90
<i>subtotal</i>	--	--	90	36	126
SITES INVENTORY:					
Estimated ADU Production*	12	17	17	4	50
Specific Plan Capacity**	801	--	4,554	2,368	7,723
HDR Sites**	1,255	--	--	--	1,255
RMU Sites**	1,000	--	--	--	1,000
<i>subtotal</i>	3,068	17	4,571	2,372	10,028
TOTAL APPROVED PROJECTS & SITES					
Total	3,068	17	4,661	2,408	10,154
REMAINING RHNA					
(+shortfall/-surplus)	-1,190	+1,082	-3,527	-162	

Notes:

*SCAG estimates an affordability breakdown of ADUs as follows: 15% extremely low-income, 8% very low-income, 35% low-income, 35% moderate-income, and 8% above moderate-income. *6th Cycle Housing Element Update Technical Assistance – ADU Affordability Analysis*, August 27, 2020.

**Affordability based on density.

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Figure 4.1: Sites Inventory Map

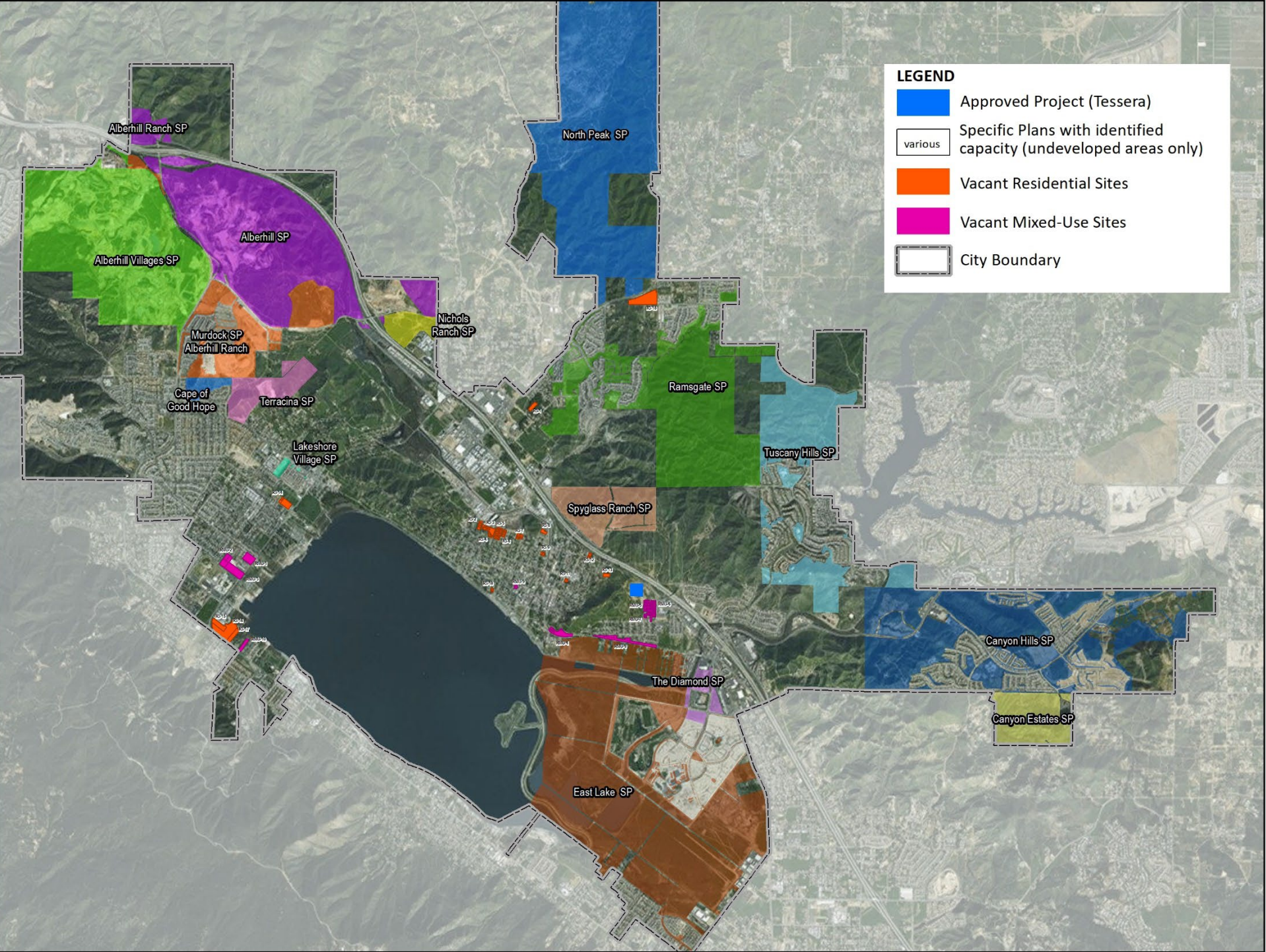
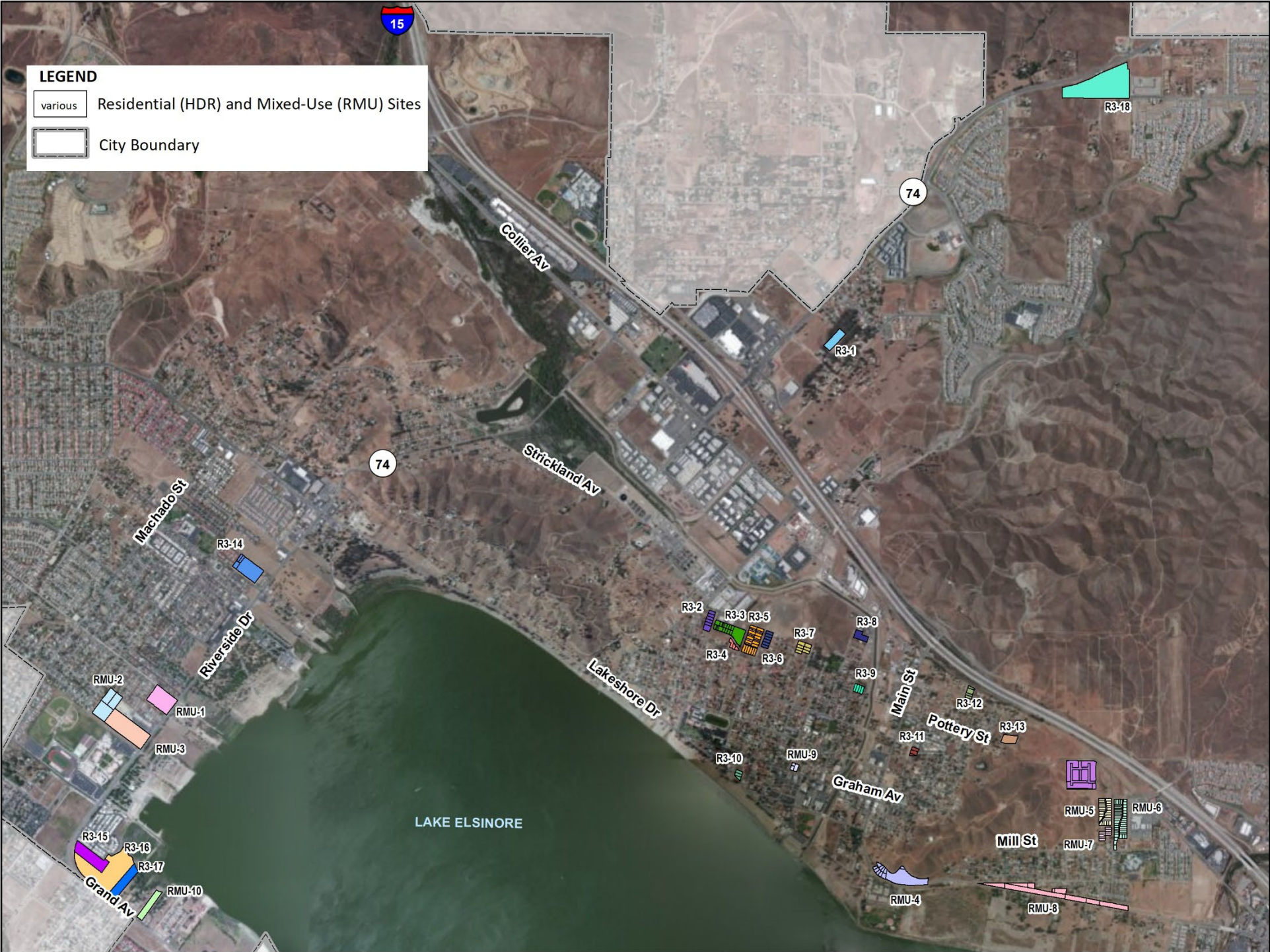


Figure 4.2: Sites Inventory Map - HDR and RMU Sites



Site Infrastructure and Constraints

The sites inventoried in this Housing Element have residential land use designations and zoning in place to accommodate the RHNA. No General Plan amendment or changes to the zoning map are required. Few constraints would impede development of new housing units on the identified sites. Potential environmental constraints to future development of sites are reflected in the identified site capacity. For example, Site R3-18 is subject to the Western Riverside County Multiple Species Habitat Conservation Plan (MSHCP) set-aside requirement; thus, only developable acreage is included in the capacity calculation. 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 capacity exists to service new developments. Specific plan areas have infrastructure provision plans in place. State law requires a detailed identification of infrastructure needed to support planned land uses, including the methods to be used for infrastructure financing and a program for implementation.

Full urban-level services are available to each site in the inventory. Specifically, water and sewer services are available or are programmed to be made available for all the sites in the inventory. Site development potential indicated in the sites inventory is consistent with development capacity reported in the General Plan. The General Plan EIR accounts for future build-out of the City of Lake Elsinore. The Elsinore Valley Municipal Water District (EVMWD) provides water, wastewater, and reclaimed water service to most of the City. 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 that identified and analyzed in the General Plan EIR.

All sites have access to full dry utilities. The Southern California Gas Company provides natural gas services, and Southern California Edison provide electric power. Telephone service in the local area is provided by Verizon. Cable service in the area is provided by Spectrum, although there are alternative services available for the provision of cable and internet services.

Financial and Administrative Resources

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

Several financial resources are available to the City and City residents:

- The City of Lake Elsinore participates in HUD federal CDBG funding programs through the County of Riverside. The County of Riverside is the lead agency in administering HUD funding programs

for the County and 15 participating cities, including Lake Elsinore. Service providers with proposed activities that provide a primary benefit to any of the 15 cooperating cities participating in the County's CDBG program can apply for funding.

- As a successor to the former Redevelopment Agency's affordable housing functions, the City has Low- and Moderate-Income Housing Asset Funds (LMIHAF) to increase, improve and preserve the community's supply of affordable housing. Future revenues to the LMIHAF will be paid as an enforceable obligation from Real Property Tax Trust Fund (RPTTF) monies pursuant to the Successor Agency's Recognized Obligation Payment Schedule (ROPS). In a lawsuit filed by the Agency and the City against the California Department of Finance and others, Case Number 34-2017-80002762, the California Superior Court for the County of Sacramento confirmed the enforceability of a Housing Fund Loan agreement as an enforceable obligation of the Successor Agency to be recognized by the California Department of Finance, the Riverside Auditor-Controller, and the Oversight Board on the Agency's ROPS. The outstanding balance due to the LMIHAF as reflected on the Successor Agency's 2021-22 ROPS is \$27,012,366. These funds will be paid over time from available RPTTF.
- In 2021, the City was awarded an EPA Building Blocks for Sustainable Communities Grant. The grant is for technical assistance to spur development in the Downtown area. The program will include analysis of the City's existing assets and resources to ensure the City maximizes its investments and programs for the Downtown to encourage outside investment.
- Qualified Lake Elsinore homebuyers can obtain assistance through the California Housing Finance Agency's First-Time Homebuyer Program. Additionally, the Riverside County Economic Development Agency (EDA) offers a Mortgage Credit Certificate Program to eligible Lake Elsinore homebuyers. Through the Mortgage Credit Certificate Program, qualified low-income homebuyers can receive a federal income tax credit equal to 20% of the interest paid on their primary mortgage; the remaining 80% of the interest can be taken by the homebuyer as a tax deduction.
- In September 2020, the City was awarded a \$3.1 million grant through Project Homekey to purchase and rehabilitate housing, including hotels, motels, vacant apartment buildings, and other properties, and convert them into permanent, long-term housing for people experiencing or at risk of being homelessness. This funding was used to reimburse the City for most of its purchase costs and to complete renovations to The Anchor, a crisis stabilization housing development, such as utility work, safety improvements, ADA accommodations, landscaping, and furnishings for each unit. In addition, this grant provided the City with \$336,000 toward operating expenses through June 2022.
- Lake Elsinore homeowners are eligible for the EDA Home Repair Program through the County of Riverside EDA, as well as the EDA Home Rehabilitation Program. The Home Repair Program offers qualified Lake Elsinore homeowners up to \$6,000 in grant funding for eligible home repairs, whereas the Home Rehabilitation Program offers up to \$20,000 for eligible home repairs.

- The Housing Authority of the County of Riverside administers the development, rehabilitation, and financing of affordable housing programs. The primary mission of the Housing Authority is to provide affordable decent, safe, and sanitary housing opportunities to low- and moderate-income families while supporting programs to foster economic self-sufficiency. The Housing Authority provides two basic types of rental assistance. The largest is the Section 8 Housing Choice Voucher (HCV) program. HCV participants pay between 30 and 40% of their monthly income for rent. Depending on the income of the family, the Housing Authority may pay all or a very small portion of the rent.

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lake elsinore general plan

housing element

5. REVIEW OF 2014-2021 PROGRAM ACCOMPLISHMENTS

This chapter analyzes program performance from the 2014-2021 Housing Element programs. State law (California Government Code Section 65588[a]) requires each jurisdiction to review its housing element as frequently as appropriate and 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.

This evaluation provides useful information regarding which programs have achieved stated objectives and whether these programs continue to be relevant to addressing current and future housing needs in Lake Elsinore. The evaluation provides the basis for recommended modifications to policies and programs and the establishment of new housing objectives. Following the evaluation table, a summary of quantified objective performance is provided.

The City has made progress through project implementation in addressing the housing needs of the special populations (Program 7: Affordable housing sites, Program 10: Special needs housing partnerships, Program 11: Homeless need). In September 2020, the City was awarded a \$3.1 million grant to purchase and rehabilitate a 14-unit crisis stabilization/transitional housing project to provide temporary housing to extremely low-income persons who are homeless or at risk of homelessness. The Anchor was opened in December 2020 and provides housing and supportive services to up to 20 individuals. City staff have also been active participants in organizing, hosting volunteer sites, and accompanying teams during the Homeless-Count-in-Time Program. On May 23, 2017, the City Council approved the creation of the Homeless Task Force to further the City's efforts to address homelessness. The Task Force is a working group of community leaders who meet every other week to identify short- and long-term solutions. The Task Force has been instrumental in developing the "Housing LE Program." In cooperation with the non-profit organization SWAG (Social Work Action Group), the City has secured Homeless Emergency Aid

Program funds to provide direct assistance to house persons who are homeless or at risk of homelessness. The Task Force has successfully conducted homeless street outreach and community engagement, provided rental assistance and housing subsidies, and case management and supportive services.

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness																
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	<p>The City ordinance and procedure governing nuisance abatement allow homeowners an opportunity to repair their properties. Nuisance Abatement Board hearings are held to resolve appeals only.</p> <p>Code compliance is an important City goal; this program is continued in the 2021-2029 Housing Element with modified objectives to reflect funding and staffing levels.</p>																
PROGRAM 2: REMOVAL OF SUBSTANDARD HOUSING Eliminate, through demolition, unsafe and dilapidated housing units that cannot be rehabilitated.	<p>During the 2014 – 2020 period, twelve homes were demolished through the City’s Structure Abatement Program procedures because of fire damage that resulted in dangerous conditions that could not be rehabilitated.</p> <p>This program is still necessary, and an updated version of this program will be included in the Housing Element as part of a larger program addressing abandoned and substandard housing.</p>																
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.	<p>Bank/mortgage holders have registered abandoned properties with the City’s Building Department, enabling Code Enforcement to inspect the active cases periodically and ensure the properties are being maintained and no violations exist until sale and occupancy of the property. During the 2014-2020 period, a total of 397 foreclosed homes were registered, broken down as follows:</p> <table data-bbox="677 1232 1179 1528"> <thead> <tr> <th>Year</th><th>Number of Properties</th></tr> </thead> <tbody> <tr> <td>2014</td><td>105</td></tr> <tr> <td>2015</td><td>99</td></tr> <tr> <td>2016</td><td>68</td></tr> <tr> <td>2017</td><td>32</td></tr> <tr> <td>2018</td><td>32</td></tr> <tr> <td>2019</td><td>39</td></tr> <tr> <td>2020</td><td>22</td></tr> </tbody> </table> <p>This program is still necessary, and an updated version of this program will be included in the 2021-2029 Housing Element as part of a larger program addressing abandoned and substandard housing.</p>	Year	Number of Properties	2014	105	2015	99	2016	68	2017	32	2018	32	2019	39	2020	22
Year	Number of Properties																
2014	105																
2015	99																
2016	68																
2017	32																
2018	32																
2019	39																
2020	22																

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness
<p>PROGRAM 4: HOUSING REHABILITATION PROGRAMS</p> <p>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.</p> <p>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.</p>	<p>Through administration by the County of Riverside, in 2019 and 2020 a portion of the City’s CDBG allotment was used by the Habitat for Humanity Critical Home Maintenance & Repairs program.</p> <p>The CHIP (City Home Improvement Program) adopted in 2013 was successfully implemented in 2014 to provide home improvement grants to 8 low-income homeowners. The CHIP is not currently being administered due to lack of available funding; this portion of the program will be removed.</p> <p>Receivership Program is ongoing and successful. The City’s Building Department implemented a Receivership Program in 2014 with the goal of rehabilitating at-risk residential properties. Instead of demolishing homes and leaving vacant lots in their place, the City works with a court-appointed receiver to remodel the homes for sale, and to recoup attorney and rehab costs. In 2014, two homes were completed and sold to new buyers. In 2015, there were two homes, in 2016 one home and in 2017 seven homes. In 2018, 2019 and 2020, no homes were identified, remodeled, completed, and sold to new buyers. As of July 2021, there are four properties ready for receivership.</p> <p>Housing rehabilitation is important to the City, and this program will be continued in the 2021-2029 Housing Element with modified objectives to reflect potential future funding levels and remove the CHIP program.</p>
<p>PROGRAM 5: ENERGY CONSERVATION</p> <p>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.</p>	<p>The City Building Department accepts solar system plan checks “over-the-counter,” with review in house, and with permits issued within three business days. This simplified, efficient process eliminates governmental constraints and encourages the use of alternative fuel sources.</p> <p>In 2020, 839 building permits for solar energy systems were issued; 413 permits were completed in 2019, 670 in 2018, 726 in 2017, 563 in 2016, and 761 in 2015.</p> <p>In 2017 the City supported the Western Riverside Energy Leader Partnership for the second year, called the 2017 Holiday LED Light Exchange and FREE Energy Efficiency Kit program made available by the Council of Governments.</p> <p>An updated version of this program is continued in the 2021-2029 Housing Element and will include programmatic actions to ensure compliance with AB 2188, which requires local governments to adopt a solar ordinance by creating a streamlined permitting process.</p>

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness
<p>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.</p>	<p>The City's Density Bonus Ordinance is included with all Residential Design Review application forms and is suggested to potential developers of multiple-family housing.</p> <p>No applications were received requesting a density bonus and no project with a density bonus was approved in 2014, 2015, 2017, 2018, 2019 or 2020. The City received and approved one application for Density Bonus in 2016 for a project of 150 dwelling units, which met the qualifications described in the Residential Mixed-Use Zone.</p> <p>Affordable housing incentive tools are important. This program is continued in the 2021-2029 Housing Element with specific focus on updating the City's density bonus ordinance to comply with State law.</p>
<p>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.</p>	<p>The City is updating its housing sites inventory and will continue to reach out to affordable housing developers and post the updated inventory to the City's website.</p> <p>City staff has coordinated with Habitat for Humanity – Inland Valley with information on three locations within the City that could accommodate affordable housing.</p> <p>An updated version of this program is included in the 2021-2029 Housing Element as an Adequate Sites program consistent with State law.</p>

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness
<p>PROGRAM 8: AFFORDABLE HOUSING PARTNERSHIPS</p> <p>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.</p>	<p>The City has an Affordable Housing web page as part of its website. The Affordable Housing page includes links to available housing programs for low- and moderate-income homeowners and first-time home buyers, including Riverside County EDA and CHFA First Time Homebuyer Programs, the County Mortgage Credit Certificate Program, and County EDA Home Repair Program. In addition, the website provides links to affordable housing projects in the City that offer affordable housing to very low-, low- and moderate-income tenants.</p> <p>The City continues to participate in the Riverside County Mortgage Credit Certificate (MCC) Program, which is implemented by the County Economic Development Agency, and entitles home buyers to reduce the amount of their federal income tax liability for an amount equal to 20% of the mortgage interest paid during the year on their primary mortgage loan. The remaining 80% of the interest can be taken by the homebuyer as a tax deduction. This provides the potential homebuyer the ability to qualify more easily for a home loan, qualify for a larger loan amount, or improve the borrower’s qualifying debt ratio. Since 2015, 15 Lake Elsinore households have used this program.</p> <p>In 2017, the City partnered with private developers to approve two affordable housing projects: the Cottages at Mission Trail and the Mission Trail Apartments. Both projects are located on properties acquired by the City as affordable housing opportunity sites. The Mission Trail Apartments project was approved, project financing closed, and development commenced in 2018. This project includes 80 deed-restricted affordable rental units, including 21 very low-income and 59 low-income units. The developments have been completed. The Cottages at Mission Trail project was approved in 2018. The Cottages project will provide 142 deed-restricted affordable rental units, including 20 very low-income and 122 low-income units. Both projects include one manager unit, bringing the aggregate new rental units in these projects to 224 units (222 affordable housing units) constructed. Building permits were issued for all the units in the Mission Trail Apartments project and for 48 units in The Cottages project during 2019. Building permits for the balance of the units in The Cottages projects were issued in 2020 and Certificate of Occupancy were issued in 2021.</p> <p>Encouraging development of housing affordable to all income groups throughout the City is a central goal for this Housing Element. This program will remain in the 2021-2029 Housing Element as part of a larger affordable housing program.</p>

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness
<p>PROGRAM 9: RENTAL ASSISTANCE</p> <p>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.</p>	<p>City staff continues to provide referrals to the Riverside County Housing Authority for possible Section 8 rental assistance. The City updated its Affordable Housing webpage to include a link to the County Housing Authority's Section 8 Housing Choice Voucher Program and Section 8 project based rental opportunities spread throughout Riverside County. The City prides itself in helping provide affordable housing opportunities to area residents. As a courtesy, a list of housing developments that offer a portion of their units with affordability restrictions from the City, or units with reduced rents for low-income residents, is available on the City's website.</p> <p>Rental assistance resources are limited; as such, this important program will remain in the 2021-2029 Housing Element.</p>
<p>PROGRAM 10: SPECIAL NEEDS HOUSING PARTNERSHIPS</p> <p>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.</p>	<p>The City did not receive any inquiries from non-profit organizations interested in developing affordable housing for special needs residents. Project feasibility funded with HUD program funding sources generally require additional funding—often from low- and moderate-income housing funds. With the elimination of redevelopment, the City is diligently working to secure affordable housing funds available to assist new affordable housing development aimed at serving the City's special needs population.</p> <p>In September 2020, the City was awarded a \$3.1 million grant through a State program to purchase and rehabilitate housing, including hotels, motels, vacant apartment buildings and other properties, and convert them into permanent, long-term housing for people experiencing or at risk of experiencing homelessness. The funding was used for purchase costs and renovations to The Anchor, a crisis stabilization housing complex owned by the City and operated by Social Work Action Group (SWAG) and serving chronic homeless individuals from Lake Elsinore, Wildomar, and adjacent unincorporated county areas. The Anchor has 14 separate units and can house up to 20 individuals.</p> <p>Encouraging development of housing for persons with special needs is an important goal for this Housing Element. This program will remain in the 2021-2029 Housing Element and will be combined with other programs related to special needs housing.</p>

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness
<p>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.</p>	<p>City staff are active participants in organizing, hosting volunteer sites, and accompanying teams during the Homeless-Count-in-Time Program. In 2020, Riverside County reported a homeless population of 2,884, with 50 persons living in Lake Elsinore.</p> <p>On May 23, 2017, the City Council approved the creation of the Homeless Task Force to further the City’s efforts to address homelessness. The Task Force is a working group of community leaders who meet every other week to identify short- and long-term solutions. The Task Force has been instrumental in developing the “Housing LE Program.” In cooperation with the non-profit organization SWAG (Social Work Action Group), the City has secured Homeless Emergency Aid Program funds to provide direct assistance to house persons who are homeless or at risk of homelessness. The Task Force has successfully conducted homeless street outreach and community engagement, provided rental assistance and housing subsidies, and case management and supportive services.</p> <p>City was awarded City \$2,838,953 in Homekey funds in 2020 to purchase a motel in the downtown area. The City completed the rehabilitation/improvements necessary to operate a 14-unit crisis stabilization/transitional housing project to provide temporary housing to extremely low-income persons who are homeless or at risk of homelessness (the “target population”). The Anchor was opened in December 2020 and provides housing and supportive services to up to 28 individuals.</p> <p>This program will remain in the 2021-2029 Housing Element and will be combined with additional action items addressing homeless resources.</p>
<p>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.</p>	<p>The Consistency Zoning Program was completed in all 11 districts within the City.</p> <p>This program is updated in the 2021-2029 Housing Element to focus on General Plan/zoning consistency moving forward.</p>

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness
<p>PROGRAM 13: SPECIFIC PLANS</p> <p>Promote development within existing and future specific plans to produce planned community environments with a variety of housing types and densities.</p>	<p>Most of the residential development within the City of Lake Elsinore during the 2014-2021 period occurred within the Canyon Hills Specific Plan, the East Lake Specific Plan, and the Village at Lakeshore Specific Plan.</p> <p>A considerable portion of the City is designated for specific plan development. The specific plans are intended to allow greater design flexibility and to encourage integrated developments. The City has several specific plan areas that have significant residential capacity remaining to be developed. This program will remain in the 2021-2029 Housing Element.</p>
<p>PROGRAM 14: DEVELOPMENT AGREEMENTS</p> <p>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.</p>	<p>A Development Agreement was executed between the City of Lake Elsinore and the developer regarding the Alberhill Villages Specific Plan and was recorded in July 2018. The Alberhill Villages Specific Plan plans for the development of 8,024 residential units that will be a mix of single-family and multi-family dwellings, including mixed-use at a variety of densities that support the City’s policies of providing adequate and affordable housing for all segments of the population. There was no development activity for this project during 2019 and 2020.</p> <p>In September 2017, the City of Lake Elsinore recorded a Development Agreement regarding The Village at Lakeshore project. The Village at Lakeshore project authorizes development of 163 detached single-family condominium units. Pursuant to the Development Agreement, the developer agreed to pay an “Affordable Housing in Lieu Fee” at the rate of \$2.00 per square foot of assessable space for each dwelling unit in the project. During 2020, building permits were issued for 110 of the detached single-family condominium units.</p> <p>Development agreements are an important tool for the City in securing development of affordable housing. This program will remain in the 2021-2029 Housing Element.</p>

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness
<p>PROGRAM 15: SPECIAL NEEDS HOUSING</p> <p>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.</p> <p>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.</p>	<p>The City's Zoning Code was revised in 2012 to allow for emergency shelters, transitional housing, and supportive housing consistent with applicable laws. The City also amended its Transportation Uniform Mitigation Fee (TUMF) program to provide exemptions for specially adapted homes for severely disabled veterans and continues to look to ways to eliminate impediments to the provision of special needs housing.</p> <p>No referrals were made and no inquiries from developers and/or non-profit organizations interested in developing special needs housing were received.</p> <p>With the elimination of redevelopment agency funding, the City is diligently working to secure affordable housing funds available to assist new affordable housing development aimed at serving the City's special needs population.</p> <p>In September 2020, the City was awarded a \$3.1 million grant through Project Homekey, a State program to purchase and rehabilitate housing, including hotels, motels, vacant apartment buildings and other properties, and convert them into permanent, long-term housing for people experiencing or at risk of experiencing homelessness. The funding was used for purchase costs and renovations to The Anchor, a crisis stabilization housing complex owned by the City and operated by Social Work Action Group (SWAG) serving chronic homeless individuals from Lake Elsinore, Wildomar and adjacent county areas. The Anchor has 14 separate units and can house up to 20 individuals.</p> <p>Increasing the supply of new housing for persons with special needs is a central goal for this Housing Element. This program will remain in the 2021-2029 Housing Element and will be combined with other programs related to special needs housing.</p>

Table 5.1: 2014-2021 Program Accomplishments

2014-2021 Housing Element Program	Program Performance and Continued Appropriateness
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.	<p>The Zoning Ordinance’s definition of “family” is consistent with applicable laws and fair housing policies.</p> <p>The City is an active member of the Fair Housing Council of Riverside County, and fair housing brochures are available at the front counter of City Hall. The City’s website includes a link to the Fair Housing Council’s First-Time Homebuyer Program for informative fair housing materials.</p> <p>Providing resources and information to address fair housing issues is an important goal for the City. This program will be included in the 2021-2029 Housing Element and will reflect updated fair housing requirements in State law.</p>
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.	<p>The City actively provides reasonable accommodation for persons with disabilities seeking fair access to housing in the application of City zoning and building regulations and in June 2019 adopted an amendment to Title 17 (Zoning) of the Lake Elsinore Municipal Code formalizing a reasonable accommodation process.</p> <p>This program is implemented and will be removed from the 2021-2029 Housing Element. Policies related to ensuring reasonable accommodation will be included in its place.</p>

As part of the 2014-2021 Housing Element, the City established a set of quantified objectives for housing construction, rehabilitation, and preservation. Table 5.2 summarizes the quantified objectives contained in the City’s 2014-2021 Housing Element and compares the City’s progress in fulfilling these objectives. The City recognizes that it had limited resources to address the varied affordable housing needs in the community. Nonetheless, it worked diligently to address the community’s housing needs. In 2017, the City partnered with private developers to approve two affordable housing projects: The Cottages at Mission Trail and the Mission Trail Apartments. Both projects are located on properties acquired by the City as affordable housing opportunity sites. The Mission Trail Apartments project was approved, project financing closed, and development commenced in 2018. This project includes 80 deed-restricted affordable rental units, including 21 very low-income and 59 low-income units. The Cottages at Mission Trail project was approved in 2018 and completed in 2021. The Cottages project includes 142 deed-restricted affordable rental units, including 20 very low-income and 122 low-income units.

Table 5.2: Summary of 2014-2021 Quantified Objectives and Progress

Objectives	Income Levels				Total
	Extremely/Very Low	Low	Moderate	Above Moderate	
Construction Objective (RHNA)					
Goal	1,196	801	897	2,035	4,929
Progress	43 (3.6%)	185 (23.0%)	1,162 (130%)	1,136 (55.8%)	2,526 (51.2%)
CDBG Home Repair Program Objectives					
Goal	10-15	--	--	--	10-15
Progress	8 (53%)	--	--	--	8(53%)
In-Lieu Housing Rehab Loan Program Objectives					
Goal	10	--	--	--	10
Progress	0 (0%)	--	--	--	0 (0%)

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lake elsinore general plan

housing element

6. HOUSING PLAN

This Housing Plan's goals, policies, and programs have been established to address housing issues in Lake Elsinore and meet State law housing requirements. The City's overarching objective is to ensure development, revitalization, and preservation of a balanced inventory of housing to meet the needs of present and future residents. In particular, the City looks to ensure that all residents have decent, safe, sanitary, and affordable housing regardless of income. These goals, policies, and programs are informed by the housing needs assessment (Section 2), housing constraints analysis (Section 3), housing resources analysis (Section 4), and the review of program accomplishments for the previous (2014-2021) Housing Element (Section 5).

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.

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; and
- Promote equal opportunities for all persons.

Programs generally include a statement of specific City action(s) necessary to implement a policy or goal and identify the City department or other agency responsible for implementation, the quantified objectives (where applicable), and a timeframe for completion. A summary of quantified objectives follows the program descriptions.

The plan also aims to reflect the values and preferences of the Lake Elsinore community. Through a series of public outreach efforts such as survey and community workshop and comments on the Draft Housing Element, the City obtained input from residents of the community, local agencies and housing groups, and community organizations. Several themes emerged that the City has tried to address in this plan.

When asked to indicate the importance of potential housing -related actions or programs in the City's Housing Element survey, the following priorities emerged:

- Establishing/supporting programs to help first-time homebuyers;
- Programs to help homeowners at risk of mortgage default; and
- Encouraging the rehabilitation of existing housing in older neighborhoods.

Comments from the community workshop and public review of the Draft Housing Element include:

- Addressing the impact on services and infrastructure from future residential development (schools, roads, infrastructure);
- Development of Accessory Dwelling Units (ADUs) to address housing need including overcrowding;
- The need for senior housing, affordable housing; and
- More strategies to encourage development in Downtown.

The comments have been folded into the Housing Plan through programs that facilitate development of new housing, including housing for lower-income residents and residents with special needs and programs to help existing residents with housing rehabilitation and rental assistance and future residents by supporting regional homeownership programs.

These goals, policies, and programs provide the framework for the City's overall housing program. Specific policies and implementation programs are intended to provide a wide variety of tools to implement housing goals. This Plan focuses on goals, policies, and programs that meet State law requirements and can realistically be accomplished based on current funding and staffing levels. This does not preclude the City from undertaking additional program actions not included in this Plan if they are consistent with the goals and policies set here and throughout the General Plan. Actual programs will be implemented at the discretion of the City Council given available funding resources.

Housing Goals, Policies, and Programs

Goal 1	Preservation, maintenance, and improvement of the existing housing stock, including the affordable housing stock
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	Invest in neighborhoods that have aging and deteriorating housing and infrastructure.
Policy 1.5	Assist in the preservation of housing units at risk of converting from affordable housing to market rate housing.
Policy 1.6	Encourage energy conservation and sustainable building measures in new and existing homes and the addition of energy conservation devices/practices in existing developments.

Program 1: Code Enforcement

The Code Enforcement Division is responsible for enforcing City Municipal Codes and certain State codes which address public health and safety, property maintenance regulations dealing with rubbish, debris, overgrown yards/vegetation, lack of landscaping, unsecured vacant buildings, dilapidated fences and walls, inoperable abandoned vehicles on private property, and other public nuisance conditions. Enforcement actions are taken proactively and in response to citizen complaints and requests for action by other City departments and outside public agencies. The City will continue using code enforcement to identify housing maintenance issues and to expedite rehabilitation of substandard and deteriorating housing by offering technical assistance or assistance referrals to homeowners and occupants. The City provides information on the Code Enforcement program and includes the process to file complaints, appeal a violation, and provides a detailed description of code violations enforced by the Code Enforcement Division. As new projects, code enforcement actions, and other opportunities arise, the City will investigate ways to meet its housing needs through rehabilitation and preservation of existing units.

Timeframe:	Ongoing; Annual Quantification of Cases/Inspection as part of the Annual Progress Report process; applying/approving CDBG funding on an annual basis.
Responsible Agency:	Community Development Department – Planning, Building and Code Enforcement Divisions
Funding Source:	General Fund (staff time), CDBG
Quantified Objective:	Rehabilitation assistance or assistance referrals to 16 lower-income households (2 per year)

Program 2: Substandard and Abandoned Housing

Eliminate—through demolition—unsafe and dilapidated housing units that cannot be rehabilitated. Enforce the City's Abandoned Residential Property Registration Program (Chapter 8.60 of the Lake Elsinore Municipal Code) and encourage owners of houses and properties that become vacant and abandoned due to foreclosure or other circumstances to maintain or rehabilitate the properties. Utilize

CDBG or other funds, as available, to provide financial assistance for minor repairs of homes owned and occupied by lower-income residents.

Timeframe: Ongoing; Annual quantification of new registrations and demolitions as part of the Annual Progress Report process
Responsible Agency: Community Development Department – Planning, Building and Code Enforcement Divisions
Funding Source: Department Budget, General Fund, CDBG
Quantified Objective: Assist approximately 25 lower-income households (3 per year).

Program 3: Housing Rehabilitation Programs

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. Continue using the Receivership Program to rehabilitate at-risk residential properties.

Timeframe: Ongoing
Responsible Agency: Community Development Department – Planning Division
Funding Source: CDBG; City Affordable Housing Funds
Quantified Objective: Assist approximately 25 lower-income households (3 per year).

Program 4: Affordable Housing at Risk of Conversion

Based on City records and information from the California Housing Partnership Corporation, in the next 10 years (2021-2031) no assisted units have expiring affordability covenant. However, the City will continue to monitor the status of subsidized affordable projects, rental projects, and mobile homes and provide technical and financial assistance, when possible, to ensure long-term affordability. If affordable housing developments become at-risk of converting to market rate housing, the City will maintain contact with local organizations and housing providers who may have an interest in acquiring at-risk units. The City will keep track of and apply for funding opportunities to preserve at-risk units and assist other organizations in applying for funding to acquire at-risk units.

Timeframe: Ongoing; Contact owners/operators if a property becomes at risk of conversion
Responsible Agency: Community Development Department – Planning Division
Funding Source: Department Budget
Quantified Objective: Preserve 754 affordable units (listed in Table 2.16)

Program 5: Energy Conservation

Encourage and facilitate energy conservation and help residents minimize energy-related expenses by:

- Promoting environmentally sustainable building practices that provide cost savings to homeowners and developers.
- Providing informational material at the Community Development Department counters from utility providers and others that detail energy conservation measures for new and existing buildings, the benefits of the Green and sustainable building, and resources to assist lower-income households with energy-related expenses.
- Continue to implement the Climate Action Plan (CAP) to reduce local greenhouse gas (GHG) emissions in accordance with State law.
- Continuing to strictly enforce the state energy standards of the California Green Building Code.

Timeframe: Ongoing
Responsible Agency: Community Development Department – Planning Division
Funding Source: Department Budget
Objective: Assist residents in minimizing energy-related expenses

Goal 2	Diverse and high-quality housing opportunities to meet the needs of all economic segments of the community
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, seniors, and persons experiencing homelessness.
Policy 2.3	Continue to actively pursue and utilize federal and State subsidies, as well as partnerships and City resources to the fullest extent possible, to assist in meeting the housing needs of lower-income residents, including extremely low-income residents.
Policy 2.4	Discourage the conversion of existing apartment units to condominiums where such conversion will diminish the supply of lower-income housing.
Policy 2.5	Support local and regional efforts to address homelessness and programs that provide emergency resources.
Policy 2.6	Provide information to residents and businesses about COVID-19 pandemic tenant, homeowner, and small landlord protection programs assistance on the City website.
Policy 2.7	Promote coordination and cooperation between the City, developers, and neighborhood residents early and throughout the process for affordable housing developments.

Policy 2. 8	As funding allows, explore opportunities to address existing housing problems and support regional programs to assist prospective homebuyers.
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Program 6: Density Bonus

Maintain an affordable housing density bonus ordinance that establishes procedures for obtaining and monitoring density bonuses in compliance with state law. Update the City’s density bonus ordinance to remain in compliance with Government Code §65915 or update the City’s zoning regulations to cross reference the most recent State laws governing density bonus provision.

Include a copy of the Density Bonus Ordinance with Residential Design Review Applications.

Timeframe:	Updated density bonus ordinance adoption within two years of Housing Element adoption; reviewing ordinance for compliance with State law and density bonus information- ongoing
Responsible Agency:	Community Development Department – Planning Division
Funding Source:	Department Budget
Quantified Objective:	Four projects that use the density bonus provisions

Program 7: Affordable Housing Development

Make available on the City website and distribute to interested developers and non-profit housing agencies a list of City-owned property suitable for affordable housing projects and the Housing Element which includes a residential sites inventory. Update the City-owned property list regularly.

Provide pre-application technical assistance to affordable housing providers to determine project feasibility. Address zoning and code compliance issues in the most cost-effective and expeditious manner possible. If not already initiated via potential projects, annually consult with local affordable housing developers, including offering letters of support for grant applications, advising on local zoning and code compliance, and facilitating partnerships.

When appropriate (based on affordability level) and available funding, the City will provide incentives or financial assistance to residential developments that include units that are affordable to lower-income households, including extremely low-income households. Assistance can include expedited permit processing, impact fee deferrals, and funding assistance (Low- and Moderate-Income Housing Asset Funds contingent on a project meeting the location and affordability requirements). The City will promote these incentives to developers during the application process and use development agreements to obtain the inclusion of affordable housing units in new residential projects.

The City has added incentives to encourage lot consolidation in the text of the Downtown Elsinore Specific Plan and will considering expanding those incentives citywide.

Timeframe: List of City-owned properties upon Housing Element Adoption and Certification; Update annually.

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget, Low- and Moderate-Income Housing Asset Funds

Quantified Objective: Assistance for two affordable housing projects in the planning period

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 Office of Economic Development (First Time Home Buyer and Mortgage Certificate Program), California Housing Finance Agency (CalHFA), and Habitat for Humanity. Endeavor to facilitate at least two affordable housing project during the planning period.

Participate and leverage funds from the newly created Western Riverside County Housing Finance Trust, a joint powers authority, for the purposes of funding housing specifically assisting the homeless population and persons and families of extremely low-, very low-, and low-income within the County of Riverside.

Timeframe: Ongoing; Web link to available housing programs on the City website within one year; Assess the City's role in the new Western Riverside County Housing Finance Trust and explore timeframes for leveraging funds to be used within the City.

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

Funding Source: Department Budget

Quantified Objective: Two affordable housing projects during the planning period

Program 9: Downtown Lake Elsinore Residential Development

Incentivize infill development in the City's historic Downtown to establish an attractive, walkable streetscape with a mix of shopping opportunities, restaurants, and housing in both well-maintained historic buildings and high-quality new development and open spaces.

Pursue land purchases for residential development, redevelop tax-delinquent properties, and consolidate parcels to create larger, development ready pads in/near Downtown. Pursue modifications to residential development standards to facilitate development in Downtown and identify funding sources to invest in infrastructure and housing.

Timeframe: Ongoing

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget
Quantified Objective: Two infill development projects in the City’s historic Downtown; Assembly of two development ready pads in/near Downtown; Review and revision of Downtown developments standards within 3 years.

Program 10: Homeowner Assistance Programs

Continue to support first-time, home buyers in Lake Elsinore by connecting interested residents and members of the public to the Mortgage Credit Certificate (MCC) and First Time Home Buyer Down Payment Assistance Program (FTHB) run by Riverside County Economic Development Agency (EDA) and the First Time Home Buyer program, run by the California Housing Finance Agency (CalHFA).

Direct residents to national and regional mortgage assistance programs, including but not limited to the Fair Housing Council of Riverside’s First-Time Homebuyer workshops, Homebuyer Pre-Purchase Consulting services, and Foreclosure Prevention/Loan Modification Services.

Coordinate with local service providers and other community-based organizations to publicize these housing assistance programs. Provide information on these programs on the City’s website and via social media, through flyers posted at City facilities, and via staff assistance at City Hall.

Timeframe: Ongoing; Post on City website by January 2023.
Responsible Agency: Community Development Department, City Manager
Funding Sources: Departmental Budget
Objective: Direct residents to regional or state homeowner assistance resources

Program 11: Development Process Streamlining

Continue streamlining the project review process by:

- Reviewing, and if necessary, revising local review procedures to facilitate a streamlined review process.
- Accommodating SB 35 streamlining applications or inquiries by creating and making available to interested parties an informational packet that explains the SB 35 streamlining provisions in Lake Elsinore and provides SB 35 eligibility information.

Timeframe: Ongoing; SB 35 informational material within two years of Housing Element adoption
Responsible Agency: Community Development Department – Planning Division
Funding Source: Department Budget
Objective: Provide information about SB 35 streamlining provisions in Lake Elsinore and eligibility information

Program 12: Objective Design Standards

In compliance with SB 330, adopt objective design standards to ensure that the City can provide local guidance on design and clearly articulate objective design standards for by-right projects as allowed by state law. Adoption of objective design standards will facilitate high-quality residential development and compliance with State objectives regarding streamlined project review. The objective design standards will ensure provision of adequate private open space, parking, and architectural features, consistent with state law. Part of the objective design standards creation process will include assessing how the standards can be used to encourage a variety of housing types and limit the size of residential units on multi-family zoned properties to encourage units that are affordable by design.

Timeframe: Within two years of Housing Element adoption
Responsible Agency: Community Development Department – Planning Division
Funding Source: Department Budget; State funding programs
Objective: Adoption of objective design standards

Program 13: Rental Assistance

Continue to support the Housing Choice Voucher (Section 8) Program. Direct eligible households to the Housing Choice Voucher rental assistance program managed by the Housing Authority of Riverside County. Provide information to landlords regarding participation in the Housing Choice Voucher Rental Assistance Program. Work with the Housing Authority of the County of Riverside to promote Housing Choice Voucher use in high resources area in the City. Expand the location of participating voucher properties by adding information for property owners and landlords to the City’s website about participation in the Housing Choice Voucher Rental Assistance Program and advertising the County’s Informational Seminars for Landlords.

Timeframe: Ongoing; Add information to the City’s website on participation in the Housing Choice Voucher Rental Assistance Program within one year from Housing Element adoption.
Responsible Agency: Administrative Services Department; Community Development Department – Planning Division
Funding Source: Department Budget
Objective: Preservation of 230 Housing Choice Vouchers currently in use in Lake Elsinore

Program 14: Special Needs Housing

The City will encourage and facilitate housing opportunities to meet the special housing needs of special needs residents— including seniors, disabled, developmentally disabled, large families, the homeless, farmworkers, and extremely low-income households—by:

- Giving priority for available funding to development projects that include a component for special needs groups in addition to other lower-income households by proactively identifying and advertising available funds to assist in the development of affordable and special needs housing and annually contacting a list of developers and stakeholders with the capacity and experience to develop affordable and special needs housing in Lake Elsinore.
- Creating an online inventory of City-owned properties that are appropriate for development of affordable or special needs housing and publicize their availability to promote the use of sites for housing. Share inventory with non-profit, or special needs organizations annually.
- Adopt a density bonus ordinance in compliance with Government Code Section 65915.
- Adopt objective design standards to ensure that the City can provide local guidance on design and clearly articulate objective design standards for by-right projects as allowed by state law.
- Providing technical assistance (application assistance, references) for non-profit organizations to pursue funding for the construction of senior, disabled, or other special needs housing. Provide referrals to federal programs such as the U.S. Department of Housing and Urban Development (HUD) Section 202 Supportive Housing for the Elderly Program.
- Assist interested affordable or special needs developers pursue projects in the City by offering expedited permit processing, flexibility in development standards and reduced, waived, or subsidized development and impact fees for affordable housing. Assist in meeting the housing needs for persons with disabilities, including persons with developmental disabilities, by assisting developers who seek State and federal monies in support of housing construction and rehabilitation targeted for persons with disabilities, including persons with developmental disabilities and providing regulatory incentives to projects targeted for persons with disabilities, including persons with developmental disabilities.

Timeframe:	Ongoing; List of City-owned properties appropriate for affordable or special needs housing by December 2022; Annual contact with special needs stakeholders to advertise available City funds if funding is available (including sharing a list of City-owned properties that can be used for affordable or special needs housing and available funding sources).
Responsible Agency:	Administrative Services Department; Community Development Department – Planning Division
Funding Source:	Department Budget, Low- and Moderate-Income Housing Asset Funds
Quantified Objective:	Assistance for two special needs housing projects in the planning period

Program 15: Resources to Address Homeless Need

The City will use available funding (CDBG) to support organizations that address the needs of at-risk and homeless individuals and families through assistance to non-profits serving the homeless population. The City will annually contact service providers and share identified levels of CDBG or other available funds (including City funds) for homeless resources or housing programs. The City will continue working with non-profit organizations that address homelessness to aid residents in need and provide technical support (such as preapplication consultation, identification of available City funding or incentives such as expedited permit processing, flexibility in development standards and reduced, waived, or subsidized

development and impact fees) as needed and will cultivate a close relationship with qualified and experienced non-profits to operate a safe and secure crisis stabilization housing complex (The Anchor).

The City will create an online inventory of City-owned properties that are appropriate for development of affordable or special needs housing and publicize their availability to promote the use of sites for housing. Share inventory with non-profit, or special needs organizations annually.

The City will continue using the Lake Elsinore Homeless Task Force to further the City's efforts to address homelessness as a means to engage key community leaders, businesses, and residents to join the City in its efforts to reduce homelessness in our community. As part of the Homeless Task Force, the City will fund a position for homeless outreach. The City will also continue participation in the Regional Homeless Alliance for Southwest Riverside County

Timeframe:	Ongoing funding for the Lake Elsinore Homeless Task Force; applying/approving CDBG funding for non-profit organizations on an annual basis. List of City-owned properties appropriate for affordable or special needs housing by December 2022; Annual contact with special needs stakeholders to advertise available City funds if funding is available (including sharing a list of City-owned properties that can be used for affordable or special needs housing and available funding sources).
Responsible Agency:	Administrative Services Department
Funding Source:	Department Budget; CDBG; Project Homekey funds
Quantified Objective:	Assistance for one non-profit organizations annually that helps residents experiencing homelessness

Goal 3 Adequate sites for housing development to accommodate a range of housing by type, size, location, price, and tenure

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

Policy 3.5	Require that new development pay the cost of providing needed facilities and an equitable share of services and to mitigate negative impacts such as those to the transportation system.
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Program 16: Adequate Sites

The City of Lake Elsinore has a remaining RHNA of 6,555 units for the 2021-2029 RHNA planning period after credits for approved projects are taken into consideration. Overall, the City can adequately accommodate the City's current RHNA under existing General Plan and Zoning Code standards. The residential sites inventory to address the current RHNA consists of accessory dwelling unit (ADU) projections, development capacity in Specific Plan areas, and vacant residential and mixed-use sites with capacity to yield 10,028 new units.

The City will maintain an inventory of available sites for residential development and provide it to prospective residential developers upon request. The City will continue to track the affordability of new housing projects and progress toward meeting the City's RHNA.

To facilitate effective coordination between local planning and water and sewer service functions to ensure adequate water and sewer capacity is available to accommodate housing needs, following Housing Element adoption, deliver the 2021-2029 Lake Elsinore Housing Element to all providers of sewer and water service within the City of Lake Elsinore in accordance with Government Code §65589.7. The City does not provide water and sewer services. As of June 2022, the Elsinore Valley Municipal Water District (EVMWD), which provides water and sewer services to the City, indicated that it was unclear if procedures are in place to grant priority for the provision of water and sewer services to proposed developments that include units affordable to lower-income households as required by Government Code 65589.7. The City of Lake Elsinore does not have jurisdiction over the District as such, EVMWD was alerted of the requirements under Government Code §65589.7 and staff at EVMWD indicated that they would take action to put a compliant procedure in place to grant priority for the provision of water and sewer services to proposed developments that include units affordable to lower-income households by December 2022.

The City is not responsible for the actual construction of these units. The City can, however, create a regulatory environment that enable the private market to build these units. This includes the adoption and implementation of General Plan policies, zoning, and development standards, and/or incentives to encourage the construction of various types of units.

Timeframe:	Ongoing; annual assessment of status of housing sites inventory as part of the annual reporting process to the State; Submittal of Housing Element to local sewer and water service providers following Housing Element adoption; Confirm status of EVMWD priority procedures by April 2023.
Responsible Agency:	Administrative Services Department and Community Development Department – Planning Division
Funding Source:	Department Budget

Quantified Objective: 6,555 units (remaining RHNA)

Program 17: No Net Loss

Government Code Section 65863 stipulates that a jurisdiction must ensure that its Housing Element inventory can accommodate its share of the RHNA by income level throughout the planning period. If a jurisdiction approves a housing project at a lower density or with fewer units by income category than identified in the Housing Element, it must quantify at the time of approval the remaining unmet housing need at each income level and determine whether there is sufficient capacity to meet that need. If not, the city or county must “identify and make available” additional adequate sites to accommodate the jurisdiction’s share of housing need by income level within 180 days of approving the reduced-density project.

The City will evaluate residential development proposals for consistency with goals and policies of the General Plan and the 2021-2029 Housing Element sites inventory. The City will make written findings that the density reduction is consistent with the General Plan and that the remaining sites identified in the Housing Element are adequate to accommodate the RHNA by income level. If a proposed reduction of residential density will result in the residential sites inventory failing to accommodate the RHNA by income level, the City will identify and make available additional adequate sites to accommodate its share of housing need by income level within 180 days of approving the reduced density project.

Timeframe:	Ongoing; as part of the entitlement review process, evaluate new projects for consistency with General Plan objectives as they relate to housing and RHNA obligations
Responsible Agency:	Community Development Department – Planning Division, Planning Commission, City Council
Funding Source:	Department Budget (staff time) and application fees
Objective:	Ensure that its Housing Element inventory can accommodate its share of the RHNA by income level throughout the planning period.

Program 18: Consistency Zoning

When updates to the General Plan are made, complete zoning actions necessary to bring Title 17 – Zoning of the Municipal Code consistent with the General Plan Land Use Element.

Timeframe:	Following any General Plan amendments or Updates
Responsible Agency:	Community Development Department – Planning Division
Funding Source:	Department Budget
Objective:	Ongoing General Plan and Zoning Consistency

Program 19: Accessory Dwelling Units

The City has promoted the development of accessory dwelling units (ADUs) by updating its ADU ordinance in 2021 (Ordinance No. 1448) which addresses the latest provisions in State law, including permit streamlining processes required by law (AB 68 and AB 881). The City will provide technical resources to interested property owners such as an ADU Frequently Asked Questions handout that explains where ADUs can be developed in Lake Elsinore and what development standards they must adhere to. The City will create a webpage on the City's website with ADU resources. The City will also provide pre-approved ADU development plans within three years and provide written information at the City's planning counter and website.

Timeframe: Ongoing; ADU Ordinance - within two years of Housing Element adoption; ADU website and FAQ handout within one year; preapproved ADU plans within three years

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget

Quantified Objective: 50 Units (this Objective is a subset of and not in addition to the Quantified Objective for Program 16: Adequate Sites)

Program 20: Specific Plans

While initiation of physical development of a Specific Plan is largely outside the control of the City, the City will continue to promote development within existing and future specific plans. The City will maintain a list of Specific Plans with remaining development capacity and provide entitlement information of each plan as well as necessary entitlements or actions. The City will reach to owners/developers of Specific Plans with no recent entitlements actions every other year to identify any development constraints that may be within the control of the City. The City will address any identified issues. During the outreach process, the City will also provide information to owners and developers about available housing funds to assist in the development of affordable housing.

Timeframe: Ongoing; Post list of Specific Plan capacity and entitlement levels (Table 4.6 in Chapter 4) on the City's "Adopted Specific Plans" webpage following Housing Element adoption. Annual update of a Specific Plan entitlement level list; Outreach to owners/developers every two years

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

Funding Source: Department Budget

Objective: Ongoing contact and support for Specific Plan owners/developers

Program 21: 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: Ongoing
Responsible Agency: Administrative Services Department; Community Development Department – Planning Division
Funding Source: Department Budget
Quantified Objective: Two Development Agreements that result in the inclusion of special needs housing or affordable housing

Goal 4	The removal of governmental and non-governmental constraints to the development, improvement, and maintenance of housing
Policy 4.1	Periodically review residential development standards and regulations, ordinances, processing procedures, and residential fees to identify and mitigate constraints that may impede the development, improvement, and conservation of housing.
Policy 4.2	Review projects in as timely a manner as possible, while maintaining adequate public involvement and fulfilling the appropriate requirements of state and local laws.
Policy 4.3	Monitor State and federal housing-related legislation—and update City plans, ordinances, and processes pursuant to such legislation—to remove or reduce governmental constraints.
Policy 4.4	Assist applicants navigating the development approval process; facilitate building permit and development plan processing for residential construction.

Program 22: Compliance with Zoning Laws

- Amend the City’s zoning regulations and make changes to ensure compliance with Senate Bill 2 (SB 2), the Supportive Housing Streamlining Act (AB 2162) and AB 101 (Low-Barrier Navigation Centers):
 - SB 2 requires that the City treat transitional and supportive housing as a residential use and only subject to those restrictions that apply to other residential dwellings of the same type in the same zone (Government Code Section 65583(a)(5)).
 - AB 2162 requires supportive housing to be considered a use by right in zones where multi-family and mixed uses are permitted, including nonresidential zones permitting multi-family uses if the proposed housing development meets specified criteria. The law prohibits the local government from imposing any minimum parking requirement for units occupied by supportive housing residents if the development is located within one-

half mile of a public transit stop. AB 2162 also require local entities to streamline the approval of housing projects containing a minimum amount of supportive housing by providing a ministerial approval process, removing the requirement for CEQA analysis, and removing the requirement for Conditional Use Authorization or other similar discretionary entitlements.

- AB 101 requires that Low-Barrier Navigation Centers (LBNC) be a by-right use in areas zoned for mixed-use and in nonresidential zones permitting multi-family uses (by-right or conditionally). LBNC provide temporary room and board with limited barriers to entry while case managers work to connect homeless individuals and families to income, public benefits, health services, permanent housing, or other shelter.
- Require that employee housing, including agricultural employees, be treated like any other residential use in the same zone consistent with the Employee Housing Act.
- Allow residential use by right for housing developments in which at least 20 percent of the units are affordable to lower-income households on sites identified in the Sites Inventory and Appendix B as subject to AB 1397.

Timeframe: Ongoing; Review Zoning Code for ongoing consistency with State law within 2 years of Housing Element adoption. Zoning Code revisions within two years.

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget

Objective: Compliance with SB2, AB 2162, AB 101, AB 1397, and the Employee Housing Act

Program 23: Residential Development Standards

The City will review developments standards for the residential zoning districts and revise standards that are found to constrain development of housing within two years. The City will identify residential or mixed-use zones or geographic areas where an increase in residential density would facilitate development of housing and increase those densities within two years. Potential changes will ensure that the City's planning and design goals for residential and mixed-use projects are met.

The City will provide prototype development plans for different residential types as a tool to streamline and facilitate residential development. Prototype plans can also assist with grant funding application for affordable or special needs housing as plans can be tailored to the funding application requirements

Timeframe: Ongoing; Review and update residential developments standards within 3 years of Housing Element adoption; Prototype development plans within 3 years

Responsible Agency: Community Development Department – Planning Division

Funding Source: Department Budget; Grant Funding

Objective: Revise developments standards that are found to constrain housing development

Program 24: Non-Government Constraints

Continue to monitor and evaluate development standards and advances in housing construction methods. Although the City has limited influence over non-governmental constraints, if non-governmental constraints are identified, the City will review, and if necessary, revise, any development regulations or processes that can potentially lessen those constraints.

Timeframe: Ongoing
Responsible Agency: Community Development Department – Planning Division
Funding Source: Department Budget
Objective: Revise standards or processes that are found to constrain housing development

Goal 5	Affirmatively furthering equal and fair access to sound, affordable housing for all persons
Policy 5.1	Affirmatively further fair housing related to the sale, rental, and financing of housing to avoid discrimination based on race, religion, age, sex, marital status, ancestry, national origin, color, familial status, or disability, or any other arbitrary factor.
Policy 5.2	Assist in the enforcement of State and federal fair housing and anti-discrimination laws by assisting organizations that receive and investigate fair housing allegations and refer possible violations of fair housing laws to enforcing agencies.
Policy 5.3	Promote and affirmatively further fair housing opportunities and promote housing options throughout the community for all persons and reduce the risk of displacement.
Policy 5.4	Ensure that persons with disabilities have adequate access to housing and reasonable accommodation in zoning and land use regulations.

Program 25: Affirmatively Further Fair Housing

The City promotes and affirmatively furthers fair housing opportunities and promotes housing for all persons, including those protected by the California Fair Employment and Housing Act and any other State and federal fair housing and planning laws. The City will continue to promote public awareness of federal, State, and local regulations regarding equal access to housing and will provide information to the public on various state and federal housing programs and fair housing law. Maintain fair housing service referral information on the City's web site. Timeframe: Post fair housing information on City website by December 2022. The City will also continue to implement Government Code section 8899.50, subdivision (b), which requires the City to administer its programs and activities relating to housing and community development in a manner to affirmatively furthers fair housing and take no action that is materially inconsistent with its obligation to affirmatively further fair housing. Timeframe: ongoing.

The City will work to address housing choices and affordability in high opportunity areas, strategies for preservation and revitalization, and displacement protection. Chapter 3 summarizes the fair housing issues and concerns in Lake Elsinore based on research conducted as part of this Housing Element update and supplemented by findings of the 2019 Riverside County Analysis of Impediments to Fair Housing Choice. Program 25 includes the following summary of the issues, contributing factors, and the City's actions in addressing these issues.

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
A. Concentration of minority, low- and moderate-income population, households experiencing disproportionate need and households with displacement risk.	<ol style="list-style-type: none"> 1. Lack of private investments in specific neighborhoods. 2. Lack of public investments in specific neighborhoods, including services or amenities. 3. The availability of affordable units in a range of sizes and prices. 4. Displacement of residents due to economic pressures. 	HIGH	<p>Fair housing issues A and B are closely related as such the action items are grouped together. The concentration of minority, low- and moderate-income population, and households experiencing disproportionate need and displacement risk also affects access to opportunity. Many of the same strategies (housing mobility strategies, new housing choices in areas of opportunity and place-based strategies to encourage community revitalization) address both issues (disproportionate housing need and disparities in access to opportunity):</p> <p>Housing Mobility Strategies:</p> <ul style="list-style-type: none"> • Affirmatively marketing available development sites to at least 2 affordable housing developers annually with a focus on City owned (fully or partially) sites. <i>Measurable Action: contact 2 developers and</i>
B. Disparities in Access to Opportunity	<ol style="list-style-type: none"> 1. Lack of public investments in specific neighborhoods. 	HIGH	

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
	2. Location of proficient schools and school assignment policies. 3. The availability, type, frequency, and reliability of public transportation. 4. Location of environmental health hazards.		<p><i>provide information on opportunity housing sites; Timeframe: By December 2023, annually thereafter.</i></p> <ul style="list-style-type: none"> • Provide information to residents on the City’s website (in English and Spanish) about the Lake Elsinore School District intra-district transfer opportunities. <i>Measurable Action: Create a webpage that includes this information along with resources provide by the Lake Elsinore School District for parents and students. Timeframe: Post on City website by December 2023, annually thereafter.</i> <p>Related program actions in other programs in this Housing Plan:</p> <ul style="list-style-type: none"> • Direct residents to national and regional mortgage assistance programs, including but not limited to the Fair Housing Council of Riverside’s First-Time Homebuyer workshops, Homebuyer Pre-Purchase Consulting services, and Foreclosure Prevention/Loan Modification Services. (See Program 10). <i>Measurable Action: Post on City website by January 2023; Timeframe: Ongoing.</i> • Reach out every other year to owners/developers of Specific Plans to identify any issue that may be within the control of the City. The City will address any identified issues. During the outreach process, provide information to owners/developers about available housing funds to assist in the development of affordable housing. (See Program 20). <i>Measurable Action: Post list of Specific Plan capacity and entitlement levels (Table 4.6 in Chapter 4) on the City’s “Adopted Specific Plans” webpage, Annual update of a Specific Plan entitlement level list; contact 2 developers and provide information on opportunity housing sites; Initiate contact with specific plan owners/developers every two years; Timeframe: Ongoing; Post list of Specific Plan capacity and entitlement levels (Table 4.6 in Chapter 4) on the City’s “Adopted Specific Plans” webpage following Housing Element adoption. Annual update of a Specific Plan entitlement level list; Outreach to owners/developers every two years.</i>

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p>New Housing Choice in Higher Opportunity Areas:</p> <ul style="list-style-type: none"> • Ensure that all development applications are considered, reviewed, and approved without prejudice to the proposed residents, contingent on the development application's compliance with all entitlement requirements. <i>Measurable Action: including a summary on the outcome of development applications for affordable or special needs housing in the APR; Timeframe: ongoing. Annually evaluate (as part of the APR process) the outcome of development applications for affordable or special needs housing.</i> • Apply for or support applications for affordable housing funds for projects or programs that are consistent with the goals and objectives of the Housing Element. <i>Measurable Action: Apply for one funding program per year; Timeframe: Ongoing.</i> • Ensure that low income and minority populations have equal access and influence in the land use decision-making process through such methods as bilingual notices, posting bilingual notices at development sites, and conducting public information meetings with interpreters. Prioritize community and stakeholder engagement specifically from lower resources or DAC areas and to underrepresented groups by recruiting them to participate in the public outreach process by advertising through service providers and posting information on social media in English and Spanish. Promote efforts to educate and involve traditionally underrepresented populations in the public decision-making process by recruiting residents or distributing information on participation opportunities to residents in areas of concentrated poverty to serve on boards, committees, task forces and other local government decision-making bodies. <i>Measurable action: Post opportunities for participation in all known, upcoming vacancies on Boards, Commissions and Committees on the City's webpage and</i>

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p><i>on social media in English and Spanish; Timeframe: Ongoing; Include in staff reports regarding appointments a summary of the efforts that were used to engage stakeholders. Post opportunities for participation in the City's Boards and Commissions on the City's webpage and on social media in English and Spanish every year following the City Clerk public listing of all known, upcoming vacancies on Boards, Commissions and Committees for the entire year (per the Maddy Act). Initiate January 2023 and annually thereafter.</i></p> <p>Related program actions in other programs in this Housing Plan:</p> <ul style="list-style-type: none"> • Make available on the City website and distribute to interested developers and non-profit housing agencies a list of City-owned property suitable for affordable housing projects and the Housing Element which includes a residential sites inventory. Update the City-owned property list regularly. (See Program 7). <i>Measurable action: create a list of City-owned property suitable for affordable housing projects, update the City list every two years, provide incentives or financial assistance for two affordable housing projects in the planning period; Timeframe: List of City-owned properties upon Housing Element Adoption; Update annually.</i> • 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 Office of Economic Development (First Time Home Buyer and Mortgage Certificate Program), California Housing Finance Agency (CalHFA), and Habitat for Humanity. Pursue at least two affordable housing project during the planning period. (See Program 8). <i>Measurable action: Coordinate with agencies and</i>

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p>organizations to produce two affordable housing projects during the planning period; Timeframe: Ongoing; Web link to available housing programs on the City website within one year; Assess the City's role in the new Western Riverside County Housing Finance Trust and explore timeframes for leveraging funds to be used within the City.</p> <ul style="list-style-type: none"> • Work with the Housing Authority of the County of Riverside to promote Housing Choice Voucher use in high resources area in the City. Expand the location of participating voucher properties by adding information for property owners and landlords to the City's website about participation in the Voucher program and advertising the County's Informational Seminars for Landlords. (See Program 13). <i>Measurable action: Preservation of 230 Housing Choice Vouchers currently in use in Lake Elsinore; Timeframe: Ongoing; Add information to the City's website on participation in the Housing Choice Voucher Rental Assistance Program within one year from Housing Element adoption.</i> <p>Place-based Strategies to Encourage Community Revitalization</p> <ul style="list-style-type: none"> • New specific plans or existing specific plans that includes a substantial revision that are within "disadvantaged communities (DAC)," as identified by CalEPA should address Environmental Justice goals and include appropriate policies included in the Environmental Justice Element. <i>Measurable action: creation of Environmental Justice assessments by applicants for specific plan application or significant amendments within "disadvantaged communities (DAC)"; Timeframe: assess DAC inclusion at the outset of development activity in Specific Plan areas and require Environmental Justice assessment for specific plans that are within "disadvantaged communities (DAC)."</i> • Pursuing funding and target neighborhoods of concentrated poverty for investment in rehabilitation, parks, transit, and active transportation. Ensure economic development plans reflect the needs

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p>of lower-opportunity neighborhoods. <i>Measurable action: Evaluate every two years the distribution of infrastructure and transportation investment by high versus lower need areas. Assess need based on DAC designation, poverty levels, and opportunity areas designations. If evaluation shows uneven distribution of investment, identify action items to make the distribution more equitable. submit one funding application annually or 8 total; Timeframe: one funding application annually; funding and investment evaluations: biennially.</i></p> <ul style="list-style-type: none"> • Adopt an Environmental Justice Element with a focus on identifying steps/actions to address Census Tracts with a “Disadvantaged Community” designation and environmental issue identification and actions. <i>Measurable action: creation and adoption of an Environmental Justice Element; Timeframe: adoption by December 2022.</i> • Dedicate or seek funding to prioritize basic infrastructure improvements generally provided by the City (e.g., street and sidewalk improvements) and advocate for funding for basic infrastructure improvements provided by out governmental units (e.g., water, sewer) in disadvantaged communities. <i>Measurable action: Implement at least three infrastructure improvement projects during the planning period in DACs; Timeframe: ongoing application for funding. (Also see Program 9).</i> <p>Related program actions in other programs in this Housing Plan:</p> <ul style="list-style-type: none"> • Continue using Code Enforcement to identify housing maintenance issues and to expedite rehabilitation of substandard and deteriorating housing by offering technical assistance or assistance referrals to homeowners and occupants. (See Program 1). <i>Measurable Action: Rehabilitation assistance or assistance referrals to 16 lower-income households (2 per year). Timeframe: Ongoing; Annual Quantification</i>

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p><i>of Cases/Inspection as part of the Annual Progress Report process; applying/approving CDBG funding on an annual basis.</i></p> <ul style="list-style-type: none"> • Enforce the City’s Abandoned Residential Property Registration Program (Chapter 8.60 of the Lake Elsinore Municipal Code). (See Program 2) and encourage owners of houses and properties that become vacant and abandoned due to foreclosure or other circumstances to maintain or rehabilitate the properties. <i>Measurable Action: 25 new registrations (3 per year). Timeframe: Ongoing; Annual quantification of new registrations and demolitions as part of the Annual Progress Report process.</i> • Target acquisition and rehabilitation to vacant and blighted properties in Downtown Lake Elsinore neighborhoods of concentrated poverty. Pursue land purchases for residential development, redevelop tax-delinquent properties, and consolidate parcels to create larger, development ready pads in/near Downtown. (See Program 9). <i>Measurable Action: Complete two infill development projects in the City’s historic Downtown; Assembly of two development ready pads in/near Downtown; Review and revision of Downtown developments standards within 3 years.</i> <p>Strategies to Mitigate Displacement Risk:</p> <ul style="list-style-type: none"> • Evaluate all proposed amendments to the General Plan’s Land Use Map and the Zoning Map for their effect on the City’s policy of integrating diverse housing opportunities in each neighborhood or planning district and on potential residential displacement. <i>Measurable Action: for all General Plan updates or Zoning Amendments include in staff reports regarding appointments an assessment of the negative and positive effects on the City’s distribution of opportunity areas. Timeframe: Ongoing; provide findings when any land use policy changes are evaluated such as a</i>

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p><i>General Plan update or Zoning Amendment adoptions. Assess progress in the City's Annual Progress Report.</i></p> <ul style="list-style-type: none"> • (Also included under Housing mobility strategies): Affirmatively marketing available development sites to at least 2 affordable housing developers annually with a focus on City owned (fully or partially) sites. <i>Measurable Action: contact 2 developers and provide information on opportunity housing sites; Timeframe: By December 2023, annually thereafter.</i> • (Also included under New Housing Choice in Higher Opportunity Areas): Ensure that low income and minority populations have equal access and influence in the land use decision-making process through such methods as bilingual notices, posting bilingual notices at development sites, and conducting public information meetings with interpreters. Prioritize community and stakeholder engagement specifically from lower resources or DAC areas and to underrepresented groups by recruiting them to participate in the public outreach process by advertising through service providers and posting information on social media in English and Spanish. Promote efforts to educate and involve traditionally underrepresented populations in the public decision-making process by recruiting residents or distributing information on participation opportunities to residents in areas of concentrated poverty to serve on boards, committees, task forces and other local government decision-making bodies. <i>Measurable action: Post opportunities for participation in all known, upcoming vacancies on Boards, Commissions and Committees on the City's webpage and on social media in English and Spanish; Timeframe: Ongoing; Include in staff reports regarding appointments a summary of the efforts that were used to engage stakeholders. Post opportunities for participation in the City's Boards and Commissions on the City's webpage and on social media in English and Spanish every year following the City Clerk public listing of all known, upcoming</i>

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p><i>vacancies on Boards, Commissions and Committees for the entire year (per the Maddy Act). Initiate January 2023 and annually thereafter.</i></p> <ul style="list-style-type: none"> • (Also included under Place-based Strategies): New specific plans or existing specific plans that includes a substantial revision that are within “disadvantaged communities (DAC),” as identified by CalEPA should address Environmental Justice goals and include appropriate policies included in the Environmental Justice Element. <i>Measurable action: creation of Environmental Justice assessments by applicants for specific plan application or significant amendments within “disadvantaged communities (DAC)”</i>; <i>Timeframe: assess DAC inclusion at the outset of development activity in Specific Plan areas and require Environmental Justice assessment for specific plans that are within “disadvantaged communities (DAC).”</i> <p>Related program actions in other programs in this Housing Plan:</p> <ul style="list-style-type: none"> • Make available on the City website and distribute to interested developers and non-profit housing agencies a list of City-owned property suitable for affordable housing projects and the Housing Element which includes a residential sites inventory. Update the City-owned property list regularly. (See Program 7). <i>Measurable action: create a list of City-owned property suitable for affordable housing projects, update the City list every two years, provide incentives or financial assistance for two affordable housing projects in the planning period; Timeframe: List of City-owned properties upon Housing Element Adoption; Update annually.</i> • 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

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p>Revenue Bonds), County of Riverside Office of Economic Development (First Time Home Buyer and Mortgage Certificate Program), California Housing Finance Agency (CalHFA), and Habitat for Humanity. Pursue at least two affordable housing project during the planning period. (See Program 8). <i>Measurable action: Coordinate with agencies and organizations to produce two affordable housing projects during the planning period; Timeframe: Ongoing; Web link to available housing programs on the City website within one year; Assess the City's role in the new Western Riverside County Housing Finance Trust and explore timeframes for leveraging funds to be used within the City.</i></p> <ul style="list-style-type: none"> • Work with the Housing Authority of the County of Riverside to promote Housing Choice Voucher use in high resources area in the City. Expand the location of participating voucher properties by adding information for property owners and landlords to the City's website about participation in the Voucher program and advertising the County's Informational Seminars for Landlords. (See Program 13). <i>Measurable action: Preservation of 230 Housing Choice Vouchers currently in use in Lake Elsinore; Timeframe: Ongoing; Add information to the City's website on participation in the Housing Choice Voucher Rental Assistance Program within one year from Housing Element adoption.</i> • Continue using Code Enforcement to identify housing maintenance issues and to expedite rehabilitation of substandard and deteriorating housing by offering technical assistance or assistance referrals to homeowners and occupants. (See Program 1). <i>Measurable Action: Rehabilitation assistance or assistance referrals to 16 lower-income households (2 per year). Timeframe: Ongoing; Annual Quantification of Cases/Inspection as part of the Annual Progress Report process; applying/approving CDBG funding on an annual basis.</i> • Target acquisition and rehabilitation to vacant and blighted properties in Downtown Lake Elsinore neighborhoods of concentrated poverty.

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p>Pursue land purchases for residential development, redevelop tax-delinquent properties, and consolidate parcels to create larger, development ready pads in/near Downtown. (See Program 9). <i>Measurable Action: Complete two infill development projects in the City's historic Downtown; Assembly of two development ready pads in/near Downtown; Review and revision of Downtown developments standards within 3 years.</i></p> <ul style="list-style-type: none"> • The City has promoted the development of accessory dwelling units (ADUs) by updating its ADU ordinance in 2021 (Ordinance No. 1448) which addresses the latest provisions in State law, including permit streamlining processes required by law (AB 68 and AB 881). The City will provide technical resources to interested property owners such as an ADU Frequently Asked Questions handout that explains where ADUs can be developed in Lake Elsinore and what development standards they must adhere to. The City will create a webpage on the City's website with ADU resources. The City will also provide pre-approved ADU development plans within three years and provide written information at the City's planning counter and website. (see Program 19). <i>Measurable Action: development of 50 ADUs (this Objective is a subset of and not in addition to the Quantified Objective for Program 16: Adequate Sites), update ADU Ordinance - within two years of Housing Element adoption; ADU website and FAQ handout within one year; preapproved ADU plans within three years</i> • The City will use available funding to support organizations that address the needs of at-risk and homeless individuals and families through assistance to non-profits serving the homeless population. The City will annually contact service providers and share identified levels of CDBG or other available funds (including City funds) for homeless resources or housing programs. The City will continue working with non-profit organizations that address homelessness to aid residents in need and provide technical support (such as

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
			<p>preapplication consultation, identification of available City funding or incentives such as expedited permit processing, flexibility in development standards and reduced, waived, or subsidized development and impact fees) as needed and will cultivate a close relationship with qualified and experienced non-profits to operate a safe and secure crisis stabilization housing complex (The Anchor). <i>Measurable Action: Assist one non-profit organizations annually that helps residents experiencing homelessness Ongoing funding for the Lake Elsinore Homeless Task Force; applying/approving CDBG funding for non-profit organizations on an annual basis. List of City-owned properties appropriate for affordable or special needs housing by December 2022; Annual contact with special needs stakeholders to advertise available City funds if funding is available (including sharing a list of City-owned properties that can be used for affordable or special needs housing and available funding sources). Assist one non-profit organizations annually that helps residents experiencing homelessness.</i></p>
C. Discrimination against Persons with Disabilities	Land use and zoning laws	<p>LOW</p> <p><i>This issue is assigned a lower priority because these are tied to changing State laws and have specific actions that will be implemented early in the planning period</i></p>	<ul style="list-style-type: none"> • Ensure the definitions in the Lake Elsinore Municipal Code do not distinguish the personal characteristics of persons with disabilities. <i>Measurable Actions:</i> <ul style="list-style-type: none"> ○ <i>Revise the definition for Residential Care Facilities and clarify siting for residential care facilities for 7 or more persons and ensure that approval procedures do not constraint development of housing for persons with disabilities.</i> ○ <i>Revise the definition of “family” as well as establish a definition for “household” that is flexible and includes a variety of household types, consistent with State and federal fair housing laws.</i> • <i>Timeframe: zoning amendments within two years of Housing Element adoption.</i>

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
		<i>to directly address these.</i>	<ul style="list-style-type: none"> • Use local permitting and approval processes to ensure all new multifamily construction meets the accessibility requirements of the federal and State fair housing acts. <i>Measurable Action: Approval of projects the accessibility requirements of the federal and State fair housing acts. Timeframe: ongoing.</i> • Refer residents involved in housing related civil disputes such as landlord/tenant disputes and housing discrimination complaints to the State Department of Fair Employment and Housing. <i>Measurable Action: Provide fair housing services to 100 residents during the planning period. Timeframe: ongoing.</i> • Accommodate persons with disabilities who seek reasonable waiver or modification of land use controls and/or development standards pursuant to procedures and criteria set forth in the Municipal Code. In 2019, the City adopted an amendment to the LEMC (Title 17.415.150 Reasonable Accommodation) formalizing a reasonable accommodation process. <i>Measurable Action: post reasonable accommodation procedures and related material on the City's website by December 2022. Timeframe: ongoing;</i>
D. Siting and Standards for Transitional and Supportive Housing	Land use and zoning laws	<p>LOW</p> <p><i>This issue is assigned a lower priority because these are tied to changing State laws and have</i></p>	<p>Related program actions in other programs in this Housing Plan:</p> <ul style="list-style-type: none"> • Amend the City's zoning regulations and make changes to ensure compliance with Senate Bill 2 that requires that the City treat transitional and supportive housing as a residential use and only subject to those restrictions that apply to other residential dwellings of the same type in the same zone (Government Code Section 65583(a)(5)). <i>Measurable Action: Bring the City's zoning regulations into compliance with SB2, AB 2162, AB 101, AB 1397, and the</i>

Identified Fair Housing Issue	Contributing Factors	Priority Level (high, medium, low*)	Meaningful Actions
		<i>specific actions that will be implemented early in the planning period to directly address these.</i>	<i>Employee Housing Act. Timeframe: review and revise within 2 years of Housing Element adoption (See Program 22)</i>

Note: Not all actions are included in Program 25. Some actions reference previous programs and the timeframe for implementation can be found under those programs.

* State law requires that prioritization of contributing factors giving highest priority to those factors that most affect fair housing choice or access to opportunity in Lake Elsinore. Highest priority is given to the first two fair housing issues (concentration of minority, low- and moderate-income population and households experiencing disproportionate need and displacement risk) and their associated contributing factors due to the number of residents these issues affect. The two other fair housing issues (discrimination against persons with disabilities and siting and standards for transitional and supportive housing) are identified as having a lower priority not because they are not important, rather because these are tied to changing State laws and have specific actions that will be implemented early in the planning period to directly address these.

Timeframe: Varies by action item, see actions above.

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

Funding Source: Department Budget

Objective: Promote and affirmatively further fair housing opportunities for all persons.

Summary of Quantified Objectives

Table 6.1 summarizes the City's quantified objectives for the 2021-2029 planning period by income group.

- The Construction Objective represents the City's remaining (after counting as credit the units with approved or issued permits) 2021-2029 RHNA of 6,555 units.
- The Rehabilitation Objective represents the combined objectives for the Code Enforcement, Substandard and Abandoned Housing, and Housing Rehabilitation programs.
- The Conservation/Preservation objective refers to the preservation of the existing affordable housing stock throughout the planning period (as listed in Table 2.7: Affordable Housing Developments in the Housing Needs Assessment chapter).

Table 6.1: Summary of 2021-2029 Quantified Objectives

	Income Level					Total
	Extremely Low	Very Low	Low	Moderate	Above Moderate	
Construction Objective (Remaining RHNA)	939	939	1,099	1,044	2,534	6,555
Rehabilitation Objective	66			0	0	66
Conservation/Preservation Objective	754			0	0	754
Total	3,797			1,044	2,534	7,375

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.

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