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**Date:** July 22, 2021

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**Subject:** City of Banning Draft 2021-  
2029 Housing Element

**Via:** Emily Green, Rincon Consultants  
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### Comments

On behalf of the City of Banning, I am pleased to submit the City's draft 2021-2029 Housing Element for review, including an excel file with the HCD Sites Inventory Spreadsheet. Appendix C, which will contain the AFFH section, will be submitted next month.

We look forward to HCD's review of the Housing Element and will be following up to introduce ourselves to the assigned reviewer. Please feel free to contact me at [egreen@rinconconsultants.com](mailto:egreen@rinconconsultants.com) or (619) 880-5426 with any questions or comments, or Adam Rush, the City's Director of Community Development at [arush@banningca.gov](mailto:arush@banningca.gov) or (951) 922-3131.

City of Banning

***Housing Element***

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2021-2029

City of Banning  
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Banning, California 92220



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# 1 Introduction

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## City Profile

Incorporated in 1913, the City of Banning (herein referred to as “City”) is a growing city that has maintained its small-town atmosphere. Initially serving as a stagecoach and railroad stop between the Arizona territories and Los Angeles, the City had a 2020 population of 31,125 residents.

The City of Banning is located in the San Gorgonio Pass Region of western Riverside County, approximately 21 miles east of the City of Riverside. The US Interstate-10 (I-10) corridor runs east-west through the City. Surrounding locations include the City of Beaumont to the west, the Morongo Indian Reservation to the northeast, and the town of Cabazon to the east. The City of Banning encompasses about 23.1 square miles. Most of the City’s urban development is residential and commercial, concentrated between north of I-10 and south of the San Bernardino Mountains. Public and private open spaces are interspersed throughout the City. Commercial and industrial land uses are generally clustered along I-10 and the Union Pacific Railroad, and near the Banning Municipal Airport.

Banning is well known for its picturesque qualities, nestled between the majestic San Gorgonio and San Jacinto mountains – the two tallest peaks in Southern California. The community enjoys a quiet, rural lifestyle with nearby outdoor opportunities.

## Purpose of the Housing Element

According to California Government Code Section 65302, the General Plan is required to consist of seven State-mandated elements, including land use, circulation, housing, conservation, open space, noise, and safety. The Housing Element is one of the seven State-mandated elements of the General Plan and must be updated every four, five, or eight years as mandated by California Government Code Section 65581. The purpose of the Housing Element is to craft a comprehensive strategy for providing safe, decent, and affordable housing within the community. The Housing Element has two main purposes:

- To provide an assessment of both current and future housing needs and constraints in meeting these needs; and
- To provide a strategy that establishes housing goals, policies, and programs.

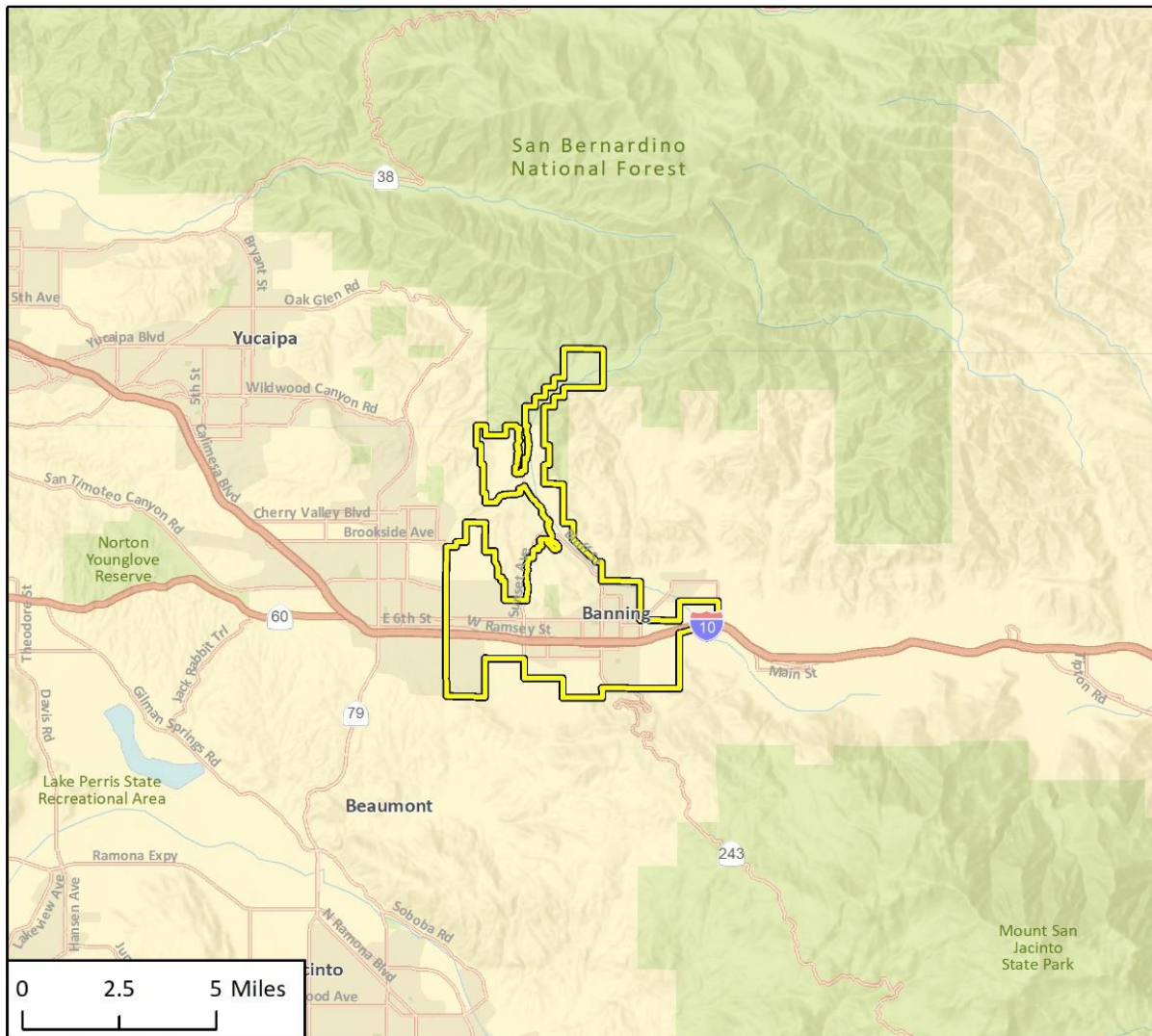
This Housing Element represents the City of Banning’s 6<sup>th</sup> Housing Element cycle and will be carried out from 2021 through 2029.

## Relationship to Other General Plan Elements

The City of Banning’s General Plan was adopted in 2006 and was last updated in 2019. The General Plan is comprised of the following elements: Land Use; Economic Development; Circulation; Parks and Recreation; Housing; Water Resources; Open Space and Conservation; Biological Resources; Archaeological and Historic Resources; Air Quality; Energy and Mineral Resources; Geotechnical; Flooding and Hydrology, Noise; Wildland Fire Hazards; Hazardous and Toxic Materials; Water, Wastewater, and Utilities; Public Building and Facilities; Schools and Libraries; Police and Fire Protection; and Emergency Preparedness. California Government Code Section 65583 (c) requires the Housing Element to maintain internal consistency with other General Plan Elements. At this

time, the Housing Element is being updated in conformance with the 2021-2029 update cycle for jurisdictions in the Southern California Association of Governments (SCAG) region in addition to the California Government Code requirements. The Housing Element builds upon policies set forth in the other General Plan elements; for instance, the Land Use Element establishes policies regarding the amount, intensity, and distribution of residential uses. The City will maintain and ensure internal consistency among General Plan elements as portions of the General Plan are amended.

Figure 1 Geographic Location



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 City of Banning Boundary 

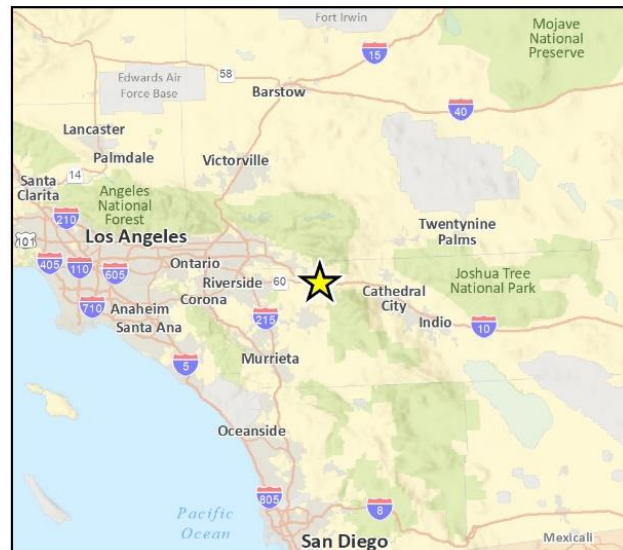


Fig. 1 Regional Location

## 1.1 Organization of the Housing Element

The Banning Housing Element is comprised of the following major components:

- Introduction: a brief overview of the purpose and background for the Housing Element.
- Community Profile: an assessment of the City's demographic and housing market characteristics and their correlation to housing needs in the community.
- Constraints to the Provision of Housing: an analysis of the various market, governmental, and environmental constraints in the City and their impact on the development and preservation of housing in Banning.
- Housing Opportunities and Resources: an inventory of land, financial, and administrative resources available to facilitate housing development in the City. Opportunities for energy conservation are also discussed.
- Housing Plan: An outline of the City's proposed actions and objectives over the next eight years in addressing the housing needs of the community and complying with State law.

## 1.2 Sources of Information

This Housing Element was updated with various sources of data, including:

- Census Bureau and American Community Survey (ACS)
- Department of Finance (DOF)
- Southern California Association of Governments (SCAG)
- Home Mortgage Disclosure Act (HMDA) lending data
- Regional Homeless Point-in-Time Count
- State Department of Social Services database on residential care facilities
- State Employment Development Department (EDD) data on wage and labor statistics

## 1.3 Public Participation

The City of Banning values community input and offers various opportunities for residents and community stakeholders to provide input on housing and community development issues. The following summarizes the City's community outreach efforts during the Housing Element development process.

The City hosted a webpage dedicated to the Housing Element Update:

<https://banningca.gov/428/Housing-Element>. A record of the webpage is included in Appendix A.

On April 13, 2021, the City conducted a joint Planning Commission and City Council study session for the Housing Element Update that was open to the public. Rincon provided a short presentation about the Housing Element update and led a question and answer session. The purpose of this meeting was to collect information and feedback from the Planning Commission, City Council, and community members on the Housing Element Update.

Additionally, the City circulated a community engagement survey to collect input from Banning residents and housing and services providers. The survey asked questions regarding current living situations and opinions on various housing issues and approaches. This survey was circulated from

May 13, 2021 to June 30, 2021. A copy of the survey and the survey results are included in Appendix A. A total of 79 responses were received. The majority of respondents affirmed the following opinions:

- Respondents who own a single-family home would most likely consider adding an accessory dwelling unit (ADU) due to the ability to provide separate living quarters for someone in the family, inexpensive permitting fees, and a simple permitting process.
- Financial assistance programs such as rental assistance and down payment assistance programs, and having more housing types available, are the most effective approaches to provide the best options for housing in the City.
- The best approaches for providing housing are to have more housing types available in the City, and to offer financial assistance programs such as rental and down payment assistance.
- New housing should be located throughout the City.
- Areas within walking distance of public transit and commercial centers are the most suitable for high-density housing.
- The most effective ways that the City could provide housing opportunities for all incomes are to repurpose older or underutilized commercial centers and create less restrictive development standards for housing to be developed near commercial centers.

The City hosted a public workshop open to the community on June 2, 2021. A copy of the flyer for the workshop is included in Appendix A. Rincon provided a short presentation about the Housing Element update, survey results, and potential housing sites. Feedback from the joint session and community workshop identified the following issues and concerns:

- Concern regarding the provision of sufficient sites for feasible development and maintaining consistency with Senate Bill (SB) 330 (Housing Accountability Act) and SB 166 (No Net Loss) requirements.
- Request for consideration of potential funding sources for affordable housing development, including potential nexus with economic development opportunities (i.e. Banning's two designated Opportunity Zones).

The Draft Housing Element was available for public review on July 14, 2021. The document was posted on the City's website and was promoted via social media.

As a response to comments received from the public survey and community workshop, the City developed a sites inventory of sites suitable for low-income housing development with a buffer of 17 percent of the RHNA allocation. The City also responded to the desire of the community to locate housing throughout the City, as reflected in the sites inventory which includes vacant residential parcels that are dispersed throughout the City. In response to public input, the sites inventory also concentrates potential rezone high-density residential sites generally near public transit stops. In addition, the majority of non-vacant residential sites that could be redeveloped are located in or near commercial centers and in the City's two Opportunity Zones for economic development.

Additionally, in response to public input from the survey and discussion regarding funding opportunities and concerns for affordable housing, the City will continue and/or expand programs to

- Seek appropriate funding opportunities for affordable housing development.

City of Banning  
**Housing Element**

- Address the regulatory, financial, and other constraints to developing supportive and affordable housing.

## 2 Housing Needs Assessment

Ensuring adequate housing for all Banning’s present and future residents is a primary housing goal for the City. To realize this goal, the City must effectively target its programs and resources toward those households with the greatest need. This chapter discusses the characteristics of the City population and housing stock in order to better define the nature and extent of unmet housing needs in Banning.

### 2.1 Population Characteristics

Population characteristics affect the type and amount of housing needed in a community. Factors such as population growth, age and income distribution, and employment trends influence needs such as the type of housing needed and the ability to afford housing. The following section describes and analyzes the various population characteristics and trends that affect housing need.

### 2.2 Population Growth

Population characteristics affect the type and amount of housing needed in a community. Factors such as population growth, age and income distribution, and employment trends influence needs such as the type of housing needed and the ability to afford housing. The following section describes and analyzes the various population characteristics and trends that affect housing need.

As shown in Table 1, the City of Banning’s population increased from 23,562 in 2000 to 29,603 in 2010. Between 2010 and 2020, the City grew by an additional 5.1 percent. Most of the City’s growth occurred from 2000 through 2005, when the population increased by 20.1 percent and the growth rate significantly outpaced growth in the neighboring City of Calimesa; however, the City of Banning did not outpace growth countywide. The City grew more slowly when compared to the County and surrounding cities between 2000 and 2005 (20.1 percent vs. 27.9 percent).

**Table 1 Population Growth**

Jurisdiction	2000	2005	2010	2015	2020	Percent Change 2000-2005	Percent Change 2005-2010	Percent Change 2010-2020
Banning	23,562	28,301	29,603	30,542	31,125	20.1%	4.6%	5.1%
Beaumont	11,384	20,090	36,877	43,108	51,475	76.5%	83.6%	39.6%
Calimesa	7,139	7,601	7,879	8,289	9,329	6.5%	3.7%	18.4%
San Jacinto	23,779	31,811	44,199	46,923	51,028	33.8%	38.9%	15.5%
Moreno Valley	142,379	167,262	193,365	200,818	208,838	17.5%	15.6%	8.0%
Riverside County	1,545,387	1,975,913	2,189,641	2,315,706	2,442,304	27.9%	10.8%	11.5%

Source: SCAG Pre-Certified Local Housing Data 2020, SCAG Local Profiles Report 2019

## 2.3 Age Characteristics

A community’s current and future housing needs are determined in part by the age characteristics of residents. Typically, each age group has distinct lifestyles, family types and sizes, ability to earn incomes, and housing preferences, and as people move through each state of life, housing needs and preferences change. Traditionally, both the young adult population (20-34 years of age) and the elderly population (65 years and over) tend to favor apartments, low to moderately priced condominiums, and smaller single-family units. Persons between 35-64 years old (and households with school-age children) usually provide the major market for moderate to high-cost apartments, condominiums, and larger single-family units, because they tend to have higher and/or dual incomes and larger household sizes. Table 2 shows the populations by age group in the City in 2014 and 2019. One of the most noticeable changes is the population of adults age 35-44, which increased by approximately 2.6 percent between 2014 and 2019 and has had a larger increase compared to other age groups. Seniors (aged 65+) made up the largest proportion of the population (approximately 27.4 percent) in 2019.

The number of residents under five years of age decreased approximately 0.3 percent between 2014 and 2019, while school-age residents (aged 5-19) increased 2.0 percent. The proportion of children and young adults (aged 25-34) decreased 0.3 percent in the City, while adults age 35-44 years saw a slight increase of 2.6 percent. The percent of population over age 45 decreased, corresponding with a decrease in the median resident age.

**Table 2 Age Characteristics**

Age Groups	2014		2019		Percent Change (2014-2019)
	Banning Residents	Percent of Total	Banning Residents	Percent of Total	
Preschool (under 5 years)	1,988	6.6%	1,962	6.3%	-0.3%
School Age (5-9 years)	1,545	5.1%	1,916	6.2%	1.1%
School Age (10-14 years)	1,538	5.1%	1,875	6.0%	0.9%
School Age (15-19 years)	1,865	6.2%	1,926	6.2%	0.0%
College Age (20-24 years)	2,031	6.7%	2,039	6.6%	-0.1%
Young Adults (25-34 years)	3,572	11.8%	3,565	11.5%	-0.3%
Adults (35-44 years)	2,567	8.5%	3,451	11.1%	2.6%
Adults (45-54 years)	3,466	11.4%	2,925	9.4%	-2.0%
Adults (55-59 years)	1,688	5.6%	1,600	5.1%	-0.5%
Adults (60-64 years)	1,553	5.1%	1,287	4.1%	-1.0%
Seniors (65+ years)	8,468	28.0%	8,526	27.4%	-0.6%
<b>Total Population</b>	<b>30,281</b>	<b>100%</b>	<b>31,072</b>	<b>100%</b>	
Median Age	45.1		41.5		

Source: American Community Survey 2010-2014, 2015-2019

Totals may not add up due to rounding.

## 2.4 Race and Ethnicity

As shown below in Table 3, Hispanic residents comprised the largest racial/ethnic group in Banning in 2019 (47 percent), followed by Non-Hispanic White residents (36 percent). Between 2014 and 2019, the rate at which the proportion of the Hispanic population grew (7.5 percent) was larger in comparison to that of any other racial/ethnic category. The City saw a slight increase in the proportion of the population that identified as Native American, Black or African American, other race alone, and two or more races between 2014 and 2019. In contrast, the proportion of the Asian American and Native Hawaiian and Other Pacific Islander populations slightly declined, and the proportion of the Non-Hispanic White population decreased by nearly 10 percent.

**Table 3 Race and Ethnicity**

Race/Ethnic Group	2014		2019		Percent Change (2014-2019)
	Banning Residents	Percent of Total	Banning Residents	Percent of Total	
White (Non-Hispanic)	13,905	45.9%	11,181	36.0%	-9.9
Black, Non-Hispanic	2,223	7.3%	2,416	7.8%	0.5
Native American	183	0.6%	815	2.6%	2.0
Asian	1,528	5.0%	1,402	4.5%	-0.5
Two or more	414	1.4%	408	1.3%	-0.1
Hispanic	11,965	39.5%	14,605	47.0%	7.5
Native Hawaiian and Other Pacific Islander	27	0.1%	5	0.0%	-0.1
Other Race Alone	36	0.1%	240	0.8%	0.7
<b>Total</b>	<b>30,281</b>	<b>100%</b>	<b>31,072</b>	<b>100%</b>	

Source: American Community Survey, 2010-2014, 2015-2019

Totals may not add up due to rounding.

## 2.5 Economic Characteristics

Employment has an important impact on housing needs. Incomes associated with different jobs and the number of workers in a household determines the type and size of housing a household can afford. Higher-paying jobs provide broader housing opportunities for residents, while lower-paying jobs limit housing options. In addition, employment growth is a major factor affecting the demand for housing in a community. In some cases, the types of jobs themselves can affect housing needs and demand (such as in communities with military installations, college campuses, and large amounts of seasonal agriculture).

### 2.5.1 Employment

The City had 9,761 employed residents, representing a labor force participation rate of 38.7 percent of persons 16 years and over. Table 4 shows the number of persons employed in each occupation sector and the corresponding percentage of the labor force. The unemployment rate was 4.0 percent compared to the County’s unemployment rate of 4.5 percent. The largest occupation sector for Banning residents was educational, health care and social assistance, followed by retail trade and arts, entertainment, and recreation, accommodation, and food services.

The employment figures shown in the table below reflect conditions prior to 2020 (2015-2019 ACS data). The price paid for material and labor at any one time reflect short-term considerations of supply and demand. Costs and employment have moderated somewhat due to fluctuations that followed the 2008 downturn, and more recently, from supply accessibility during the COVID-19 pandemic. Future costs and employment are difficult to predict given the cyclical fluctuations in demand and supply that, in large part, are created by fluctuations in State and national economies. During the COVID-19 pandemic and closure orders from the County of Riverside beginning March 2020, the unemployment rate increased dramatically in the Riverside-San Bernardino-Ontario metropolitan area (the highest level at more than 15 percent in April 2020), but has steadily declined since December 2020 and the most current rate provided (May 2021) is approximately 7.0 percent (State of California 2021). These circumstances impact employment in regions differently, and therefore do not deter housing construction or employment in any specific community.

**Table 4 Jobs Held By Banning residents**

Occupation Sector	Number of Jobs	Percent of Total
Agriculture, forestry, fishing and hunting, and mining	102	1.0%
Construction	722	7.4%
Manufacturing	828	8.5%
Wholesale trade	282	2.9%
Retail trade	1,678	17.2%
Transportation and warehousing, and utilities	647	6.6%
Information	62	0.6%
Finance, insurance, real estate, and rental and leasing	328	3.4%
Professional, scientific, management, admin., and waste management	722	7.4%
Educational, Health care and social assistance	2,108	21.6%
Arts, entertainment, and recreation, accommodation, and food services	1,437	14.7%
Other services, except public administration	507	5.2%
Public Administration	338	3.5%
<b>Total Employed Population</b>	<b>9,761</b>	<b>100%</b>

Source: American Community Survey 2015-2019

Totals may not add up due to rounding.

Banning’s proximity to I-10 makes this area an attractive location for firms seeking ready access to markets in Riverside County. A number of major employers are located in or near Banning. As shown in Table 5, major employers in and near the City include the County of Riverside, March Air Reserve Base, and University of California Riverside.

**Table 5 Major Employers in Riverside County**

Name of Employer	Number of Employees	Percent of Total County Employment	Type of Business
County of Riverside	21,215	2.1%	County Gov.
March Air Reserve Base	9,000	0.9%	Military
Univ. of Calif. Riverside	8,735	0.8%	Education

Name of Employer	Number of Employees	Percent of Total County Employment	Type of Business
Kaiser Permanente Riverside Medical Ctr	5,592	0.5%	Medical
Corona-Norco Unified School District	4,989	0.5%	School District
Pechanga Resort & Casino	4,863	0.5%	Leisure/Hospitality
Riverside Unified School District	4,236	0.4%	School District
Hemet Unified School District	4,302	0.4%	School District
Eisenhower Medical Center	3,743	0.4%	Medical
Moreno Valley Unified School District	3,684	0.4%	School District

Source: Analysis of Impediments, 2019-2024

## 2.6 Household Characteristics

The Census defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood and unrelated individuals living together. Persons living in retirement or convalescent homes, dormitories or other group living situations are not considered households. Household type and size, income levels, the presence of special needs populations, and other household characteristics determine the type of housing needed by residents, their preferences, and their ability to obtain housing that meets their needs. For example, single-person households, typified by seniors or young adults, tend to reside in apartment units or smaller single-family homes. Families typically prefer and occupy single-family homes. This section details the various household characteristics affecting housing needs.

### 2.6.1 Household Composition and Size

Unlike most cities, senior headed households (households with two individuals with either or both age 62 or over) represented the majority (48.7 percent) of Banning’s 10,885 households in 2020. Families with children comprised 27.4 percent of the City’s households, less than neighboring Beaumont and San Jacinto (Table 6). Among the 10,885 households, 53.5 percent were single-person households, and households headed by seniors (65+) comprised another 48.7 percent. As a percentage of total households, single-person households accounted for a greater percentage of total households when compared to Beaumont, Calimesa, San Jacinto, and Moreno Valley. The proportion of senior-headed households in the City was larger than the County and smaller than the other surrounding cities.

**Table 6 Household Characteristics**

	Single Person Households	Senior Headed Households	Families with Children	Single-Parent Households	Large Households (Owner Occupied)	Large Households (Renter Occupied)
Banning	5,828	5,305	2,978	865	39.7%	60.3%
Beaumont	4,728	3,455	6,091	1,008	71.2%	28.8%
Calimesa	1,434	1,633	751	1,434	83.6%	16.4%
San Jacinto	5,263	3,384	5,830	1,238	64.3%	35.7%

	Single Person Households	Senior Headed Households	Families with Children	Single-Parent Households	Large Households (Owner Occupied)	Large Households (Renter Occupied)
Moreno Valley	19,024	7,125	25,385	5,009	60.1%	39.9%
Riverside County <sup>1</sup>	288,943	72,436	272,835	46,632	N/A	N/A

Source: American Community Survey, 2015-2019, SCAG 2019

N/A = not available

<sup>1</sup> SCAG notes that 20 percent of Riverside County households were large households, but SCAG data does not show the percentage of renters versus owners.

## 2.7 Overcrowding

The State Department of Housing and Community Development (HCD) defines an overcrowded household as one with more than one person per room, excluding bathrooms, kitchens, hallways, and porches. Overcrowding in households results from either a lack of affordable housing (which forces an increased number of persons to live together) and/or a lack of available housing units of adequate size.

Household size is a significant factor in housing demand. Often, household size can be used to predict the unit size that a household will select. For example, small households (one and two persons per household) traditionally can find suitable housing in units with up to two bedrooms while large households (five or more persons per household) can usually find suitable housing in units with three to four bedrooms. People’s choices, however, also reflect preference and economics and many households extended beyond their financial means and purchased large homes.

Banning had an average of 2.72 persons per household in 2018, representing a small increase from 2010, when an average of 2.61 persons per household was recorded. The percent of overcrowded households in the City decreased from 13 percent in 2010 to 6.3 percent in 2018. The percent of overcrowded households in the City was slightly below the County’s rate of 6.9 percent in 2019 and was far below the rate of nearby cities such as Moreno Valley and Beaumont. Table 7 shows the average household size in Banning, neighboring cities, and the County.

**Table 7 Average Household Size and Overcrowded Households**

Jurisdiction	Average Household Size	Percent of Households That Are Overcrowded
Banning	2.69	6.3%
Beaumont	3.18	11.7%
Calimesa	2.71	2.2%
San Jacinto	3.72	6.4%
Moreno Valley	3.85	28%
Riverside County	3.28	6.9%

Source: SCAG Pre-Certified Local Housing Data 2020, ACS American Community Survey, 2015-2019.

## 2.8 Income Distribution

Household income is directly connected to the ability of a household to afford housing. As household income increases, the likelihood of homeownership increases. As household income decreases, households tend to pay a disproportionate amount of their income for housing and the likelihood of overcrowded conditions increases.

For planning and funding purposes, HCD has developed the following income categories based on the Area Median Income (AMI) of a metropolitan area:

- Extremely low-income: households earning up to 30 percent of the AMI
- Very low-income: households earning between 31 and 50 percent of the AMI
- Low-Income: households earning between 51 percent and 80 percent of the AMI
- Moderate-Income: households earning between 81 percent and 120 percent of the AMI
- Above Moderate-income: households earning over 120 percent of the AMI

Information on Banning household income distribution was taken from the SCAG RHNA Final Allocation Calculator, which used 2013-2017 ACS data. The calculator combines extremely low-income and very low-income categories. As shown in Table 8, approximately 36 percent of Banning households were considered extremely low or very low-income, which means they earned less than 50 percent of the AMI. Low-income households (50 to 80 percent AMI) comprised 24 percent of the City’s households, while moderate and above-moderate income households comprised 40 percent of the City.

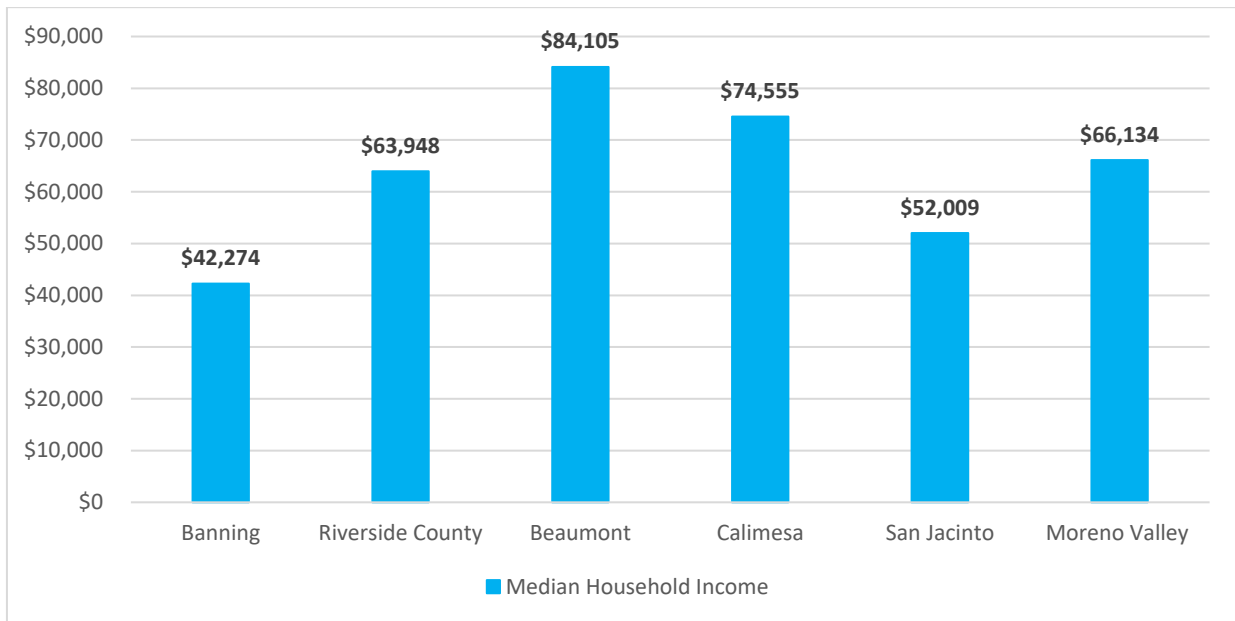
**Table 8 Households by Income Category**

Income Category	Percent
Extremely Low/Very Low (below 50% AMI)	36%
Low (50 to 80% AMI)	24%
Moderate (80 to 120% AMI)	19%
Above Moderate (above 120% AMI)	21%
Total	100.0%

Source: SCAG RHNA Final Allocation Calculator: <https://scag.ca.gov/rhna> (ACS 2013-2017 data)

Median household income in Banning is lower than the median household income of the County of Riverside and neighboring cities. The 2015-2019 ACS estimates that the median household income in Banning was \$42,274, compared to \$63,948 in the County. Figure 2 compares the median household income in Banning, Riverside County, and neighboring cities.

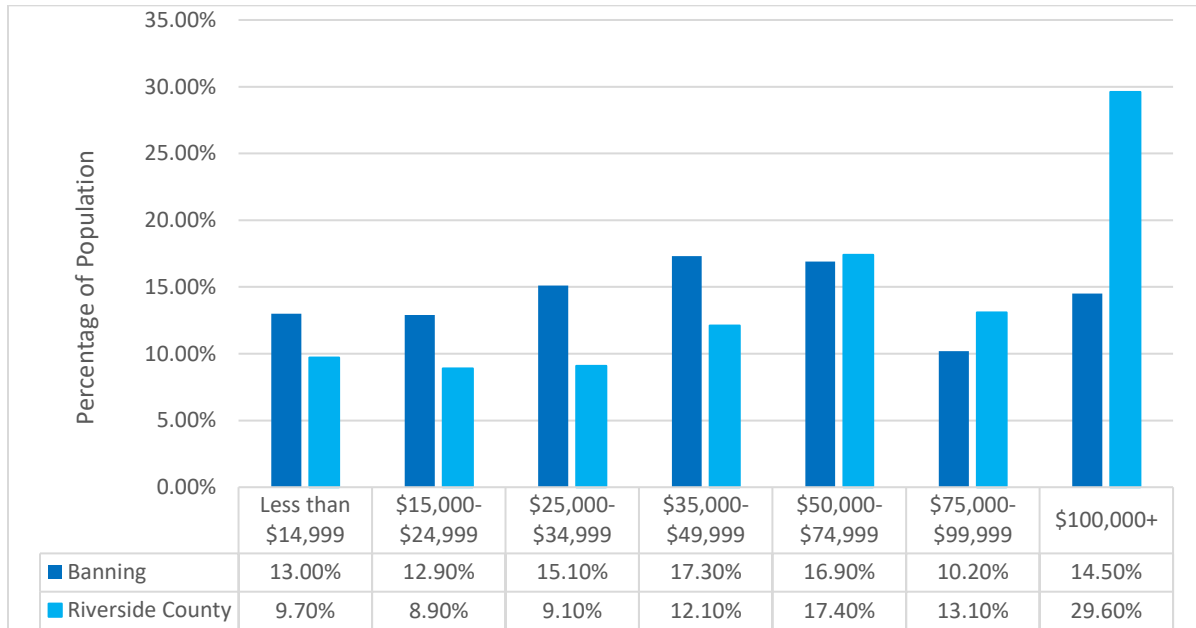
**Figure 2 Median Household Income**



Source: American Community Survey 2015-2019

As shown in Figure 3, approximately 25.9 percent of Banning’s households had a median household income of less than \$25,000, a larger share than for the County. In contrast, about 14.5 percent of Banning’s households had a median household income of \$100,000 or more, less than the nearly 30 percent of households in the County. Unlike the County, the City had a more even distribution of income levels, with the highest percentage of households with a moderate-income range between \$35,000 to \$49,999.

**Figure 3 Median Annual Household Income**



Source: American Community Survey 2015-2019

## 2.9 Special Needs Groups

Certain segments of the population may have more difficulty in finding decent, affordable housing due to their special needs. Special circumstances may be related to employment and income, family characteristics, disability, household characteristics, or other factors. Table 9 lists special needs groups in Banning identified in this Housing Element: seniors, persons with disabilities, large households, single parents, people living in poverty, farmworkers, and people experiencing homelessness. Many of these groups overlap. Increasing the availability of affordable housing may alleviate housing insecurities among special needs groups, especially if located near public transportation and services.

**Table 9 Special Needs Groups in Banning**

Special Needs Group	Number of Persons or Households	Percent of Total Persons <sup>1</sup>	Percent of Total Households <sup>2</sup>
Persons with Disabilities	5,704 Persons	19.0	--
Elderly Households <sup>3</sup>	5,305 Households	--	48.7
Female-Headed Households	1,498 Households	--	13.8
Large Households <sup>4</sup>	1,349 Households	--	12.4
Households in Poverty	1,146 Households	--	10.5
Single-Parent Households	865 Households	2.7	--
Female-Headed Households with Children	769 Households	--	7.1

Special Needs Group	Number of Persons or Households	Percent of Total Persons <sup>1</sup>	Percent of Total Households <sup>2</sup>
Farmworkers <sup>5</sup>	55 Persons	1.8	--
Unsheltered Persons	43 Persons	1.3	--

American Community Survey 2015-2019, SCAG Pre-Certified Local Housing Data 2020

<sup>1</sup>Population estimate of 31,125.

<sup>2</sup>10,885 total households.

<sup>3</sup>Federal housing data define a household type as 'elderly family' if it consists of two persons with either or both age 62 or over.

<sup>4</sup>Five or more members under one household.

<sup>5</sup>Total jobs: Farming, fishing, and forestry occupations.

Sources: 2020 Southern California Association of Governments (SCAG) Pre-Certified Local Housing Data, Banning; American Community Survey 2015-2019

The following sections provide a detailed discussion of the housing needs of each particular group and the existing programs and services available to address these needs.

## 2.9.1 Seniors

As a result of both income and rent changes in older age, severe housing cost burdens are more common among seniors, which can it difficult to find affordable housing. An estimated 8,526 persons age 65 and over reside in Banning, accounting for approximately 27 percent of the population, which is twice the proportion of seniors per population in Riverside County as a whole. SCAG identified 720 of the senior-headed households in Banning were renters (13.6 percent), while 4,585 owned their home (86.4 percent) (SCAG 2020). Federal housing data define a household type as 'elderly family' if it consists of two persons with either or both age 62 or over. Table 10 compares the share of senior populations for Banning, the County, and surrounding cities.

**Table 10 Persons Age 65 and Over**

Jurisdiction	Total Population	Age 65+	Percent Age 65+
Banning	31,072	8,526	27.4
Beaumont	47,144	6,341	13.5
Calimesa	8,814	2,394	27.2
San Jacinto	47,989	5,466	11.4
Moreno Valley	207,289	17,733	8.5
Riverside County	2,411,439	340,575	14.1

Source: American Community Survey 2015-2019

Housing cost burdens for seniors can be exacerbated by disabilities. Approximately 10 percent of Banning’s senior population has one or more disabilities, according to the 2015-2019 ACS.

### Resources for Seniors

The special needs of seniors can be met through a range of services, including congregate care, rent subsidies, shared housing, and housing rehabilitation assistance. For the elderly who are frail or have disabilities, housing can be modified with features that help ensure continued independent living arrangements.

Several licensed care facilities that provide assisted living, nursing care, and general services to seniors are located in Banning. The City does not regulate residential care homes for six or fewer persons; such homes are permitted by right in all residential zones as regular residential uses. Residential care homes for more than six persons are permitted in Medium-Density Residential (MDR) and High-Density Residential (HDR) zones, subject to a conditional use permit and additional requirements that provide clear guidance for the development of such facilities.

## 2.10 Persons with Disabilities (including Developmental Disabilities)

Physical, mental, and/or developmental disabilities may provide challenges to gaining employment or conducting self-care or mobility. Thus, persons with disabilities may experience housing burdens and challenges due to restricted income and/or accessibility needs. Persons with extreme disabilities may require housing in a supportive or institutional setting. According to ACS data, 5,704 residents had one or more disabilities, approximately 18.4 percent of Banning’s population. Table 11 shows the number of persons with disabled persons by age group.

**Table 11 Persons with Disabilities by Age Group in Banning**

	Number of Disabilities Tallied			Total
	Age 5 to 17	Age 18 to 64	Age 65+	
Persons with Disabilities	419	2,091	3,194	5,704

Note: Includes persons with one or more disabilities

Source: ACS 5-Year Estimates, 2015-2019

Housing needs for persons with disabilities depends on the severity of the disability(ies). For persons with disabilities who live independently or with other family members, independent living can be supported with special housing features, financial support, and in-home supportive services.

Housing for persons with disabilities must be adapted according to individual needs. Various types of housing may be inaccessible to persons with mobility and sensory limitations. Housing may need to be adapted to accommodate widened doorways and hallways, access ramps, larger bathrooms, lowered countertops, and other features necessary for accessibility, and many housing types may not have suitable space for such adaptations. Location of housing is also an important factor for persons with mobility restrictions who rely on public transportation for travel.

## 2.11 Persons with Developmental Disabilities

State law requires the Housing Element to discuss the housing needs of persons with developmental disabilities. As defined by federal law, “developmental disability” means a severe, chronic disability of an individual that:

- Is attributable to a mental or physical impairment or combination of mental and physical impairments;
- Is manifested before the individual attains age 18;
- Is likely to continue indefinitely;

- Results in substantial functional limitations in three or more of the following areas of major life activity: a) self-care; b) receptive and expressive language; c) learning; d) mobility; e) self-direction; f) capacity for independent living; or g) economic self-sufficiency; and
- Reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

Many persons with developmental disabilities can live and work independently in a conventional housing environment. More severely disabled individuals require a group living environment with supervision. The most severely affected individuals may require an institutional environment with medical services and physical therapy. Many persons with developmental disabilities require supportive services during the transition from childhood to a more independent living situation as an adult.

### **Resources for Persons with Disabilities**

State and federal legislation mandates that a percentage of units in new or substantially rehabilitated multi-family apartment complexes must be made accessible to individuals with limited physical mobility. For example, accessibility requirements for federally assisted housing with five or more units requires at least five percent of the dwelling units to be accessible for persons with mobility disabilities. The City does not regulate residential care homes for six or fewer persons; such homes are permitted in all residential zones as regular residential uses. Residential care homes for more than six persons are permitted in the MDR and HDR zones, subject to a conditional use permit and additional requirements that provide clear guidance for the development of such facilities. The City also offers flexibility with development standards and reasonable accommodations for housing development projects that propose housing affordable to seniors and persons with disabilities.

## 2.12 Large Households

Large households are defined as those consisting of five or more members under one household. These households are defined as a special needs group due to the limited supply of adequately sized and affordable housing units. To save for other basic necessities such as food, clothing, and medical care, lower-income large households tend to reside in smaller housing units, resulting in overcrowding and accelerated unit deterioration.

Table 12 Table 12 Large Households compares the percent of large households in Banning to Riverside County as a whole, divided by homeowners and renters. The percentage of large households in Banning was approximately eight percent less than the County as a whole. As shown below, 1,349 large households in Banning comprise 12.4 percent of the total households, with 813 of these households being renters (approximately 60.3 percent) and 5,979 being homeowners (approximately 39.7 percent).

**Table 12 Large Households**

Jurisdiction	Large Households		Homeowners		Renters	
	Number	Percent of Total Households	Number	Percent of Large Households	Number	Percent of Large Households
Banning	1,349	12.4	536	39.7	813	60.3
Riverside County	143,669	20.0	NA	NA	NA	NA

Source: SCAG Profile of Riverside County, 2019; SCAG Local Pre-Certified Housing Data Banning, 2020

### Resources for Large Households

Lower and moderate-income large households can benefit from affordable housing programs. These include the City’s Down Payment Assistance Program, Mortgage Credit Certificate program, affordable housing development assisted with City, State, and federal funds.

## 2.13 Female-Headed Households

Single-parent families, particularly female-headed families with children, often require special consideration and assistance because they have a higher housing cost burden relative to the general population and may require accessible day care, health care, and other supportive services. Female-headed families with children are a particularly vulnerable group because they must balance the needs of their children with work responsibilities, often while earning limited incomes.

Of Banning’s 10,885 total households, 13.8 percent are female-headed. As shown below in Table 13, an estimated 7.9 percent of Banning households are headed by single parents with a majority of those households headed by women (7.1 percent of total households). This share is higher than the County as a whole, where approximately 4.8 percent of households are single-parent, female-headed households. Approximately 1.1 percent of total households in Banning are female-headed and with children under six years of age.

**Table 13 Single-Parent Households**

	Total Households	Single-Parent Households	Percent of Total Households	Female-Headed Single-Parent Households	Percent Female-Headed Single-Parent Households
Banning	10,885	865	7.9	769	7.1
Riverside County	13,044,266	803,397	6.2	631,664	4.8

Source: ACS 2015-2019; SCAG Pre-Certified Local Housing Data, Banning 2020

### Resources for Single-Parent Households

Lower-income single-parent households can benefit from City programs that provide direct rental assistance or that facilitate the development of affordable housing. Affordable housing opportunities can also be expanded for low- and moderate-income single-parent households through the City’s Mortgage Credit Certificate program.

## 2.14 Residents Living below the Poverty line

Families, particularly female-headed families, are disproportionately affected by poverty. Poverty thresholds, as defined by the ACS, vary by household type. In 2018, a single individual under 65 was considered in poverty with a money income below \$13,064/year while the threshold for a family consisting of two adults and two children was \$25,465/year.

Approximately 10.5 percent of the City's total residents (1,146 persons) resided in households that earned an income below the poverty line. Approximately 47 percent of those residents resided in female-headed households, and approximately 38 percent resided in female-headed households with children.

### 2.14.1 Resources for Residents Living Below the Poverty Line

The City Council and Banning Housing Authority Board ("Council") approved funding for housing programs on June 12th, 2018. The purpose of the programming is to encourage homeownership and to preserve the existing housing supply. In order to remain in compliance with use of funding, the Council approved programs that primarily benefit low income families (as defined by the California Department of Housing and Community Development). For example, a family of six with an annual income that does not exceed \$62,550, would potentially qualify.

Resources include the Mortgage Credit Certificate Program and other housing programs that benefit extremely low-income households. The Mortgage Credit Certificate (MCC) entitles qualified 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 advantages to the home buyer include:

- The home buyer's federal income tax liability is directly reduced by the amount of the tax credit;
- Home buyers can qualify more easily for their primary mortgage loan-lenders may factor in the tax credit when underwriting the loan application, which may allow the borrower to (i) qualify for a larger loan amount, or (ii) improve the borrower's qualifying debt ratios.

If the amount of the MCC exceeds the homebuyer's tax liability, the unused portion of the credit can be carried forward to the next three years or until used, whichever comes first. The Council approved funding for and directed staff to prepare program guidelines for the following programs:

- **Down Payment Assistance Program (DAP)** – provides 1% up to \$20,000 of purchase price toward down payment.
- **Energy Efficiency Rehabilitation Program (small)** – provides \$2,000 grant or \$5,000 forgivable loan toward energy efficiency and rehab costs (repairs most detrimental to health and safety addressed first).
- **Energy Efficiency and Minor Home Repair (big)** – Forgivable loan of up to \$10,000. Similar terms to loan option above.

## 2.15 Farmworkers

Farmworkers are traditionally defined as persons whose primary incomes are earned through permanent or seasonal agricultural labor. Permanent farm laborers work in the fields, processing plants, or related activities on a generally year-round basis. When workload increases during harvest

periods, the labor force is supplemented by seasonal labor, often supplied by a labor contractor. For some crops, farms may employ migrant workers, defined as those whose travel distance to work prevents them from returning to their primary residence after their work ends for the day.

Due to the high cost of housing and low wages, a substantial number of migrant farm workers have difficulty finding affordable, safe, and sanitary housing. According to the State Employment Development Department, the average farm worker earned a mean annual income of \$32,000 in 2020. This limited income is exacerbated by a tenuous and/or seasonal employment status. Determining the true size of the agricultural labor force is difficult. For instance, the government agencies that track farm labor do not consistently define farmworkers (e.g. field laborers versus workers in processing plants), length of employment (e.g. permanent or seasonal), or place of work (e.g. the location of the business or field). According to SCAG, it is estimated that 55 City residents were considered farmworkers (employed in farming, fishing, and forestry occupations).

### 2.15.1 Resources for Farmworkers

The City can accommodate the development of farmworker housing in any zone that permits the type of housing being built (i.e., ranch/agriculture residential, ranch/agriculture residential hillside, rural residential, rural residential hillside, very low density residential, low density residential or group housing) without special conditions. Since the City does not have a large farmworker population, the housing needs of this group are addressed through the City's standard affordable housing programs for lower-income households.

## 2.16 Persons Experiencing Homeless

Results of Riverside County's January 2020 point-in-time count showed an increase in residents experiencing homelessness over the previous year and revealed that one in five unsheltered people had lost their housing in the past year.<sup>1</sup> Factors contributing to the rise in homelessness include a lack of housing affordable available for low- and moderate-income households, increases in the number of persons whose incomes fall below the poverty level, reductions in public subsidies to the poor, and the de-institutionalization of persons with extreme developmental disabilities.

State law (Section 65583(1) (6)) requires municipalities to address the special needs of persons experiencing homelessness within their jurisdictional boundaries. "Homelessness" as defined by the U.S. Department of Housing and Urban Development (HUD), describes an individual (not imprisoned or otherwise detained) who:

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

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<sup>1</sup><https://www.desertsun.com/story/news/2020/05/06/riverside-county-point-time-survey-finds-increase-homeless-youth/5180757002/>

This definition does not include persons living in substandard housing, (unless such housing has been officially condemned); persons living in overcrowded housing, persons discharged from mental health facilities (unless the person was homeless when entering and is considered to be homeless at discharge), or persons who may be at risk of homelessness (for example, living temporarily with family or friends.) The City of Banning, according to the City’s Zoning Ordinance, allows group homes, including by inference, homeless shelters by Conditional Use Permit in the Business Park zone, HDR zone, and Mobile Home Park zone. Residential occupancy or single-room occupancy hotels (SROs) can also be an important component of the special needs housing picture due to the relatively lower cost of rent, and are permitted in the HDR zone with approval of a conditional use permit.

As shown below in Table 14, there are an estimated 43 unsheltered persons in the City of Banning, approximately two percent of the unsheltered population of Riverside County (unsheltered persons are persons who are unhoused and not residing at a shelter). This percent was higher than neighboring cities of Beaumont, Calimesa, and San Jacinto.

**Table 14 Unsheltered Persons in Banning and Surrounding Cities**

Jurisdiction	Unsheltered	Percent of Unsheltered Population in Riverside County
Banning	43	2.0
Beaumont	16	0.7
Calimesa	17	0.8
San Jacinto	31	1.5
Moreno Valley	165	7.8
Riverside County	2,155	100.0

Source: Riverside County Homeless Point in Time (PIT) Count, 2020 (<http://rchi.cs.ucr.edu/CityBreakdown>)

Note: Only unsheltered persons were included in the available data by city. The number of persons residing in shelters was unavailable.

### Resources for Persons Experiencing Homelessness

H.E.L.P Inc., a local nonprofit organization, is the primary service provider for persons experiencing homelessness in Banning and works with the City to provide food and clothing assistance for qualifying individuals and families. Persons experiencing homelessness in Banning can access programs offered through the County of Riverside, including: the Emergency Food and Shelter Program, the Homeless Management information System, the Continuum of Care for Riverside County, and the Housing and Urban Development Supportive Housing Program.

The City received CDBG funding, filtered through the County of Riverside Economic Development Agency (EDA), to assist in funding the Ramsey Street Village emergency non-congregate shelter, which was destroyed in a fire in winter 2020. Fortunately, the City was able to receive reimbursement from insurance and additional CDBG funding for construction activities and anticipates rebuilding the shelter in 2021. Upon completion, it will meet the needs of the City’s unsheltered population.

The City’s Zoning Ordinance allows group homes by Conditional Use Permit in the Business Park Zone, HDR Zone, and Mobile Home Park Zone. Emergency shelters are processed in the same manner as other multiple-family projects.

Sub-populations of the homeless include those with mental disabilities and substance abuse problems, those suffering domestic violence, persons with AIDS, veterans, youth, the unemployed,

and extremely low/very low-income families. Each of these sub-population groups has different needs including substance abuse recovery, mental treatment, medical treatment, and job training and placement. Table 15 identifies programs available to assist the homeless by sub-population.

**Table 15 Homeless Assistance Programs**

Subpopulation	Service Providers
Elderly and Disabled	Dial-A-Ride
Alcohol/Drug Dependent Abuse	Critical Needs Hotline
Domestic Violence	RCCADV (Riverside County Center for Alternatives to Domestic Violence) American Red Cross Catholic Charities
Persons With AIDS/HIV	Inland AIDS Project (Eastern County) Desert AIDS Project (Western County)

City of Banning 2020

The City recently amended the Zoning Ordinance to provide for the nondiscretionary siting of homeless shelters and to allow transitional and supportive housing facilities consistent with State law.

## 2.17 Housing Stock Characteristics

Consistent with an urbanized, largely built-out community, Banning experienced a moderate housing growth of 20.1 percent between 2000 and 2010 and slower growth of 9.2 percent between 2010 and 2018. As shown below in Table 16, Census data shows that the City’s housing stock grew from 8,891 units in 2000 to 12,144 units in 2010, or a 38.4 percent increase over 10 years. However, the City’s housing stock barely increased during the following decade. Overall, housing growth in Riverside County has continued to increase due to its relatively cheaper land prices than coastal areas and its proximity to nearby cities and major employers. Out of the total housing units in Banning, there were 11,044 occupied units in 2020, which equates to an 9.1 percent total vacancy rate (DOF 2021). The average household size (as expressed by the population to housing unit ratio) is 2.69 persons per household.

**Table 16 Housing Unit Growth (2000 to 2019)**

Jurisdiction	2000	2010	2020 <sup>1</sup>	Percent Change	
				2000-2010	2010-2019
Banning	8,891	12,144	12,156	38.6%	0.1%
Beaumont	4,258	13,695	16,909	221.0%	23.5%
Calimesa	3,248	3,853	4,269	18.6%	10.8%
San Jacinto	9,476	14,791	15,944	56.1%	7.8%
Moreno Valley	41,431	55,559	57,523	34.1%	3.5%
Riverside County	584,674	800,707	856,124	36.9%	6.9%

Source: Bureau of the Census, 2000-2010; California Department of Finance (DOF) 2021.

<sup>1</sup>City level data from the 2020 Census was unavailable at the time of this report, therefore DOF 2020 estimates were used.

### 2.17.1 Housing Type and Tenure

The City’s housing stock in 2000, 2010, and 2020 by housing type is shown below in Table 17. Between 2010 and 2020, the number of single-family housing units increased by 0.1 percent, while the percentage of multi-family units increased approximately 0.4 percent.

The proportion of owner-occupied households in Banning slightly decreased between 2010 and 2020. In 2020, approximately 64.3 percent of the City’s households were owner-occupants. In 2020, approximately 79.6 percent of the City’s housing units were single-family homes. Between 2010 and 2020 the vacancy rate in the City increased from 8.4 percent to 8.8 percent.

**Table 17 Housing Unit Type**

Housing Unit Type <sup>1</sup>	2000		2010		2020		Percent Change	
	Units	Percent	Units	Percent	Units	Percent	2000-2010	2010-2020
Single-Family Homes	7,575	77.6%	9,669	79.6%	9,679	79.6%	27.6%	0.1%
Multi-Family Homes	1,030	10.6%	1,336	11.0%	1,330	11.0%	29.7%	0.4%
Mobile Homes/Other	1,156	11.8%	1,139	9.4%	1,147	9.4%	1.5%	0.7%
<b>Total</b>	<b>9,761</b>	<b>100.0%</b>	<b>12,144</b>	<b>100.0%</b>	<b>12,156</b>	<b>100.0%</b>	<b>24.4%</b>	<b>0.1%</b>
Owner-Occupied	6,438	72.4%	7,868	73.9%	7,003	64.3%	22.2%	-10.9%
Renter-Occupied	2,453	27.6%	2,779	26.1%	3,882	35.6%	13.3%	38.7%
<b>Total Occupied</b>	<b>10,554</b>	<b>100.0%</b>	<b>11,739</b>	<b>100.0%</b>	<b>10,885</b>	<b>100.0%</b>	<b>11.2%</b>	<b>-7.3%</b>
Vacancy Rate	-	8.6%	-	8.4%	-	8.8%	-0.2%	0.4%

Source: Bureau of the Census, 2000-2010. American Community Survey, 2015-2019; 2020 SCAG pre certified data

1 Renter owner data was pulled from the ACS and 2008 Housing Element. Other data was from 2020 SCAG data.

As shown below in Table 18, the total average household size of occupied units increased slightly from 2000 to 2010 and then remained consistent from 2010 to 2019. Average household size for owner-occupied households increased from 2.2 to 2.4 persons per unit between 2010 and 2019, while renter-occupied households also increased in average household size from 3.1 in 2010 to 3.3 in 2019.

**Table 18 Average Household Size (2000-2019)**

Tenure	2000	2010	2019
Owner-Occupied	-	2.2	2.4
Renter-Occupied	-	3.1	3.3
Total Occupied	2.6	2.7	2.7

Source: Bureau of the Census, 2000-2010. American Community Survey, 2015-2019

### Number of Bedrooms Per Unit

The 2015-2019 ACS identified the number of bedrooms per unit for all housing in Banning. As shown below in Table 19, housing units with five or more bedrooms comprised the majority of households in 2019 (67.1 percent). Thirty-two percent of housing had two, three, or four bedrooms per unit, while 0.9 percent had fewer than two bedrooms per unit.

**Table 19 Housing Unit Size**

Bedrooms	Percent of Total
1 Bedroom	0.9%
2 Bedrooms	3.0%
3 Bedrooms	5.4%
4 Bedrooms	23.6%
5 or more bedrooms	67.1%

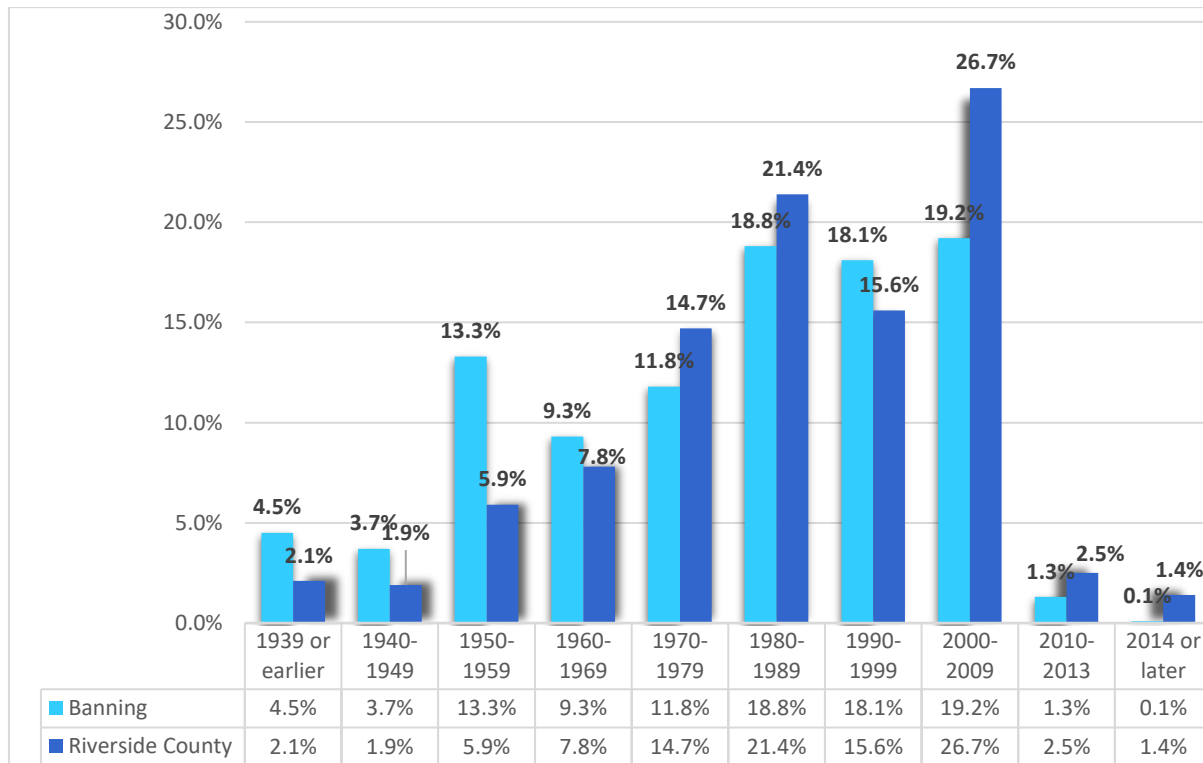
Source: American Community Survey, 2015-2019.

### Age and Condition of Housing Stock

Housing age can be an important indicator of housing condition within a community. Like any other tangible asset, housing is subject to gradual physical or technological deterioration over time. If not properly and regularly maintained, housing can deteriorate and discourage reinvestment, depress neighboring property values, and eventually impact the quality of life in a neighborhood. Many federal and State programs also use the age of housing as one factor in determining housing rehabilitation needs. Typically, housing over 30 years of age is more likely to have rehabilitation needs that may include new plumbing, roof repairs, foundation work, and other repairs. Three factors used to determine housing conditions are age of housing, overcrowding, and lack of plumbing/kitchen facilities. Overcrowding was previously addressed.

As shown below in Figure 4, as of 2018, approximately 61.4 percent of all housing units in Banning were built prior to 1990, potentially requiring minor repairs and modernization improvements. Approximately 56.1 percent of the City’s housing stock was constructed between 1980 and 2009, an earlier housing boom than other areas in the County.

**Figure 4 Age of Housing Stock**



Source: American Community Survey, 2015-2019.

Housing that is not maintained can discourage reinvestment, depress neighboring property values, and can negatively impact the quality of life in a neighborhood. Improving housing is an important goal of the City. HUD considers housing units to be “standard units” if they are in compliance with local building codes. Any housing unit that includes conditions listed in Table 20 below, is considered substandard. Common housing code violations in Banning include problems with electrical wiring, plumbing, windows, roofs and exterior, and heating and air conditioning systems. Most of Banning’s substandard units are suitable for rehabilitation.

Table 20 below shows the number of substandard units in the City, including those that lack the availability of plumbing and kitchen facilities (percentages out of a total of 10,991 occupied housing units). Approximately 2.0 percent of all occupied units in the City are considered substandard units.

According to Banning Code Enforcement, 43 properties are investigated for substandard housing. The City received approximately 1,000 calls last year for housing code violations, equally distributed across the City.

**Table 20 Substandard Housing Units**

Condition	Number of Occupied Units	Percentage of Total Occupied Units
Lacking complete plumbing facilities	56	0.5%
Lacking complete kitchen facilities	161	1.5%
Total occupied substandard units	217	2.0%

Source: Bureau of the Census, American Community Survey, 2015-2019.

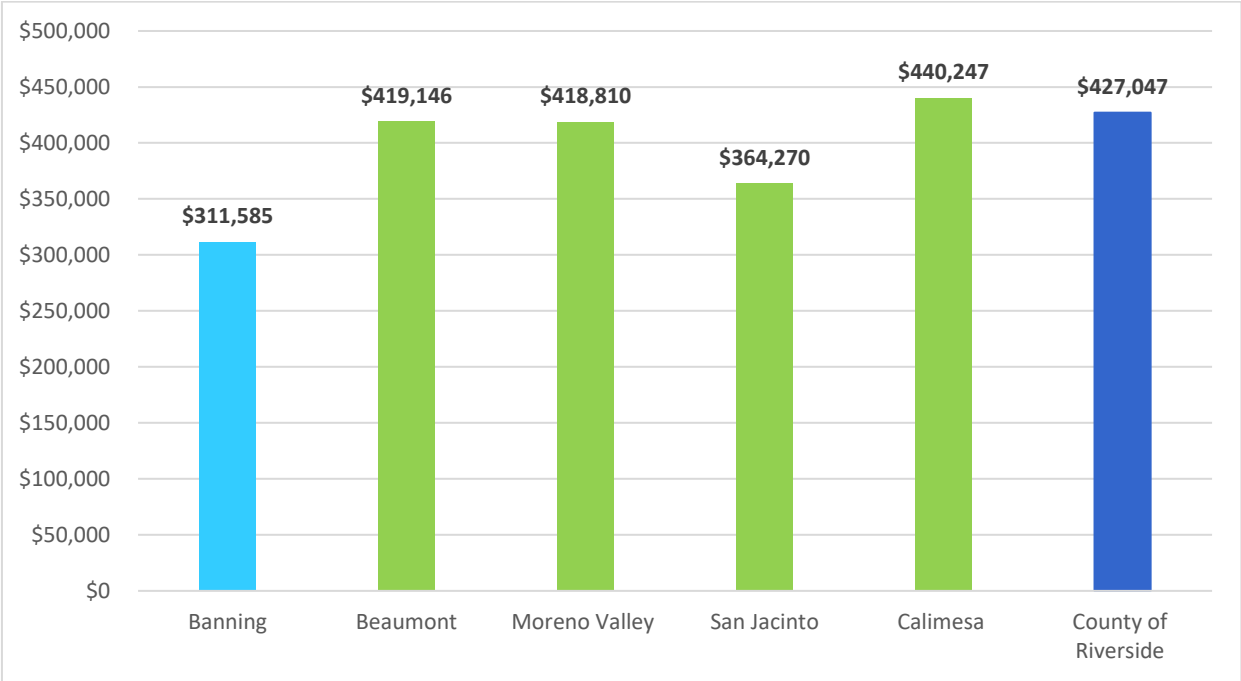
### Housing Costs

Housing costs are indicative of housing accessibility to all economic segments of the community. Typically, if housing supply exceeds housing demand, housing costs will fall. If housing demand exceeds housing supply, housing costs will rise.

### Ownership Market

The City’s median home price in 2020 was \$311,585, which was 27 percent lower than the countywide median of \$427,047. As shown below in Figure 5, Banning’s median home price was lower than neighboring jurisdictions.

**Figure 5 Median Home Prices Sales (2021)**



Source: Zillow, 2021. County of Riverside data is from 2020.

As shown below in Table 21, median home sale prices in Banning increased by 18.3 percent between 2019 and 2020. Other Riverside County cities saw smaller increases in median home prices during this time period, as did Riverside County as a whole.

**Table 21 Changes in Median Home Sale Prices and Values (2019-2020)**

Jurisdiction	2019	2020	Percent Change in Median Sale Price
	Price	Price	
Banning	\$263,289	\$311,585	18.3%
Beaumont	\$351,000	\$364,000	3.7%
Calimesa	\$366,000	\$381,000	4.1%
San Jacinto	\$299,000	\$311,000	4.0%
Moreno Valley	\$344,000	\$376,466	9.4%
County of Riverside	\$394,000	\$427,047	8.4%

Source: Zillow, 2020.

## Housing Rents

Rental listings posted on Zillow.com for available rental housing in Banning were reviewed between January 2020 to December 2020. Table 22 below lists the median and average rents for rental housing by number of bedrooms.

**Table 22 Average Monthly Rent**

Number of Bedrooms	Median Rent <sup>1</sup>	Average Rent	Rent Range
Studio	-	\$495.00	\$1,140-\$1,305
1 Bedroom	\$800.00	\$800.00	\$495-\$1,400
2 Bedroom	\$1,538.00	\$1,395.00	\$428-\$1,305
3 Bedroom	\$1,650.00	\$1,650.00	\$659-\$1,795
4 Bedroom	\$2,045.00	\$2,045.00	\$845-\$2,045

Source: Zillow, 2021. <sup>1</sup>Median rent data from Zumper, 2021.

## Housing Affordability

Housing affordability can be inferred by comparing the cost of renting or owning a home in the City with the maximum affordable housing costs for households at different income levels. This information can generally show who can afford what size and type of housing and indicate the type of households most likely to experience overcrowding and overpayment.

HUD conducts annual household income surveys nationwide to determine a household’s eligibility for federal housing assistance. Based on this survey, HCD developed income limits that can be used to determine the maximum price that could be affordable to households in the upper range of their respective income category. Households in the lower end of each category can afford less by comparison than those at the upper end. Table 23 below shows the maximum amount that a household can pay for housing each month without incurring a cost burden (overpayment).

**Table 23 Housing Affordability Matrix - Riverside County**

Income Group	Annual Income Limits	Affordable Payment	Housing Costs		Affordable Price	
			Utilities	Taxes/Insurance (Owner)	Sale	Rent
<b>Extremely Low-Income (0-30% of AMI)</b>						
1-Person	\$15,850	\$396	\$205	\$139	\$13,823	\$191
2-Person	\$18,100	\$453	\$218	\$158	\$20,902	\$235
3-Person	\$21,720	\$543	\$246	\$190	\$28,186	\$297
4-Person	\$26,200	\$655	\$274	\$229	\$39,993	\$381
5-Person	\$30,680	\$767	\$305	\$268	\$50,980	\$462
<b>Very Low-Income (31-50% of AMI)</b>						
1-Person	\$26,400	\$660	\$205	\$231	\$59,005	\$455
2-Person	\$30,150	\$754	\$218	\$264	\$71,697	\$536
3-Person	\$33,900	\$848	\$246	\$297	\$80,348	\$602
4-Person	\$37,650	\$941	\$274	\$329	\$89,028	\$667
5-Person	\$40,700	\$1,018	\$305	\$356	\$93,891	\$712
<b>Low-Income (51-80% of AMI)</b>						
1-Person	\$42,200	\$1,005	\$205	\$369	\$126,669	\$850
2-Person	\$48,200	\$1,205	\$218	\$422	\$148,997	\$987
3-Person	\$54,250	\$1,356	\$246	\$475	\$167,499	\$1,110
4-Person	\$60,250	\$1,506	\$274	\$527	\$185,815	\$1,232
5-Person	\$65,100	\$1,628	\$305	\$570	\$198,386	\$1,322
<b>Median Income (80-100% of AMI)</b>						
1-Person	\$52,700	\$1,318	\$205	\$461	\$171,637	\$1,112
2-Person	\$60,250	\$1,506	\$218	\$527	\$200,603	\$1,288
3-Person	\$67,750	\$1,694	\$246	\$593	\$225,313	\$1,448
4-Person	\$75,300	\$1,883	\$274	\$659	\$250,268	\$1,609
5-Person	\$81,300	\$2,033	\$305	\$711	\$267,764	\$1,727
<b>Moderate Income (100-120% of AMI)</b>						
1-Person	\$63,250	\$1,581	\$205	\$553	\$216,818	\$1,376
2-Person	\$72,300	\$1,808	\$218	\$633	\$252,208	\$1,590
3-Person	\$81,300	\$2,033	\$246	\$711	\$283,342	\$1,787
4-Person	\$90,350	\$2,259	\$274	\$791	\$314,721	\$1,985
5-Person	\$97,600	\$2,440	\$305	\$854	\$337,570	\$2,135

Sources: HCD, 2020. Veronica Tam and Associates, 2020.

### Extremely Low-Income Households

Extremely low-income households earn 30 percent or less of the County area median income – up to \$15,850 for a one-person household and up to \$30,680 for a five-person household in 2020. Extremely low-income households cannot afford market-rate rental or ownership housing in Banning without assuming a cost burden.

### **Very- Low-Income Households**

Very low-income households earn between 31 percent and 50 percent of the County area median income – up to \$26,400 for a one-person household and up to \$40,700 for a five-person household in 2019. A low-income household can generally afford homes offered at prices between \$59,005 and \$93,891, adjusting for household size. After deductions for utilities, a very low-income household can afford to pay approximately \$455 to \$712 in monthly rent, depending on household size. Given the cost of housing in Banning, very low-income households could not afford to purchase a home or rent an adequately sized unit in the City.

### **Low-Income Households**

Low-income households earn between 50 percent and 80 percent of the County area median income – up to \$42,200 for a one-person household and up to \$65,100 for a five-person household in 2020. A low-income household can generally afford homes offered at prices between \$126,669 and \$198,386, adjusting for household size. After deductions for utilities, a low-income household can afford to pay approximately \$850 to \$1,322 in monthly rent, depending on household size.

### **Median-Income Households**

Median-income households earn between 80 percent and 100 percent of the County’s area median income - up to \$52,700 for a one-person household and up to \$81,300 for a five-person household in 2020. The affordable home price for a moderate-income household ranges from \$171,637 to \$267,764. After deductions for utilities, a one-person median-income household could afford to pay up to \$1,112 in rent per month and a five-person low-income household could afford to pay as much as \$1,727.

### **Moderate-Income Households**

Moderate-income households earn between 100 percent and 120 percent of the County’s Area Median Income – up to \$97,600 depending on household size in 2020. The maximum affordable home price for a moderate-income household is \$216,818 for a one-person household and \$337,570 for a five-person family. Moderate-income households in Banning could afford to purchase the median priced home in the City; however, finding an affordable adequately sized home could present a challenge for households earning incomes at the lower end of the middle/upper category. The maximum affordable rent payment for moderate-income households is between \$1,376 and \$2,135 per month. Appropriately sized market-rate rental housing is generally affordable to households in this income group.

### **Cost Burden**

State and federal standards specify that a household overpays for housing costs if it spends more than 30 percent of gross income on housing. A household that spends more than it can afford for housing has less money available for other necessities and emergency expenditures. Lower income households overpaying for housing are more likely to be at risk of becoming homeless than other income groups. Typically, renter-households overpay for their housing costs more often than owner-households. Because renter-households tend to have lower income than homeowners, overpayment affects renter-households disproportionately.

Comprehensive Housing Affordability Strategy (CHAS) developed by the Census Bureau for HUD provides detailed information on housing needs by income level for different types of households at the city level. The CHAS developed by the Census Bureau for HUD provides detailed information on housing needs by income level for different types of households in Banning. Detailed CHAS data based on the 2013-2017 ACS data is displayed in Table 25 below. Housing problems considered by CHAS include:

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

As depicted in Table 24, 72.5 percent of extremely low-income renter households spend more than 50 percent of their income on housing. Low-income households tend to more often be renters than buyers. Specifically, all extremely low, very low, and low-income renters in Banning reported experiencing at least one housing problem. Additionally, a higher than average portion of families who rent are housing-burdened (pay more than 30 percent of income on housing).

**Table 24 Housing Assistance Needs of Lower-Income Households**

Household by Type, Income, and Housing Issue	Number of Renters	Number of Homeowners	Total Households
Extremely low-income (0-30% AMI)	980	785	1,765
With any housing problem	88.3%	82.8%	85.8%
With cost burden >30%	85.7%	82.1%	84.1%
<i>With cost burden &gt; 50%</i>	<i>72.5%</i>	<i>65.6%</i>	<i>69.4%</i>
Very low-income (31-50% AMI)	840	975	1,815
With any housing problem	89.9%	67.7%	77.7%
With cost burden >30%	82.1%	65.6%	73.3%
<i>With cost burden &gt; 50%</i>	<i>32.7%</i>	<i>34.4%</i>	<i>33.6%</i>
Low-income (51-80% AMI)	825	1,550	2,375
With any housing problem	69.1%	40.7%	50.5%
With cost burden >30%	60.6%	37.1%	45.1%
<i>With cost burden &gt; 50%</i>	<i>5.5%</i>	<i>12.6%</i>	<i>10.1%</i>
Moderate & Above Income (>80% AMI)	1,290	3,610	4,900
With any housing problem	23.3%	13.9%	16.3%
With cost burden >30%	16.7%	12.3%	13.5%
<i>With cost burden &gt; 50%</i>	<i>0.0%</i>	<i>1.4%</i>	<i>1.0%</i>
Total Households	3,935	6,925	10,860
With any housing problem	63.2%	35.1%	45.3%

Note: Data presented in this table are based on special tabulations from the ACS data. Due to the small sample size, the margins of errors can be significant. Interpretations of these data should focus on the proportion of households in need of assistance rather than on precise numbers.

Source: HUD CHAS, 2013-2017.

### **Assisted Housing at Risk of Conversion**

State law requires the City to identify, analyze, and propose programs to preserve existing multi-family rental units that are currently restricted to low-income housing use and that will become unrestricted and possibly be lost as low income housing (i.e., “units at risk” or “at-risk units”). State law requires the following:

- An inventory of restricted low-income housing projects in the City and their potential for conversion;
- An analysis of the costs of preserving and/or replacing the units at risk and a comparison of these costs;
- An analysis of the organizational and financial resources available for preserving and/or replacing the units “at risk”; and
- Programs for preserving the at-risk units.

The following discussion satisfies the first three requirements of State law listed above pertaining to the potential conversion of assisted housing units into market rate housing before 2031. The Housing Plan section includes a program for preserving the at-risk units, which meets the final requirement of State law.

### Inventory of Assisted Housing Units in Banning

Table 25 provides a description of assisted housing developments in Banning. All multi-family rental units assisted under federal, state, and/or local programs, including HUD programs, state and local bond programs, redevelopment programs, density bonus, or direct assistance programs, are included in the table.

**Table 25 Assisted Housing Developments in Banning**

Housing Complex	Location	Total Units	Assisted Units				Total Assisted	Expiration Date	Funding
			Very Low	Low	Senior	Moderate			
Westview Terrace Apartments	287 West Westward Avenue	75	0	74	--	0	74	2065	HUD, LIHTC, CalHFA
Peppertree Apartments	426 E. Nicolet Street	81	0	80	--	0	80	2058	LIHTC
Summit Ridge Apartments	555 N. Hathaway Street	81	0	80	--	0	80	2058	LIHTC
<b>TOTAL</b>	--	<b>237</b>	<b>0</b>	<b>234</b>	<b>--</b>	<b>0</b>	<b>234</b>	<b>--</b>	<b>--</b>

Source: City of Banning Redevelopment Agency, 2020; HUD Expiring Section 8 Database, 2020

### At-Risk Projects

The planning period for this at-risk housing analysis extends from 2021, through 2031. The underlying income use restrictions of these projects were reviewed for potential conversion to market rate during this planning period. Detailed project information is listed in Table 25. During this 10-year period, no projects will be at risk of losing their affordability controls. No assisted units will be at risk between 2021 and 2031.

The three housing projects listed in Table 25 are assisted under the following programs:

**HUD Section 202 and HUD Section 8:** One of the projects was assisted under the Section 202 - Handicapped and Elderly Housing Program and the Section 8 program – Westview Terrace Apartments. Section 202 provides loans to help build or rehabilitate handicap or elderly units. The maximum period for the loan is 40 years. These HUD Section 202-financed projects also maintain project-based Section 8 contracts.

Under the HUD Section 8 program, participating building owners are entitled to receive HUD Fair Market Rents (FMRs) for their units with Section 8 contracts. On the Section 8 units, HUD makes up the difference between 30 percent of a household’s monthly income and the FMRs.

**Low Income Housing Tax Credit (LIHTC):** Three projects received tax credit to construct low-income housing – Peppertree Apartments, Summit Ridge Apartments). The program offers tax incentive to

develop affordable housing, such as very low and low income assisted units. A total of 234 non at-risk units are assisted under this program.

**CalHFA:** One project received funds from CalHFA to construct low/moderate income housing – Westview Terrace Apartments. CALHFA uses approved private lenders and purchases loans that meet CalHFA standards to support very low, low, and moderate income assisted units. A total of 74 non at-risk units are assisted under this program

### **Resources for Preservation of At-Risk Housing**

The following describes active non-profit agencies that may have the capacity to develop, acquire, and/or manage affordable housing, including housing projects that are at risk of converting to market-rate housing.

**City of Banning Underwriting Program for Multi-Family Complexes:** The City currently has an underwriting program for multi-family and single-family affordable housing. Similar to an economic development incentive for a business attraction/expansion project, these agreements require a 55-year affordability covenant and City Council approval.

**Western Community Housing:** Western Community Housing Inc. (WCH) is a California non-profit public benefit corporation that was founded in 1999 and is headquartered in Costa Mesa, California. WCH's mission is to promote affordable housing and to provide social services to low-income senior and family households. By partnering with local governments, for-profit developers, lenders, syndicators and corporate investors, WCH and its affiliates currently have an ownership interest in 89 affordable housing communities comprising over 7,800 units.

**BRIDGE Housing:** In 1983, BRIDGE was formed from a major anonymous grant given to the San Francisco Foundation to spearhead new solutions to the worsening shortage of affordable housing. Today BRIDGE's steady stream of diverse development efforts and pipeline activity exceeds 18,000 homes.

**LINC Housing:** LINC Housing has a 36-year history of creating communities for thousands of families and seniors throughout California. LINC is committed to building and preserving housing that is affordable, environmentally sustainable, and a catalyst for community improvement. The organization currently owns and operates Liberty Village in Beaumont.

## 3 Housing Constraints

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Constraints to the provision of adequate and affordable housing are effectuated by market, governmental, infrastructure, and environmental factors, among others. Such constraints may affect increase the purchase and/or rental cost of housing or may render residential construction economically infeasible. Constraints to housing production significantly impact households with lower and moderate incomes and special needs.

### 3.1 Market Constraints

#### **Economic Factors**

Southern California has experienced “boom and bust” cycles of housing development. The early 1990s, an economic depression dampened the real estate market in Southern California, which slowed housing construction despite relatively low interest rates. By the mid-1990s, the housing market began to turn around, and between 2000 and 2006, housing prices skyrocketed, rendering Southern California one of the most expensive areas in the nation. In the last decade, the economy has rebounded and mortgage rates have remained relatively low. As a result, the housing market has seen a gradual increase in home sales and has remained relatively stable. Furthermore, higher prices in coastal cities have encouraged people to invest and rent in cities closer to, and in, the Inland Empire. In Riverside County, the median home price in 2015 was \$318,000 compared to \$413,000 in 2020, an increase of approximately 30 percent in the last five years<sup>1</sup>. The Riverside County region has seen a steady increase in population, which has generated a greater demand for affordable and inclusive housing opportunities. Market forces on the economy and the subsequent effects on the construction industry may hinder the development of affordable housing.

#### **Construction Cost**

Construction costs depend on several factors, including type of construction, custom versus tract development, materials, site conditions, finishing details, amenities, size, and structural configuration. A major cost component of new housing is labor. Inflated labor costs due to high wage rates significantly increase the overall cost of housing in some markets. The cost of labor in Banning is relatively high for several reasons. Overall, the cost of living in Banning and neighboring cities is relatively high. Wage scales in places with unionized labor tend to be higher than in markets with non-unionized labor.

#### **Land Cost**

The cost of land depends on location, zoning, and availability of improvements. Additionally, land costs depend on the current use of the site, and whether the site is vacant or has an existing use that will need to be removed or converted prior to any redevelopment. In general, acquisition costs for entitled one-family (single-family subdivisions with infrastructure extension plans are higher than for raw land. Based on a review of undeveloped properties listed for sale in the City in January 2021, asking prices for vacant one-family lots ranged from \$29,000 to \$590,000 per acre. The cost of land in and near the City of Banning represents a significant portion of the cost of new construction, compared to previously developed areas of the City. Furthermore, as the City becomes increasingly built-out and future development becomes more reliant upon the acquisition of underutilized

parcels and demolition of existing structures, the cost of a finished residential site will further increase.

### **Timing and Density**

On average, 68 percent of the maximum density was achieved for the 10 projects that are going to be built in the 2021-2029 planning period.

Generally, a period of four to six months can take place between discretionary approval and construction permit issuance (including review by the Planning Commission). The Community Development Director and staff will conduct a review of the submitted project. Applicants receive written notification, including date and time of the Development Plan Review meeting, approximately 21 business days after submitting a Development Plan Review. Approximately 20 business days after the review, the Community Development staff prepare and mail to the applicant a letter summarizing the requirements and staff's recommendations. If the project qualifies for the preparation of a Mitigated Negative Declaration (MND) under CEQA, staff generally needs 14 days to prepare the MND before the 20-day published public hearing notice for the project at the Planning and Housing Commission. That is approximately 34 days from when the Development Plan Review application is considered complete by City staff.

### **Condominium Conversions**

As the availability of land decreases and the cost of land increases, developers may pursue the conversion of rent-based, multi-family housing into individually sold condominium units. However, while condominium conversion facilitates more affordable homeownership than stand-alone houses, it may remove essential lower- and moderate-income rental housing. The City continues to seek the assistance of affordable housing developers to rehabilitate and preserve the long-term affordability of multi-family housing through affordability covenants.

### **Availability of Mortgage and Rehabilitation Financing**

The availability of financing affects a person's ability to purchase or improve a home. Under the 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 primary concern in a review of lending activity is to determine whether home financing is available to City residents. The data presented in this section include the disposition of loan applications submitted to financial institutions for home purchase, home improvement, and refinance loans in Banning.

In 2017, a total of 199 households applied for conventional home purchasing mortgage loans in Banning. As shown in Table 26, 109 (55 percent) of the conventional mortgage applications were approved, 14 (seven percent) were denied, and 76 (38 percent) were withdrawn or closed for incompleteness, or other circumstances. A total of 178 households applied to use government-backed loans to purchase homes in Banning.<sup>2</sup> The approval rate of government-backed loans (83 percent) was higher than the approval rate of conventional loans (55 percent).

Additionally, 436 Banning households applied for home refinancing loans in 2017. About 55 percent of these applications were approved and 17 percent were denied.

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<sup>2</sup> Government-backed loans include loans insured or guaranteed by the Federal Housing Administration (FHA), Veteran Administration (VA), and Farm Service Agency (FSA)/Rural Housing Services (RHS). The City of Banning did not include data from the FSA/RHS.

**Table 26 Disposition of Loan Applications**

Applications	Total	Approved (%)	Denied (%)	Other (%)
<b>Home Purchase</b>				
Conventional	199	109 (54.8)	14 (7.0)	76 (38.2)
FHA - Insured	150	122 (81.3)	7 (4.7)	2 (1.3)
VA - Guaranteed	29	25 (86.2)	3 (10.3)	1 (3.4)
<b>Refinancing</b>				
Conventional	259	147 (56.8)	38 (14.7)	74 (28.6)
FHA - Insured	110	59 (53.6)	18 (16.4)	33 (30.0)
VA - Guaranteed	67	33 (49.3)	17 (25.4)	17 (25.4)

Notes:

“Approved” includes loans approved by the lenders whether or not they are accepted by the applicants.

“Other” includes loan applications that were either withdrawn or closed for incomplete information.

The data for loan apps was calculated from the 2017 HDMA data sheet for the State of California. Numbers are approximations.

Source: CFPB, HMDA data, 2017.

FHA = Federal Housing Administration, VA = United States Department of Veterans Affairs

As shown above in Table 26, there were relatively high rates of approval considering the low amount of applications that were denied for each category under home purchasing and refinancing. Given the high rates of approval, refinancing and home purchase loans are generally available and not considered to be a significant constraint in Banning.

### 3.2 Governmental Constraints

City policies and regulatory actions such as land use controls, site improvement requirements, building codes, fees, and the provision of affordable housing can impact the price and availability of housing. The following public policies can affect overall housing availability, adequacy, and affordability:

#### Land Use Controls

The City regulates the type, location, density, and scale of residential development through its General Plan and Zoning Ordinance. Below discusses the City’s zoning categories and their respective densities and design standards.

#### Overview of General Plan, Zoning Categories, and Densities

Banning’s land use controls have a direct impact on the provision of housing for all economic and social sectors of the community. There are various types of housing in the City including single-family dwellings, multi-family dwellings, townhomes, condominiums, mobile homes, and accessory dwelling units (ADUs). The Banning Community Development Element of the City’s General Plan identifies the types of housing located in different portions of the City. Interstate 10 (I-10) bisects the City from west to east creating northern and southern halves. Larger residential lots, primarily used for agricultural purposes, are predominantly found south of I-10. Single-family residential and mixed-use residential/commercial developments have been primarily developed in the northern portion of the City. Residential densities in the City’s General Plan land use categories are as follows:

1. Ranch/Agriculture (1 unit/10 acre)

2. Ranch/Agriculture – Hillside (1 unit/ 10 acre)
3. Rural Residential (0-1 units/acre)
4. Rural Residential – Hillside (0-1 units/acre)
5. Very Low Density Residential (0-2 units/acre)
6. Low Density Residential (0-5 units/acre)
7. Medium Density Residential (0-10 units/acre)
8. High Density Residential (11-18 units/acre)
9. Mobile Home Park
10. High Density Residential-20 Affordable Housing Opportunity (20-24 units/acre)
11. Very High Density Residential (19-24 units/acre)

As shown in Table 27 below, the City’s Zoning Ordinance implements the five residential land use designations and one mixed-use designation through various zoning districts. In addition to these general plan land use designations, the City also implements specific plans to establish land use policies. Specific plans, such as the Rancho San Gorgonio Specific Plan (RSG Specific Plan) (discussed below), have unique land use designations and zoning categories.

**Table 27 Land Use Designations and Zoning Districts**

General Plan Designation	Zoning District
Ranch/Agriculture Residential	RA
Ranch/Agriculture Residential - Hillside	R/A/H
Rural Residential	RA, RA-H, RR, RR-H
Rural Residential - Hillside	RA, RA-H, RR, RR-H
Very Low Density	VLDR
Low Density	VLDR, LDR,
Medium Density	RR, RR-H, VLDR, LDR, MDR
High Density	HDR, HDR-20(AHO), VHDR
Mobile Home Park	MHP
Downtown Commercial	DC

RA = Rural Agriculture, RA-H = Rural Agriculture - Hillside, RR = Rural Residential, RR-H = Rural Residential - Hillside, VLDR = Very Low Density Residential, LDR = Low Density Residential, MDR = Medium Density Residential, HDR = High Density Residential, HDR-20(AHO) = High Density Residential (Affordable Housing Opportunities), MHP = Mobile Home Park, DC = Downtown Commercial

### Butterfield Specific Plan

The Butterfield Specific Plan is a 1,543-acre multi-use community within the northwestern corner of the City of Banning. Butterfield is to be predominately residential, comprised of simple, architecturally designed single-family, detached homes. Neighborhood parks, a public golf course, community parks, schools, open spaces, retail, and commercial parcels are also integrated into the community. The Butterfield Specific Plan proposes a variety of residential opportunities including small, medium, and standard lot single family detached homes; various configurations of single family detached cluster residences and attached single family or multi-family dwellings. Full construction is expected to occur over a 30-year period, with an estimated 180 dwelling units constructed per year.

The community character for Butterfield encompasses the elements of the rustic and natural beauty of the site's surrounding foothill environment. The community landscape concept combines the existing natural character of the site with the historic California ranch vernacular. The theme will be defined and implemented through architectural elements and materials such as stone walls, and other similar materials and finishes throughout the community. Butterfield's high-profile areas such as monumentation, parks, golf course clubhouse, and other community facilities will be highlighted and reinforce the California ranch theme.

### **Rancho San Gorgonio Specific Plan**

The Rancho San Gorgonio (RSG) Specific Plan is an 831-acre master planned residential community that overlays land in the City of Banning and in the City's sphere of influence. The RSG Specific Plan aims to fulfill the City of Banning's growth objectives by creating a development that responds to planning needs of the area, incorporates existing natural features and park amenities, and provides a variety of land uses. The Plan is organized into 44 planning areas (PAs) that include a variety of residential densities, lot types and housing types, common open spaces, an elementary school site, and a commercial area. Parks and paseos are incorporated throughout the community and buffer the converging existing creeks, while providing walking, riding and vehicle access throughout the community and connecting the RSG Specific Plan's distinct walkable "Village" neighborhoods.

The RSG Specific Plan supports a variety of residential opportunities including small, medium and larger lot single-family detached homes, various potential configurations of single-family detached cluster residences, and potential attached multi-family dwellings. The variety of residential uses provides housing at different affordable price levels. Through the use of a master plan, the RSG Specific Plan responds to the community's vision and objectives by providing a desirable high-quality planned community that integrates residential living areas and amenities throughout the RSG property. The mix of residential, commercial, open space and recreational opportunities provided by the RSG Specific Plan is organized and connected by the natural character of the land. The RSG Specific Plan's location within Banning, situated between the San Bernardino Mountains, including Mount San Gorgonio, and the San Jacinto Mountains, provides a human experience with design concepts that respond to the physical, social and emotional needs of its residents. Needed infrastructure improvements including roadways, drainage, and other improvements have been identified and sensitively incorporated into an urban design concept that celebrates open space and the public realm.

The RSG Specific Plan has four primary land use designations intended to establish the minimum acceptable design parameters. The development regulations contained in the RSG Specific Plan serve as the zoning regulations applicable to the Specific Plan area, in accordance with the City's Zoning Ordinance. The four land uses and the permitted types of housing found within each land use designation are listed below:

1. Very Low Density Residential: Single Family Conventional Detached
2. Low Density Residential: Single Family Conventional Detached, Single Family Alley-loaded Detached, Detached Cluster
3. Medium Density Residential: Single Family Conventional Detached, Single Family Alley-loaded Detached, Detached Cluster, Duplex, Row Townhome, Attached Cluster
4. Medium High Density Residential: Duplex, Row Townhome, Attached Cluster, Multi-family Flat

### 3.3 Residential Development Standards

#### Citywide Development Standards

The City regulates the type, location, density, and scale of development primarily through its Zoning Ordinance. Banning’s residential development standards are shown below in Table 28. The City’s minimum lot area and setback requirements are similar in comparison to other local jurisdictions. Lot coverage for these districts is determined by application of landscaping, open space, setback, and parking requirements.

**Table 28 Citywide Development Standards**

Zoning	Min. Lot Area (Single Family)	Min. Lot Area (Multi-family)	Setback			Max. Height	Max. Density (Net)	Min. Common Outdoor Space	Max. Building Cover (%)
			Front	Side	Rear				
RA	10 acres	N/A	50 ft.	25 ft.	50 ft.	2-story & 35 ft.	1 du/10 acres	N/A	10
RA-H	10 acres	N/A	50 ft.	25 ft.	50 ft.	2-story & 35 ft.	1 du/ 10 acre	N/A	10
RR	40,000 sf	N/A	50 ft.	25 ft.	35 ft.	2-story & 35 ft.	0-1 du/acre	N/A	15
RR-H	40,000 sf	N/A	50 ft.	25 ft.	35 ft.	2-story & 35 ft.	0-1 du/acre	N/A	15
VLDR	20,000 sf	N/A	35 ft.	15 ft.	35 ft.	2-story & 35 ft.	0-2 du/acre	N/A	25
LDR	7,000 sf	2 acres	35 ft.	10 ft.	35 ft.	2-story & 35 ft.	0-5 du/acre	N/A	40
MDR	7,000 sf	2 acres	15 ft.	5 ft.	10 ft.	3-story & 45 ft.	0-10 du/acre	200 sf	40
HDR	7,000 sf	7,000 sf	15 ft.	5 ft.	10 ft.	4-story & 60 ft.	11-18 du/acre	200 sf	40
MHP	9,000 sf	N/A	10 ft.	5 ft.	10 ft.	1-story & 25 ft.	9-18 du/acre	200 sf	50

Source: Banning, City of. 2020. Zoning Ordinance.

RA = Ranch Agricultural, RA-H = Ranch/Agriculture-Hillside, RR = Rural Residential, RR-H=Rural Residential-Hillside, VLDR = Very Low Density Residential, LDR = Low Density Residential, MDR = Medium Density Residential, HDR = High Density Residential, MHP = Mobile Home Park.

sq = square feet; ft. = feet; du = dwelling unit

Table 29 shown below presents the City’s parking requirements. For affordable housing development that meets the State Density Bonus law, State parking standards (0.5 parking spaces per unit) are used.

**Table 29 Citywide Parking Requirements**

Housing Type	Requirements
One-Family Dwelling	2 spaces, 1 enclosed garage
	Studio: 1 covered space; 1 guest space for every 4 units
	1-bedroom: 1 covered space; 1 guest space for every 4 units
Apartment Dwelling	2-bedroom: 2 covered spaces, 1 guest space for every 4 units
	3+ bedroom: 3 covered spaces, 1 guest space for every 4 units
Condominium	2 covered spaces with an enclosed garage, one uncovered guest off-street parking space for every 5 units

Source: Banning 2020. Zoning Ordinance.

**Rancho San Gorgonio Specific Plan Residential Development Standards**

The City established different development standards for the RSG Specific Plan based on its four land uses. Residential development standards under each land use designation guide the aesthetic and functionality of development. The RSG Specific Plan development standards and parking requirements are shown below in Table 30 and Table 31.

**Table 30 Rancho San Gorgonio Specific Plan Development Standards**

District	Front	Setback			Max. Height	Max. Density (Net)	Min. Lot Area
		Side	Rear				
Very Low Density Residential	30 ft. from street.	20 ft. from street	15 ft. from street	35 ft.	0-2.5 du/ac	20,000 sf	
Low Density Residential	20 ft. from street.	10 ft. from street	15 ft. from street	35 ft.	2.6 du/ac - 6 du/ac	Variable	
Medium Density Residential	12 ft. from street	10 ft. from street	10 ft. from street	35 ft.	6.1 du/ac - 12 du/ac	Variable	
Medium-High Density Residential	10 ft. from street	10 ft. from street	10 ft. from street	45 ft.	12.1 du/ac – 18.0 du/ac	Variable	

Source: Banning, City of. 2020. Rancho San Gorgonio Specific Plan (RSGSP).

sq = square feet; ft. = feet; du = dwelling unit

**Table 31 Rancho San Gorgonio Specific Plan Parking Requirements**

Housing Type	Requirements
Very Low Density Residential	2 spaces per unit within a garage, guest parking provided on driveway or street
Low Density Residential	2 spaces per unit within a garage, guest parking provided on driveway or street 2 spaces per unit within a garage, .33 guest spaces per unit (Applicable only to: Green Court Cluster, Motor Court Cluster, Stub Street Court Cluster)
Medium Density Residential	2 spaces per unit within a garage; 1 space per unit within a garage for Age Qualified (AQ) uses, guest parking provided on driveway or street

Housing Type	Requirements
	2 spaces per unit within a garage; 1 spaces per unit within a garage for Age Qualified (AQ) uses, 33 guest spaces per unit (Applicable only to: Green Court Cluster, Motor Court Cluster, Stub Street Court Cluster, Duplex, Townhome, Attached Cluster)
Medium High Density Residential	1 space per 1-bedroom unit; 2 spaces per 2 or more bedroom units (1 space must be within a garage or carport), 0.5 guest spaces per unit

Source: Banning, City of. 2020. Zoning Ordinance.

### 3.4 Housing for Persons with Special Needs

#### 3.4.1 Provisions for a Variety of Housing Opportunities

Housing element law specifies that jurisdictions must identify adequate sites to be made available through appropriate zoning and development standards to encourage the development of a variety of types of housing for all income levels, including multi-family rental housing, mobile homes, emergency shelters, and transitional housing. While the above section on Land Use Controls addresses provisions for one-family and multi-family housing, this section describes the City’s ability to accommodate other types of housing that may be suitable for, or supportive of, special needs populations. Table 32 summarizes the City’s zoning provisions for multiple types of housing.

**Table 32 Provisions for a Variety of Housing Opportunities**

Housing Types	RA	RA-H	RR	RR-H	VLDR	LDR	MDR	HDR	MHP
One-family Dwellings	P	P	P	P	P	P	P	C	X
Multi-family Dwellings	X	X	X	X	X	C	P	P	X
Condominiums/Townhomes	X	X	X	X	C	C	P	P	X
Second Unit (ADU)	P	P	P	P	P	P	P	P	X
Mobile Home Parks	X	X	X	X	X	X	C	C	P
Licensed Residential Care Home (6 or fewer persons)	P	P	P	P	P	P	P	P	P
Licensed Residential Care Home (more than 6 persons)*	X	X	X	X	X	X	C	C	X
Transitional Housing	---	---	---	---	---	---	---	---	---
Supportive Housing	---	---	---	---	---	---	---	---	---
Single Room Occupancy Units	X	X	X	X	X	X	X	C	X
Emergency Shelters	---	---	---	---	---	---	---	---	---

Banning, City of. 2020. Zoning Ordinance.

RA = Ranch Agricultural, RA-H = Ranch/Agriculture-Hillside, RR = Rural Residential, RR-H=Rural Residential-Hillside, VLDR = Very Low Density Residential, LDR = Low Density Residential, MDR = Medium Density Residential, HDR = High Density Residential, MHP = Mobile Home Park.

#### One-family Residential

A one-family dwelling (known as single-family dwelling) means a detached building or qualifying manufactured home, set on permanent foundation and provided such housing unit is architecturally compatible with other housing units in the surrounding neighborhood as well as used exclusively for occupancy by one family, including necessary domestic employees of such family, and containing

one dwelling unit. One-family residences are permitted in all residential zones in the City with the exception of the Mobile Home Park (MHP) zone.

### **Multi-family Residential**

Multi-family housing is permitted in the City's MDR, and HDR zones and conditionally permitted in the LDR zone. Multi-family residential development requires a site development plan. Projects at or above the 10-unit threshold require security management plans for review and approval.

### **Mobile Homes/Manufactured Housing**

The City has a specific zone for mobile homes as a means of establishing, maintaining and protecting mobile home rental parks in its jurisdiction. This zone designation provides added protection for tenants from unmitigated displacement due to change in use, including approval of a phase-out plan as a condition of rezoning an existing mobile home park. Mobile homes, along with manufactured housing, need to be permitted in the same fashion as other types of housing in the same zone. Currently, manufactured homes, which include mobile homes subject to the National Manufactured Housing Construction and Safety Act of 1974, are allowed in the MHP zoning designation by right and in the MDR and HDR zoning designations with a conditional use permit.

### **Accessory Dwelling Units**

Accessory Dwelling Units (ADUs), also referred to as second units, are permitted on a lot zoned for one-family and multi-family uses with the exception of the MHP zone. The City may ministerially approve a building permit application within a residential or mixed-use zone to create any of the following:

1. One ADU or junior ADU per lot with a proposed or existing single-family dwelling if all of the following apply:
  - a. The ADU or junior ADU is within the proposed space of a single-family dwelling or existing space of a single-family dwelling or accessory structure and may include an expansion of not more than one hundred fifty square feet beyond the same physical dimensions as the existing accessory structure. An expansion beyond the physical dimensions of the existing accessory structure shall be limited to accommodating ingress and egress. For purposes of this section, the term "accessory structure" shall mean a structure that is accessory and incidental to a dwelling located on the same lot.
  - b. The space has exterior access from the proposed or existing single-family dwelling.
  - c. The side and rear setbacks are sufficient for fire and safety.
  - d. The junior ADU complies with the requirements of Subsection (F) and Government Code Section 65852.22.
2. One detached, new construction, ADU that does not exceed eight hundred square feet or sixteen feet in height and has at least four-foot side and rear yard setbacks on a lot with a proposed or existing single-family dwelling. The ADU may be combined with a junior ADU described in Subsection (D)(1) of the Zoning Ordinance.
3. At least one ADU within the portions of existing multi-family dwelling structures that are not used as livable space, including, but not limited to, storage rooms, boiler rooms, passageways, attics, basements, or garages, if each unit complies with state building standards for dwellings. The applicant may request, and the City shall allow the number of

ADU's that equal up to twenty-five percent of the number of multi-family dwelling units in the existing building.

4. Not more than two detached ADU's that are located on a lot that has an existing multi-family dwelling so long as the units do not exceed a height of sixteen feet and have at least four-foot rear and side yard setbacks.

The passage of SB 1069 and AB 2299 in 2016, SB 229 and AB 494 in 2017, as well as SB 13 and ABs 68, 587, 670, 671, and 881 in 2019, made it necessary for Banning to revise its provisions related to the construction of ADUs and requirements for parking spaces to be consistent with State law. AB 68 allows an ADU and a junior ADU to be built on a single-family lot if certain conditions are met. The State has also removed owner-occupancy requirements for ADUs, created a tiered fee structure that charges ADUs based on their size and location, prohibits fees on units of less than 750 square feet, and permits ADUs at existing multi-family developments.

The City is not currently compliant with AB 68 as AB 68 has removed the owner occupancy requirement. Based on Chapter 17.08.100 of the City's municipal code, owner-occupancy is currently required in the single-family residence in which the junior accessory dwelling unit will be permitted. Program 14, the Zoning Ordinance Monitoring Program, will be implemented to amend the City's zoning code to comply with the most recent ADU legislation.

### **Agricultural Workers**

According to the Southern California Association of Governments (SCAG) in 2020, 102 people were employed in the agriculture, forestry, fishing, and mining industry within the City. The City's Ranch/Agricultural (RA) zone and Ranch/Agricultural-Hillside (RA-H), permit one dwelling unit per 10 acres. Additionally, activities such as agricultural and ranching activities, animal keeping (both personal and commercial use), and animal-keeping or agricultural related commercial enterprises, such as feed stores, commercial stables and similar uses are permitted in these zones.

The City is in compliance with California Health and Safety Code Section 17021.6. The City permits agricultural employee housing to be permitted by-right, without a conditional use permit (CUP) in single-family zones for six or fewer persons and in agricultural zones with no more than 12 units or 36 beds.

### **Employee Housing**

Title 25, California Code of Regulations, Division 1, Chapter 1, Subchapter 3 Opens in New Window includes specific requirements for the construction of housing, maintenance of grounds and buildings, minimum allowable sleeping space and facilities, sanitation, and heating for employee housing. The provisions of the California Building Standards Code (Title 24) govern the construction of permanent buildings used for employee housing. Also see the State Housing Law for appropriate building standards. The construction of mobilehome and recreational vehicle lots within an employee housing facility is subject to provisions in the Mobilehome Parks Act and regulations adopted by the Department for such facilities.

Buildings used for human habitation, and buildings accessory thereto, within employee housing shall comply with the building standards published in the State Building Standards Code relating to employee housing and with the other regulations adopted pursuant to this part, unless a local ordinance prescribing minimum standards adopted in accordance with Sections 17958.5 and 17958.7 which is equal to such regulations is applicable. Notwithstanding the provisions of Section

17050, if such a local ordinance is applicable to buildings used for human habitation, and buildings accessory thereto, within employee housing, these buildings shall comply with the construction and erection provisions of the ordinance. Every person operating employee housing shall obtain a permit to operate that employee housing from the enforcement agency, unless otherwise exempted by this part. It shall be unlawful for any person to operate employee housing without a valid permit to operate issued by the enforcement agency, as required by this part. Permits to operate shall be issued annually by the enforcement agency, except as provided in this section and Section 17030.5. The City is not in compliance with the Employee Housing Act and will amend its zoning. Under Program 14, the City will review the Employee Housing Act provisions to comply with recent changes to State law and amend the zoning ordinance and other documents as necessary to comply.

## Emergency Shelters

According to the 2020 point in time count, there were 43 unsheltered persons in the City of Banning (RCHI 2021). The City's Zoning Ordinance defines "emergency shelter" as housing with minimal supportive services for homeless persons that limits occupancy to six months or less and that does not deny emergency shelter due to a person's inability to pay. Sufficient capacity was provided by the City in its Ramsey Street Village emergency non-congregate shelter. The shelter, however, was ruined in a fire in December 2020. The City has received an insurance reimbursement from the fire, secured additional CDBG funding for construction activities, and is awaiting an anticipated ESG-CVII grant at the Riverside County Board of Supervisors meeting in June of 2021. Therefore, the City anticipates being able to meet the needs of the City's unsheltered persons population in this emergency, transitional setting after the shelter's reconstruction.

The City permits "emergency shelters" in the Airport Industrial (AI) zone. Under the City's Zoning Ordinance, an emergency shelter must comply with the following:

1. Maximum of twenty-five beds;
2. Minimum separation of three hundred feet between emergency shelters;
3. 1.0 space per staff member of largest shift, plus 1.0 space per 12 beds and 2.0 guest spaces
4. Management and operations plan required specifying hours of operation, staffing levels and training procedures, maximum length of stay, size and location of exterior and interior on-site waiting and intake areas, admittance and discharge procedures, provisions for on-site or off-site supportive services, house rules regarding use of alcohol and drugs, on-site and off-site security procedures, and protocols for communications with local law enforcement agencies and surrounding property owners.

The City's emergency shelter requirements and conditions are currently not in compliance with state law and will need to be amended. In 2019, AB 101 was passed requiring that a Low Barrier Navigation Center development be a use by right in mixed-use zones and non-residential zones permitting multi-family uses. The City will need to amend its Zoning Ordinance to explicitly address and allow the development of Low-Barrier Navigation Centers, by right, in residential and use mixed-use zones, as well as nonresidential zones permitting multifamily uses. Additionally, AB 139 was passed in 2019, establishing new criteria for evaluating the needs of the unsheltered population. The analysis must assess the capacity to accommodate the most recent unsheltered point-in-time count by comparing that to the number of shelter beds available on a year-round and seasonal basis, the number of beds that go unused on an average monthly basis, and the percentage of those in emergency shelters that move to permanent housing. AB 139 also established new

parking standards for emergency shelters based on the number of staff rather than beds, and the standard that emergency shelters must have a separation of no more or up to 300 feet. The Zoning Ordinance is currently compliant with the parking standards and emergency shelter standards established by AB 139.

### **Transitional and Supportive Housing**

The Zoning Ordinance defines “transitional housing” as a type of state-licensed residential care facility in which six or fewer individuals with a disability reside.

Transitional housing is a use that is permitted by right in all residential zones and is subject to the same regulations and procedures that apply to other residential uses. Given the City’s definition as a small residential care facility, transitional housing is permitted in all residential zones. Proposed transitional housing projects will be subject to the same development standards that apply to each zone.

Soroptimist House of Hope is a Residential Facility that offers treatment for women with Substance Addiction. The facility has a total of 5 beds and includes sober living homes, inpatient and aftercare support. Soroptimist House of Hope mission is to provide a safe, nurturing environment that helps patients to gain life skills in order to achieve a successful recover from their substance addiction and become productive members of the community. The facility’s programs allow clients to learn about recovery and themselves.

Pursuant to the Zoning Ordinance, “supportive housing” means housing occupied by a specified target population defined in Section 50675.14 of the California Health and Safety Code. There is no limit on length of stay, and the housing is linked to onsite or offsite services that assist residents in retaining supportive housing, improving his or her health status, improving independence, and – when possible – gain or maintain employment.

Adopted in 2018, Assembly Bill 2162 (AB 2162) was passed which requires that supportive housing be a use by right in zones where multi-family and mixed uses are permitted including nonresidential zones permitting multifamily uses. Additionally, AB 2162 prohibits local governments from imposing any minimum parking requirements for units occupied by supportive housing residents if the development is located within ½ mile of a public transit stop. Although the Zoning Ordinance does not provide a definition for supportive housing, one can infer that the use is characterized as a small, licensed residential care facility. Given the City’s definition as a small residential care facility, transitional housing is permitted in all residential zones.

The City is currently not in compliance with AB 2162 and will amend its Zoning Ordinance under Program 13 to address new provisions in regards to allowing low-barrier navigation centers in residential and nonresidential zoned areas and streamlining the approval process for emergency shelters, transitional housing, supportive housing, and single-room occupancy housing. To encourage and facilitate housing for persons with disabilities, as appropriate, reduced parking may be granted.

### **Residential Care Homes**

The Banning Zoning Ordinance defines “Residential Care Homes” as a building or group of buildings that provide temporary or permanent housing to children or individuals with a disability, as defined by State or federal law, where the residents do not live together as a single housekeeping unit, and where all facility residents (excluding the operator of the facility, the operator's family, and the

facility's staff) are a child or adult with a disability. A residential care facility is not considered a boarding house.

The City does not regulate residential care homes for six or fewer persons per the Lanterman Developmental Disabilities Services Act (California Welfare Institution Code), which requires that State-licensed residential care facilities serving six or fewer persons be treated as a regular residential use. Thus, residential care homes for six or fewer persons must be permitted by right in all residential zones, as currently allowed in the City's Zoning Ordinance. Development requirements are established to provide guidance for the development of such facilities. No other special development or parking standards are established. The City regulates parking and other development standards based on land use/type of construction. The City's Zoning Ordinance states the use shall not be located within 300 feet, measured from the property lines, of any other boarding house, single room occupancy, large residential care facility or small, unlicensed residential care facility, or within three hundred feet of any elementary or secondary school, or any daycare center. This requirement complies with State law and is therefore not considered an impediment. Program 14 will continue to monitor the most recent housing legislature regarding residential care facilities to remain compliant.

### **Single Room Occupancy (SRO)**

The Banning Zoning Ordinance defines SRO as a building or group of buildings with one or more guest rooms without kitchen and/or sanitary facilities in individual guest rooms, and which is also the primary residence of the guests. SRO buildings are currently permitted in the HDR zone with a conditional use permit. Affirmatively Furthering Fair Housing is discussed in greater detail in Appendix C.

### **Housing for Persons with Disabilities**

Banning, like other cities, has a specific demand and need for housing for persons with disabilities. Persons with disabilities have a wide range of housing needs which vary depending on severity and level of accessibility needed. Physical, mental, and/or developmental disabilities may prevent a person from working, restrict one's mobility, or make it difficult to care for oneself. The City strives to create "barrier-free" housing, making housing more accessible to critical services and transit. Banning has several guidelines that it follows, such as the Federal Fair Housing Act and the California Building Code, to increase accessibility and safety in housing developments.

### **Definition of Family**

Local jurisdictions may restrict access to housing for households that do not meet the jurisdiction's respective definition for "family." A restrictive definition of "family" that limits the number of individuals living together may illegally limit the development and siting of group homes for persons with disabilities, but not for housing families that are similarly sized or situated. The City of Banning Zoning Ordinance defines "family" as a single housekeeping unit.

### **Reasonable Accommodation Procedures**

Both the Federal Fair Housing Act and the California Fair Employment and Housing Act direct local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning laws and other land use regulations when such accommodations may be necessary to afford disabled persons an equal opportunity to use and enjoy a dwelling. For example, it may be a

reasonable accommodation to waive a setback requirement so that a paved path of travel can be provided to residents who have mobility impairments.

Reasonable accommodation procedures are codified in the City's Zoning Ordinance. As stated in the Zoning Ordinance, "any person who seeks to operate a residential care facility in a zone where such use is not permitted, either by right or subject to conditional use permit pursuant to Sections 17.08.020 and 17.12.020 of the Zoning Ordinance, may request that the city allow the residential care facility to locate in such a zone as a reasonable accommodation under the federal Fair Housing Act by applying for a conditional use permit." Furthermore, the reviewing authority must approve a request for accommodation if all of the following findings can be made:

1. The request for a reasonable accommodation will not impose an undue burden or expense on the city; and
2. The proposed use will not create a fundamental alteration in the city's zoning scheme. The factors that shall be considered in making this determination include, but are not limited to, the following:
  - a. Whether the proposed use is in accord with the operational standards identified in subsection B of the Zoning Ordinance;
  - b. Whether the proposed location of the use is in accord with the requirements of the zone in which the site is located and complies with other relevant city regulations, policies, and guidelines;
  - c. Whether the proposed location of the use and the conditions under which it will be operated and maintained will not be detrimental to the public health, safety or welfare, or to existing land uses, the operation of established sensitive land uses as defined in this chapter, the character of established neighborhood, or planned residential development in the vicinity;
  - d. Whether the proposed use is consistent with the General Plan;
  - e. Whether the type, intensity, sensitivity, and operating characteristics of the proposed use, and the manner in which it is located on its site, are compatible with existing land uses, the character of established neighborhoods, or planned residential development in the vicinity; and
  - f. Whether the site is physically suitable for the type, sensitivity, and intensity of the use as proposed, including access, utilities and absence of physical constraints.

### 3.5 Affirmatively Furthering Fair Housing (AFFH)

As part of the Community Development Block Grant (CDBG) program certification process, participating jurisdictions must prepare an analysis of impediments to fair housing choice every five years. The County of Riverside Analysis of Impediments to Fair Housing Choice (County of Riverside AI), is an assessment of the regional laws, ordinances, statutes, and administrative policies, as well as local conditions that affect the location, availability and accessibility of housing. The County of Riverside AI also analyzes the conditions in the private market and public sector that may limit the range of housing choices or impede a person's access to housing, and provides solutions and measures that will be pursued to mitigate or remove identified impediments. The analysis of impediments to fair housing choice covers Riverside County and provides a demographic profile of Riverside County, assesses the extent of housing needs among specific income groups and evaluates

the availability of a range of housing choices for residents. The County of Riverside AI identifies the following impediments to fair housing:

- Hispanic and Black residents continue to be underrepresented in the homebuyer market and experienced large disparities in loan approval rates.
- Concentrations of housing choice voucher use have occurred due to the geographic disparity in terms of rents.
- Housing choices for special needs groups, especially persons with disabilities, are limited.
- Enforcement activities are limited.
- Today, people obtain information through many media forms, not limited to traditional newspaper noticing or other print forms.

The County of Riverside AI does not provide an analysis of impediments specific to the City of Banning. Furthermore, the City has not identified impediments to housing beyond those discussed above. The City does not currently address AFFH either through policy or programs. The City will incorporate new goals, objectives, and programs, to ensure that fair housing is thoroughly and adequately addressed.

The County of Riverside AI provides a strong foundation and context within which to assess the State of fair housing in the city of Banning. The County of Riverside AI report listed the following impediments that are specific to Banning’s land use policies:

- Recent changes to density bonus law
- ADU policies
- Lack of inclusionary housing requirements

### 3.6 Governmental Constraints

#### Development and Planning Fees

The City charges various fees and assessments to cover the cost of processing permits and providing certain services and utilities. Table 33 show below summarizes the City's planning fee requirements for residential development. In addition to City fees charged at the time building permits are issued, developers are required to pay school impact and water connection fees.

**Table 33 Development and Planning Fees**

Development Process	Related Fee
<b>Planning and Zoning</b>	
Variance	\$4,269.00
Site Development Plan	\$16,008
Conditional Use Permit	\$4,718
Specific Plan	\$16,133.00
General Plan Amendment (Land Use)	\$8,008.00
General Plan Amendment (Policy)	\$7,070.00
Zone Change	\$6,917.00

<b>Development Process</b>	<b>Related Fee</b>
<b>Subdivisions</b>	
Tentative Subdivision Map	\$8,985.00 - \$9,983.00 depending on number of lots
Tentative Parcel Map	\$8,253.00
Design Review	\$5,881
<b>Environmental Review</b>	
Environmental Assessment (City Facilitation of Consultant)	\$8,209.00
Environmental Mitigation/Monitoring	\$5,000.00
<b>Development Impact Fees</b>	
<b>Fire Protection Fee</b>	
Single-Family	\$746 per unit
Multi-Family	\$610 per unit
<b>Police Facilities</b>	
Single-Family	\$1,200 per unit
Multi-Family	\$982 per unit
<b>Park Fee</b>	
Single-Family	\$3,840 per unit
Multi-Family	\$ 3,142 per unit
<b>General Facilities Fee</b>	
Single-Family	\$521 per unit
Multi-Family	\$426 per unit
Water Facilities Fee	\$9,744 per unit
Wastewater Facilities Fee	\$5,061 per unit (EDU fee)
Source: City of Banning, March, 2020. Department of Community Development; Development Impact Fee Update Study 2019 <a href="http://banning.ca.us/DocumentCenter/View/6361/Banning---Development-Impact-Fee-Update-Study---Final-8-7-19">http://banning.ca.us/DocumentCenter/View/6361/Banning---Development-Impact-Fee-Update-Study---Final-8-7-19</a>	

The City’s total development impact fees in 2020 were approximately \$21,112 per unit for single-family housing and \$19,965 per unit for multi-family housing. Through the policies and programs of the Housing Element, the City proposes to monitor all regulations, ordinances, departmental processing procedures, and residential fees to assess their impact on housing costs.

### **On- and Off-Site Improvements**

Requirements for on- and off-site improvements vary depending on the presence of existing improvements, as well as the size and nature of the proposed development. In general, most residential areas in Banning are served with infrastructure. Infrastructure is already established in multi-family areas. Even for single-family areas, only minor roadway and sewer extensions may be required. Developers are responsible for all on-site improvements, including parking, landscaping, open space development, walkways, and all utility connections.

Public street widths are specified in Banning Development Code. This document establishes street standards for various types of streets. For residential streets, the typical right-of-way (ROW) is 10 feet from curb from curb face. If curb and gutter does not exist, then the ROW is typically 30 feet from the street centerline. Private streets must be wide enough to meet standards established in the California Fire Code for Fire Department equipment needs.

The City of Banning's fee structure includes some on- and off-site improvements, which are described in the section above. Off-site improvement fees include drainage and sewer facility fees, school fees, park land fees, and public facility fees, among others.

## **Building Codes and Enforcement**

The City adopted and enforces the 2019 California Building Standards Code (aka California Building Code or CBC) which ensures that all housing units are built to specified standards. The code is substantially determined by the International Code Council and the State of California. The City adopted the code with few administrative amendments. These standards do not significantly increase construction costs. Exceptions or methods of alternative compliance to the requirements of the CBC are contained in the code. The City has no local ability to waive the provisions of the CBC. A mechanism within the building code allows for an appeals process to challenge interpretations of the building code requirements.

The Building Division actively enforces the California Building Code provisions that regulated the access and adaptability of buildings to accommodate persons with disabilities. Government Code Section 12955.1 requires 10 percent of the total dwelling units in multi-family buildings without elevators, consisting of three or more rental units or four or more condominium units, subject to the following building standards for persons with disabilities:

- The primary entry to the dwelling unit shall be on an accessible route unless exempted by site impracticality tests
- A least one bathroom shall be located on the primary entry level served by an accessible route
- All rooms or spaces located on the primary entry level shall be served by an accessible route. Rooms and spaces located on the primary entry level and subject to this chapter may include but are not limited to kitchens, bathrooms, living rooms, bedrooms, or hallways
- Common use areas shall be accessible
- If common tenant parking is provided, accessible parking spaces are required

The City enforces Title 24 of the California Code of Regulations that regulates the access and adaptability of buildings to accommodate persons with disabilities. No unique restrictions are in place that would constrain the development of housing for persons with disabilities. Compliance with provisions of the Code of Regulations, including the California Building Standards Code, is reviewed and enforced by the Building Division of the Community Development Department as a part of the building permit submittal.

Furthermore, the City has a program to inspect and enforce building code standards. Planning and redevelopment staff work closely with the Building Division to identify and convert substandard and dilapidated housing conditions. Compliance with Building Code standards may add to the cost of construction but is necessary to protect building integrity and the wellbeing of inhabitants. Code Enforcement related to dilapidated housing within the City is done on a proactive basis when possible through active patrols by City's Code Officers, or as needed through reporting of residents or other complaints.

## **Processing and Permit Procedures**

The processing time needed to obtain development permits and required approvals is commonly cited by the development community as a prime contributor to the high cost of housing. Processing times depend on the magnitude and complexity of the proposed development project. Banning's

processing procedures for new housing developments and the modification of existing residential projects include the following frequently used permits and actions: tentative maps, design review permits, administrative permits and appeals, site plan reviews, variances, and subdivisions.

Certainty and consistency in permit processing procedures and reasonable processing times is important to ensure that the development review/approval process does not discourage developers of housing or add excessive costs (including carrying costs on property) that would make the project economically infeasible. The City is committed to maintaining comparatively short processing times, although total processing times will vary by project. Recent data shows that processing times for complex discretionary applications can range from six to eight months and Special Use Permit (SUP) processing times average four to six months. Applications for less complicated projects, such as parcel maps and plot plans, can generally be processed in six months or less, although this depends on site constraints and projects issues that may arise. The City is currently in compliance with the requirements under the State's Streamlining Review Act.

Banning's site development permit findings and standards of approval, which can be found under section 17.56.050 of the City's Development Code, require conformance with Banning's policies and codes. The standards listed in these findings are intended to provide predictable, clear, concise, and unambiguous procedures for the review and evaluation of site development and plot plans that do not create any undue burden or barrier for permit approval. Prior to making a determination, the review authority shall determine that the project adequately meets adopted City performance standards and design guidelines, based upon the following findings:

- a. The proposed project is consistent with the General Plan.
- b. The proposed project is consistent with the Zoning Ordinance, including the development standards and guidelines for the district in which it is located.
- c. The design and layout of the proposed project will not unreasonably interfere with the use and enjoyment of neighboring existing or future development and will not result in vehicular and/or pedestrian hazards.
- d. The design of the proposed project is compatible with the character of the surrounding neighborhood.

Program 17 will be implemented to find ways on an ongoing basis to make the development process more efficient and uphold SB 330 by further streamlining the permit process and directly coordinating with developers to ensure a timely application and development process. Furthermore, this program will review design and layout of proposed projects to reduce hazards and additional impediments on surrounding development and neighborhood characteristics.

The provision of required on and off-site improvements to implement the purpose and intent of this ordinance and the City's design and development standards. The City does not have a separate design review board for residential development. An applicant must submit an early design review application form to be reviewed before the city's planning commission prior to formal submittal of a project to the City.

## **Design Review**

The current design review process consists of staff review at the time of building permit plan check. The architectural plans are reviewed for consistency with design guidelines such as adequate variation of rooflines, articulations of structure, and no blank walls. Projects are not denied but are revised through this process. The Residential Design Development Design Guidelines, originally

adopted by the City Council and revised in 2006, complement the mandatory site development regulations contained in the City's Zoning Ordinance and Specific Plans. There is no special fee for design review and the additional time and cost to the developer is minimal. The most common changes resulting from the review are additional windows or other minor architectural features. This process does not serve as a constraint to housing production. Program 17 addresses the design review process in addition to project review.

## 3.7 State Tax Policies and Regulations

### **Proposition 13**

Proposition 13, a voter initiative that limits increases in property taxes except when there is a transfer of ownership, may have increased the cost of housing. The initiative forced local governments to pass on a greater share of the costs of housing development to new homeowners.

### **Article 34**

Article 34 of the State constitution requires that low-rent housing projects developed, constructed, or acquired in any manner by a public agency must first be approved by a majority of the voters. Requiring such approval can act as a barrier to the development of affordable housing due to the uncertainty and delay caused by the process.

### **Federal and State Environmental Protection Regulations**

Federal and State regulations require environmental review of proposed discretionary projects (e.g., subdivision maps, use permits, etc.). Costs resulting from fees charged by local government and private consultants to complete the environmental analysis, and from delays caused by the mandated public review periods, add to the overall cost of housing and are passed on to the buyer. However, the presence of these regulations helps inform the public of potential environmental impacts, preserve environmental resources, and maintains quality of life for Banning residents.

## 3.8 Infrastructure and Environmental Constraints

Additional factors that could constrain new residential construction is the cost and accessibility of adequate infrastructure such as street upgrades, water and sewer lines, lighting, and other necessary improvements and connections required to serve and support residential development. In most cases, these improvements are dedicated to the City, which is then responsible for their maintenance. The cost of these facilities is generally borne by developers, thereby increasing the cost of new construction. The City provides potable water services. The City recently entered into a joint venture agreement with the Cherry Valley Water District to share water from three additional wells in Beaumont. Wastewater generated is treated by the City-managed Wastewater Utility Department. Senate Bill 1087 (enacted 2006) requires that water and wastewater service providers develop written policies that grant priority to proposed development that includes housing affordable to lower-income households. The legislation also prohibits water and sewer providers from denying or conditioning the approval of development that includes housing affordable to lower income households unless specific written findings are made. The City will provide a final copy of the final Housing Element to the Wastewater Utility Division and the Cherry Valley Water District within 30 days of adoption. The City of Banning will also continue to coordinate with outside districts to ensure priority service provision to affordable housing developments.

Additionally, environmental constraints are another potential housing constraint, as they have the potential to limit the density and locations of housing developments due to hazards. A city's environmental setting and characteristics can greatly affect the feasibility and cost of developing housing. There are a number of environmental factors in Banning that can affect the character and density of development in the City, including the availability of land and water, topography that limits building sites such as steep slopes, and environmental hazard zones for such as earthquakes, unstable slopes and soils, flooding, and wildfires.

### **Earthquakes and Seismic Activity**

Slope instability is of great concern in the City as development reaches higher elevations within the hills due to the risk of landslides and erosion. Slope failures can occur on the steep slopes of the foothills and mountains that surround the City. Additional areas of concern include areas with steep canyon walls and the natural slopes that face the southern edge of the City that may be prone to rockfalls and landslides.

Historically, Riverside County has experienced strong shaking and damage from path earthquakes. The San Andreas fault is over 700 miles long and runs from the Gulf of California to north of the San Francisco Bay. The San Andreas Fault zone passes through the northerly portion of Banning. In addition to the San Andreas Fault System, there are several major active faults including Banning Fault, San Gorgonio Pass Fault Zone, San Jacinto Fault Zone, and the Garnet Hill Fault.

For the City, ground-shaking is the greatest seismic hazard. Seismic ground shaking can result in landslides, ground lurching, structural damage or destruction, and liquefaction. The City implements all CBC standards for housing development, which helps protect development from damage from seismic incidents and other geological hazards.

### **Flooding**

The City encompasses sharp contrasts in terrain, with high to moderately steep slopes bordering the City on the south, and a narrow southeastward-sloping valley characterizing the central part of the City. Steep, rugged mountains rise from the northern edge of this valley to form a dramatic backdrop. The mountains have been deeply incised by large, south-flowing streams that have created drainage basins that extend miles beyond the City limits. The San Gorgonio River is the largest of the City's streams and has the greatest drainage basin area.

Floods that impact the City are attributed to three different types of storm events: general winter storms, combining high-intensity rainfall and rapid melting of the mountain snowpack; tropical storms out of the southern Pacific Ocean; and summer thunderstorms. Flood hazards in the Banning area can be classified into three general categories; flash flooding through natural channel, ponding with flows impeded by man-made obstructions, and sheet flooding across the alluvial fans upon which most of the City's development is currently located.

To help offset impacts on residential development due to local flooding, all future developments must comply with the requirements and design standards of the City's Development Code Section 15.64 that sets forth design and construction standards to reduce potential impacts to flood hazards. In addition to these regulations, the City's Land Use Element and Environmental Hazards Element of the General Plan outlines policies that discourage future development in areas prone to flooding and other hydrological hazards. Furthermore, the Banning Master Drainage Plan contains mitigation strategies and recommendations to help reduce potential damage and risk as a result of flooding and water inundation.

## Wildfire

The City's General Plan identifies wildfire hazards as a primary concern. The typically mild, wet winters result in an annual growth of grasses and plants that dry out during the hot summer months. This dry vegetation provides fuel for wildfires in the autumn when the area is intermittently impacted by Santa Ana winds – hot, dry winds that blow across the region in the late fall prone to spreading fires. Historically, a large portion of the Banning planning area has burned, often repeatedly. In the City, the Extreme Fire Hazard Zone primarily includes the undeveloped canyon and hillside areas where native vegetation predominates (chaparral scrub and tree assemblages). The State-defined Very High Fire Hazard Severity Zone (VHFHSZ) includes areas of moderate relief at the interface with the more developed areas of the City. This zone is primarily comprised of undeveloped or partially undeveloped areas which tend to have large grass growth. The City's downtown core, which is primarily urban development, is not considered to be located in a very high or high fire hazard zone.

To help reduce and mitigate against wildfire threats, the City established standards set forth in the City's Zoning Ordinance to comply with the California Fire Code and necessary amendments. Additionally, any new development located in an area that is designated as a VHFHSZ is required to comply with all sections of Chapter 7A of the revised CBC (Materials and Construction Methods for Exterior wildfire Exposure) and Chapter 47 of the CFC (Requirements for Wildland Urban Interface Fire Areas). Furthermore, future development would be guided by General Plan policies pertaining to wildfire threat.

## Resource Management Plans

In addition to the environmental hazards discussed above, the City is ecologically diverse, with many significant areas of native vegetation located throughout the City. Large portions of native vegetation along the San Gorgonio River and the undisturbed slopes of the San Bernardino Mountains contain several sensitive vegetative species. These areas are primarily zoned as open space to help protect these natural resources and the biological communities within them.

To help further implement conservation of biological and natural resources in the City, the City observes the Western Riverside County Multiple Species Habitat Conservation Plan (WR-MSHCP). The WR-MSHCP is a comprehensive, multi-jurisdictional plan to conserve endangered and threatened species and their habitats. Future development, redevelopment, and city-wide improvements must be in compliance with the MSHCP and provide mitigation as required.

The City does not currently have its own certified Climate Action Plan but participates in the 2014 Western Riverside Council of Governments Sub Regional Climate Action Plan. The Climate Action Plan strives to use energy more efficiently, harness renewable energy to power buildings, enhance access to sustainable transportation modes, more efficiently recycle waste, build local food systems, create new green jobs, and improve overall quality of life. Banning seeks to continue to improve energy efficiency and water conservation in its community through programs such as the Energy Efficiency Rehabilitation Program and the Energy Efficiency and Minor Home Repair Program.

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## 4 Housing Resources

Resources that are available for the development, rehabilitation, and preservation of housing in the City of Banning are discussed in this section. The analysis demonstrates the City's ability to satisfy its share of the region's future housing need, identifies financial and administrative resources available to support housing activities and facilitate implementation of City housing policies and programs.

### 4.1 Future Housing Needs

State law requires each that community play a role in meeting the region's housing needs. Specifically, a jurisdiction must demonstrate in the Housing Element that its land inventory is adequate to accommodate its share of the region's projected growth. This section assesses the adequacy of Banning's land inventory in meeting future housing needs.

#### Regional Housing Needs Assessment (RHNA) Requirement

This update of the City's Housing Element covers the planning period of October 2021 through October 2029 (also referred to as the 6th Cycle Housing Element update). Banning's share of the regional housing need is allocated by SCAG and based on factors such as recent growth trends, income distribution, and capacity for future growth. Banning must identify adequate land with appropriate zoning and development standards to accommodate its allocation of the regional housing need.

Banning's share of regional future housing needs for the 6<sup>th</sup> Cycle planning period is a total of 1,673 new units. This allocation is distributed into five income categories, as shown below in Table 34. The RHNA includes a fair share adjustment which allocates units by income category in order to meet the State mandate to reduce over-concentration of lower income households in historically lower-income communities in the region.

**Table 34 Housing Needs for 2021-2029**

Income Category (% of County AMI)	Number of Units	Percent
Extremely Low (30% or less)*	155	9.30%
Very Low (31 to 50%)	162	9.70%
Low (51 to 80%)	193	11.60%
Moderate (81% to 120%)	280	16.70%
Above Moderate (Over 120%)	883	52.70%
<b>Total</b>	<b>1,673</b>	<b>100.00%</b>

Source: Final Regional Housing Needs Allocation, SCAG, (2021).

\* The City has a RHNA allocation of 192 very low-income units (inclusive of extremely low-income units). Pursuant to State law (AB 2634), the City must project the number of extremely low-income housing needs based on Census income distribution or assume 50 percent of the very low-income units as extremely low. According to the CHAS data developed by HUD, 33.0% of City households earned less than 50 percent of the AMI. Among these households, 49.3 percent earned incomes below 30% (extremely low). Therefore, the City's RHNA allocation of 317 very low-income units may be split into 155 extremely low and 162 very low-income units. However, for purposes of identifying adequate sites for the RHNA allocation, State law does not mandate the separate accounting for the extremely low-income category.

## 4.2 Credits toward RHNA

### Units Planned or Approved

Housing units approved and/or pending (and not yet permitted for construction) as of June 30, 2021 can be credited towards meeting the City’s RHNA. The City must demonstrate in this Housing Element its ability to meet the remaining housing needs, through the provision of sites, after subtracting anticipated units. Table 35 shows the remaining unit deficit after subtracting units that are pending or approved as of June 30, 2021.

**Table 35 Remaining 2021-2029 Share of Regional Housing Needs**

Income/Affordability Category	RHNA	Units Pending or Approved	Remaining Units Deficit
Lower	510	0	510
Moderate	280	32	248
Above Moderate	883	1,384	0
Total	1,673	1,416	758

As of June 30, 2021, 1,416 units are planned or approved for development. The majority of these sites are located in the Butterfield Specific Plan. Based on regional market rents and sales prices (Table 22), apartments and condominiums/ townhomes are affordable to moderate income households. Single-family homes are generally affordable only to above moderate-income households (Table 23). Affordability of planned or approved units is based on the actual or projected sale prices, rent levels, or other mechanisms establishing affordability of the units within the project. Planned and approved projects achieve an average of 80 percent of their maximum allowable density. Figure 6 shows the locations of the planned or approved projects that have been credited towards meeting the City’s RHNA. The locations of these projects are symbolized with corresponding Map ID numbers on Table 36.

**Table 36 Planned or Approved Units (2021)**

Map ID	Project Name	Zoning	Acreage	Max. Units Allowed	Units Achieved	Percent of Max. Density	Income Category	Specific Plan
1	TTM 37388	LDR, MDR	119.97	559	287	51%	Above Moderate	Butterfield
2	TTM 37389	LDR, MDR	152.48	760	616	81%	Above Moderate	Butterfield
3	Vista Serena	HDR	2.00	36	32	89%	Moderate	Butterfield
4	TTM 37766	LDR	14.16	70	80	114%	Above Moderate	Rancho San Gorgonio
5	TTM 36710	LDR	10.60	53	39	74%	Above Moderate	
6	TTM 37390	LDR, MDR	93.00	465	362	78%	Above Moderate	Butterfield

Source: City of Banning 2021

## 4.3 Specific Plan Areas

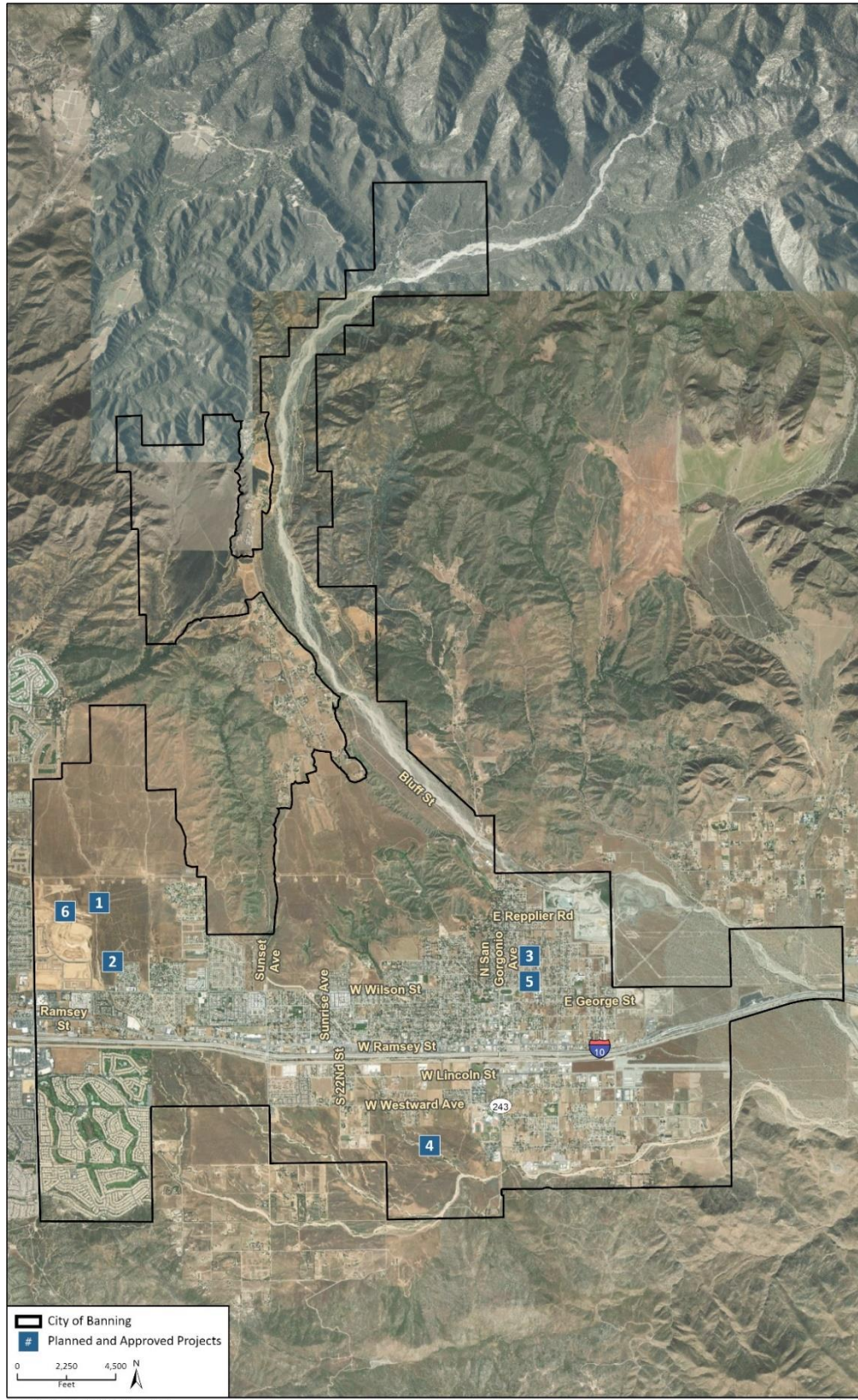
The majority of the planned and approved projects that are anticipated to be constructed during the 2021-2029 planning period are located in Specific Plan areas. 32 moderate income units and 1,262 above moderate-income units are currently planned within the Butterfield Specific Plan, while 80 above moderate units are currently planned and within the Rancho San Gorgonio Specific Plan. The development standards of these specific plans are discussed in Chapter 3. Details of these proposed projects are included on Table 36 and project locations are shown geographically on Figure 6. These units count as credits to the City's RHNA allocation. No additional vacant or nonvacant sites included in Appendix B are located within specific plan areas.

### **Butterfield Specific Plan**

The Butterfield Specific Plan is a 1,543-acre multi-use community within the northwestern corner of the City of Banning. Butterfield is to be predominately residential, comprised of simple, architecturally designed single-family, detached homes. Neighborhood parks, a public golf course, community parks, schools, open spaces, retail, and commercial parcels are also integrated into the community. The Butterfield Specific Plan proposes a variety of residential opportunities including small, medium, and standard lot single family detached homes; various configurations of single family detached cluster residences and attached single family or multi-family dwellings. Full construction is expected to occur over a 30-year period, with an estimated 180 dwelling units constructed per year.

The community character for Butterfield encompasses the elements of the rustic and natural beauty of the site's surrounding foothill environment. The community landscape concept combines the existing natural character of the site with the historic California ranch vernacular. The theme will be defined and implemented through architectural elements and materials such as stone walls, and other similar materials and finishes throughout the community. Butterfield's high-profile areas such as monumentation, parks, golf course clubhouse, and other community facilities will be highlighted and reinforce the California ranch theme.

Figure 6 Planned or Approved Projects



## Rancho San Gorgonio Specific Plan

The Rancho San Gorgonio (RSG) Specific Plan is an 831-acre master planned residential community within the City of Banning and its sphere of influence. The RSG Specific Plan aims to fulfill the City of Banning’s growth objectives by creating a development that responds to planning needs of the area, incorporates existing natural features and park amenities, and provides a variety of land uses. The Plan is organized into 44 planning areas (PAs) that include a variety of residential densities, lot types and housing types, common open spaces, an elementary school site, and a commercial area. Parks and paseos are incorporated throughout the community and buffer the converging existing creeks, while providing walking, riding and vehicle access throughout the community and connecting the RSG Specific Plan’s distinct walkable “Village” neighborhoods.

The RSG Specific Plan supports a variety of residential opportunities including small, medium and larger lot single-family detached homes, various potential configurations of single-family detached cluster residences, and potential attached multi-family dwellings. The variety of residential uses provides housing at different affordable price levels. Through the use of a master plan, the RSG Specific Plan responds to the community’s vision and objectives by providing a desirable high-quality planned community that integrates residential living areas and amenities throughout the RSG property. The mix of residential, commercial, open space and recreational opportunities provided by the RSG Specific Plan is organized and connected by the natural character of the land. The RSG Specific Plan’s location within Banning, situated between the San Bernardino Mountains, including Mount San Gorgonio, and the San Jacinto Mountains, provides a human experience with design concepts that respond to the physical, social and emotional needs of its residents. Needed infrastructure improvements including roadways, drainage, and other improvements have been identified and sensitively incorporated into an urban design concept that celebrates open space and the public realm.

## Accessory Dwelling Units (ADU)

ADUs provide affordable housing options for family members, friends, students, the elderly, in-home health care providers, the disabled, and others. An ADU can be located on residentially zoned property that has an existing single-family or multi-family residence. Only one ADU was permitted in Banning in 2020. Due to the low number of ADU applications, this housing element update is not considering ADU development credits to the RHNA allocation.

Banning passed Ordinance NO. 1559 in January 2020, which established development standards for junior ADUs consistent with state law. These standards were intended to facilitate the development of ADUs in a manner that preserves the integrity of single-family and multi-family residential areas, avoids adverse impacts on such areas, and ensures a safe and attractive residential environment. Banning’s Municipal Code underwent a substantial amendment related to second units to reduce barriers and provide more flexible standards for ADUs.

## 4.4 Remaining RHNA

After accounting for units planned and approved, there is a remaining need of 758 units, which includes 510 lower income and 248 moderate units. The City must demonstrate the availability of sites with appropriate zoning and development standards that can facilitate and encourage the development of such units.

## Residential Sites Inventory

State law requires that jurisdictions demonstrate in the Housing Element that the land inventory is adequate to accommodate a jurisdiction's share of the regional growth. The City is committed to identifying sites at appropriate densities as required by law. The State, through AB 2348, has established "default" density standards for local jurisdictions. State law assumes that a density standard of 30 units per acre (du/acre) is adequate to facilitate the production of housing affordable to lower income households. Therefore, in estimating potential units by income range, it is assumed that:

- A density of zero to 14 du/acre (primarily for single-family homes) is assumed to facilitate housing in the above moderate income category;
- A density of 15 to 29 du/acre (primarily for medium density multi-family developments) is assumed to facilitate housing in the moderate-income category; and
- A density of 30 or more du/acre (primarily for higher density multi-family developments) is assumed to facilitate housing in the very low- and low-income category.

Geographic information system (GIS) data was used to identify vacant and nonvacant properties within the City. Nonvacant parcels were chosen as sites likely to be redeveloped during the next eight years based on the parcel's Improvement-to-Land Value ratio of less than 1.0 (i.e. improvements on site are worth less than the value of the land), the parcel's existing use vs. zoned use, age of structure, floor area ratio, and ownership patterns (i.e. if contiguous parcels have one owner, they are more likely to be consolidated and redeveloped). The parcels were reviewed to eliminate those unlikely to be redeveloped in the near term, such as parcels containing medium to larger size apartment buildings or condominiums and parcels with newer structures.

The City used conservative assumptions to estimate the development capacity of each site. Specifically, the sites inventory assumed 75 percent of the maximum allowable density of most parcels, instead of the full development potential. This assumption is based on historical development patterns and is necessary to accommodate for a variety of site-specific factors such as previous development applications submitted for the site, conversations with landowners, development standards and requirements of the corresponding specific plan, and site-specific environmental constraints such as topography, seismic activity, flooding, and wildfire. A few recently planned or approved projects realized densities of more than 75 percent of the maximum allowable density (Table 36). For the smaller lots in the inventory, a minimum of one dwelling unit is assumed for each legal lot.

A total of 775 residential units can be accommodated on the vacant and nonvacant sites under existing land use policies and approved plans, as shown on Figure 7 and Figure 8. None of these sites qualify as feasible for facilitating the development of very low- and low-income units because they do not meet the minimum required density for lower income units (30 du/ac). Vacant units identified in Appendix B have current land uses of Rural Residential (RR), Very Low Density Residential (VLDR), Low Density Residential (LDR), Moderate Density Residential (MDR), and High Density Residential (HDR). Nonvacant units were identified on sites designated for HDR that are used for single-family residential and commercial development. Single-family residences on these HDR sites were generally built between 1920 and 1950, while the commercial uses typically have floor area ratios below 50 percent. Additionally, many of these sites currently have structures worth less value than the land that they are on, which increases their redevelopment potential. Each

nonvacant site could be redeveloped into one or more structures that contain a total of at least three housing units or be consolidated to facilitate larger moderate-income projects.

In addition to vacant and nonvacant parcels, the City has identified a number of parcels with potential to be rezoned to accommodate densities that could support lower-income housing units. Rezoning currently low or medium density residential parcels to a new zoning designation of Very High Density Residential (VHDR) that would allow for 30 du/ac, could accommodate an additional 600 lower-income units. The Housing Element will rezone within three years of the beginning of the planning period to allow residential use by right at specified densities for housing developments in which at least 20 percent of the units are affordable to lower income households. Figure 9 identifies these parcels that could potentially be rezoned in the City. A more detailed sites inventory of the residential capacity can be found in Appendix B.

The City will also introduce a new General Plan land use category that will be introduced after October 2021. This new category would support 25+ du/ac and could facilitate the future development of lower income units. This new land use will not be part of the housing plan included in this Housing Element.

Figure 7 Vacant Residential Parcels

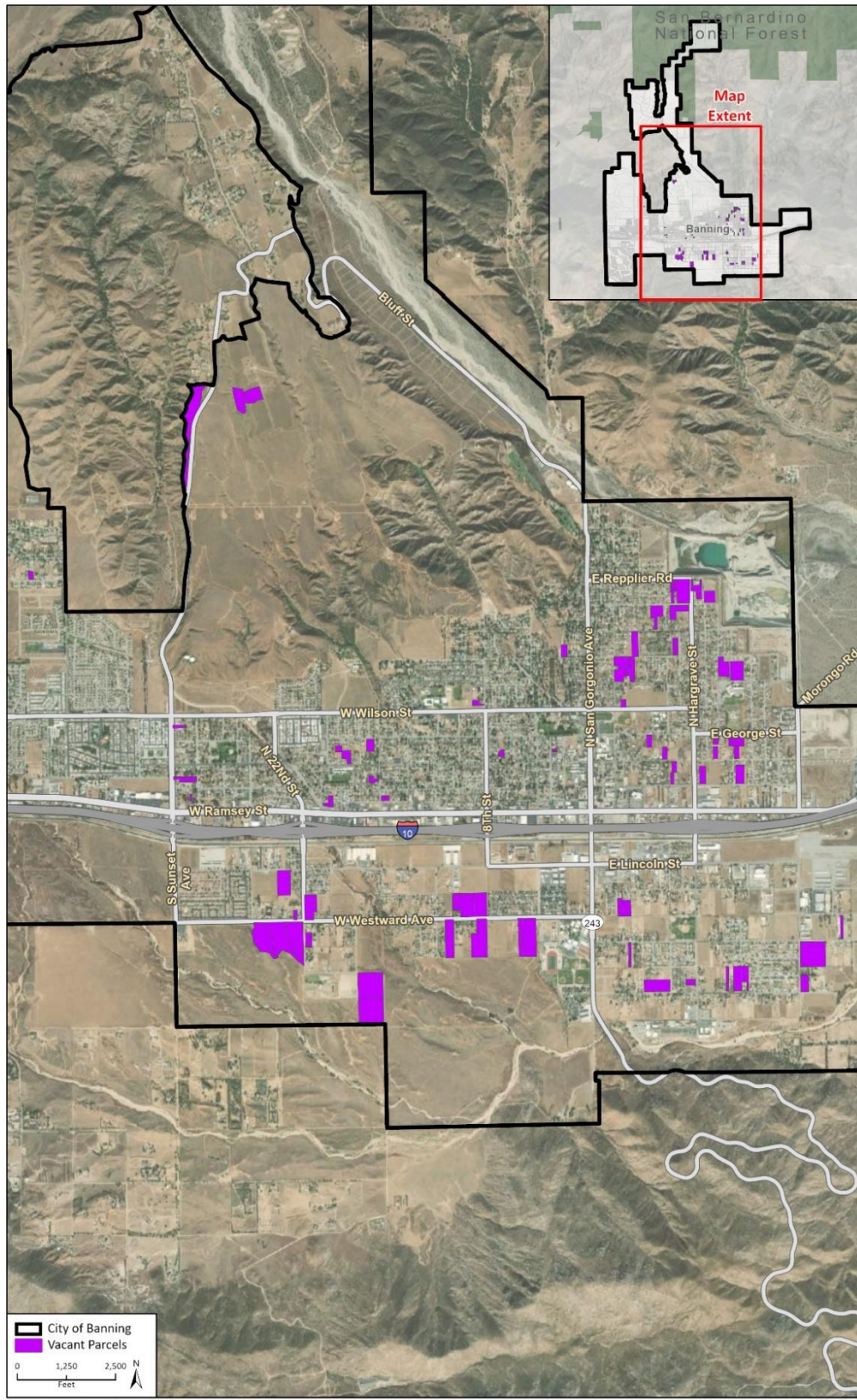


Figure 8 Nonvacant Residential Parcels

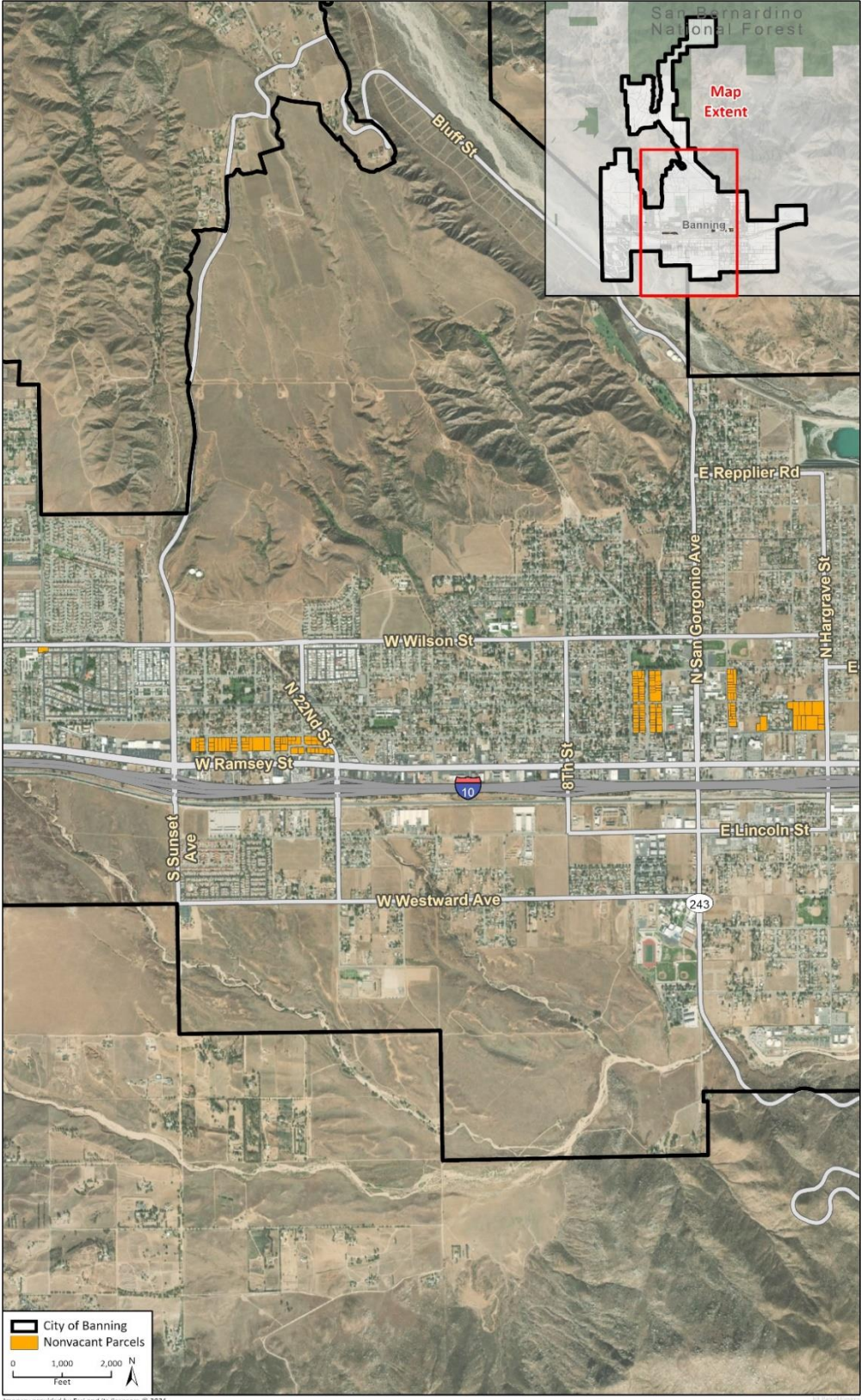
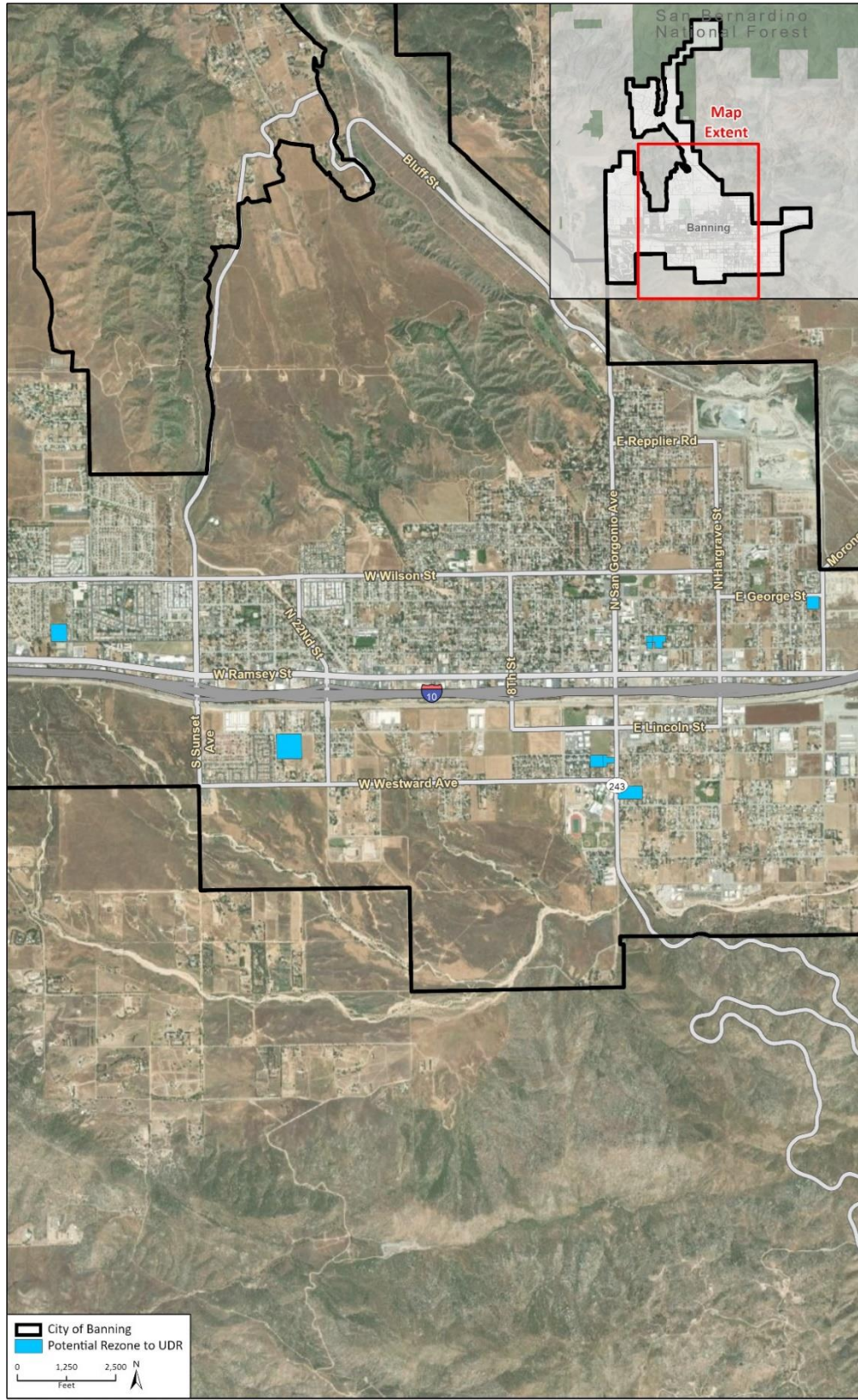


Figure 9 Potential Rezone to Very High Density Residential



## 4.5 Recycling Trends

The City does not have examples of current recycling trends that show past redevelopment and consolidation of nonvacant sites. Chapter 6 provides a detail of programs that would encourage and facilitate redevelopment and lot consolidation.

## 4.6 Adequacy of Residential Sites Inventory in Meeting RHNA

Vacant, nonvacant, and rezone sites located outside of the Specific Plan areas are listed in Appendix B. The residential development capacity of these sites is summarized in Table 37 below.

**Table 37 Residential Capacity in Banning**

	Acres	Realistic Unit Capacity
Vacant	188.29	449
Nonvacant	34.72	326
Rezone	30.02	671
<b>Total</b>	<b>253.03</b>	<b>1,446</b>

Overall, vacant and nonvacant parcels in Banning can accommodate approximately 775 new housing units and rezoned parcels can accommodate an additional 600 units. Current and planned densities can accommodate both lower- and moderate-income units. Given these estimates, the City will have enough capacity to accommodate its 2021-2029 RHNA.

**Table 38 Adequacy of Residential Sites Inventory**

	Lower-Income Units	Moderate-Income Units	Above Moderate-Income Units	Total Units
<b>RHNA Allocation</b>	<b>510</b>	<b>280</b>	<b>883</b>	<b>1,673</b>
Planned and Approved Units	0	32	1,384	1,416
ADUs	0	0	0	0
<b>Remaining RHNA After Credits</b>	<b>510</b>	<b>248</b>	<b>0</b>	<b>758</b>
Vacant Units	0	42	407	449
Nonvacant Units	0	326	0	326
Potential Rezone to VHDR	600	0	0	600
<b>Total Units After Credits</b>	<b>600</b>	<b>368</b>	<b>407</b>	<b>1,375</b>
<b>Total Unit Surplus</b>	<b>90</b>	<b>120</b>	<b>908</b>	<b>1,118</b>

## 4.7 Availability of Infrastructure and Services

The City is committed to actions and expenditures to provide infrastructure and enhancements meant to encourage and facilitate subsequent development. Banning's Capital Improvement Program provides for the maintenance and improvement of the City's infrastructure including such items as: streets, sidewalks, sewers, storm drains, water system, street lighting, traffic signals, and other infrastructure projects. The existing infrastructure system may require minor upgrades to

address age and condition-related issues; however, the systems do contain sufficient capacity to allow for the development of 1,673 additional residential units as required by the City's RHNA allocation.

Infrastructure extensions and improvements would be required to support both the Butterfield Specific Plan and the RSG Specific Plan. Proposed onsite infrastructure includes storm drains, retention/detention basins, wastewater, water, recycled water, and dry utilities (i.e., electric, gas, telephone, and cable) that would connect to existing facilities.

## **Sewer System**

Banning's Municipal Water and Sewer Service is responsible for supplying the majority of sewer collection and treatment services within the City. The utility collects wastewater from homes and businesses in the City and treats the sewage at the City's Wastewater Reclamation Plant. The City is currently in the process of expanding its Wastewater Reclamation Plant to provide tertiary treatment of wastewater to use to water golf courses and parkland in the City. The City adopted the 2016 Sewer System Management Plan which establishes management, operation, and maintenance practices for the sewer system. Both the Butterfield Specific Plan and the RSG Specific Plan include a Sewer Master Plan outlining the sizes and locations of proposed sewer mains. Banning's existing sewer system has the capacity to adequately accommodate the additional residential units.

## **Water System**

Banning's Municipal Water and Sewer Service is responsible for supplying clean water to the City and surrounding areas. The service supplies local groundwater pumped from 22 City-owned wells located in the City's water canyon along with other parts of the City. Both the Butterfield Specific Plan and the RSG Specific Plan include a Potable Water Master Plan outlining the sizes and locations of proposed water mains. In addition, the City recently entered into a joint venture agreement with the Cherry Valley Water District to share water from three additional wells in Beaumont. The 2015 Urban Water Management Plan (UWMP) for the Beaumont Cherry Valley Water District establishes planned upgrades to the water distribution system within the City. The UWMP assumes 2,732 dwelling units as the ultimate build-out need. Banning's existing potable water system in combination with the Cherry Valley Water District has the capacity to adequately accommodate the additional residential units.

## **Stormwater and Drainage System**

The National Pollutant Discharge Elimination System (NPDES) permit program is designed to monitor, reduce, and control the amount and type of pollutants that enter the storm drainage system. As required by state law, Banning implements a Drainage Area Management Plan and Local Implementation Plans (LIP) to manage urban runoff and preserve predevelopment hydrology. Banning's existing stormwater system has the capacity to adequately accommodate the additional residential units.

## **Dry Utilities**

The Banning Electric Utility is responsible for supplying electricity to the City and surrounding areas. Other dry utilities such as natural gas, telephone and data services, and cable television are serviced by contracted providers within the City. Providers include, but are not limited to, SoCalGas, AT&T, and Spectrum.

## Circulation System

The City's Circulation Element outlines the long-term plan for roadways, including numbers of lanes, right-of-way, and general operating conditions. It also provides guidance relating to the transit system, goods movement system, and nonmotorized travel, including bicycle and pedestrian travel and serves as a comprehensive transportation management strategy.

## 4.8 Financial Resources

The primary funding source that Banning uses for implementation of its housing programs is Community Development Block Grant (CDBG) funds. The City will also continue to use U.S. Department of Housing and Urban Development (HUD) funds administered through the County's Housing Choice Voucher Program for rental assistance. Another significant financial resource available to the City of Banning for the preservation of at-risk housing, improvement, and development of affordable housing is HOME Investment Partnership (HOME) funds accessible through the State.

### Community Development Block Grant (CDBG)

The CDBG Program is administered by HUD. Through this program, the federal government provides funding to jurisdictions to undertake community development and housing activities.

Activities proposed by the jurisdictions must meet the objectives and eligibility criteria of CDBG legislation. The primary CDBG objective is the development of viable urban communities, including decent housing and a suitable living environment, and expanding economic opportunity, principally for persons of low-and moderate income. Each activity must meet one of the three broad national objectives of:

- Benefit to low-and moderate income families;
- Aid in the prevention of elimination of slums or blight; or
- Meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community.

### HOME Investment Partnership Act (HOME)

The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for households with incomes not exceeding 80 percent of area median income. The program gives local governments the flexibility to fund a wide range of affordable housing activities through housing partnerships with private industry and non-profit organizations. HOME funds can be used for activities that promote affordable rental housing and homeownership by low-income households, including:

- Building acquisition
- New construction and reconstruction
- Moderate or substantial rehabilitation
- Homebuyer assistance
- Rental assistance
- Security deposit assistance

Banning will receive grants based on the formula prescribed under federal law for the CDBG. Funding amounts will vary from year to year based on annual revenues to the Building Homes and Jobs Trust Fund.

### **Permanent Local Housing Allocation (PLHA)**

The PLHA program, also known as the Building Homes and Jobs Act, or Senate Bill 2 (SB 2), provides a permanent source of funding to all local governments in California to help cities and counties implement plans to increase the affordable housing stock. Funding will help Banning to:

- Increase the supply of housing for households at or below 60 percent of area median income;
- Increase assistance to affordable owner-occupied workforce housing;
- Assist persons experiencing or at risk of homelessness;
- Facilitate housing affordability, particularly for lower- and moderate-income households;
- Promote projects and programs to meet the local government’s unmet share of regional housing needs allocation; and
- Ensure geographic equity in the distribution of funds.

Banning will receive grants based on the formula prescribed under federal law for the CDBG. Funding amounts will vary from year to year based on annual revenues to the Building Homes and Jobs Trust Fund.

## **4.9 Administrative Resources**

### **City of Banning Community Development Department**

The Community Development Department provides and coordinates development information and services to the public. Specifically, this involves inspection and enforcement of City-adopted building codes, plan checking for code compliance, issuance of City-required permits, record keeping of city maps, and processing of Site Development Plans.

The Planning division is tasked with ensuring that land uses in Banning comply with City codes, the General Plan, City Council and Planning Commission policies, and State law requirements. Approval of projects through the planning process is required prior to issuing grading and building permits. Advanced planning programs provided by the division include a comprehensive General Plan update (including periodic update of the Housing Element), preparing and amending specific plans, and conducting special land use studies as directed by the Planning Commission and City Council.

### **County of Riverside**

The County of Riverside administers a number of housing programs on behalf of the City of Banning. These include the HOME program, Mortgage Credit Certificate Program, and Section 8 Housing Choice Voucher Program.

### **Nonprofit Organizations**

Nonprofit housing developers and service providers are a critical resource for accomplishing the goals and objectives of this Housing Element. The following developers and service providers are

some of the nonprofit organizations that have been active in the City and may assist in the implementation of Housing Element programs and the preservation of at-risk housing:

- California Department of Fair Employment and Housing
- Housing and Economic Rights Advocates
- Jamboree Housing
- Riverside Housing Development Corporation
- Southern California Association of Nonprofit Housing

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## 5 Review of Past Accomplishments

To develop appropriate programs to address the housing issues identified in the 2013-2021 Housing Element, the City of Banning has reviewed the housing programs adopted in 2013-2021 Housing Element and evaluated the effectiveness of these programs in delivering housing services and assistance. Table 39 summarizes the City’s progress toward the previous RHNA and Table 40 provides a detailed program-level assessment of housing accomplishments over the last planning period.

**Table 39 Quantified Housing Objectives (2013-2021)**

	New Construction		Rehabilitation		Conservation/ Preservation	
	Objectives	Actual	Objectives	Actual	Objectives	Actual
Very Low Income	872		0		0	
Low Income	593		0	0	0	0
Moderate Income	685	0	0		0	0
Above Moderate Income	1,642	10	0	0	0	0
Total	3,792	10	0	0	0	0

Source: Annual Progress Report Permit Summary: <https://www.hcd.ca.gov/community-development/annual-progress-reports.shtml>

**Table 40 Review of Past Accomplishments**

Program	Program Name	Objectives	Progress and Continued Appropriateness
<b>Goal #1: Conserving and Improving Existing Affordable Housing</b>			
1	Code Enforcement	To decrease the number of unresolved code violations within the City and increase the number of improved properties.	<p><b>Implementation:</b> The timeframe of this program is continuous throughout the planning period. The City currently employs four code enforcement officers as two additional officers were hired 2019.</p> <p><b>Continued Appropriateness:</b> The City will identify potential code violations, utilize property maintenance inspections and work with property owners to resolve code and property maintenance issues to maintain the quality of housing units in the City. (The City’s Code Enforcement and Building Safety departments work together to actively and efficiently address code violations and improve communication with owners of properties in need of improvement.)</p>
2	Housing Rehabilitation Program	To reduce the number of substandard properties.	<p><b>Implementation:</b> The time frame on this program is continuous throughout the planning period. The status of the program implementation is not completed due to staffing and funding constraints.</p> <p><b>Continued Appropriateness:</b> The City will continue to pursue grant programs such as the Riverside County Home Improvement Program to provide loans to eligible lower-income families for necessary home repair and rehabilitation work, including room additions to alleviate overcrowding. The City will</p>

Program	Program Name	Objectives	Progress and Continued Appropriateness
3	Conservation of Existing and Future Affordable Units	To monitor the status of assisted projects.	<p>continue to publicize assistance offered by the County, including flyers available at the City Planning counter and information posted on the City’s website. The City will prioritize funding as it becomes available to target projects benefitting extreme-low-income households. To the extent feasible, projects may also be eligible for deferral or waiver or City application and processing fees.</p> <p><b>Implementation:</b> The time frame on this program is continuous throughout the planning period. The status of this program implementation is ongoing as staffing and funding allows.</p> <p><b>Continued Appropriateness:</b> Banning has several assisted affordable housing developments, although none is at risk of conversion to market rate during the current planning period. The City will monitor the status of these projects and take steps to preserve affordability should any become at-risk of conversion in the future.</p>
4	Section 8 Rental Assistance	Continue to support the HARIVCO’s applications for additional Section 8 allocations and efforts to provide vouchers for lower-income residents.	<p><b>Implementation:</b> The time frame on this program is continuous throughout the planning period. The status of the program implementation is not completed due to staffing and funding constraints</p> <p><b>Continued Appropriateness:</b> The Section 8 Rental Assistance Program provides rental subsidies to very-low-income (up to 50 percent of area wide median income – [AMI]) family and elderly households who spend more than 30 percent of their income on rent. The subsidy represents the difference between 30 percent of monthly income and the actual rent. Section 8 assistance is issued to the recipients as vouchers, which permit tenants to choose their own housing and rent units beyond the federally determined fair market rent in an area, provided the tenant pay the extra rent increment.</p>
5	Adequate Sites for Residential Development	<p>The City will continue to annually update an inventory that details the amount, type, and size of vacant underutilized parcels sufficient to accommodate the City’s remaining need, by income, to assist developers in identifying land suitable for residential development.</p> <p>As part of the City’s Annual Progress Report (APR), required pursuant to GC65400, the City must report on the number of extremely low-, very low-, and moderate-income units constructed annually.</p>	<p><b>Implementation:</b> The time frame on this program is continuous throughout the planning period. The City has met the requirement for the 5<sup>th</sup> Cycle (2013-2021 adopted Housing Element)</p> <p><b>Continued Appropriateness:</b> The City will work with developer, other agencies and the community to address lower income housing need by offering incentives such as density bonuses, options for clustering units, mix of unit types, second units, use of “in-lieu” housing funds, fast-track processing, and reduced fees, and appropriate for proposed lower-income housing.</p>

Program	Program Name	Objectives	Progress and Continued Appropriateness
6	Facilitate Development of Affordable and Special Needs Housing	Facilitate affordable housing development commensurate with the RHNA and the production of accessible and supportive housing for persons with disabilities.	<p><b>Implementation:</b> Contact affordable housing developers and the Inland Regional Center annually; assist developers with application for funding assistance upon request; initiate a Zoning code amendment in 2014 to clarify development standards in the VHDR zone. The status of the program implementation is not completed due to staffing and funding constraints; zoning code amendments to address certain actions are planned for 2019.</p> <p><b>Continued Appropriateness:</b> In order to facilitate the development of housing for low- and moderate-income households and persons with disabilities (including developmental disabilities), the City will implement the following actions:</p> <ul style="list-style-type: none"> <li>• Provide administrative assistance to developers seeking available state and federal funding and/or tax credits for the construction of low-and moderate-income housing.</li> <li>• Facilitate projects that incorporate affordable units and accessible units by granting modifications to development standards, expedited processing, or financial incentives consistent with state law.</li> <li>• Affordable housing developers will be contacted each year to solicit interest and apprise them of available assistance programs.</li> <li>• Targeted assistance will be prioritized for special needs housing and extremely-lo-income (ELI) units through density bonuses and/or regulatory incentives, modified development standards and fee deferrals, when feasible.</li> <li>• Coordinate with the Inland Regional Center regarding the needs and assistance programs targeted for persons with developmental disabilities and make information available on the City website.</li> <li>• Clarify development standards in the VHDR zone as necessary to facilitate affordable housing development.</li> <li>• Continue to monitor residential development to evaluate whether the required design amenities are acting as an unreasonable constraint on development. If the requirements are found to be unreasonable constraint, a Code amendment will be initiated to modify the design requirements.</li> </ul>
7	Infill and Mixed-Use Housing Development	Facilitate development of multi-family and mixed-use development in the downtown and nearby areas, with special emphasis on housing affordable to low and moderate-income households or persons with special needs.	<p><b>Implementation:</b> The time frame on this program proposes a Zoning amendment by June 2014. The City encourages mixed use development. Zoning code amendments providing allowances for existing nonconforming mixed uses in the GC zone were approved in the past. Additional proposed amendments are planned for the future.</p> <p><b>Continued Appropriateness:</b> The City has targeted the downtown Commercial (DC) area for special incentives for multi-family, SRO and mixed-use development to stimulate revitalization. The City will</p>

Program	Program Name	Objectives	Progress and Continued Appropriateness
			<p>encourage consolidation of adjacent parcels to enhance development feasibility by providing a lot consolidation density incentive 5% when two or more parcels totaling at least 1.0 acre are consolidated. This density incentive will be in addition to the density bonus currently allowed. City incentives will also include consolidated permit processing, reduced fees for parcel mergers or lot line adjustment, density bonus and modified development standards. The DC district zoning regulations will also be amended to increase allowable base densities to 24 units/acre for any project that meets the minimum affordability standards under state Density Bonus law (e.g., 5% very-low- or 10% low-income units). The city will also provide administrative and technical assistance with grant applications for affordable or special needs housing development in the downtown area. The city will prioritize future Capital Improvement Program funds for downtown infrastructure improvements if feasible. The city will also review development standards for the General Commercial (GC) zone and consider appropriate revisions to facilitate revitalization and mixed-use development in this area.</p>
8	Mortgage Credit Certificate Program	Provide information regarding the MCC Program to eligible homebuyers.	<p><b>Implementation Status:</b> The time frame on this program is continuous throughout the planning period. On December 8, 2015 the City Council adopted Resolution No. 2015-103, to continue participating with the County of Riverside Mortgage Credit Certificate (MCC) Program.</p> <p><b>Continued Appropriateness:</b> The Riverside County MCC program provides for a 15% rate which can be applied to the interest paid on the mortgage loan the borrower can claim a tax credit equal to 15% of the interest paid during the year. The city will provide referral information regarding the MCC program. On the city website, at City Hall and other public locations.</p>
9	Fair Housing Services	Continue to work with the County of Riverside to provide fair housing services to residents of Banning.	<p><b>Implementation:</b> The time frame on this program is continuous throughout the planning period. The status of the program implementation is ongoing, information is made available at the public counter regularly.</p> <p><b>Continued Appropriateness:</b> Banning is not an “entitlement city” and works cooperatively with the County of Riverside, which provides fair housing services to all unincorporated areas of the county and non-entitlement cities. Fair housing services offered through the county include counseling and information on potential discrimination and landlord/tenant problems; special assistance for ethnic minorities and single parent household; and bilingual housing literature. Information regarding available services from the county will be provided at</p>

Program	Program Name	Objectives	Progress and Continued Appropriateness
			<p>City Hall, on the City website, and at other governmental offices within the city. In addition, the City will work cooperatively with the County of Riverside to distribute fair housing information annually.</p>
10	Reasonable Accommodation in Housing for Persons with Disabilities	Continue to process requests for reasonable accommodation in conformance with state law and Development Code.	<p><b>Implementation:</b> The time frame on this program is continuous throughout the planning period. The status of the program implementation is ongoing.</p> <p><b>Continued Appropriateness:</b> Both the Federal Fair Housing Act and the California Fair Employment and Housing Act require local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning laws and other land use regulations to allow disabled persons an equal opportunity to use and enjoy a dwelling. The Zoning code establishes administrative procedures for reviewing and approving such request in conformance with state law. The City will continue to implement this ordinance.</p>
11	Residential Energy Conservation	Work Cooperatively with property owners, utility companies and other government agencies to reduce energy use in residential developments.	<p><b>Implementation:</b> The time frame on this program is continuous throughout the planning period. The status of the program implementation is ongoing. The City Council adopted Ordinance 1490, to expedite the permitting procedures of small residential rooftop solar systems; therefore, lowering the cost of solar installation and further expand the accessibility of solar, to meet the requirement of this program and comply with AB 2188, which provides for a streamlined permitting process for residential rooftop solar energy systems. The Utility’s Public Benefits Department administers a wide variety of Energy Efficiency Programs. These programs include rebates for purchasing or installing energy efficient items, conducting energy audits for customers, and educating our customers on how to conserve energy. The Public Benefits Department also provides monetary assistance to qualified low-income customers. Also, with the closure of the San Juan Unit 3 Coal Plant in December 2017, the Utility no longer has a Cap &amp; Trade compliance obligation for importing “dirty” electricity. However, the Utility will still receive its allotment of Cap &amp; Trade allowances through 2020, which the Utility can sell for additional revenue. After 2020, the Utility will still receive free allowances. However, the number of free allowances will decline.</p> <p><b>Continued Appropriateness:</b> With the adoption of AB 32, California’s greenhouse gas legislation, energy conservation is growing concern. In addition to helping to mitigate greenhouse gas emissions, residential energy efficiency can reduce home heating and cooling costs.</p> <p><b>a.</b> Support the use of innovative building techniques and construction materials for residential development, such as energy efficient building that</p>

Program	Program Name	Objectives	Progress and Continued Appropriateness
			<p>utilized solar panels and sustainable building materials that are recyclable.</p> <p><b>b.</b> Encourage maximum utilization of Federal, State, and local government programs, such as the County of Riverside Home Weatherization Program and the Western Riverside council of Governments (WRCOG) HERO program, that assist homeowners in providing energy conservation measures.</p> <p><b>c.</b> Maintain and distribute literature on energy conservation, including solar power, additional insulation, and subsidies available from utility companies, and encourage homeowners and landlords to incorporate these features into construction and remodeling projects.</p> <p><b>d.</b> Encourage energy conservation devices including but not limited to lighting, water heater treatments, solar energy systems for all residential projects</p>

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## 6 Housing Plan

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The Housing Plan identifies the City's housing goals, policies, and implementation programs. The overall strategy is to present a balanced and diverse array of policies that cover four overall areas of concern: construction, rehabilitation, conservation, and administration. The goals and policies of the Housing Element are organized into concise goal and policy directives.

### 6.1 Goals and Policies

#### Conserving and Improving Existing Housing

Substandard and deteriorating housing units, in addition to the obvious problems of blight and appearance, can expose occupants to a variety of hazards ranging from electrical fire to toxic substances and materials used in construction. A number of factors affect the life expectancy of a housing unit, such as quality of workmanship, age of structure, location, type of construction, and degree of maintenance. As a city with a large number of older housing units, it is important that on-going maintenance programs are implemented in Banning. In addition to rehabilitation efforts, conservation of the existing stock of affordable housing is also important, as the cost to preserve existing affordable housing is often lower than replacing the units.

**Goal 1.0: Promote the maintenance and preservation of the City's existing housing stock.**

**Policy 1.1:** Encourage the revitalization of the existing housing stock through rehabilitation programs.

**Policy 1.2:** Continue to establish and enforce property maintenance regulations that promote the sound maintenance of property and enhance the livability and appearance of residential areas.

**Policy 1.3:** Promote the development of attractive and safe housing to meet community needs.

#### Housing Production

Economic forces are driving jobs and housing development eastward in Riverside County, which results in increased pressure in Banning for new housing opportunities. The Southern California Association of Governments (SCAG) identified a need for 1,673 new housing units in Banning during the 2021-2029 planning period. New housing developments should provide a range of housing types and price levels to accommodate housing for Banning residents at all income levels.

**Goal 2.0: Provide adequate sites for new residential construction to meet the needs of all segments of the community without compromising the character of the City.**

**Policy 2.1:** Provide adequate sites for a range of new housing construction to meet the Regional Housing Need Assessment (RHNA) for Banning of 1,673 units during the 2021-2029 planning period.

- Policy 2.2:** Support the development of housing affordable to all income groups by utilizing a variety of public and private efforts.
- Policy 2.3:** Promote specific plans that provide a variety of housing types and densities based on the suitability of the land, including the availability of infrastructure, the provision of adequate City services and recognition of environmental constraints.
- Policy 2.4:** Promote the development of attractive and safe housing to meet community needs.

### **Housing for Persons with Special Needs**

New construction is a major source of housing for prospective homeowners and renters. However, the cost of new market-rate construction may not provide housing that is affordable or adequate for special needs populations such as the elderly, persons with disabilities, and persons experiencing homelessness. Incentive programs (financial and regulatory) can support cost-effective means of promoting affordable housing development that meets the needs of all segments of the community.

**Goal 3.0: Promote and preserve suitable and affordable housing for persons with special needs, including large families, single parent households, persons with disabilities, and seniors and shelter for the unhoused.**

- Policy 3.1:** Assist the development of housing that addresses the needs of special populations, including the elderly, persons with disabilities, and persons experiencing homelessness.
- Policy 3.2:** Promote the development of attractive and safe housing to meet special needs accommodations within the community.
- Policy 3.3:** Encourage the development of rental units with three or more bedrooms to provide affordable housing for large families.
- Policy 3.4:** Work with nonprofit agencies and private sector developers to encourage development of senior housing.
- Policy 3.5:** Encourage the production of assisted living facilities (single-story houses and apartments) for the disabled and the elderly.
- Policy 3.6:** Provide emergency shelter with transitional support for City residents, including disadvantaged groups.

### **Removal of Constraints on Housing Development**

Governmental policies and market conditions can constrain housing development and affect affordability. While the City has little influence on market conditions, certain governmental regulations affecting the maintenance, improvement, and development of housing can be minimized to facilitate new construction.

**Goal 4.0: Remove governmental constraints to the provision of housing to the greatest extent feasible and legally permissible.**

**Policy 4.1:** Promote efficient and creative alternatives to reduce governmental constraints.

**Policy 4.2:** Provide regulatory incentives and concessions for affordable, senior, and special needs housing.

**Policy 4.3:** Streamline the City’s development review and approval process to facilitate housing construction while also ensuring that new development meets all applicable standards.

### **Equal Housing Opportunities**

Housing should be made available to all persons regardless of race, religion, sex, family size, marital status, national origin, color, age, disability, or income. To make adequate provisions for the housing needs of all segments of the community, the City should promote equal and fair housing opportunities for all residents.

**Goal 5.0: Promote equal opportunity for housing and home ownership throughout the City of Banning.**

**Policy 5.1:** Support efforts to eliminate discrimination in the sale or rental of housing with regard to race, religion, disability, gender, family size, marital status, national origin, or income.

**Policy 5.2:** Continue to further fair housing choices by actively expanding housing opportunities and removing impediments to fair housing.

**Policy 5.3:** Encourage the development or renovation of residential units that are accessible to disabled persons or are adaptable for conversion to residential use by disabled persons.

**Policy 5.4:** Accommodate housing for persons with special needs, including emergency shelters and transitional housing, in compliance with applicable State law.

**Policy 5.5:** Continue to maintain an inclusionary housing policy that applies to condominium developments.

**Policy 5.6:** Explore funding sources for home purchasing assistance for lower income households.

### **Sustainable Residential Development**

Energy conservation can reduce development cost as well as ongoing utility bills for residents. City housing policies can also promote long-term sustainability through efficient land use and transportation planning to reduce fuel usage and travel cost.

**Goal 6.0: Promote residential energy conservation and sustainable development.**

**Policy 6.1:** Support energy conservation and sustainable residential development through construction technology and land use planning.

### Fair Housing Practices

To adequately address for the housing needs of all economic segments of the community, the City must ensure equal and fair housing opportunities that are available to all residents.

**Goal 7.0: Promote Fair Housing Practices**

**Policy 7.1:** Provide fair housing services to Banning residents and assure that residents are aware of their rights and responsibilities regarding fair housing.

**Policy 7.2:** Implement the action items identified in the Regional Analysis of Impediments to Fair Housing Choice (AI) to further access to fair housing in Banning.

## 6.2 Housing Programs

The goals and policies contained in the Housing Element address the identified housing needs in Banning and are implemented through a series of housing programs. Housing programs define the specific actions the City will take to achieve specific goals and policies. Housing programs include the programs currently in operation in the City as well as new programs. This section provides a description and the qualitative and quantitative objectives for each housing program the 2021-2029 period.

### Conserving and Improving Existing Housing

*Program 1: Code Enforcement*

The City will identify potential code violations, utilize property maintenance inspections, and work with property owners to resolve code and property maintenance issues to maintain the quality of housing units in the City. (The City’s Code Enforcement and Building Safety departments work together to actively and efficiently address code violations and improve communication with owners of properties in need of improvement.)

<b>Funding:</b>	Community Development Department
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	▪ Decrease the number of unresolved code violations within the City and increase the number of improved properties.
<b>Timeframe:</b>	This program will be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 2: Housing Rehabilitation Program*

The City will continue to pursue grant programs for housing rehabilitation, and promote home improvement grants such as the Riverside County Home Improvement Program, to support eligible lower-income families as they pursue necessary home repair and rehabilitation work, including room additions to alleviate overcrowding. The City will continue to publicize assistance offered by the County, including flyers available at the City Planning counter and information will be posted on the City’s website. The City will prioritize funding as it becomes available to target projects benefitting extreme-low-income households.

<b>Funding:</b>	State/Federal Grants
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Assist 80 households during the planning period, with an average of 10 households annually.</li> <li>▪ Continue to provide community outreach regarding available loans and grants for needed home improvements.</li> </ul>
<b>Timeframe:</b>	This program will be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 3: Neighborhood Improvements*

This program consists of public improvements such as streets, curbs, gutters, and water lines in addition to the Graffiti Removal Program. Important to a successful housing preservation program is the borrowers’ desire to make improvements. Most property owners will make further investments in their property if they believe that there is an optimistic future for the neighborhood where the property is located and that investment in their property will be matched by other owners. The City will continue to develop methods designed to increase the City’s collective sense of community pride.

<b>Funding:</b>	CDBG
<b>Responsible Agency:</b>	Administrative Services Department, Public Works Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continued implementation of neighborhood public improvements, property maintenance ordinance, design review, and historical preservation ordinance.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

**Housing Production**

*Program 4: Residential Sites Inventory*

Through zoning and general plan designations, the City maintains a residential sites inventory that is adequate to accommodate the City’s remaining share of regional housing needs. The City’s RHNA is 1,673 households (317 very low-income units, 193 units for low income, 280 units for moderate income, and 883 units for above moderate income). Future residential growth is expected to primarily be infill development in areas where transit-oriented development and access to services is most feasible.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department/Planning
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to provide zoning at appropriate densities to provide opportunities for accommodating the regional housing needs.</li> <li>▪ Maintain an ongoing inventory of multi-family residential and mixed-use sites and provide updated information on sites on City website.</li> <li>▪ Maintain an ongoing inventory of City-owned properties and other surplus sites owned by other public agencies that may be appropriate for residential uses.</li> <li>▪ Continue to update the Infill Affordable Housing Map to indicate suitable infill development sites.</li> <li>▪ Provide residential sites information to interested developers.</li> <li>▪ Investigate tracking rents for accessory dwelling units in 2021.</li> <li>▪ Coordinate public improvements in areas where residential development is anticipated to facilitate revitalization in those areas.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 5: Residential Sites Monitoring Program*

In 2017, Senate Bill 166 (SB 166), otherwise known as “no net loss,” was passed to ensure that cities and counties “identify and make available” additional adequate sites if a housing project is approved at a lower density or with fewer units by income category than what is identified in the Housing Element. In conjunction with Program 7 Residential Sites Inventory, the City will implement a monitoring program that evaluates the current capacity of housing sites for all income levels throughout the duration of the planning period and tracks the City’s available housing sites through its internal database to ensure the City remains on track towards satisfying its RHNA target.

Should an approval of development result in fewer units than assumed in this Housing Element for meeting RHNA requirements (for lower-, moderate-, or above moderate-income households), the City will identify and, if necessary, rezone sufficient sites within 180 days to accommodate the shortfall and ensure “no net loss” in capacity to accommodate the RHNA.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department/Planning
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Maintain an updated inventory of residential housing developments that have been submitted, approved, and denied.</li> <li>▪ The City will actively promote sites available for lower- and moderate-income housing development to potential developers, private and non-profit organizations, and other interested persons and organizations.</li> <li>▪ Amend the Zoning Ordinance to allow, by right, a mix of dwelling types and sizes, specifically missing middle housing types (e.g., duplexes, triplexes, fourplexes, courtyard buildings) within lower density city residential designations.</li> <li>▪ Annually monitor the City’s remaining housing capacity to ensure compliance with SB 166.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 6: Sites Used in Previous Planning Periods Housing Elements*

In 2017, AB 879 and AB 1397 were passed, requiring additional analysis and justification of the sites included in the sites inventory of the City’s Housing Element. The Housing Element may only count non-vacant sites included in one previous housing element inventory and vacant sites included in two previous housing elements if the sites are subject to a program that allows affordable housing by right. Some sites within this Housing Element were used in previous cycles and this program is included to address the by-right approval requirement. Per AB 1397, the use by right of these sites during the planning period is restricted to developments in which at least 20 percent of the units in the development are affordable to lower income households, provided that these sites have sufficient water, sewer, and other dry utilities available and accessible or that they are included in an existing general plan program or other mandatory program or plan to secure sufficient water, sewer, dry utilities supply to support housing development.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department/Planning
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ The City shall rezone or amend its Zoning Code by October 2023 to allow by-right approval for housing developments proposed for non-vacant sites included in one previous housing element inventory and vacant sites included in two previous housing elements, provided that the proposed housing development consists of at least 20 percent lower income and affordable housing units</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 7: Lot Consolidation*

To facilitate development in the downtown core, the City offers development incentives. Where feasible, the City also encourages lot consolidation in the in order to allow for more flexibility in possible land uses, building designs, and site and parking lot layouts, while minimizing curb cuts and ingress and egress points into parking areas to encourage the smooth flow of traffic. Other development incentives include reduced parking, increased sign area, and reduced setbacks for multi-family and mixed-use projects. This program aims to continue to facilitate lot consolidation or residential and mixed-use developments by providing information and technical assistance to property owners and developers.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to facilitate lot consolidation or residential and mixed-use developments by providing information and technical assistance to property owners and developers.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 8: Housing Development (Infill and Mixed-Use)*

Infill housing and mixed-use development helps promote investment in older neighborhoods while also contributing to meet the community’s housing needs. This program will facilitate development of multi-family and mixed-use development in the downtown and nearby areas, with special emphasis on housing affordable to low and moderate-income households or persons with special needs.

<b>Funding:</b>	Departmental budget, Grants
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Facilitate development of multi-family and mixed-use development in the downtown and nearby areas, with special emphasis on housing affordable to extremely low and low-income households or persons with special needs. Zoning Code must be amendment by October 2023.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 9: Multi-Family Acquisition and Rehabilitation*

In addition to the provision of sites for new construction of affordable housing, an important component of Banning’s housing strategy is the identification of existing multi-family structures for upgrading and maintaining as affordable housing. Numerous older apartment complexes are located in the City, many in substandard conditions, with potential for acquisition and rehabilitation. Acquisition and rehabilitation are more cost effective than new construction of affordable units and provides the additional benefit of improving the stock of substandard multi-family housing in the City. To the extent feasible, the City will encourage a portion of the affordable units to be made

available to persons with disabilities (including developmental disabilities) and extremely low-income households.

<b>Funding:</b>	HOME Funds
<b>Responsible Agency:</b>	Administrative Services Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Utilize HOME funds to assist both nonprofit and for-profit developers to acquire existing apartment buildings in need of upgrading, in exchange for long-term affordability controls on some or all of the units.</li> <li>▪ Pursue available funds for multi-family acquisition and rehabilitation.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

### Housing for Persons with Special Needs

#### *Program 10: Housing for Special Needs Populations*

The City will monitor its policies, standards, and regulations to ensure that they do not unduly impact persons with special needs. The City will also facilitate the development of housing for persons with disabilities and other special needs through incentives for affordable housing development.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Provide administrative assistance to developers seeking available state and federal funding and/or tax credits for the construction of low-and moderate-income housing.</li> <li>▪ Facilitate projects that incorporate affordable units and accessible units by granting modifications to development standards, expedited processing, or financial incentives consistent with state law.</li> <li>▪ Contact affordable housing developers each year to solicit interest and apprise them of available assistance programs.</li> <li>▪ Targeted assistance will be prioritized for special needs housing and extremely-low-income (ELI) units through density bonuses and/or regulatory incentives, modified development standards and fee deferrals, when feasible.</li> <li>▪ Coordinate with the Inland Regional Center regarding the needs and assistance programs targeted for persons with developmental disabilities and make information available on the City website.</li> <li>▪ Continue to monitor policies, standards, and regulations to ensure that they do not unduly impact persons with special needs.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ Facilitate the development of housing for persons with disabilities and other special needs through incentives for affordable housing development, with the goal of developing 16 special needs units over eight years.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 11: Housing for Persons Experiencing Homelessness*

The City continues to utilize Community Development Block Grant (CDBG) funds to support a range of services for individuals experiencing homelessness and persons with special needs. Furthermore, the City will continually review the low barrier navigation centers and emergency shelter provisions to comply with recent changes to state law and amend the zoning ordinance. One nonprofit that has assisted in the past includes H.E.L.P Inc. H.E.L.P Inc. is the primary service provider for persons experiencing homelessness in Banning and works with the City to provide food and clothing assistance for qualifying individuals and families. Persons experiencing homelessness in Banning can access programs offered through the County of Riverside, including: the Emergency Food and Shelter Program, the Homeless Management information System, the Continuum of Care for Riverside County, and the Housing and Urban Development Supportive Housing Program.

The Program is for Banning households who are at risk of becoming homeless as defined by HUD and focuses on self-sufficiency and stabilization. This program aims to continue existing services provided by the County and continue to identify new services that can be added to the County’s list of homeless services.

<b>Funding:</b>	CDBG
<b>Responsible Agency:</b>	Administrative Services Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to monitor policies, standards, and regulations to ensure that they do not unduly impact persons with special needs.</li> <li>▪ Coordinate with agencies such as the Housing and Homeless Coalition of Riverside County along with SCAG for the purposes of coordinating efforts, reducing the unsheltered population, increasing emergency and permanent housing, and leveraging resources to address homelessness.</li> <li>▪ Continue to provide funding for local and sub-regional homeless service providers that operate temporary and emergency shelters.</li> <li>▪ Assist (when possible) local non-profits and charitable organizations in securing state and federal funding for the acquisition, construction, and management of shelters.</li> <li>▪ Review the low barrier navigation centers and emergency shelter provisions to comply with recent changes to state law and amend the zoning ordinance and other documents as part of the General Plan and Zoning Code.</li> </ul>

	<ul style="list-style-type: none"> <li>▪ Continue to financially support the 211 system operated by the Volunteer Center of Riverside County. This system provides information on all social services offered in Riverside County.</li> <li>▪ Commit to reducing parking lot requirements for homeless shelters that are able to demonstrate a reduced parking need.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 12: Housing Accommodation for Persons with Disabilities*

Both the Federal Fair Housing Act and the California Fair Employment and Housing Act require local governments to make reasonable accommodations (i.e. modifications or exceptions) in their zoning laws and other land use regulations to allow disabled persons an equal opportunity to use and enjoy a dwelling. The Zoning code establishes administrative procedures for reviewing and approving such request in conformance with state law. The City will continue to implement this ordinance.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to process requests for reasonable accommodation in conformance with state law and the Development Code.</li> <li>▪ Evaluate the use and effectiveness of the reasonable accommodation ordinance through the annual Housing Element Progress Reports.</li> <li>▪ Continue to provide opportunities for the development of affordable housing for seniors and persons with disabilities.</li> <li>▪ The City shall continue to provide reasonable accommodations by reviewing and approving requests for modifications to building or zoning requirements in order to ensure accommodations for persons with disabilities.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

*Program 13: Supportive and Transitional Housing Program*

In 2018, Assembly Bill 2162 (AB 2162) was passed which requires that supportive housing be a use by right in zones where multi-family and mixed uses are permitted including nonresidential zones permitting multifamily uses. Additionally, AB 2162 prohibits local governments from imposing any minimum parking requirements for units occupied by supportive housing residents if the development is located within ½ mile of a public transit stop. The City of Banning is committed to expanding supportive housing opportunities for vulnerable communities that rely on such services. The City will amend its Zoning Ordinance to reflect AB 2162 and will continue to seek new supportive housing opportunities through further analysis of its Residential Sites Inventory. The City will prioritize supportive housing developments near transit centers and foster relationships with supportive housing advocacy partners such as Operation SafeHouse to identify potential opportunities for supportive housing.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to monitor policies, standards, and regulations regarding supportive housing developments and opportunities in the City.</li> <li>▪ Nurture ongoing and potential partnerships that help educate and execute the development of supportive and transitional housing.</li> <li>▪ Amend the zoning ordinance to allow supportive housing in multi-family and mixed-use zones by right, by October 2023.</li> <li>▪ Amend the zoning ordinance to reflect the change to parking requirements for units occupied by supportive housing residents if the development is located within ½ mile of a public transit stop.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

## Removal of Constraints on Housing Development

### *Program 14: Zoning Ordinance Monitoring*

This program actively monitors the City's Zoning Ordinance to ensure that standards do not excessively constrain affordable residential development. The Banning Zoning Ordinance is continuously updated to address changes among a range of issues and State/Federal laws. The City will continue to monitor its policies, standards, and regulations to ensure they work to facilitate residential and mixed use development in the community. The City will also revisit its regulations on transitional and supportive housing, emergency shelters, residential care facilities, and ADUs.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Monitor the City's Zoning Ordinance to ensure standards do not excessively constrain affordable residential development.</li> <li>▪ Amend the Zoning Code by October 2023 to comply with AB 139 to permit emergency shelters by right in residential zones, and AB 101 to permit low barrier navigation centers and residential care facilities by right in areas zoned for mixed-use and nonresidential zones permitting multifamily housing.</li> <li>▪ Amend the Zoning Code by October 2023 to comply with AB 2162 to permit transitional and supportive housing by right in residential zones.</li> <li>▪ Amend the Zoning Ordinance by October 2023 to comply with the Employee Housing Act.</li> <li>▪ Amend the Zoning Ordinance by October 2023 to comply with the most recent ADU legislation</li> </ul>

<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.
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*Program 15: Flexibility in Development Standards*

The City, in its review of development applications, may recommend waiving or modifying certain development standards, or propose changes to the Municipal Code to encourage the development of low- and moderate-income housing. The City offers offsets to assist in the development of affordable housing citywide in the form of concessions or assistance including, but not limited to, direct financial assistance, density increases, standards modifications, or any other financial, land use, or regulatory concession that would result in an identifiable cost reduction.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Monitor application of Development Code standards for constraints to development of new housing and recommend changes that would minimize such constraints and enhance the feasibility of affordable housing, while maintaining the quality of housing.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period

*Program 16: Development Fees*

Various fees and assessments are charged by the City to cover the costs of processing permits and providing services and facilities. While almost all these fees are assessed on a pro rata share system, they often contribute to the cost of housing and constrain the development of lower priced units. As a result, the City will evaluate the impact of the fee increase on residential and mixed-use developments as a potential constraint on housing development and adjust as necessary to encourage and facilitate residential development. In addition, the City will work with the development community to solicit input on the impact and viability of existing fees. The City updates their Fee Schedule every two years by the City’s Finance Department.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Banning City Council
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to evaluate the impact of fees on residential and mixed-use developments and adjust as necessary to facilitate development activities.</li> </ul>
<b>Timeframe:</b>	This program will be monitored biennially and will be implemented on an ongoing basis through the remainder of the planning period.

*Program 17: Expedited Review and Permit Processing*

The City continues to improve the efficiency of the development review process. As a response to a housing shortage in the State of California, Senate Bill 330 (SB 330) was passed to restrict local rules that limit housing production. SB 330 strengthens the Permit Streamlining Act by creating a more efficient two-step application process. The City prioritizes review and processing for projects that include units for extremely low-income households and persons with disabilities (including

developmental disabilities). The City has an expedited permit review page on the Building Division’s webpage with applications and guidelines for expedited building permits. Additionally, in conformance with Government Code Section 65940.1 (SB 1483), the City has all schedule of fees, application forms, Zoning Ordinance/Municipal Code, and other relevant information publicly accessible on the City’s website. The City will continue to find ways to make the development process more efficient and uphold SB 330 by further streamlining the permit process and directly coordinating with developers to ensure a timely application and development process.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department/Planning
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to monitor and improve the project review and approval process.</li> <li>▪ Design and layout of proposed projects will be thoroughly reviewed to reduce hazards and additional impediments on surrounding development and neighborhood characteristics.</li> <li>▪ The City shall establish and adopt clear and objective design standards for multi-family and mixed-use housing projects by October 2023.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

### **Affordable Housing Development and Assistance**

#### *Program 18: Down Payment Assistance Program (DAP)*

The City’s DAP is a First-Time Homebuyer Down Payment Assistance Program that provides one percent (up to \$20,000) of purchase price towards a down payment. Applicants are required to take an approved first-time homebuyer class. Additionally, the DAP funds a portion of the Qualified Borrower’s QSFR Purchase Price. Any single-family residence that is purchased through the DAP must be affordable to persons of extremely low to low income and borrowers must meet all eligibility criteria as they may be amended from time to time. The City will continue the DAP in an effort to continue the promotion of assisting very low and low-income households.

<b>Funding:</b>	Department Budget, Banning Housing Authority
<b>Responsible Agency:</b>	Community Development Department/Planning
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Utilize DAP funding to provide assistance to 40 very-low and low-income households during the planning period.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

#### *Program 19: Mortgage Credit Certificate Program*

A Mortgage Credit Certificate (MCC) entitles qualified home buyers to reduce the amount of their federal income tax liability by an amount equal to a portion of the interest paid during the year on a home mortgage. This tax credit allows the buyer to qualify more easily for a loan by increasing the effective income of the buyer. The Riverside County MCC program provides for a 15 percent rate

which can be applied to the interest paid on the mortgage loan the borrower can claim a tax credit equal to 15% of the interest paid during the year. Since the borrower’s taxes are being reduced by the amount of the credit, this increases the take-home pay by the amount of the credit. The buyer takes the remaining 85 percent interest as a deduction. When underwriting the loan, a lender takes this into consideration and the borrower can qualify for a larger loan than would otherwise be possible.

<b>Funding:</b>	Federal Tax Credits, Riverside County Economic Development Agency (EDA)
<b>Responsible Agency:</b>	Riverside EDA
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Provide information regarding the MCC Program to eligible home buyers.</li> <li>▪ Coordinate proactively with Riverside County on annual monitoring of the effectiveness of the MCC program.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 20: Section 8 Rental Assistance*

The Section 8 Rental Assistance Program provides rental subsidies to very-low-income (up to 50 percent of area wide median income [AMI]) family and elderly households who spend more than 30 percent of their income on rent. The subsidy represents the difference between 30 percent of monthly income and the actual rent. Section 8 assistance is issued to the recipients as vouchers, which permit tenants to choose their own housing and rent units beyond the federally determined fair market rent in an area, provided the tenant pay the extra rent increment. This program will continue to administer Section 8 housing choice vouchers and provide additional assistance to very low-income households. The City will apply for additional Section 8 Housing Choice Vouchers when HUD makes it available and will also seek other funding sources.

<b>Funding:</b>	Federal HUD Section 8
<b>Responsible Agency:</b>	Housing Authority of Riverside County (HARIVCO)
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to support the HARIVCO’s applications for additional Section 8 allocations and efforts to provide vouchers for lower-income residents.</li> <li>▪ Apply for additional Housing Choice Vouchers when made available by HUD.</li> <li>▪ Proactively seek additional funding that can be used, in addition to Section 8 funds, to provide subsidies to lower-income households.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 21: Affordable Housing Development*

The City is committed to maintaining and monitoring housing conditions amongst vulnerable, very low-income low-income, and special needs populations. Lower-income communities along with the elderly and persons with special needs are disproportionately burdened with poorer housing conditions. Banning will continue to seek new funding opportunities and partnerships to improve

housing conditions. The City will identify and partner with advocacy groups such as Habitat for Humanity to expand existing resources and help further improve housing conditions for special needs and low-income communities and identify the need for rehabilitation assistance as the housing stock ages. Habitat for Humanity builds affordable homes by partnering with local housing commissions and other developers. Habitat for Humanity of the San Gorgonio Pass Area serves Banning and currently owns and operates two new homes in Banning. This program aims to facilitate affordable housing production or self-help housing development through assistance in the site identification and acquisition, priority processing, collaboration with non-profit or other developers, as well as explore incentives and additional funding sources.

<b>Funding:</b>	CDBG and HOME funds
<b>Responsible Agency:</b>	Administrative Services Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Facilitate affordable housing production or self-help housing development through assistance in site identification and acquisition, priority processing, collaboration with nonprofit or other developers, as well as provision of incentives.</li> <li>▪ Continue to utilize funds to expand affordable housing projects that target and address special needs populations with the goal of facilitating the development of 80 lower income units over eight years.</li> <li>▪ Annually seek additional funding sources and identify new partnerships to greater expand resources in the city</li> <li>▪ Monitor both the City’s and State’s development code for any additional updates that will require housing in the City to be altered/changed to comply with the latest updates</li> <li>▪ Investigate funding opportunities to provide rehabilitation services to homeowners and people amongst the vulnerable and low-income communities. Priority will be given to repair and rehabilitation of housing identified by the City’s Building Division as being substandard or deteriorating, and which houses lower-income, and in some cases, moderate-income households.</li> </ul>
<b>Timeframe:</b>	This program will be monitored annually and implemented on an ongoing basis through the remainder of the year.

*Program 22: Density Bonus Program*

Consistent with State law (Government Code sections 65915 through 65918), the City continues to offer residential density bonuses as a means of encouraging affordable housing development. The City's density bonus regulations (Municipal Code Chapter 15.60) will be amended to incorporate all recent changes to State density bonus law including the latest density bonus legislation AB 2345. The purpose of the program is to provide incentives to the private sector to build very low- and low-income housing, donate land, or build housing for seniors and the disabled, by increasing the number of units above that normally permitted by the zoning.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Update the Banning Zoning Ordinance / Municipal Code by October 2023 to integrate future changes in State Density Bonus Law, including update to reflect the requirements of AB 2345 (2020).</li> <li>▪ Continue to advertise and inform prospective developers of options for density bonuses, and actively educate and promote density bonus increases as adopted.</li> <li>▪ Meet with developers to discuss incentives and concessions appropriate for the density bonus program to facilitate affordable housing development.</li> <li>▪ Promote the use of density bonus incentives by providing information on City website and offering technical assistance to developers.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually to identify any new density bonus legislation and amend the Zoning Ordinance and should be implemented on an ongoing basis through the remainder of the planning period.

*Program 23: Safe and Healthy Communities Program*

The City of Banning is committed to reducing the barriers of housing to vulnerable populations due to environmental hazards. Communities of color and lower-income communities are often disproportionately burdened with poor housing conditions due to a variety of environmental threats and hazards. Under California Government Code 65040, environmental justice is designed as “the fair treatment of people of all races, cultures, and incomes with respect to the development, adoption, implementation, and enforcement of environmental laws, regulations, and policies.” The City is committed to expanding safe and healthy housing opportunities for people of all groups through the continuous expansion of environmental justice policies, conducting thorough environmental review of all housing developments, and creating partnerships with environmental justice agencies and advocates such as the California Environmental Justice Alliance.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Annually monitor policies, standards, and regulations regarding environmental justice in the City.</li> <li>▪ Nurture ongoing partnerships that help educate and execute the development of safe and health housing communities for all groups of people.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 24: Alternative Housing Program*

Under this program, the City will continue to support alternative types of housing, such as multifamily units, single-room occupancy units, and managed living units or “micro-units,” to accommodate extremely-low-income households.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to annually monitor underutilized properties and sites that have a potential for alternative housing options and offer the information to interested developers on an on-going basis.</li> <li>▪ Rezone underutilized commercial, office, and or industrial space, as appropriate, to facilitate use for alternative housing types on or before October 2023, and then annually as opportunities arise.</li> <li>▪ Develop, as part of a zoning ordinance update, measures that encourage affordability by design (e.g., smaller, more efficient and flexibly-design living spaces).</li> <li>▪ Where appropriate, utilize the city’s regulatory powers (e.g., land use and fees) to encourage development of alternative housing including care facilities for 7+ individuals in residential zones.</li> <li>▪ Evaluate and implement a development fee structure for these units based on a per square foot basis rather than per unit basis.</li> <li>▪ Encourage innovative housing structures, such as micro-unit housing and new shared and intergenerational housing models to help meet the housing needs of aging adults, students, and lower-income individuals citywide.</li> </ul>
<b>Timeframe:</b>	This program should be monitored annually and implemented on an ongoing basis through the remainder of the planning period.

**Sustainable Residential Development**

*Program 25: Energy Efficiency Rehabilitation Program (Small)*

Banning Housing Authority’s (BHA) Energy Efficiency Rehabilitation Program (EERP) is to provide grants of up to \$2,000 or forgivable loans of up to \$5,000 to homeowners of single-family detached dwellings for the performance of energy efficiency home assessments and eligible home improvements that increase energy and water efficiency of their home. Grants and forgivable loans shall be provided to eligible extremely low, very low, and lower income homeowners of owner-occupied single-family detached homes to cover the cost of approved energy efficiency rehabilitation repairs. The two options under the EERP are below:

- Grant option: One time, per homeowner, per residence limit.
- Forgivable loan option: Loan may be forgiven after five years of occupancy. If home is sold before term, loan is due, payable to the Agency.

<b>Funding:</b>	Department Budget, Banning Housing Authority
<b>Responsible Agency:</b>	Community Development Department/Planning
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Assist 20 extremely low, very low, and low-income homeowners with small home loans for establishing energy efficiency measures and executing rehabilitation repairs by the end of the planning period. .</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 26: Energy Efficiency and Minor Home Repair (Big)*

The purpose of the Banning Housing Authority’s (BHA) Energy Efficiency and Minor Repairs Program (EEMRP), also considered to be minor home repair, is to assist extremely low, very low, and lower income homeowners, whose incomes do not exceed 80 percent of the Area Median Income (AMI) adjusted by family size, as established by the California Department of Housing and Community Development (HCD), by providing forgivable loans of up to \$10,000 to make energy efficiency related repairs to their single family owner-occupied residences within the City of Banning.

<b>Funding:</b>	Department Budget, Banning Housing Authority
<b>Responsible Agency:</b>	Community Development Department/Planning
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Assist 8 extremely low, very low, and low-income homeowners with larger home loans for establishing energy efficiency measures and executing rehabilitation repairs by the end of the planning period.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 27: Sustainable Building*

The City promotes the use of sustainable building techniques for new and rehabilitation projects in order to reduce demand for water and energy, shorten commute distances, protect the environment, reduce operational costs of ownership, and plan large development projects with environmental principles such as transit-oriented development. The program will continue to implement sustainable building and design in new construction throughout the City.

In accordance with Title 24 of the California Code of Regulations, the City will continue to facilitate voluntary energy efficiency improvements and upgrades in existing residential, commercial, and industrial buildings within the City.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department/Planning
<b>Objectives and Timing:</b>	<ul style="list-style-type: none"> <li>▪ Continue to enforce the California Energy Code and CALGreen Code through the development review process.</li> <li>▪ Continue to provide information and forms on the City's website to facilitate project compliance with the CALGreen Code.</li> <li>▪ Continue to implement the Climate Action Plan that fosters sustainability in all development requiring discretionary approval.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis and through the remainder of the planning period.

## **Fair Housing Practices**

### *Program 28: Community Outreach*

Community outreach is a key component to developing a comprehensive and inclusive housing market in the City. It is critical to engage local community groups and stakeholders from all sectors of the community in order to educate and provide inclusive housing opportunities. The goal of this program is to provide community groups that are affected by restrictions to fair and equitable housing greater opportunities for becoming informed and engaged in the City’s housing and overall planning process. Strategies to expand accessibility and help further educate community groups include:

- Sharing and distributing public announcements/information through a variety of mediums such as flyers, E-blasts, website updates, new media, and social media;
- Actively monitor existing stakeholders and seek to find additional stakeholders from all sectors of the community to engage in the public participation process;
- Increasing accessibility to public meetings by conducting public meetings at suitable times, having meetings be accessible to persons with disabilities, having meetings be accessible to nearby transit centers, and provide additional resources such as childcare, translation, and food services;
- Ensuring language translation services and access to public engagement opportunities in a variety of languages including Spanish to help reduce language barriers, and;
- Continuing to educate all community groups of the services available for rental, homeownership, and rehabilitation/maintenance services.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Increasing accessibility to public meetings for all sectors of the community including, persons with disabilities, by ensuring public meetings are in locations accessible to all persons.</li> <li>▪ Ensuring that public meetings and other planning processes are offered in more than one language.</li> <li>▪ Making public announcements and information accessible and visible in a multitude of ways.</li> </ul>
<b>Timeframe:</b>	This program should be implemented on an ongoing basis through the remainder of the planning period.

*Program 29: Community Placemaking Pilot Program*

The City of Banning actively seeks to identify new opportunities to bridge the gap between all neighborhoods despite differences in income-levels and demographics. The City seeks to create a unified community while also celebrating the different cultural makeup of individual neighborhoods. The Community Placemaking Pilot Program seeks to connect people and neighborhoods by implementing small-scale placemaking projects/events that people from all community groups can be a part of. Placemaking strategies include but are not limited to:

- Increase signage and wayfinding between neighborhoods;
- Implement “popup parks”/sidewalk cafes in community neighborhoods;
- Create a community murals programs to help beautify community neighborhoods and connect local artists of all backgrounds;
- Increase seating, such as picnic tables with chess/checker boards;
- Create a designated city community garden for all members of the community to visit and volunteer;
- Coordinate neighborhood walks/races, and;
- Increase overall community outreach (partnering with Program 33) to help spread the word on new community attractions in various neighborhoods and educate community groups on new community activities

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Connect neighborhoods of all income levels and demographic makeup through small placemaking projects and activities accessible to all persons, including persons with disabilities.</li> <li>▪ Expand public outreach to target all neighborhoods and educate people from all types of community groups on new and upcoming neighborhood projects and activities.</li> </ul>
<b>Timeframe:</b>	This program should be implemented on an ongoing basis through the remainder of the planning period.

*Program 30: Fair Housing Services*

AB 686 (2017) requires each city to administer its programs and activities related to housing in a manner that affirmatively furthers fair housing. Banning is not an “entitlement city” and works cooperatively with the County of Riverside, which provides fair housing services to all unincorporated areas of the county and non-entitlement cities. Fair housing services offered through the county include counseling and information on potential discrimination and landlord/tenant problems; special assistance for ethnic minorities and single parent household; and bilingual housing literature. Information regarding available services from the county will be provided at City Hall, on the City website, and at other governmental offices within the city. In addition, the City will work cooperatively with the County of Riverside to distribute fair housing information annually.

<b>Funding:</b>	Riverside County, Department Budget
<b>Responsible Agency:</b>	Riverside County
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to effectively address the requirements of AB 686 by increasing outreach and education through the fair housing service providers, publicize fair housing litigation to encourage reporting, and conduct random testing on a regular basis to identify issues, trends, and problem properties.</li> <li>▪ Work with local agencies such as the Fair Housing Council of Riverside County to help identify and reduce barriers to housing on both a regional and local scale.</li> <li>▪ Establish a method of measuring the progress of fair housing practices, which can include the index of dissimilarity, the Regional Opportunity Index, and percentage of residents experiencing extreme housing cost burdens. Report the findings of these metrics as part of the city’s Housing Element Annual Progress Report.</li> <li>▪ Expand understanding of the current state of fair housing practices and potential areas of discrimination by conducting an in-depth study of fair housing issues around the city.</li> <li>▪ The city shall continue to facilitate opportunities for all residents and stakeholders to provide meaningful and effective input on proposed planning activities early on and continuously throughout plan development and the public review process. Outreach efforts to disadvantaged communities will be a priority.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 31: Fair Housing Council of Riverside County Program*

The City is committed to supporting advocacy and educational activities to reduce or eliminate discrimination. The City contracts with the Fair Housing Council of Riverside County (FHCRC) for the provision of fair housing services. The FHCRC provides fair housing services to Banning residents, landlords, and interested professionals such as local realtors and lenders. FHCRC provides counseling and dispute resolution services pertaining to fair housing issues (i.e. discrimination, tenant-landlord rights, etc.) and addresses identified impediments to fair housing choice on behalf

of the City. As a partner to the City and other local jurisdictions, the FHCRC has also become involved with foreclosure prevention by conducting community foreclosure prevention workshops and individual housing counseling.

<b>Funding:</b>	CDBG funds
<b>Responsible Agency:</b>	Administrative Services Department and Fair Housing Service Provider
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to provide CDBG funds to a fair housing service provider.</li> <li>▪ Encourage affirmative marketing on all residential projects and will require developers to advertise to under-represented minority groups to indicate the availability of housing units that meet affordable housing requirements.</li> <li>▪ Make available bilingual fair housing assistance and materials.</li> <li>▪ Implement recommended action items identified in the Analysis of Impediments to Fair Housing Choice for Riverside County.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 32: Affirmatively Furthering Fair Housing (AFFH) Program*

To address the requirements of AB 686, the City has worked collaboratively with the County of Riverside Public Housing Authority (PHA) to complete the Analysis of Impediments (AI) to Fair Housing which identifies regional barriers to fair housing. The City has also produced a City-specific Analysis of Impediments to Fair Housing that discusses local barriers to fair housing with heavy emphasis on racial and economic disparity and environmental justice. Two primary impediments were identified for the City including a lack of access to home improvement financing and limited access to home purchase loans. Recommendations have been identified in the City’s AI to reduce these impediments including implementing programs such as the Housing Rehabilitation Program and efficiently monitoring HDMA data.

The City continuously examines housing opportunities available within the City and has undertaken Zoning Ordinance amendments to address the impediments identified in the AI. The City will continue to work collaboratively with the County of Riverside Public Housing Authority to identify and promote fair housing, education, and advocacy.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Continue to effectively address the requirements of AB 686 by increasing outreach and education through the fair housing service providers, publicize fair housing litigation to encourage reporting, and conduct random testing on a regular basis to identify issues, trends, and problem properties.</li> <li>▪ Work with local agencies such as the Fair Housing Council of Riverside County to help identify and reduce barriers to housing on both a regional and local scale.</li> <li>▪ Establish a method of measuring the progress of fair housing practices, which can include the index of dissimilarity, the Regional Opportunity Index, and percentage of residents experiencing extreme housing cost burdens. Report the findings of these metrics as part of the city’s Housing Element Annual Progress Report.</li> <li>▪ Expand understanding of the current state of fair housing practices and potential areas of discrimination by conducting an in-depth study of fair housing issues around the city.</li> <li>▪ The city shall continue to facilitate opportunities for all residents and stakeholders to provide meaningful and effective input on proposed planning activities early on and continuously throughout plan development and the public review process. Outreach efforts to disadvantaged communities will be a priority.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

*Program 33: Segregation in Housing Implementation*

Despite the repeal of explicitly racist and discriminatory housing laws, there remains a lasting legacy of segregation and resources disparities. Housing choice is often limited for persons of protected classes, including minority communities, which leads to concentrated areas of poverty. This program is designed to affirmatively reduce barriers to housing, including but not limited to racial inequities, high housing costs, and public awareness of existing resources.

<b>Funding:</b>	Department Budget
<b>Responsible Agency:</b>	Community Development Department
<b>Objectives:</b>	<ul style="list-style-type: none"> <li>▪ Monitor application of Development Code standards for constraints to development of new housing and recommend changes that would minimize such constraints and enhance the feasibility of affordable housing, while maintaining the quality of housing.</li> </ul>
<b>Timeframe:</b>	This program will be implemented on an ongoing basis through the remainder of the planning period.

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# Appendix A

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Public Outreach



# Appendix A-1 City of Banning Webpage



City Departments

Living in Banning

Doing Business

Government

General Plan Advisory  
Committee Application

General Plan Circulation  
Element Amendment

Housing Element

Documents, Applications, and  
Information

Rancho San Geronio Specific  
Plan

[Home](#) » [City Departments](#) » [Community Development](#) » [Planning](#) » [Housing Element](#)

## Housing Element

2021 - 2029 Draft

[Housing Element Information](#)

2013 - 2021 Draft

[Housing Element Documentation](#)

[6/10/2014 Maps of Parcels](#)

2008 - 2014 Draft

[Housing Element Documentation](#)

[Environmental Documentation](#)

2013 - 2021 Draft

[Housing Element Documentation](#)

[6/10/2014 Maps of Parcels](#)

2008 - 2014 Draft

[Housing Element Documentation](#)

[Environmental Documentation](#)

SIGN UP FREE

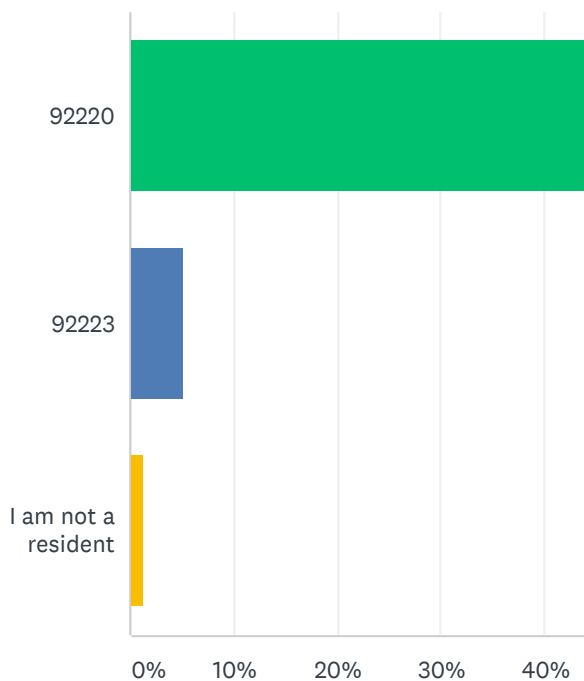
Create your own surveys for free

# City of Banning Housing Element Update Public Outreach Survey

## Appendix A-3 Housing Element Update Survey

### If you are a resident of the City ...

Answered: 78 Skipped: 1



City of Banning Housing Element Update Publ... (0)

### Do you represent a special inter...

Answered: 28 Skipped: 51

- None
- senior
- NO
- N/a
- No
- NAMI
- N/a
- No
- No

City of Banning Housing Element Update Publ... (0)

### Which best describes your curre...

Answered: 77 Skipped: 2

### Which best describes your curre...

Answered: 78 Skipped: 1

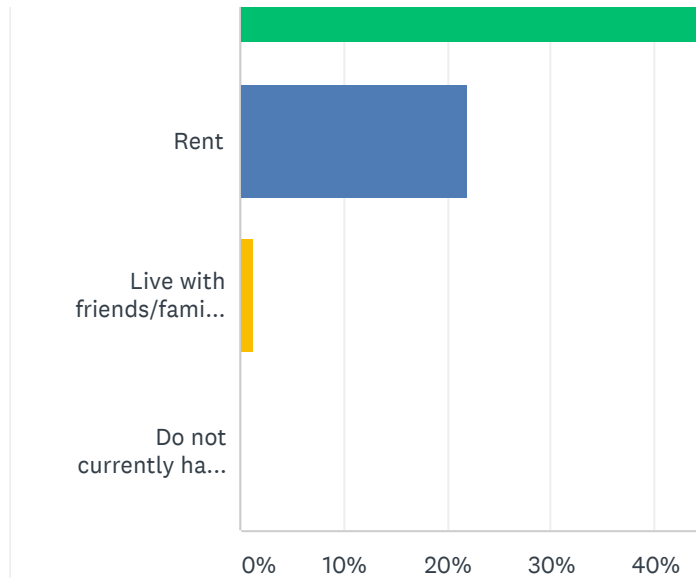
Dashboard Share Link

<https://www.surveymonkey.com/stories/SM-XPWLJFGC/>

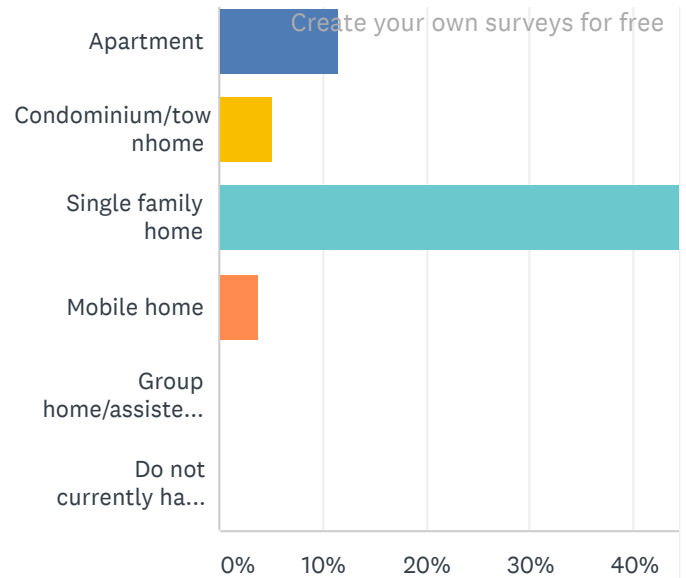
COPY

SIGN UP FREE

City of Banning Housing Element Update Public Outreach Survey



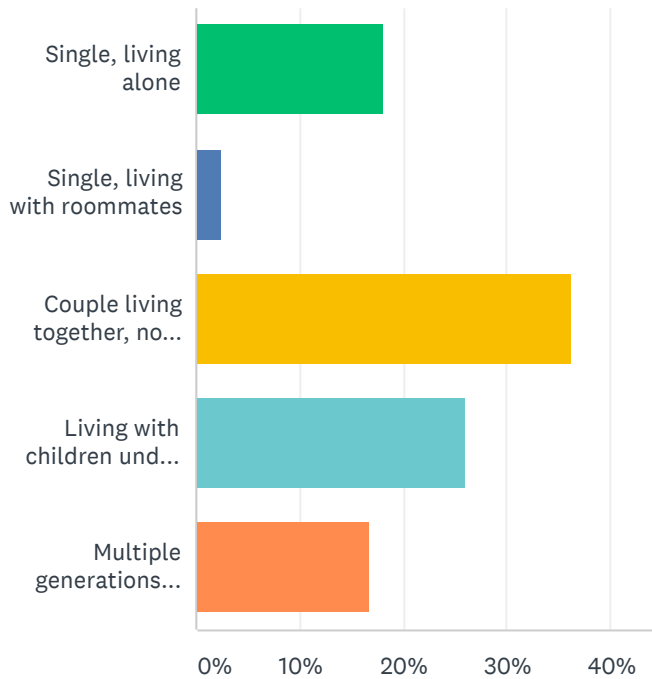
City of Banning Housing Element Update Publ... (0)



City of Banning Housing Element Update Publ... (0)

Which best describes your hous...

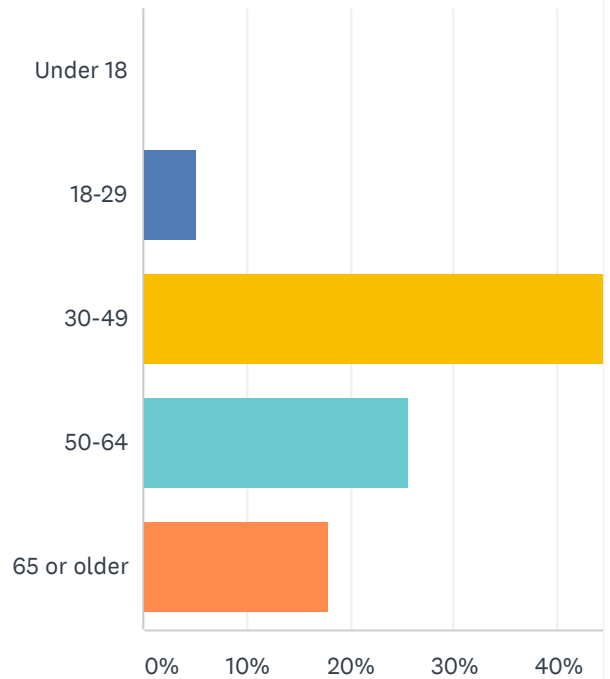
Answered: 77 Skipped: 2



City of Banning Housing Element Update Publ... (0)

What is your age group?

Answered: 78 Skipped: 1



City of Banning Housing Element Update Publ... (0)

Dashboard Share Link

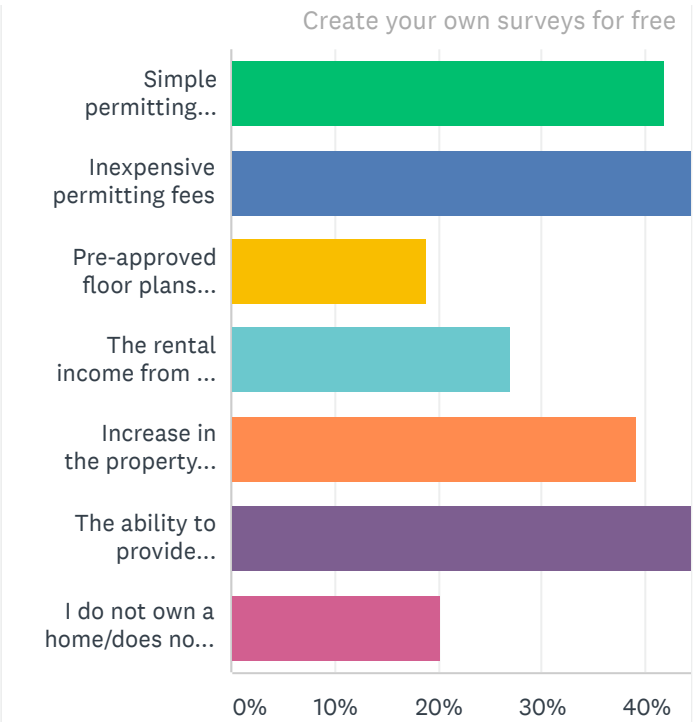
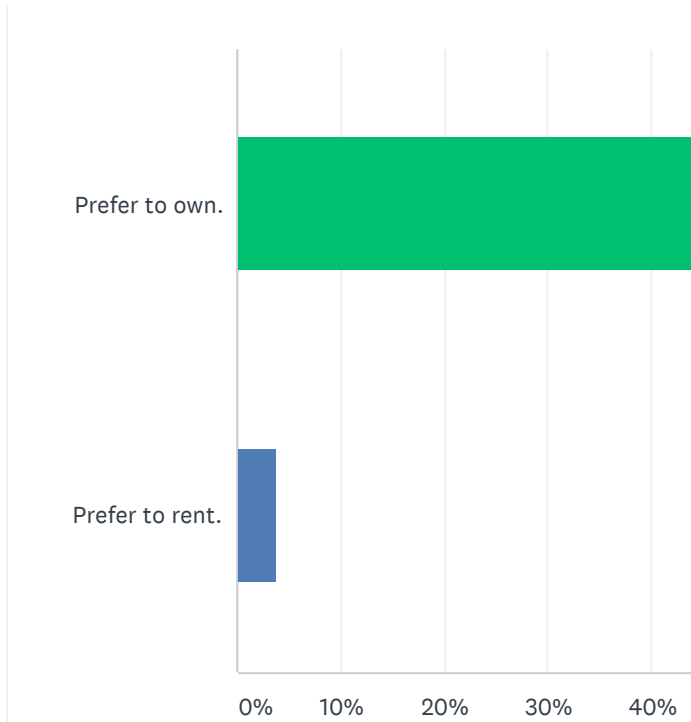
<https://www.surveymonkey.com/stories/SM-XPWLJFGC/>

COPY

City of Banning Housing Element Update Public Outreach Survey

SIGN UP FREE

Create your own surveys for free



City of Banning Housing Element Update Publ... (0)

City of Banning Housing Element Update Publ... (0)

Using a numeric rating from 1 th...

Answered: 78 Skipped: 1

Do you think new housing shoul...

Answered: 79 Skipped: 0

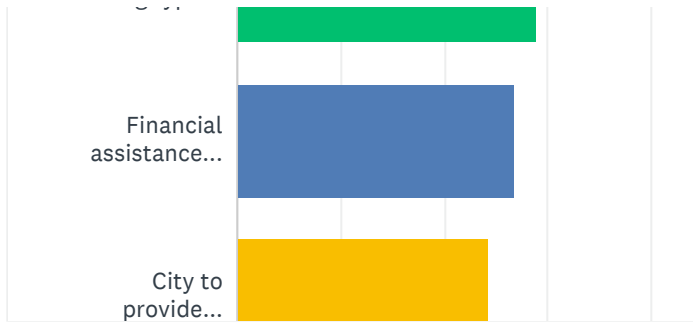
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<https://www.surveymonkey.com/stories/SM-XPWLJFGC/>

COPY

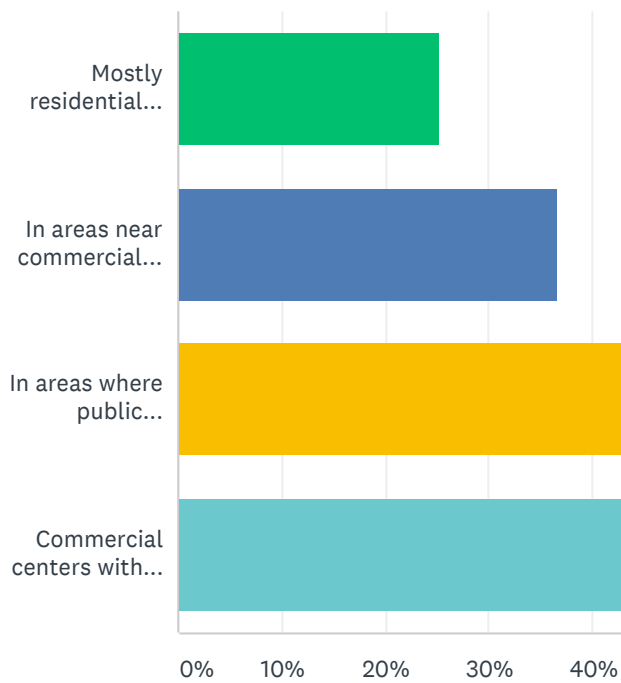
SIGN UP FREE

### City of Banning Housing Element Update Public Outreach Survey



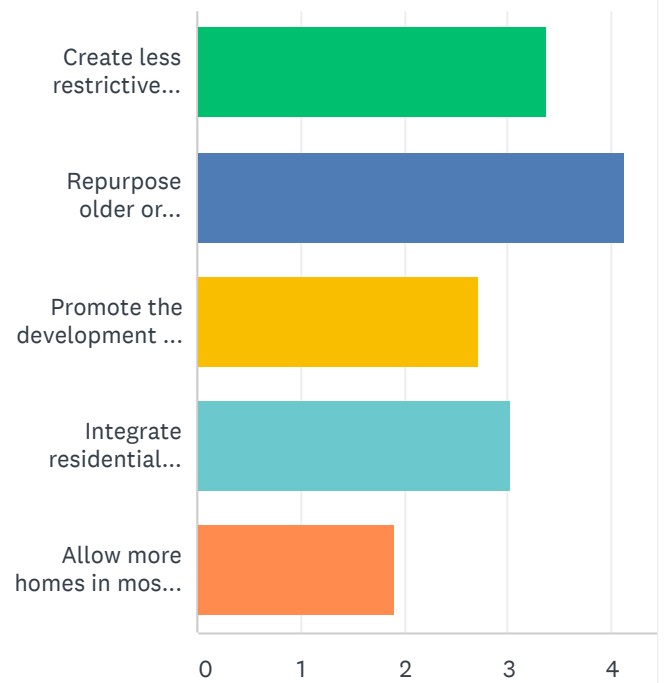
### Which areas of the City do you t...

Answered: 79 Skipped: 0



### The State of California mandate...

Answered: 77 Skipped: 2



City of Banning Housing Element Update Publ... (0)

City of Banning Housing Element Update Publ... (0)

Dashboard Share Link

<https://www.surveymonkey.com/stories/SM-XPWLJFGC/>

COPY



# City of Banning

## Housing Element Information

### What is the Housing Element?

The Housing Element is part of the city's General Plan and is one of the mandatory elements. That means the city is required to have a Housing Element that is consistent with the State's general law. The Housing Element is governed by the California Government Code and is required to be updated every 8 years by the statutory deadline. The Housing Element is responsible for identifying a city's existing and projected housing need; goals, policies, and quantified objectives on achieving housing for all economic segments of the population; available financial resources; scheduled programs for the preservation of housing and an identification of adequate housing sites for all economic segments of the community, persons with special needs and emergency shelters.

California Government Code Article 10.6, Sections 65580-65589.11

### Why is the Housing Element periodically updated?

The planning period for the Housing Element is 8 years. The city's current Housing Element is for planning period 2013-2021. Pursuant to state law, the city is now updating its Housing Element for Planning Period 2021-2029. The Housing Element planning period aligns with the State's allocation of the Regional Housing Needs Assessment, commonly known as RHNA. The State Department of Housing and Community Development (HCD) assesses the RHNA every 8 years and distributes an allocation of the housing units to the various regions throughout the state. This allocation is eventually distributed across the counties and cities in California to be included in the Housing Element.

### How does the city know how many residential units to plan for in the Housing Element?

The RHNA decides the number of residential units the city must plan for in the Housing Element. For the Housing Element Update covering planning period 2021-2029, the city must plan for 1,673 residential housing units.

### Which housing income levels is the city required to plan for in the Housing Element Update?

The RHNA specifically identifies the number of residential units required for each economic income segment, which includes very-low, low, moderate, and above-moderate incomes. The table below shows the residential units allocated to the City of Banning for each income category.

Income Category based on Area Median Income (AMI)	Number of Units to Accommodate	Percent (%)
Extremely Low 30% or less*	155	9.3
Very Low Income between 31 and 50% AMI	162	9.7

Low Income between 51 and 80% AMI	193	11.6
Moderate Income between 81 and 120% AMI	280	16.7
Above-Moderate Income greater than 120% AMI	883	52.7
<b>Total</b>	<b>1,673</b>	<b>100</b>

Source: Final Regional Housing Needs Allocation, SCAG, (2021).

\* The City has a RHNA allocation of 192 very low-income units (inclusive of extremely low-income units). Pursuant to State law (AB 2634), the City must project the number of extremely low-income housing needs based on Census income distribution or assume 50 percent of the very low-income units as extremely low. According to the CHAS data developed by HUD, 33.0% of City households earned less than 50 percent of the AMI. Among these households, 49.3 percent earned incomes below 30% (extremely low). Therefore, the City's RHNA allocation of 317 very low-income units may be split into 155 extremely low and 162 very low-income units. However, for purposes of identifying adequate sites for the RHNA allocation, State law does not mandate the separate accounting for the extremely low-income category.

### How does the city demonstrate to HCD that it has enough sites planned for housing?

Included in the city's Housing Element is an inventory of the sites that shows where housing units can be accommodated. The sites must be vacant or underutilized and have potential for development during the eight-year planning period. Some of the sites identified may be already zoned for housing that can accommodate a certain percentage of the RHNA income categories. However, where the city's available sites zoned for residential and mixed-use purposes are not adequate to fully meet the city's RHNA, the city would need to rezone sites to plan for housing in accordance with the RHNA allocation. The city's rezoning can include a) increasing the residential density on property already zoned residential to allow for additional housing units, b) rezoning property from nonresidential to residential; or c) establishing an affordable housing overlay zone on currently underutilized properties.

According to HCD's Housing Element Site Inventory Guidebook, an affordable housing overlay zone is a zoning tool that allows a city to modify existing zoning to allow for or require certain types of residential development on a parcel without changing the underlying zoning district. This means a parcel currently being used for a non-residential land use, such as commercial or industrial and zoned as such, can continue to be used in accordance with the underlying zoning. However, should the property owner decide to redevelop the site with residential, the site would be allowed to have residential in accordance with the provisions established by the affordable housing overlay. The affordable housing overlay demonstrates where additional housing can be planned should the current use of the property be repurposed in the future.

### Does the city build the housing units on the sites that have been identified in the Housing Element?

No. The city does not build housing. New housing is constructed by developers that own property or plan on acquiring property for new housing.

### Is the property owner required to build housing on the sites identified within the 8-year planning cycle of the Housing Element?

No. Although the Housing Element identifies enough sites are available in the city to plan for housing and to facilitate the development of affordable multiple family housing by allowing higher density residential in certain areas, it does not mean the property owner is required to build the housing within the next 8 years or any time in the future. The Housing Element is a planning document that enables the city in meeting its housing goals.

## How did the city determine the housing opportunity sites?

Aside from the sites already zoned residential or mixed use, the city used the best practices for selecting sites to accommodate the lower income RHNA mentioned in HCD's Housing Element Site Inventory Guidebook. These sites are for higher density residential, which are intended to accommodate housing units for lower and moderate-income households. Additionally, the city used the survey results from the city's housing survey issued earlier this year in May 2021. The survey results are available at <https://www.surveymonkey.com/stories/SM-XPWLJFGC/>

Per the HCD Site Inventory Guidebook, sites best suited to accommodate the RHNA for lower income households should include factors such as:

- Proximity to transit.
- Access to high performing schools and jobs.
- Access to amenities, such as parks and services.
- Access to health care facilities and grocery stores.
- Locational criteria that meet Low-income Housing Tax Credit Program funding.
- Proximity to available infrastructure and utilities.
- Sites that do not require environmental mitigation.

The city's housing survey also asked, "Which areas of the city do you think would be better suited for high density residential involving apartments and/or condominiums?" The survey results show 46% of the responses favor higher density in areas where public transportation is within walking distance and 43% of the responses favor higher density in areas near commercial centers.

## When is the city required to rezone the sites identified for rezoning?

The city has 3 years and 120 days from the beginning of the Housing Element planning period to rezone sites to meet the city's shortfall of the RHNA. The planning period begins on October 15, 2021.

## How does HCD know if the city has a state compliant Housing Element after it is adopted by the City Council?

The city is required to submit its draft Housing Element to HCD for review. Prior to adoption of the Housing Element, the city must seek HCD comments on the Draft Housing Element. The adopted Housing Element is also required to be submitted to HCD for review. If HCD determines the city's Housing Element was prepared in compliance with state law, HCD will issue a Finding of Substantial Compliance to the city. If HCD determines the city's Housing Element was not prepared in compliance with state law, the city will need to revise the Housing Element based on HCD's comments. The city would need to resubmit the revised Housing Element to HCD. The city would only need to repeat the latter process if the resubmitted Housing Element is not certified by HCD.

HCD has an Accountability and Enforcement Division that is specifically assigned to monitor the compliance of local jurisdictions' housing elements. This division also investigates complaints on local discretionary land use planning decisions that possibly would jeopardize a certified Housing Element. Additionally, cities are required to submit an annual housing progress report to HCD, which includes an inventory of properties that have been rezoned to meet the shortfall in the RHNA.

The Accountability and Enforcement Division was created due to the passage of Assembly Bill (AB) 72 and AB 101. These laws give additional enforcement tools to HCD and the California Attorney General to move forward with legal action against a local jurisdiction if the Housing Element is not compliant with state law. A

city is a subdivision of the state and local laws may not conflict with general law. In this case, general law includes the State Planning and Zoning Law and the specific requirements of the Housing Element law. With the adoption of AB 101 (2019), the Attorney General can seek a court order directing a local jurisdiction to bring its Housing Element into compliance. The court can enforce this by imposing fines, appoint a receiver to step in, take the process over from the local jurisdiction and bring the Housing Element into substantial compliance. Additionally, a jurisdiction would become ineligible for certain grants that require a jurisdiction to have a certified Housing Element.



# City of Banning

## ACTUALIZACIÓN DEL ELEMENTO DE VIVIENDA HOJA INFORMATIVA

### ¿Qué es el Elemento de Vivienda?

El Elemento de Vivienda forma parte del Plan General de la ciudad y es uno de los elementos obligatorios. Eso significa que la ciudad está obligada a tener un elemento de vivienda que sea consistente con las leyes general del Estado. El Elemento de Vivienda se rige por el Código del Gobierno de California y debe actualizarse cada 8 años antes de la fecha límite legal. El Elemento de Vivienda es responsable en identificar la necesidad de vivienda existente y proyectada de una ciudad; metas, pólizas y objetivos cuantificados en el logro de la vivienda para todos los segmentos económicos de la población; recursos financieros disponibles; programas programados para la preservación de la vivienda y una identificación de sitios de vivienda adecuados para todos los segmentos económicos de la comunidad, personas con necesidades especiales y refugios de emergencia.

Artículo 10.6 del Código del Gobierno de California, Secciones 65580-65589.11

### ¿Por qué se actualiza periódicamente el Elemento de Vivienda?

El período de planificación para el Elemento de Vivienda es de 8 años. El Elemento de Vivienda actual de la ciudad es para el período de planificación 2013-2021. En conformidad con la ley estatal, la ciudad está actualizando su Elemento de Vivienda para el Período de Planificación 2021-2029. El período de planificación del Elemento de Vivienda se alinea con la asignación del Estado de la Evaluación de Necesidades de Vivienda Regional, comúnmente conocida como RHNA. El Departamento de Vivienda y Desarrollo Comunitario del Estado (HCD) evalúa el RHNA cada 8 años y distribuye una asignación de las unidades de vivienda a las diversas regiones del estado. Esta asignación se distribuye finalmente entre los condados y ciudades de California para ser incluida en el Elemento de Vivienda.

### ¿Cómo sabe la ciudad cómo pueden planificar las unidades residenciales en el Elemento de Vivienda?

El RHNA decide el número de unidades residenciales que la ciudad debe planificar en el Elemento de Vivienda. Para la actualización del Elemento de Vivienda para el período de planificación 2021-2029, la ciudad debe planificar 1,673 unidades de viviendas residenciales.

### ¿Qué niveles de ingresos de vivienda se requiere la ciudad para planificar en la Actualización del Elemento de Vivienda?

El RHNA identifica específicamente el número de unidades residenciales requeridas para cada segmento de ingresos económicos, que incluye ingresos muy bajos, bajos, moderados y más de moderados. La siguiente tabla muestra las unidades residenciales asignadas a la Ciudad de Banning para cada categoría de ingresos.

Categoría de ingresos basada en ingresos medios de área (AMI)	Número de unidades para acomodar	%
Ingresos muy bajos entre 31 y 50% AMI	317	19
Bajos ingresos entre 51 y 80% AMI	193	11.6
Ingreso moderado entre 81 y 120% AMI	280	16.7
Ingresos más de moderados superiores al 120% AMI	883	52.7
<b>total</b>	<b>1,673</b>	<b>100</b>

### ¿Cómo demuestra la ciudad a HCD que tiene suficientes sitios planeados para vivienda?

El Elemento de Vivienda de la ciudad incluye un inventario de los sitios que muestran donde se pueden acomodar las unidades de vivienda. Los sitios deben estar vacíos o subutilizados y tener potencial de desarrollo durante el período de planificación de 8 años. Algunos de los sitios identificados a la vez pueden estar zonificados para viviendas que pueden acomodar un cierto porcentaje de las categorías de ingresos de RHNA. Sin embargo, cuando los sitios disponibles de la ciudad están ubicados en zonas para propósitos residenciales y de uso mixto y no sean adecuadas para cumplir plenamente con la RHNA de la ciudad, la ciudad necesitaría redefinir los sitios para planificar viviendas de acuerdo con la asignación de RHNA. La redefinición de la ciudad puede incluir: a) aumentar la densidad residencial en las propiedades ya zonificadas residencial para permitir unidades de vivienda adicionales, b) redefinición de propiedades que actualmente no son residenciales a residenciales; o c) establecer una zona de superposición de vivienda asequible en propiedades actualmente infrutilizadas.

De acuerdo con la guía de inventario del sitio del Elemento de Vivienda de HCD, una zona de viviendas económicas es una herramienta de zonificación que permite a una ciudad modificar las zonas existentes para permitir o requerir ciertos tipos de desarrollo residencial sin cambiar el distrito de zonificación subyacente. Esto significa que propiedades que actualmente se utilizan para usos no residenciales, como comerciales o industriales zonificados como tal, pueden seguir utilizándose de acuerdo con la zonificación subyacente. Sin embargo, si el propietario decide desarrollar el sitio con usos residenciales, se permitiría que el sitio tenga usos residenciales de acuerdo con las disposiciones establecidas por la superposición de vivienda asequible. La superposición de vivienda asequible demuestra dónde se pueden planificar viviendas adicionales si se reutiliza el uso actual de la propiedad en el futuro.

### ¿La ciudad construye las unidades de vivienda en los sitios que han sido identificados en el Elemento de Vivienda?

No. La ciudad no construye viviendas. Las viviendas nuevas son construidas por desarrolladores que tienen propiedades o planean adquirir propiedades para nuevas viviendas.

### ¿Se requiere que el dueño de la propiedad construya viviendas en los sitios identificados dentro del ciclo de planificación de 8 años del Elemento de Vivienda?

No. Aunque el Elemento de Vivienda identifica suficientes sitios disponibles en la ciudad para planificar viviendas y facilitar el desarrollo de viviendas multifamiliares asequibles al permitir una mayor densidad

residencial en ciertas áreas, esto no significa que el dueño de la propiedad esté obligado a construir la vivienda en los próximos 8 años o en cualquier momento en el futuro. El Elemento de Vivienda es un documento de planificación que habilita la ciudad en el cumplimiento de sus objetivos de vivienda.

### ¿Cómo determinó la ciudad los sitios de oportunidades de viviendas?

Aparte de los sitios ya establecidos en zonas residenciales o de uso mixto, la ciudad utilizó las mejores prácticas para seleccionar sitios para acomodar los ingresos más bajos RHNA mencionados en la guía de inventario del sitio del Elemento de Vivienda de HCD. Estos sitios son para viviendas de mayor densidad, que están destinadas para acomodar unidades de vivienda para hogares de ingresos bajos y moderados. Además, la ciudad utilizó los resultados de la encuesta de vivienda de la ciudad, realizado a principios de este año en Mayo del 2021. Los resultados de la encuesta están disponibles en el sitio web de la ciudad en <https://www.surveymonkey.com/stories/SM-XPWLJFGC/>.

Identificado en la guía de inventario del sitio de HCD, los sitios más adecuados para acomodar el RHNA para los hogares de menores ingresos deben incluir factores como:

- Proximidad al tránsito.
- Acceso a escuelas y trabajos de alto rendimiento.
- Acceso a comodidades, como parques y servicios.
- Acceso a centros de salud y supermercados.
- Criterios de ubicación que cumplen con los fondos del Programa de Crédito Tributario de Vivienda de Bajos Ingresos.
- Proximidad a la infraestructura y los servicios públicos disponibles.
- Sitios que no requieren mitigación ambiental.

La encuesta de vivienda de la ciudad también preguntó: "¿Qué áreas de la ciudad crees que serían más adecuadas para residenciales de alta densidad que involucran apartamentos y/o condominios?" Los resultados de la encuesta muestran que el 46% de las respuestas favorecen una mayor densidad en las zonas donde el transporte público está a poca distancia y el 43% de las respuestas favorece una mayor densidad en áreas cercanas a los centros comerciales.

### ¿Cuándo se requiere que la ciudad rezonifique los sitios identificados para la rezonificación?

La ciudad tiene 3 años y 120 días desde el comienzo del período de planificación del Elemento de Vivienda para rezonificar los sitios para satisfacer el déficit de la ciudad del RHNA. El período de planificación comienza el 15 de Octubre de 2021.

### ¿Cómo sabe HCD si la ciudad tiene un Elemento de Vivienda que cumple con el Estado después de que sea adoptado por el Ayuntamiento?

La ciudad está obligada a presentar su proyecto de Elemento de Vivienda a HCD para su revisión. Antes de la adopción del Elemento de Vivienda, la ciudad debe buscar comentarios de HCD sobre el proyecto de Elemento de Vivienda. El elemento de vivienda adoptado también está obligado a ser presentado al HCD para su revisión. Si el HCD determina que el Elemento de Vivienda de la ciudad fue preparado de acuerdo con las leyes estatales, HDC emitirá una Constatación de Cumplimiento Sustancial a la ciudad. Si el HCD determina que el Elemento de Vivienda de la ciudad no fue preparado de acuerdo con la ley estatal, la ciudad tendrá que revisar

# CITY OF BANNING HOUSING ELEMENT UPDATE



## JOIN US FOR A VIRTUAL STAKEHOLDER WORKSHOP



The City of Banning invites you to attend a community meeting on the City's Housing Element Update for Planning Period 2021–2029. Please join us to learn more about the update process, potential housing locations, and opportunities for meeting the City's housing goals (including affordable and special needs housing).

### WHAT IS THE HOUSING ELEMENT?

The Housing Element establishes goals, policies, and implementation measures to guide the development of housing in Banning. It is included in the Banning General Plan and outlines the City's plan to meet existing and projected future housing needs for all economic segments of the community.

### TAKE THE SURVEY!



You can also provide input via our survey:

[www.surveymonkey.com/r/MP6ZCMP](http://www.surveymonkey.com/r/MP6ZCMP)

### JOIN US ON JUNE 2<sup>ND</sup> AT 5:30 PM

The meeting will be hybrid in-person and online. Please join us in person at the Banning City Hall:

City of Banning  
Council Chambers  
99 E. Ramsey Street  
Banning, CA 92220

OR by desktop, tablet, and phone at the link below:



[www.banningca.gov/  
Archive.aspx?ADID=2483](http://www.banningca.gov/Archive.aspx?ADID=2483)

### FOR MORE INFORMATION:



Contact Adam Rush, Community Development Director  
at [arush@banningca.gov](mailto:arush@banningca.gov) or (951) 922-3131

<http://banning.ca.us/>

*Visite la página web anterior para obtener información en español. Para seleccionar español, consulte el menu desplegable en la página web.*

# Appendix B

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Sites Inventory

# Appendix B-1 Vacant and Underutilized Sites

Table A: Housing Element Sites Inventory, Table Starts in Cell A2

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity
BANNING	Sunset Ave.	92220	531060071	A	RR	RR	0	1	3.522418029	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	Sunset Ave.	92220	531060072	A	RR	RR	0	1	3.336014171	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	Charles St.	92220	532180007		RR	RR	0	1	9.277908655	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	S Hathaway St.	92220	532180025		RR	RR	0	1	1.928654419	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	S 22nd St.	92220	537160021		RR	RR	0	1	1.329846444	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	W Westward Ave.	92220	543025015		RR	RR	0	1	4.776405532	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	Evergreen Ln.	92220	535371005		VLDR	VLDR	0	2	0.599673836	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	Nonpareil Ave.	92220	537150005	J	VLDR	VLDR	0	2	7.456524965	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	11	11
BANNING	Nonpareil Ave.	92220	537150006	J	VLDR	VLDR	0	2	8.435290504	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	12	12
BANNING	Nonpareil Ave.	92220	537150007	J	VLDR	VLDR	0	2	8.007389014	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	12	12
BANNING	Hale Ave.	92220	537190020	K	VLDR	VLDR	0	2	9.202353953	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	13	13
BANNING	Lovell St.	92220	537190021	K	VLDR	VLDR	0	2	9.392756564	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	14	14
BANNING	W Westward Ave.	92220	538271009		VLDR	VLDR	0	2	0.523620197	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	612 S 22nd St.	92220	538272001		VLDR	VLDR	0	2	4.075366336	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	W Westward Ave	92220	540240011	O	VLDR	VLDR	0	2	1.937765062	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	921 W Westward Ave.	92220	540240013	O	VLDR	VLDR	0	2	4.849326999	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	7	7
BANNING	S 8th St	92220	540240014	O	VLDR	VLDR	0	2	4.414391661	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	W Westward Ave.	92220	543020021		VLDR	VLDR	0	2	7.902616376	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	11	11
BANNING	W Westward Ave.	92220	543030003	V	VLDR	VLDR	0	2	7.501490391	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	11	11
BANNING	W Westward Ave.	92220	543030019	V	VLDR	VLDR	0	2	2.474396064	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	Charles St.	92220	543070023		VLDR	VLDR	0	2	0.929569023	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	Wesley St.	92220	543110011		VLDR	VLDR	0	2	0.942774802	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	Wesley St.	92220	543110013		VLDR	VLDR	0	2	2.921567215	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4
BANNING	Wesley St.	92220	543110015		VLDR	VLDR	0	2	1.852814159	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	Durward Ave.	92220	543131005		VLDR	VLDR	0	2	4.516777579	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	S Hargrave St.	92220	543133013		VLDR	VLDR	0	2	0.805178065	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	Sunset Ave.	92220	531070002	B	LDR	LDR	0	5	9.757231294	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	36	36
BANNING	Sunset Ave.	92220	531070006	B	LDR	LDR	0	5	2.147044059	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	8	8
BANNING	E Reppler Rd.	92220	534093004	C	LDR	LDR	0	5	0.546318194	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	E Reppler Rd.	92220	534093005	C	LDR	LDR	0	5	0.545964919	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	677 E Indian School Ln.	92220	534093012	C	LDR	LDR	0	5	0.510384157	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	E Reppler Rd.	92220	534093014	C	LDR	LDR	0	5	4.567117243	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	17	17
BANNING	N Hargrave St.	92220	534121002	D	LDR	LDR	0	5	1.285872514	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4
BANNING	Almond Way.	92220	534121007	D	LDR	LDR	0	5	0.631604484	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	Almond Way.	92220	534122003	E	LDR	LDR	0	5	0.941829853	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	E Indian School Ln.	92220	534122004	E	LDR	LDR	0	5	0.941832417	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	E Theodore St.	92220	534143016		LDR	LDR	0	5	2.276022258	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	8	8
BANNING	E Indian School Ln.	92220	534151005	F	LDR	LDR	0	5	1.726596061	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	E Indian School Ln.	92220	534151023	F	LDR	LDR	0	5	0.939950574	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	E Indian School Ln.	92220	534152022	G	LDR	LDR	0	5	1.316685918	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4
BANNING	E Indian School Ln.	92220	534152023	G	LDR	LDR	0	5	1.138781721	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4
BANNING	Gilman St.	92220	534172002	H	LDR	LDR	0	5	3.846198525	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	14	14
BANNING	Gilman St.	92220	534172004	H	LDR	LDR	0	5	1.106819191	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4
BANNING	Gilman St.	92220	534172007	H	LDR	LDR	0	5	1.878595455	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	7	7
BANNING	E Wilson St.	92220	534183011		LDR	LDR	0	5	0.55272822	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	N Phillips St.	92220	534253006		LDR	LDR	0	5	3.697978881	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	13	13
BANNING	N Blanchard St.	92220	534253007		LDR	LDR	0	5	2.742546094	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	10	10
BANNING	N 8th St.	92220	535120014		LDR	LDR	0	5	0.646279203	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	W Gilman St.	92220	535194021		LDR	LDR	0	5	1.071035947	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4
BANNING	N 20th St.	92220	538070008	L	LDR	LDR	0	5	0.586055162	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	Sims St.	92220	538070063	L	LDR	LDR	0	5	1.372151122	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	5	5
BANNING	W George St.	92220	538070018		LDR	LDR	0	5	1.359375729	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	5	5
BANNING	N 16th St.	92220	538142018		LDR	LDR	0	5	0.694344875	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	W Lincoln St.	92220	538261001	N	LDR	LDR	0	5	4.805808354	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	18	18
BANNING	E George St.	92220	541070005		LDR	LDR	0	5	0.928482861	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	585 E Nicolet St.	92220	541070020		LDR	LDR	0	5	0.901127389	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	982 E George St.	92220	541082011		LDR	LDR	0	5	0.823460901	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	E George St.	92220	541082016	Q	LDR	LDR	0	5	0.927678919	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	1130 E George St.	92220	541082017	Q	LDR	LDR	0	5	1.842821788	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	E Nicolet St.	92220	541082021	Q	LDR	LDR	0	5	0.91671856	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	E Nicolet St.	92220	541082030		LDR	LDR	0	5	0.810973322	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	N Hargrave St.	92220	541121037	T	LDR	LDR	0	5	0.581667105	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	E Williams St.	92220	541121045	T	LDR	LDR	0	5	1.038548855	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	E Williams St.	92220	541122010		LDR	LDR	0	5	2.363728727	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	8	8
BANNING	E Barbour St.	92220	541300025	U	LDR	LDR	0	5	1.463113403	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	5	5
BANNING	E Barbour St.	92220	541300027	U	LDR	LDR	0	5	1.833123114	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	716 N Sunset Ave.	92220	538020027		MDR	MDR	0	10	0.526805352	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	Morongo Ave.	92220	538111013	M	MDR	MDR	0	10	0.8371444307	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	Sunset Ave.	92220	538111033	M	MDR	MDR	0	10	0.71027053	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	5	5
BANNING	Cottonwood Rd.	92220	540091017		MDR	MDR	0	10	0.511485155	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3
BANNING	Roberge Ave.	92220	538150014		MDR	MDR	0	10	0.814889634	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6
BANNING	Roberge Ave.	92220	538150055	AK	MDR	MDR	0	10	0.23	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1
BANNING	N 16th St.	92220	540130025	AK	MDR	MDR	0	10	0.3	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	W Hays St.	92220	540130026		MDR	MDR	0	10	0.3	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2
BANNING	N Hermosa Ave.	92220	534161008		HDR	HDR	11	18	0.39	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	7	0	7
BANNING	490 N 3rd St.	92220	540082007	AT	HDR	HDR	11	18	0.11	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	N 3rd St.	92220	540082008	AT	HDR	HDR	11	18	0.13	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	W Williams St.	92220	538181															

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity
BANNING	E Williams St.	92220	54111001	AZ	HDR	HDR	11	18	0.57	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	10	0	10
BANNING	N Hermosa Ave.	92220	534161010		HDR	HDR-20/AHO	20	24	0.93244846	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	21	0	21
BANNING	Catchen Rd.	92220	537211010		HDR	HDR	11	18	0.48	Residential (1)	YES - Current	YES - City-Owned	Available	Not Used in Prior Housing Element	0	5	0	5
BANNING	3090 W Williams St.	92220	538181021	AL	HDR	HDR	11	18	0.69	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	8	0	8
BANNING	3040 W Williams St.	92220	538181018	AL	HDR	HDR	11	18	0.19	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	133 Morongo Ave.	92220	538181017	AL	HDR	HDR	11	18	0.19	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	129 Morongo Ave.	92220	538181016	AL	HDR	HDR	11	18	0.19	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	111 Morongo Ave.	92220	538181015	AL	HDR	HDR	11	18	0.19	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2972 W Williams St.	92220	538182001	AM	HDR	HDR	11	18	0.27	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	138 Morongo Ave.	92220	538182002	AM	HDR	HDR	11	18	0.22	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	116 Morongo Ave.	92220	538182003	AM	HDR	HDR	11	18	0.27	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	2940 W Williams St.	92220	538182004	AM	HDR	HDR	11	18	0.49	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	5	0	5
BANNING	2918 W Williams St.	92220	538182005	AM	HDR	HDR	11	18	0.52	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	6	0	6
BANNING	2884 W Williams St.	92220	538182020	AM	HDR	HDR	11	18	0.51	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	5	0	5
BANNING	2860 W Williams St.	92220	538182019	AM	HDR	HDR	11	18	0.51	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	5	0	5
BANNING	2854 W Williams St.	92220	538182021	AM	HDR	HDR	11	18	0.16	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2834 W Williams St.	92220	538182018	AM	HDR	HDR	11	18	0.19	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	111 Park Ave.	92220	538182016	AM	HDR	HDR	11	18	0.25	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	105 Park Ave.	92220	538182015	AM	HDR	HDR	11	18	0.25	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	180 Park Ave.	92220	538171001	AN	HDR	HDR	11	18	0.21	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	146 Park Ave.	92220	538171003	AN	HDR	HDR	11	18	0.19	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	126 Park Ave.	92220	538171004	AN	HDR	HDR	11	18	0.26	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	106 Park Ave.	92220	538171005	AN	HDR	HDR	11	18	0.25	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	2734 W Williams St.	92220	538171006	AN	HDR	HDR	11	18	0.42	Commercial (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	4	0	4
BANNING	2692 W Williams St.	92220	538171025	AN	HDR	HDR	11	18	1.58	Commercial	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	21	0	21
BANNING	131 N Woodland Ave.	92220	538171016	AN	HDR	HDR	11	18	0.82	Commercial	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	11	0	11
BANNING	106 N Woodland Ave.	92220	538172004	AO	HDR	HDR	11	18	0.16	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	106 N Woodland Ave.	92220	538172005	AO	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2556 W Williams St.	92220	538172013	AO	HDR	HDR	11	18	0.17	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2526 W Williams St.	92220	538172014	AO	HDR	HDR	11	18	0.17	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2510 W Williams St.	92220	538172015	AO	HDR	HDR	11	18	0.17	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	119 Mountain View Ave.	92220	538172012	AO	HDR	HDR	11	18	0.45	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	5	0	5
BANNING	2492 W Williams St.	92220	538172018	AO	HDR	HDR	11	18	0.15	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2456 W Williams St.	92220	538172019	AO	HDR	HDR	11	18	0.15	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2467 W Hays St.	92220	538172024	AO	HDR	HDR	11	18	0.16	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	145 Sunrise Ave.	92220	538172022	AO	HDR	HDR	11	18	0.43	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	4	0	4
BANNING	39712 Brookside Ave.	92220	538173010	AP	HDR	HDR	11	18	0.44	Industrial	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	5	0	5
BANNING	2415 W Ramsey St.	92220	538173012	AP	HDR	HDR	11	18	0.37	Industrial	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	5	0	5
BANNING	2368 W Williams St.	92220	538161005	AQ	HDR	HDR	11	18	0.28	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	2369 W Hays St.	92220	538161004	AQ	HDR	HDR	11	18	0.28	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	2326 W Williams St.	92220	538161006	AQ	HDR	HDR	11	18	0.25	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	2329 W Hays St.	92220	538161003	AQ	HDR	HDR	11	18	0.22	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2297 W Hays St.	92220	538161002	AQ	HDR	HDR	11	18	0.18	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2275 W Hays St.	92220	538161001	AQ	HDR	HDR	11	18	0.24	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	88 SUNRISE AVE.	92220	538162001	AR	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2356 W Hays St.	92220	538162002	AR	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2320 W Hays St.	92220	538162003	AR	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2290 W Hays St.	92220	538162004	AR	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2280 W Hays St.	92220	538162005	AR	HDR	HDR	11	18	0.19	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2260 W Hays St.	92220	538162006	AR	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	2250 W Hays St.	92220	538162007	AR	HDR	HDR	11	18	0.18	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	572 N 4th St.	92220	540081001	AS	HDR	HDR	11	18	0.25	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	344 W George St.	92220	540081002	AS	HDR	HDR	11	18	0.3	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	3	0	3
BANNING	533 N 3rd St.	92220	540081005	AS	HDR	HDR	11	18	0.17	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	515 N 3rd St.	92220	540081006	AS	HDR	HDR	11	18	0.25	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	464 N 4th St.	92220	540081023	AS	HDR	HDR	11	18	0.27	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	436 N 4th St.	92220	540081012	AS	HDR	HDR	11	18	0.15	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	416 N 4th St.	92220	540081011	AS	HDR	HDR	11	18	0.17	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	479 N 3rd St.	92220	540081018	AS	HDR	HDR	11	18	0.16	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	417 N 3rd St.	92220	540081022	AS	HDR	HDR	11	18	0.15	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	580 N 3rd St.	92220	540082001	AT	HDR	HDR	11	18	0.28	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	216 W George St.	92220	540082002	AT	HDR	HDR	11	18	0.28	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	545 N 2nd St.	92220	540082003	AT	HDR	HDR	11	18	0.38	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	4	0	4
BANNING	524 N 3rd St.	92220	540082006	AT	HDR	HDR	11	18	0.32	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	3	0	3
BANNING	515 N 2nd St.	92220	540082013	AT	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	495 N 2nd St.	92220	540082012	AT	HDR	HDR	11	18	0.16	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	N 3rd St.	92220	540082009	AT	HDR	HDR	11	18	0.13	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	233 W Nicolet St.	92220	540082010	AT	HDR	HDR	11	18	1.16	Commercial	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	15	0	15
BANNING	376 N 4TH ST,	92220	540151001	AU	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	312 N 4TH ST,	92220	540151005	AU	HDR	HDR	11	18	0.16	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	292 N 4TH ST,	92220	540151006	AU	HDR	HDR	11	18	0.24	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	218 N 4TH ST,	92220	540151010	AU	HDR	HDR	11	18	0.16	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	324 W Nicolet St.	92220	540151024	AU	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	384 N 3rd St.	92220	540152001	AV	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	368 N 3rd St.	92220	540152019	AV	HDR	HDR	11	18	0.27	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	290 N 3rd St.	92220	540152021	AV	HDR	HDR	11	18	0.27	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	N 3rd St.	92220	540152010	AV	HDR	HDR	11	18	0.27	Commercial	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	3	0	3
BANNING	343 N 2nd St.	92220	540152020	AV	HDR	HDR	11	18										

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity
BANNING	540 N Alessandro St.	92220	541340004	AX	HDR	HDR	11	18	0.29	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	532 N Alessandro St.	92220	541340005	AX	HDR	HDR	11	18	0.2	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	250 E George St.	92220	541340020	AX	HDR	HDR	11	18	0.46	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	5	0	5
BANNING	492 N Alessandro St.	92220	541350001	AX	HDR	HDR	11	18	0.23	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	478 N Alessandro St.	92220	541350002	AX	HDR	HDR	11	18	0.23	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	462 N Alessandro St.	92220	541350003	AX	HDR	HDR	11	18	0.23	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	215 E Nicolet St.	92220	541350004	AX	HDR	HDR	11	18	0.25	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	231 E Nicolet St.	92220	541350005	AX	HDR	HDR	11	18	0.19	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	253 E Nicolet St.	92220	541350006	AX	HDR	HDR	11	18	0.18	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	381 E Williams St.	92220	541103026	AY	HDR	HDR	11	18	0.29	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	403 E Williams St.	92220	541110004	AY	HDR	HDR	11	18	0.87	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	10	0	10
BANNING	586 E Nicolet St.	92220	541110018	AZ	HDR	HDR	11	18	0.37	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	3	0	3
BANNING	630 E Nicolet St.	92220	541110006	AZ	HDR	HDR	11	18	0.84	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	10	0	10
BANNING	694 E Nicolet St.	92220	541110008	AZ	HDR	HDR	11	18	0.96	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	11	0	11
BANNING	607 E Williams St.	92220	541110010	AZ	HDR	HDR	11	18	0.58	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	6	0	6
BANNING	655 E Williams St.	92220	541110012	AZ	HDR	HDR	11	18	0.56	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	6	0	6
BANNING	281 N Hargrave St.	92220	541110014	BA	HDR	HDR	11	18	0.18	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	3	0	3
BANNING	257 N Hargrave St.	92220	541110015	BA	HDR	HDR	11	18	0.35	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	3	0	3
BANNING	765 E Williams St.	92220	541110016	BA	HDR	HDR	11	18	0.34	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	3	0	3
BANNING	728 E Nicolet St.	92220	541110009	BA	HDR	HDR	11	18	1.6	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	20	0	20
BANNING	725 E Williams St.	92220	541110013	BA	HDR	HDR	11	18	1.68	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	20	0	20
BANNING	208 E Nicolet St.	92220	541103028	BB	HDR	HDR	11	18	0.17	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	2	0	2
BANNING	276 N Alessandro St.	92220	541103019	BB	HDR	HDR	11	18	0.21	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	1	0	1
BANNING	258 N Alessandro St.	92220	541103020	BB	HDR	HDR	11	18	0.33	Residential (1)	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	3	0	3

## Appendix B-2 Sites to be Rezoned

**Table B: Candidate Sites Identified to be Rezoned to Accommodate Shortfall Housing Need, Table Starts in Cell A2**

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Very Low-Income	Low-Income	Moderate-Income	Above Moderate-Income	Type of Shortfall	Parcel Size (Acres)	Current General Plan Designation	Current Zoning	Proposed General Plan (GP) Designation	Proposed Zoning	Minimum Density Allowed	Maximum Density Allowed	Total Capacity	Vacant/ Nonvacant	Description of Existing Uses
BANNING	W Jacinto View Rd.	92220	537020008	45	46	0	0	Unaccommodated Need	4.059263282	LDR	LDR	VHDR	VHDR	20	30	91	Vacant	Vacant
BANNING	S Woodland Ave.	92220	538250004	104	104	0	0	Unaccommodated Need	9.247403735	LDR	LDR	VHDR	VHDR	20	30	208	Vacant	Vacant
BANNING	E George St.	92220	541094020	25	26	0	0	Unaccommodated Need	2.294840232	LDR	LDR	VHDR	VHDR	20	30	51	Vacant	Vacant
BANNING	E Williams St.	92220	541103022	6	6	0	0	Unaccommodated Need	0.555314173	LDR	LDR	VHDR	VHDR	20	30	12	Vacant	Vacant
BANNING	E Williams St.	92220	541103023	6	6	0	0	Unaccommodated Need	0.54565581	LDR	LDR	VHDR	VHDR	20	30	12	Vacant	Vacant
BANNING	E Williams St.	92220	541103025	21	21	0	0	Unaccommodated Need	1.891964852	LDR	LDR	VHDR	VHDR	20	30	42	Vacant	Vacant
BANNING	S San Gorgonio Ave.	92220	543060002	53	53	0	0	Unaccommodated Need	4.71378882	LDR	LDR	VHDR	VHDR	20	30	106	Vacant	Vacant
BANNING	S San Gorgonio Ave.	92220	540250014	14	14	0	0	Unaccommodated Need	1.286624702	MDR	MDR	VHDR	VHDR	20	30	28	Vacant	Vacant
BANNING	S San Gorgonio Ave.	92220	540250023	25	25	0	0	Unaccommodated Need	2.255154267	MDR	MDR	VHDR	VHDR	20	30	50	Vacant	Vacant

Appendix B-3  
Land Use Table

**Table C: Land Use, Table Starts in A2**

<b>Zoning Designation (From Table A, Column G)</b>	<b>General Land Uses Allowed</b>
RR	Rural Residential
VLDR	Very Low-Density Residential
LDR	Low-Density Residential
MDR	Medium-Density Residential
HDR	High-Density Residential
HDR-20/AHO	High-Density Residential

# Appendix C

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Affirmatively Furthering Fair Housing (AFFH)

**Please Start Here, Instructions in Cell  
A2, Table in A3:B15**

**Form Fields**

Site Inventory Forms must be submitted to HCD for a housing element or amendment adopted on or after January 1, 2021. The following form is to be used for satisfying this requirement. To submit the form, complete the Excel spreadsheet and submit to HCD at [sitesinventory@hcd.ca.gov](mailto:sitesinventory@hcd.ca.gov). Please send the Excel workbook, not a scanned or PDF copy of the tables.

<b>General Information</b>	
Jurisdiction Name	BANNING
Housing Element Cycle	6th
<b>Contact Information</b>	
First Name	Adam
Last Name	Rush
Title	Community Development Director
Email	<a href="mailto:arush@banningca.gov">arush@banningca.gov</a>
Phone	(951) 922-3131
<b>Mailing Address</b>	
Street Address	99 East Ramsey Street
City	Banning
Zip Code	92220

Table A: Housing Element Sites Inventory, Table Starts in Cell A2

Jurisdiction Name	Site Address/Intersection	5 Digit ZIP Code	Assessor Parcel Number	Consolidated Sites	General Plan Designation (Current)	Zoning Designation (Current)	Minimum Density Allowed (units/acre)	Max Density Allowed (units/acre)	Parcel Size (Acres)	Existing Use/Vacancy	Infrastructure	Publicly-Owned	Site Status	Identified in Last/Last Two Planning Cycle(s)	Lower Income Capacity	Moderate Income Capacity	Above Moderate Income Capacity	Total Capacity	TCAC Opportunity Area	Optional Information2	Optional Information3
BANNING	Sunset Ave.	92220	531060071 A		RR	RR	0	1	3.522418029	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	Low Resource		
BANNING	Sunset Ave.	92220	531060072 A		RR	RR	0	1	3.336014171	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	Low Resource		
BANNING	Charles St.	92220	532180007		RR	RR	0	1	9.277908655	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6	Low Resource		
BANNING	S Hathaway St.	92220	532180025		RR	RR	0	1	1.928654419	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1	Low Resource		
BANNING	S 22nd St.	92220	537160021		RR	RR	0	1	1.329846444	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1	Low Resource		
BANNING	W Westward Ave.	92220	543020015		RR	RR	0	1	4.776405532	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	Low Resource		
BANNING	Evergreen Ln.	92220	538371005		VLDL	VLDL	0	2	0.599578336	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1	Moderate Resource		
BANNING	Nonpareil Ave.	92220	537150005 J		VLDL	VLDL	0	2	7.454652496	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	11	11	Low Resource		
BANNING	Nonpareil Ave.	92220	537150006 J		VLDL	VLDL	0	2	8.435290504	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	12	12	Low Resource		
BANNING	Nonpareil Ave.	92220	537150007 J		VLDL	VLDL	0	2	8.007389014	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	12	12	Low Resource		
BANNING	Hale Ave.	92220	537190020 K		VLDL	VLDL	0	2	9.202353953	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	13	13	Low Resource		
BANNING	Lovell St.	92220	537190021 K		VLDL	VLDL	0	2	9.392765664	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	14	14	Low Resource		
BANNING	W Westward Ave.	92220	538271009		VLDL	VLDL	0	2	0.523620197	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1	Low Resource		
BANNING	612 S 22nd St.	92220	538272001		VLDL	VLDL	0	2	4.07536636	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6	Low Resource		
BANNING	W Westward Ave.	92220	540240011 O		VLDL	VLDL	0	2	1.937765062	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	Low Resource		
BANNING	921 W Westward Ave.	92220	540240013 O		VLDL	VLDL	0	2	4.849326999	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	7	7	Low Resource		
BANNING	S 8th St.	92220	540240014 O		VLDL	VLDL	0	2	4.414391661	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6	Low Resource		
BANNING	W Westward Ave.	92220	543020021		VLDL	VLDL	0	2	7.902616376	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	11	11	Low Resource		
BANNING	W Westward Ave.	92220	543030003 V		VLDL	VLDL	0	2	7.501490391	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	11	11	Low Resource		
BANNING	W Westward Ave.	92220	543030019 V		VLDL	VLDL	0	2	2.474396064	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	Low Resource		
BANNING	Charles St.	92220	543070023		VLDL	VLDL	0	2	0.929569023	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1	Low Resource		
BANNING	Wesley St.	92220	543110011		VLDL	VLDL	0	2	0.942774802	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1	Low Resource		
BANNING	Wesley St.	92220	543110013		VLDL	VLDL	0	2	2.921567215	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4	Low Resource		
BANNING	Wesley St.	92220	543110015		VLDL	VLDL	0	2	1.852814159	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	Low Resource		
BANNING	Durward Ave.	92220	543130005		VLDL	VLDL	0	2	4.516775759	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6	Low Resource		
BANNING	S Hargrave St.	92220	543133013		VLDL	VLDL	0	2	0.805178065	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1	Low Resource		
BANNING	Sunset Ave.	92220	531070002 B		LDR	LDR	0	5	9.57231294	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	36	36	Low Resource		
BANNING	Sunset Ave.	92220	531070006 B		LDR	LDR	0	5	2.147044059	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	8	8	Low Resource		
BANNING	E Reppiler Rd.	92220	534093004 C		LDR	LDR	0	5	0.546318196	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	High Segregation & Poverty		
BANNING	E Reppiler Rd.	92220	534093005 C		LDR	LDR	0	5	0.545864919	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	High Segregation & Poverty		
BANNING	677 E Indian School Ln.	92220	534093012 C		LDR	LDR	0	5	0.510384157	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	1	1	High Segregation & Poverty		
BANNING	E Reppiler Rd.	92220	534093014 C		LDR	LDR	0	5	4.567117243	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	17	17	High Segregation & Poverty		
BANNING	N Hargrave St.	92220	534121002 D		LDR	LDR	0	5	1.285872514	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4	High Segregation & Poverty		
BANNING	Almond Way.	92220	534121007 D		LDR	LDR	0	5	0.631604484	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	High Segregation & Poverty		
BANNING	Almond Way.	92220	534122003 E		LDR	LDR	0	5	0.941829863	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	E Indian School Ln.	92220	534122004 E		LDR	LDR	0	5	0.941829863	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	E Theodore St.	92220	534143016		LDR	LDR	0	5	2.27602258	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	8	8	High Segregation & Poverty		
BANNING	E Indian School Ln.	92220	534151005 F		LDR	LDR	0	5	1.726596061	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6	High Segregation & Poverty		
BANNING	E Indian School Ln.	92220	534151023 F		LDR	LDR	0	5	0.939505574	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	E Indian School Ln.	92220	534152022 G		LDR	LDR	0	5	1.316485918	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4	High Segregation & Poverty		
BANNING	E Indian School Ln.	92220	534152023 G		LDR	LDR	0	5	1.138781721	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4	High Segregation & Poverty		
BANNING	Gilman St.	92220	534172002 H		LDR	LDR	0	5	3.846198525	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	14	14	High Segregation & Poverty		
BANNING	Gilman St.	92220	534172004 H		LDR	LDR	0	5	1.106819191	Vacant	NO	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4	High Segregation & Poverty		
BANNING	Gilman St.	92220	534172007 H		LDR	LDR	0	5	1.878595455	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	7	7	High Segregation & Poverty		
BANNING	E Wilson St.	92220	534183011		LDR	LDR	0	5	0.55272822	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	High Segregation & Poverty		
BANNING	N Phillips St.	92220	534253006		LDR	LDR	0	5	3.697978881	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	13	13	High Segregation & Poverty		
BANNING	N Blanchard St.	92220	534253007		LDR	LDR	0	5	2.742548094	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	Low Resource		
BANNING	N 8th St.	92220	535120014		LDR	LDR	0	5	0.646275203	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	Low Resource		
BANNING	W Gilman St.	92220	535194021		LDR	LDR	0	5	1.071035947	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	4	4	Low Resource		
BANNING	N 20th St.	92220	538070008 L		LDR	LDR	0	5	0.586055162	Vacant	YES - Potential	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	Low Resource		
BANNING	Sims St.	92220	538070063 L		LDR	LDR	0	5	1.372151122	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	5	5	Low Resource		
BANNING	W George St.	92220	538070018		LDR	LDR	0	5	1.359375729	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	5	5	Low Resource		
BANNING	N 16th St.	92220	538142018		LDR	LDR	0	5	0.694344875	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	2	2	High Segregation & Poverty		
BANNING	W Lincoln St.	92220	538261001 N		LDR	LDR	0	5	4.805808354	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	18	18	Low Resource		
BANNING	E George St.	92220	541070005		LDR	LDR	0	5	0.928482861	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	585 E Nicolet St.	92220	541070020		LDR	LDR	0	5	0.901127389	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	982 E George St.	92220	541082011		LDR	LDR	0	5	0.823460901	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	E George St.	92220	541082016 Q		LDR	LDR	0	5	0.927678919	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	1130 E George St.	92220	541082017 Q		LDR	LDR	0	5	1.842813788	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	6	6	High Segregation & Poverty		
BANNING	E Nicolet St.	92220	541082021 Q		LDR	LDR	0	5	0.91671856	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	E Nicolet St.	92220	541082030		LDR	LDR	0	5	0.810973322	Vacant	YES - Current	NO - Privately-Owned	Available	Not Used in Prior Housing Element	0	0	3	3	High Segregation & Poverty		
BANNING	N Hargrave St.	92220	54																		









































<b>Zoning Designation (From Table A, Column G)</b>	<b>General Land Uses Allowed</b>